

# Unemployment Insurance Websites Are Not Telling Laid-Off Workers About Available Health Programs, Despite Enormous Losses of Employer-Sponsored Health Insurance

## State workforce agencies are not providing essential information about health coverage

**Millions of laid-off workers and their families need health insurance.** Since mid-March, an estimated 33 million newly unemployed workers filed new claims for unemployment insurance (UI). Experts project that more than 25 million laid-off workers and their family members could lose employer-sponsored health coverage as the COVID-19 recession continues.<sup>1</sup> Millions of people losing employment need information about replacing their disappearing health coverage — and they need it immediately, both to sign up in time to meet applicable deadlines and to make sure they have ready access to testing and treatment as the COVID-19 pandemic continues to spread.

### Despite This Need, Few States' UI-Agency Websites Provide Essential Information About Health Coverage.

In reviewing websites from every state and the District of Columbia, we found shocking deficiencies in the information unemployed workers receive about health coverage.

- » **Only 10 states use their UI-agency home pages to provide any health coverage information, either directly or via links to other sources of information.** In 23 other states, the UI home page contains not a word about health coverage, although visitors can find usable information by searching elsewhere on the website — provided they know the right search terms to use. The remaining 18 state-level jurisdictions provide no relevant information; even the search functions on their UI agency websites turn up no usable consumer information about available sources of health coverage.

- » When states do provide information about health coverage, it is almost always incomplete and fragmentary. Two dozen states reference Medicaid and 22 mention COBRA<sup>2</sup> coverage offered by former employers, but **only 15 states provide any information about coverage available through health insurance exchanges. Of those 15 states, only 11 indicate that financial assistance may be available. Just one state mentions deadlines for special enrollment periods, after which laid-off workers cannot obtain exchange coverage** until the next open enrollment period begins in November.

Tables 1 and 2 (pages 2 and 5, respectively), show our findings for each state. We describe how we conducted this research on page 9, under Methodology.

Table 1. Websites for State Unemployment Insurance (UI) Agencies: Access to Information About Health Coverage, April 2020

State	UI home page provides health coverage information	No health information on UI home page, but viewer can reach pages with health information by clicking links on the home page		Health information neither on or linked from UI home page, but using health coverage terms to search the UI website yields links to health information	Neither home page, links, nor search provide health coverage information	Where health information is available	
		Applicable	Number of clicks required to obtain information			UI agency website	Other websites reached from UI agency website
Alabama					X		
Alaska				X			X
Arizona					X		
Arkansas					X		
California		X	2			X	X
Colorado		X	1			X	
Connecticut				X			X
Delaware					X		
District of Columbia					X		
Florida				X			X
Georgia				X			X
Hawaii		X	2			X	
Idaho				X			X
Illinois					X		
Indiana				X			X
Iowa					X		
Kansas					X		
Kentucky					X		
Louisiana		X	1			X	
Maine				X			X
Maryland				X			X

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		Applicable	Number of clicks required to obtain information			UI agency website	Other websites reached from UI agency website
Massachusetts				X			X
Michigan				X			X
Minnesota		X	4			X	
Mississippi				X		X	
Missouri				X		X	
Montana					X		
Nebraska					X		
Nevada					X		
New Hampshire					X		
New Jersey				X			X
New Mexico				X			X
New York				X		X	
North Carolina				X		X	
North Dakota				X			X
Ohio		X	3				
Oklahoma					X		
Oregon				X			X
Pennsylvania		X	2			X	
Rhode Island				X			X
South Carolina					X		
South Dakota				X			X
Tennessee					X		
Texas		X	2			X	
Utah		X	1			X	

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		Applicable	Number of clicks required to obtain information			UI agency website	Other websites reached from UI agency website
Vermont					X		
Virginia				X		X	
Washington	X					X	
West Virginia					X		
Wisconsin				X			X
Wyoming				X			X
<b>Total</b>	<b>1</b>	<b>9</b>	<b>Median state: 2 clicks</b>	<b>23</b>	<b>18</b>	<b>14</b>	<b>19</b>

Source: National Center for Coverage Innovation at Families USA analysis of information from state unemployment insurance websites as of April 20, 2020. Note: For our search, we used the health coverage terms *health exchange*, *marketplace exchange*, *Medicaid*, and *COBRA*. We qualified UI agency website search functions as useful only if at least one of the first three entries led to information that would enable an end user initiate an application for coverage.

