

GUEST COMMENTARY

How unemployed Arizonans can navigate health care coverage

The necessity of quality healthcare coverage has become abundantly clear for many Americans over the recent weeks. For the one in 10 Americans now unemployed whose health insurance options were likely tied to their employer, the present situation can seem even more overwhelming. But with the local resources available to Arizona residents, it doesn't need to be.

Arizonans have multiple resources at their fingertips to help them understand the coverage options available to them.

Of course, if you're one of the few who know exactly the kind of insurance you qualify for, then you can always apply to programs directly. But if you have questions about the maze of options in front of you, local resources like **Cover Arizona** exist to help you get connected with experts who have years of experience navigating

these complex waters.

Not only that, but as non-profits with no incentives from specific insurance providers, Cover Arizona's partners can be sure you're considering the top options for you and your family. Best of all, you'll be able to schedule a free appointment to speak one-on-one with an expert who can help you navigate complicated systems.

If you have lost your job or your income has changed, and you know what kind of coverage

you need, visit healtharizona.gov to enroll in low- or no-cost health insurance. Thousands of Arizonans are eligible but have not tried to enroll.

It is worth noting that the Health Insurance Marketplace allows Special Enrollment Periods for people who have lost their insurance coverage. If you recently lost employer-sponsored coverage you may be eligible to enroll, or if your income has fallen you may qualify for financial assistance.

The world of insurance can be complex and cumbersome, so don't worry if there are parts you don't understand.



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Cover Arizona is a network of local non-profits that will connect you with a certified assister to answer your questions and help you find the option is best for you and your family, whether it be Medicaid, KidsCare, Marketplace coverage, or a different option like COBRA.

They can also help you apply for other benefits, like food and cash assistance. You can call 1-800-377-3536 or go to coveraz.org/connector to schedule a free appointment with a certified assister.

It's also clear that the impact of COVID-19 is being felt far beyond the healthcare sector. If a sudden change in your circumstances has left

you in a tough position, Arizona has another great resource that can connect you to all kinds of services: 2-1-1 Arizona.

Whether you're concerned about paying rent or affording food, or quarantine has put you in unsafe conditions for your physical or mental health, you can visit 211arizona.org or dial 2-1-1 to find assistance near you.

It's easy to feel overwhelmed during times of change and uncertainty, but always remember that you are not going through this alone. Make use of Arizona's valuable resources like HEAPlus, Cover Arizona, and 2-1-1 to ensure you and your loved ones are receiving the best possible care during these uncertain times.

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