

## Job Tips for 50+ Workers

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### When You're Losing Your Group Health Insurance

Source: *AARP.org*

Peter is 53 years old and recently divorced. While trying to cope with all the changes in his life, he finds out he can no longer get health insurance through his former wife's job.

After many telephone calls and spending a lot of time and energy, Peter learns that buying health insurance on his own will cost \$400 a month. That's way over his budget. Peter is thinking about not getting health insurance at all because it's just too expensive. Does Peter's situation sound like yours? Are there other options?

Yes. There are a number of health insurance options you can explore, so that you and your family can still get the health care coverage you need. Health insurance also protects you from spending all your money to pay for a serious medical problem.

Most people under 65 get health insurance through their or their spouse's job. (Most people 65 and older get their primary health insurance from Medicare.) This is called group health insurance. Your employer might offer you a choice of health insurance plans. In many work places, your employer pays most of the premium (monthly payment) and you pay the rest. Some organizations also offer group health insurance to their members.

Group health insurance costs less than individual health insurance (insurance you buy on your own for you and your family) and might offer better benefits. For these reasons, you want to keep your group health insurance for as long as you can. Even if you go through changes in your work or family life, there may be ways for you to hold on to your group health insurance plan.

Each year, many adults under 65 lose their health insurance coverage for any number of reasons:

- Their spouse dies.
- They separate from or divorce their spouse.
- Their work hours are cut back.
- They're fired, laid off, or quit their job.
- They retire from their job before age 65, don't have retiree health insurance benefits, and are too young to get Medicare.

**If you are faced with losing your health insurance, here are steps you can take:**

- Find out if you can get COBRA benefits. COBRA is the Consolidated Omnibus Budget Reconciliation Act of 1985, a federal law that can help you keep your group health insurance longer.
- If you are changing jobs, find out about HIPAA, the Health Insurance Portability and Accountability Act of 1996. HIPAA can help protect your right to insurance when you move from one group plan to another or from a group plan to an individual plan.
- Find out if you can convert your group health insurance to an individual health insurance policy.
- If you belong to other groups—such as a professional, fraternal, or social organization—see if they offer a group policy. If you can't get a group policy, find out about other individual policies.