Table 2. Health Coverage Topics with Information Provided on UI Agency Websites or Through Links from UI Agency Websites: April 2020

State	Exchange coverage			Medicaid or CHIP	COBRA	Number of topics
	Any information about exchange coverage	Need to enroll quickly, while special enrollment period remains open	Financial assistance may be available			
Alabama						0
Alaska	X			X	X	3
Arizona						0
Arkansas						0
California	X		X	X	X	4
Colorado	X	X	X	X		4
Connecticut					X	1
Delaware						0
District of Columbia					X	1
Florida				X		1
Georgia					X	1
Hawaii	X		X	X	X	4
Idaho					X	1
Illinois						0
Indiana				X	X	2
Iowa						0
Kansas						0
Kentucky						0
Louisiana				X	X	2
Maine					X	1
Maryland					X	1
Massachusetts	X	X	X	X	X	5
Michigan				X	X	2
Minnesota	X			X	X	3
Mississippi	X		X	X	X	4

State	Exchange coverage			Medicaid or CHIP	COBRA	Number of topics
	Any information about exchange coverage	Need to enroll quickly, while special enrollment period remains open	Financial assistance may be available			
Missouri				X		1
Montana						0
Nebraska						0
Nevada						0
New Hampshire						0
New Jersey					X	1
New Mexico				X		1
New York	X		X	X		3
North Carolina				X		1
North Dakota				X		1
Ohio				X		1
Oklahoma						0
Oregon					X	1
Pennsylvania	X		X	X	X	4
Rhode Island	X			X	X	3
South Carolina						0
South Dakota	X				X	2
Tennessee						0
Texas	X		X	X	X	4
Utah	X		X	X		3
Vermont						0
Virginia			X			1
Washington	X		X	X		3
West Virginia						0
Wisconsin				X	X	2
Wyoming	X			X		2
<b>Total</b>	<b>15</b>	<b>1</b>	<b>11</b>	<b>24</b>	<b>22</b>	<b>Median state: 1 topic</b>

Source: National Center for Coverage Innovation at Families USA analysis of health coverage information obtained from unemployment insurance websites as of April 20, 2020.

## Why This Matters

During a pandemic of an untreatable and deadly virus, ensuring that laid-off workers and their families retain health insurance should be a top priority for federal and state policymakers. Health insurance lets people seek care as soon as they get sick, enabling the rapid diagnosis and treatment that are essential to restraining the spread of COVID-19. Newly laid-off and uninsured patients may bear the full cost of medical services, screenings, and hospitalizations that were once covered for them, risking household financial crises or causing them to delay necessary services or forego care altogether.

The Affordable Care Act created and expanded insurance affordability programs that can cover many laid-off workers, often with significant federal financial assistance. In most states, Medicaid covers adults with incomes up to 138% of the federal poverty level, or roughly \$17,000 per year for a single adult and \$30,000 for a family of three. Federal premium tax credits and cost sharing reductions can help fund private insurance for people with incomes up to 400% of the federal poverty level, or \$50,000 per year for a single adult and \$85,000 for a family of three.

In the past, laid-off workers have rarely taken advantage of these and other health coverage programs, in part because people overwhelmed by job loss often lack the bandwidth to navigate through health coverage programs.<sup>3</sup> These families require highly digestible,

easily accessible information or they will not typically learn about and enroll in health insurance.

More than information is needed to keep as many people as possible from losing insurance. Additional financial help and a significant investment in person-to-person consumer assistance are required. **But as an essential first step that will help many laid-off workers and their families, UI agency websites should greet visitors with highlighted, critical and time-sensitive information about available health coverage, along with other important forms of assistance.**

## State UI agencies can fix this problem

Long before the COVID-19 crisis, many state UI agencies' websites and core claims processing systems were outdated. This state of affairs continues and now limits state UI agencies' ability to address the unprecedented demands they currently face, with initial UI claims far exceeding any previously recorded. Many state agencies are already staffed leanly, with workers telecommuting from home, and most UI call centers are flooded with inquiries from newly unemployed workers.

These combined factors limit most state UI agencies' capacity to take on new issues. Fortunately, it may not be hard for them to make substantial improvements to the health coverage information that their websites provide to laid-off workers. A basic UI home page can

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indicate that help with health coverage and other necessities may be available, immediately linking visitors to specific, consumer-friendly resources. In addition to health coverage programs, links could connect laid-off workers to both public and community-based programs that help with child and elder care, nutrition, housing, utility payments, mental health care, and other needs. Recognizing that laid-off workers face competing demands for their time and attention, the information needs to be expressed in terms that are salient, clear, easily understood by the general public, and accessible in multiple languages.

