

# Health insurance options for farm families

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## **Health insurance options for farm families**

Many farm families rely on off-farm jobs for health insurance, and the sudden layoffs and furloughs might mean that farm families are losing their coverage unexpectedly. Other families, who have not had insurance, might be looking to purchase a plan in these uncertain times.

Health insurance marketplaces and eligibility criteria for public coverage vary from one state to another, but a search for coverage could start by contacting an insurance agent, or checking your state's health insurance exchange <https://www.healthcare.gov/>.

“Loss of job-based health insurance coverage is a qualifying event to purchase coverage outside of the open enrollment period and this can be a cheaper alternative to paying for continuation of employer-based health coverage through COBRA,” said Florence Becot, Ph.D., a rural sociologist and associate scientist with the National Farm Medicine Center, Marshfield Clinic Research Institute, Marshfield, Wis.

Furthermore, said Becot, because of the extraordinary nature of COVID-19, as of March 26, 11 states have re-opened their health insurance exchange for a special enrollment period (California, [Colorado](#), [Connecticut](#), [Maryland](#), [Massachusetts](#), Minnesota, [Nevada](#), [New York](#), [Rhode Island](#), Vermont, and [Washington](#)). The Centers for Medicare and Medicaid Services is also considering opening a special enrollment period for the 32 states that are run by the federal government.

Becot also suggests checking out the Health Insurance, Rural Economic Development and Agriculture website ([HirednAg](#)), for more information on tools and resources about health insurance for the agricultural sector.

Becot's research program focuses on the health, well-being, safety, and economic viability of farm families.

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