

A new California law provides help to eligible workers who lose their employer-sponsored or trust fund health insurance because of a labor dispute. Under the new law, eligible workers who lose their health insurance as a result of a strike, lockout, or other labor dispute, can enroll in a health insurance plan through Covered California and receive the maximum amount of financial help available to stay covered and have lowest premium and out-of-pocket costs available.

If you are eligible for or enrolled in another source of coverage such as Medi-Cal, Medicare, or employer sponsored coverage (e.g., coverage through a spouse's employer), you are not eligible to receive financial assistance through Covered California.

SAG/AFTRA workers who will lose their health insurance coverage effective October 1, 2023, because of the strike can take the following steps, **by no later than September 30, 2023**, to enroll in a health insurance plan through Covered California with a coverage start date of October 1, 2023:

- Go to [CoveredCA.com](https://CoveredCA.com) and use the "Create an Account" link to start your process.
- When asked about why you are applying, select the option "**Lost or will lose health coverage**" and provide the event date of **9/30/2023**.
- You will then be asked if you are losing coverage due to a strike. Select "**yes.**"

You will select the option for "**Not Listed**" and write in "**SAG/AFTRA.**"

Select any **household members who have also lost coverage due to the strike.**

- At this point, you will be instructed to **STOP** once you get your eligibility determination. You should not complete plan selection in the application.
- After you have completed the application steps above, a **Covered California Service Center Representative will contact you the next day to enroll in a plan.** You may choose a health insurance plan through Anthem Blue Cross, Blue Shield of California, or Kaiser Permanente. The Covered California Service Center Representative will help you choose a plan that will include the savings provided by the state for striking workers.

**Note:** While completing the rest of your application, there are questions about having other coverage and your household income. Here are a few things to keep in mind:

- Because your employer coverage has ended due to the strike, you should answer "**no**" when asked if you have employer sponsored coverage. However, if you have access to employer sponsored coverage through your spouse, please answer "**yes.**" Note that you will not be eligible for financial assistance if you have coverage through another source.
- You will also be asked to enter your household income. If you enter the amount you usually make when you are not on strike, we will check to see if you qualify for Medi-Cal or Covered California based on your income. If you qualify for Covered California, you will receive federal and state savings when you enroll in a health plan. If you enter zero

as your current monthly income because you are not receiving income during the strike, you may qualify for free Medi-Cal coverage

You may also apply for a Covered California health insurance plan over the phone by calling our **special phone line for striking workers at (800) 793-6385**.

### **About Covered California**

Covered California is the state's health insurance marketplace, where Californians can find affordable, high-quality insurance from top insurance companies. Covered California is the only place where individuals who qualify can get financial assistance on a sliding scale to reduce premium costs. Depending on their income, some consumers may qualify for the low-cost or no-cost Medi-Cal program.