



Assistance/Resources for Workers on Strike

Healthcare: There are three ways to access healthcare coverage when coverage has lapsed due to a strike:

- **COBRA** – can be expensive, offering 18 months of coverage, and avoids disruption of physicians and other care providers in-network.
- **WASHINGTON HEALTHPLANFINDER** – Washington state’s health insurance marketplace, and often the more affordable option. Household income and size will determine eligibility for a qualified health and dental plan or Washington Apple Health (Medicaid).
 - A strike/lockout/loss off health coverage triggers a 60-day special enrollment period to enroll into a qualified health plan. Federal and state subsidies may be available to lower monthly health insurance costs.
 - Apple Health is free or low cost and has a year-round enrollment.
 - Navigators and Insurance Brokers are available at no cost to compare plans, understand financial assistance and help enroll. Members can also call our Customer Support Center at 1-855-923-4633, they offer language assistance is available in over 200 languages or TTY/TDD 1-855-627-9604.
 - Enrolling onto a spouse’s plan is an option. Workers may inquire about enrolling onto their spouse’s health plan within 30 days of losing health coverage.
- **MEDICAID** – Free, but subject to means testing, which can be a barrier. Washington Healthplanfinder Navigators can assist with enrollment into Qualified Health or Washington Apple Health (Medicaid) enrollment.
- **RISKS** – Using any of these options may impact eligibility for another option, so understanding medical needs, financial capacity, and timing is important for each worker. For instance, if a worker goes on COBRA and then can no longer afford it, they may not be eligible to enroll into a qualified health or dental plan if outside their initial 60-day special enrollment window, unless they experience a new qualifying life event or wait until open enrollment (Nov.1-Jan.15). People can apply for Apple Health year-round.



Assistance/Resources for Workers on Strike

WA Paid Family & Medical Leave (PFML) – a strike or lock out should not threaten access to PFML benefits should an employee need qualifying leave. Note: an employee is required to provide at least 30 days notice (when leave is foreseeable) or notice as soon as possible (when leave is unforeseeable) to an employer when applying for leave, or they could potentially receive a denial for not doing so. Your contract expiration date may inform PFML in WA, other factors that may impact eligibility (full list available on the [WA PFML website](#)):

- I worked for a federal employer in the last 18 months.
- My employer provides paid family and medical leave benefits through an approved voluntary plan.
- I am self-employed and have not opted into Paid Family and Medical Leave.
- I work for a federally recognized tribe or a business that is owned by the government of a federally recognized tribe, and that business has not opted into the state plan.
- I work for a business that is on tribal land and owned by a member of a federally recognized tribe.

Unemployment – From [ESDWAGOV - Strikes and labor disputes](#) “Striking workers generally are not eligible for unemployment benefits.” However, workers “may be eligible for unemployment benefits if:

- You are locked out by your employer or laid off due to lack of work because of the strike,
- If you quit your job during the labor dispute,
- If you are fired during the labor dispute, or
- If you are replaced during the labor dispute.

CONTACT US

Please feel free to reach out to WSLC Workforce Development staff directly.



Emmanuel Flores — Workforce Development Director

360.561.4657 / eflores@wslc.org

Chelsea Mason-Placek — Workforce Development Director

253.973.3324 / cmasonplacek@wslc.org

Michael Pichler — Unemployment Navigator

360.338.1683 / mpichler@wslc.org