TEXAS CITY METAL TRADES COUNCIL, AFL-CIO

IUOE Local 564 • IBEW Local 527 • UA Local 211 • IAM Local 776

HEALTH INSURANCE RESOURCES DURING THE STRIKE

If you've lost coverage due to the strike, here's what's available and how fast you need to move.

⏱ ACT WITHIN 60 DAYS

You have 60 days from the date you lost job-based coverage to enroll in a Marketplace plan or elect COBRA. Miss this window and you may be uninsured with no option to backdate coverage. Set a reminder today.

1. YOUR CURRENT PLAN — ANTHEM BLUE CROSS BLUE SHIELD

Your fastest path to answers is the number on the back of your Anthem member ID card — it routes directly to your specific plan and group. If you don't have your card handy, these general lines can help:

- **Anthem Customer Service:** 1-800-331-1476
- **BlueCard national provider line:** 1-800-810-2583 (helps you find an in-network doctor anywhere while you sort out coverage)

2. KEEP YOUR EXACT SAME PLAN — COBRA

COBRA lets you continue your existing plan and network. You pay the full premium (your share plus what the company used to pay, plus 2%), so it's usually the most expensive option — but it keeps your current doctors with no disruption. Contact your plan administrator for your COBRA election paperwork and cost.

3. OFTEN CHEAPER — ACA MARKETPLACE

Because Marketplace subsidies are based on your current income (not last year's pay), many members will qualify for real savings once income drops during the strike. This can turn an $700–800/month plan into $100–300/month.

- **Apply at:** HealthCare.gov or call 1-800-318-2596
- **Deadline:** 60 days from the date your job-based coverage ended

4. MEDICAID / CHIP — CHECK EVEN IF YOU THINK YOU DON'T QUALIFY

There's no enrollment window — you can apply any time of year. If your household income has dropped during the strike, you or your kids may now qualify even if you didn't before. Apply through HealthCare.gov or directly with Texas HHS.

5. SPOUSE'S EMPLOYER PLAN

If your spouse has coverage available through their job, losing yours opens a 30-day window to join theirs. Often the simplest and cheapest fix if it's available — check with their HR/benefits office right away.

6. UNION PLUS — STRIKE-SPECIFIC HELP (AFL-CIO)

- **Strike grants:** Cash grants that never have to be repaid, for Union Plus Credit Card or Personal Loan holders
- **Premium waivers:** Union Plus policyholders get premiums waived up to 3 months during a union-approved strike lasting 30+ days
- **Prescription discounts:** Save up to 80% on brand-name and generic drugs at 64,000+ pharmacies nationwide — no enrollment needed
- **Medical bill help:** Bill negotiation service and hospital grants for members struggling with doctor/hospital bills
- **Info:** unionplus.org/hardshiphelp

7. LOCAL LOW-COST CARE — GALVESTON COUNTY

Coastal Health & Wellness (Galveston County's Community Health Center) offers primary medical, dental, prenatal, and counseling care on a sliding scale for the uninsured, up to 200% of the Federal Poverty Level. Accepts Medicaid/Medicare too.

- **Texas City clinic:** 409-938-2401

8. PRESCRIPTION HELP IN THE MEANTIME

- **NeedyMeds.org:** Manufacturer patient assistance programs for maintenance medications
- **RxAssist.org:** Same purpose, different database — worth checking both
- **GoodRx:** Cash-price discount card, no insurance needed, works at most pharmacies