The New Mexico state government website stands out as a model. On multiple pages, including the state government home page and the page that comes up when a visitor clicks [Information about Jobs and the Economy](#),<sup>4</sup> the website provides a link to *Information for Individuals Experiencing Financial Hardship*.

That link brings the consumer to a straightforward description of health coverage options and other available assistance.<sup>5</sup> The *New Mexico I Need Assistance* page uses clear titles for sub-categories, followed by questions and answers that address specific needs of laid-off workers and their families. For example, under *Healthcare* users see *I need health coverage. What can I do?* Clicking that question takes the user to a series of short paragraphs explaining health program options including Medicaid, the state-based exchange, and the state Medical Insurance Pool. A link at the bottom of the paragraph leads to more information.

California's *Employment Development Department Additional Resources* page follows a different

approach, setting out a broad list of programs and services for unemployed workers.<sup>6</sup> The page divides into categories, each with three to six links to resources outside the UI agency. For example, the *Medical Care and Healthcare Coverage* category links to detailed information about the state exchange, state Medicaid program, county health care programs, community health centers, and COBRA. The information is complete and well-defined for almost all available health coverage options, as well as a notable range of other services. However, the web page uses relatively technical language that may be hard for many people to quickly grasp.

Unfortunately, neither state makes this information readily available through links from the UI agency's home page. We recommend that other states learn from these examples in providing easily digestible information about health coverage and other benefits. However, it is important for states to take additional steps that draw laid-off workers' attention to that information on the agency's home page, as well as other state websites and meeting spaces (virtual and otherwise) frequented by the recently unemployed.

## Conclusion

Millions of people are losing employer-sponsored health coverage. While other steps are essential, many newly unemployed would benefit from immediate and obvious pathways to information about how they can obtain insurance. UI agency websites are logical places to present clear and succinct information that laid-off workers can use to meet their basic needs, including for health coverage that is increasingly important in a time of a widespread and deadly pandemic.



## Methodology

We used Google to find the website for each state’s UI program, using search terms like *Nevada Unemployment Insurance*. From there, we found the landing page where laid-off workers come to find basic information about UI and to file new UI claims. We looked for health coverage information, or for links labeled as leading to health coverage information. If we found none, we looked for links whose wording indicated more broadly defined resources and services. In either case, we continued to pursue links until we found health coverage information, recording the number of clicks required to reach it. If the home page of a UI agency website did not provide health coverage information or links to such information, we used the search function on the workforce agency website to look for health coverage information. We used the search terms *health exchange*, *marketplace exchange*, *Medicaid*, and *COBRA*. We classified UI agency website search functions as providing useful health coverage information only if at least one of the first three search terms returned information that consumers could use to learn about health coverage for which they might qualify.

## Endnotes

<sup>1</sup> Bowen Garrett and Anuj Gangopadhyaya, “How the COVID-19 Recession Could Affect Health Insurance.” Urban Institute, May 4, 2020. <https://www.urban.org/research/publication/how-covid-19-recession-could-affect-health-insurance-coverage>.

<sup>2</sup> For further information see: “Continuation of Health Coverage (COBRA).” <https://www.dol.gov/general/topic/health-plans/cobra>.

<sup>3</sup> Graves, John A. and Sayeh S. Nikpay. “The Changing Dynamics of US Health Insurance and Implications for the Future of the Affordable Care Act.” *Health Affairs* 36, No. 2 (2017): 297–305; Buettgens, Matthew, Stan Dorn, and Hannah Recht. “More than 10 Million Uninsured Could Obtain Marketplace Coverage Through Special Enrollment Periods.” Urban Institute, November 2015. <http://www.urban.org/sites/default/files/publication/74561/2000522-More-than-10-Million-Uninsured-Could-Obtain-Marketplace-Coverage-through-Special-Enrollment-Periods.pdf>.

<sup>4</sup> The State of New Mexico, “Jobs and the Economy.” <https://www.newmexico.gov/jobs-the-economy/>.

<sup>5</sup> The State of New Mexico, “I Need Assistance.” <https://www.newmexico.gov/i-need-assistance/>.

<sup>6</sup> State of California Employment Development Department “Additional Resources” [https://www.edd.ca.gov/about\\_edd/Additional\\_Resources.htm](https://www.edd.ca.gov/about_edd/Additional_Resources.htm).

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