SMARTER PATIENTS

WITH ILANA JACQUELINE

Episode 2	You've Been Laid Off — Here's Exactly What to Do About Your Health Insurance
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About the Episode

You just got the call. HR. Fifteen minutes. No warning.

Before the shock wears off, your health insurance clock is already ticking.

In this episode, I break down what to do *right now* — from activating COBRA to getting on your spouse's plan, applying for Medicaid, or jumping to the healthcare marketplace. You have less time than you think to protect your care — but I'll show you exactly how to do it.

Congrats—you just stumbled upon a highly classified patient guide created by Smarter Patients for Smarter Patients! This is the stuff your provider would *really* prefer you didn't read. (So obviously, you should send it to everyone you know.)

Urgh. Is there anything worse than getting a pink slip and having you healthcare hang in the balance? Losing your insurance and your job is totally ruthless.

But you will survive-- you just have to maximize this small window of time to get the most out of the insurance you have while making the right moves to keep your coverage going.

First Response: The 24 Hour Checklist After a Layoff

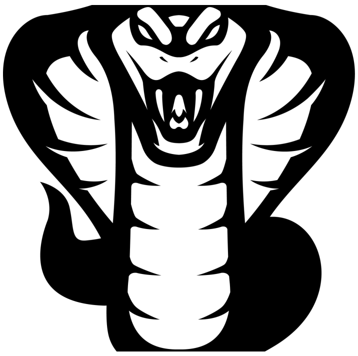
When you get the call from HR, don't panic—plan.

- Confirm your coverage end date. Most employers cover you until the *end of the month* in which you're terminated.
- Ask specifically if dental and vision coverage end the same day.
- Book appointments immediately. Move up procedures, labs, and refills before your insurance expires.
- Refill prescriptions. Most plans allow a 90-day refill before loss of coverage. Ask for a written "backup" prescription too.

🧾 Resources:

- [U.S. Department of Labor: Understanding Employer-Based Health Plans]
- [Tips for Talking to Your Doctor's Office During Coverage Changes (PDF)]

COBRA: The Lifeline that Bites Your Wallet



COBRA lets you stay on your same insurance plan for up to 18 months after losing your job.

- You pay the *full premium*—your part *plus* what your employer used to pay.
- You have **60 days** from the end of your coverage month to enroll.
- Coverage is **retroactive**, meaning you can back-pay and still be covered for care during the gap.
- Your plan can include your spouse and dependents.
- 💡 **Pros:** Seamless continuity, covers existing care, no need to switch doctors.
  💸 **Cons:** Expensive.

🔗 **Resources:**

- [U.S. Department of Labor: COBRA Rights and Responsibilities]
- [COBRA FAQs for Employees]

Plan B: Marketplace Coverage

Losing job-based coverage qualifies you for a Special Enrollment Period (SEP) on HealthCare.gov.

- Must apply within 60 days of losing coverage.
- Premiums depend on income, family size, and location.
- Many people qualify for premium tax credits or cost-sharing reductions.
- All Marketplace plans must include essential benefits: preventive care, prescriptions, mental health, maternity, and more.
- No exclusions for pre-existing conditions—ever.

📚 Resources:

- Apply for Marketplace Coverage
- How Special Enrollment Works

Other Options Worth Exploring

If COBRA or Marketplace plans don't fit:

- **Spouse or Partner Coverage:** Join their plan within **30 days** of your coverage ending.
- **Medicaid:** If your income drops, you may qualify. Enrollment is open **year-round** and can be **retroactive** in some states.
- **Short-Term or State Programs:** Some states have temporary coverage bridges—check your state's health department website.

🧭 **Resources:**

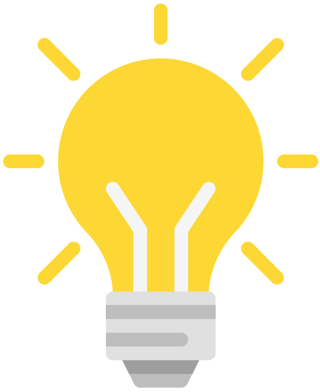
- Medicaid and CHIP Eligibility by State
- State Insurance Department Directory

Smart Takeaways

- Your job may end, but your patient power doesn't.
- Knowing your deadlines (30-60 days) prevents coverage gaps.
- Always confirm *what's included*—medical, dental, and vision may have separate end dates.
- Use your grace period to get appointments, tests, and refills done.
- COBRA might be pricey, but it's cheaper than paying out-of-pocket for a hospitalization.

✨ **You can't control when layoffs happen, but you can control what happens next. That makes you a smarter patient.**

You’re a Smarter Patient



Congrats-- You just became a smarter patient. And as a patient advocate, I love to see it! I actually wrote an entire chapter in *Medical Gaslighting* about **your rights to access your medical records**—including the legal fine print, how to correct errors, and how to work with (not against) your medical team to get the care you deserve.

If you want to dive deeper, you can find ***Medical Gaslighting*** in bookstores everywhere, on **Audible**, or even for **free at your local library**.

For more tips, advocacy tools, and a little humor along the way, follow me on **Instagram** and **TikTok** @Ilana_Jacqueline.

Tune into our next episode of Smarter Patients on Apple Podcasts, YouTube, TikTok, and Spotify! Have a question you’d like us to cover? Send it to SmarterPatients@Gmail.com