

# Finding health insurance when you've lost your job

You may not know where to turn for health insurance coverage. Here are some options to consider:



## Obtain health insurance through a **spouse, partner, or family member's employer-based plan**

- Under age 26 – consider parents' employer-based plan
- You have 30 days from the time your previous employer stops paying for your insurance to enroll in your family member's plan. [Learn more](#)



## Purchase **COBRA** coverage offered by former employer

- Extends your current health insurance plan for up to 18 months
- May be expensive since the employer is no longer paying a portion: you may pay the full premium cost plus a 2% administrative fee
- You have 60 days to decide if you want COBRA after your employer-sponsored benefits end. If you choose COBRA within this time, you'll need to pay from the day your employer coverage stopped. [Learn more](#)



## See if you qualify for **military benefits**

- If you've been in the military you may qualify for coverage through the Department of Veterans Affairs (VA) or Department of Defense TRICARE. [Learn more](#)



## Purchase a plan on the **Health Insurance Marketplace at [HealthCare.gov](#)**

- Losing job-based health insurance coverage qualifies you for a special enrollment period
- Must enroll within 60 days of losing coverage
- Coverage begins the first day of the month after you sign up



## You may qualify for **Medicaid** if you have low income

- Medicaid is a state-run program that provides health coverage for low-income families and children, pregnant women, the elderly, and people with disabilities
- Use the calculator on [HealthCare.gov/lower-costs](#) to see if you qualify

Please note that the third-party websites on this page are not controlled by Johnson & Johnson. These links are provided for your convenience.

[Learn about cost support options for J&J medicines](#) ↓

# Cost support to help you pay for your Johnson & Johnson medicine

We understand how important it is for you to take the J&J medicine your doctor prescribed. J&J can identify cost support options that may help lower your out-of-pocket medicine cost.



**Once you have commercial or private insurance, including plans purchased through [HealthCare.gov](https://www.healthcare.gov):**

- **Savings Programs offered by J&J** may be able to help
  - Depending on your health insurance plan, savings may apply toward co-pay, co-insurance, or deductible
  - Participate without sharing your income information
- Learn about program requirements at [JNJwithMe.com](https://www.JNJwithMe.com)



**If you get government coverage such as Medicare or Medicaid, or if you're unable to get insurance coverage:**

- **J&J** can provide information about other resources that may help with your out-of-pocket costs for your J&J medicine, even if you lost your job and insurance coverage
- You may also find help from the programs and resources found on [JNJwithMe.com](https://www.JNJwithMe.com)

## Patients may be eligible for additional support from Johnson & Johnson

Patient assistance is available if you are uninsured or if you have commercial, employer-sponsored, or government coverage that does not fully meet your needs. You may be eligible to receive your medicine from J&J free of charge for up to one year. You must meet the eligibility and income requirements for the Johnson & Johnson Patient Assistance Program. See terms and conditions at [PatientAssistanceInfo.com](https://www.PatientAssistanceInfo.com).