Keep this booklet, and check the website.

Programs change. For the most up-to-date version of this action plan, visit:

https://yourcrisisguide.com/first-10-days-action-plan/

If a link here is out of date, tell us at https://yourcrisisguide.com/contact/ so we can fix it for the next family.

Scan to open the latest version of this guide.

Free guide from yourcrisisguide.com

First 10 days after diagnosis

What to do

Free guide from yourcrisisguide.com

For the most up-to-date version visit https://yourcrisisguide.com/first-10-days-action-plan/

Scan to open the latest version of this guide on your phone.

What you need to know first

This is a to-do list, not a class. Make these calls, file these forms, and use the scripts later in this booklet. For the why and the details, use the website links printed here.

Programs change. This printed copy can go out of date. Check yourcrisisguide.com for the latest info, and use this page: https://yourcrisisguide.com/first-10-days-action-plan/

A useful order for money help is: foundation bill-pay first, then hardship or forbearance programs, then savings, then retirement funds last. The point is to delay dipping into savings and retirement if a foundation or a temporary hardship plan can cover a bill. This is not financial, legal, or tax advice, and no program is a promise.

Do the hospital meetings and the employer or unemployment steps on day one, even if you are exhausted. Start the foundation applications as soon as the social worker can file them. Wait to call the mortgage company, credit card issuer, car lender, or utility about hardship until those applications are in, unless a shutoff, eviction, or repossession is already in motion. If that is happening now, make that call today and still start the foundation paperwork.

Who does the work: you make the calls and complete the parts that ask for a parent. The social worker often has to submit foundation forms. The hospital financial counselor can help you start a Medicaid or CHIP application. Who decides: each employer, agency, lender, utility, and foundation, using its own rules. For Medicaid and CHIP, the state Medicaid or CHIP agency decides.

For the rest of week one (your care team, insurance calls, and a meal train), see Your First Week: A Checklist at https://yourcrisisguide.com/first-week-checklist/ and The First 72 Hours at https://yourcrisisguide.com/first-72-hours/.

This printed copy was prepared on November 16, 2026.

Sources, continued

IRS Topic 558, early distributions from retirement plans other than IRAs. https://www.irs.gov/taxtopics/tc558

IRS Topic 557, early distributions from IRAs. https://www.irs.gov/taxtopics/tc557

The Andrew McDonough B+ Foundation, Need Help. https://www.bepositive.org/need-help

Go4TheGoal, Family Support. https://go4thegoal.org/family-support

Children's Cancer Recovery Foundation, Helping Hands Fund. https://childrenscancerrecovery.org/programs/helping-hands-fund/

Family Reach, Financial Assistance. https://familyreach.org/get-help/financial-assistance/

HealthCare.gov, Special Enrollment Periods. https://www.healthcare.gov/coverage-outside-open-enrollment/special-enrollment-period/

HealthCare.gov, Medicaid and CHIP coverage. https://www.healthcare.gov/medicaid-chip/

New Jersey Department of Human Services, NJ FamilyCare. https://www.njfamilycare.org/

Michigan Department of Health and Human Services, upcoming federal Medicaid changes (describes the federal retroactive-coverage change for applications on or after January 1, 2027). https://www.michigan.gov/mdhhs/assistance-programs/medicaid/medicaid-changes

This booklet is a free, optional print companion to the online guide. It is not a substitute for the website, and it is not medical, legal, financial, or tax advice.

Sources

Each of these links was opened and checked on November 16, 2026. Type the address if you need the original page.

U.S. Department of Labor, FMLA FAQs. https://www.dol.gov/agencies/whd/fmla/faq

New Jersey DOL, Family Leave Insurance FAQ. https://www.nj.gov/labor/myleavebenefits/labor/myleavebenefits/help/faq/fli.shtml

New York Paid Family Leave, family care. https://paidfamilyleave.ny.gov/paid-family-leave-family-care

U.S. Department of Labor, unemployment insurance. https://www.dol.gov/general/topic/unemployment-insurance

CFPB, mortgage options. https://www.consumerfinance.gov/ask-cfpb/if-i-cant-pay-my-mortgage-loan-what-are-my-options-en-268/

CFPB, mortgage forbearance. https://www.consumerfinance.gov/ask-cfpb/what-is-mortgage-forbearance-en-289/

CFPB, credit card bills. https://www.consumerfinance.gov/ask-cfpb/what-should-i-do-if-i-cant-pay-my-credit-card-bills-en-1697/

CFPB, car payments. https://www.consumerfinance.gov/ask-cfpb/what-should-i-do-if-i-cant-make-my-car-payments-en-849/

New Jersey BPU, customer rights. https://nj.gov/bpu/assistance/rights/

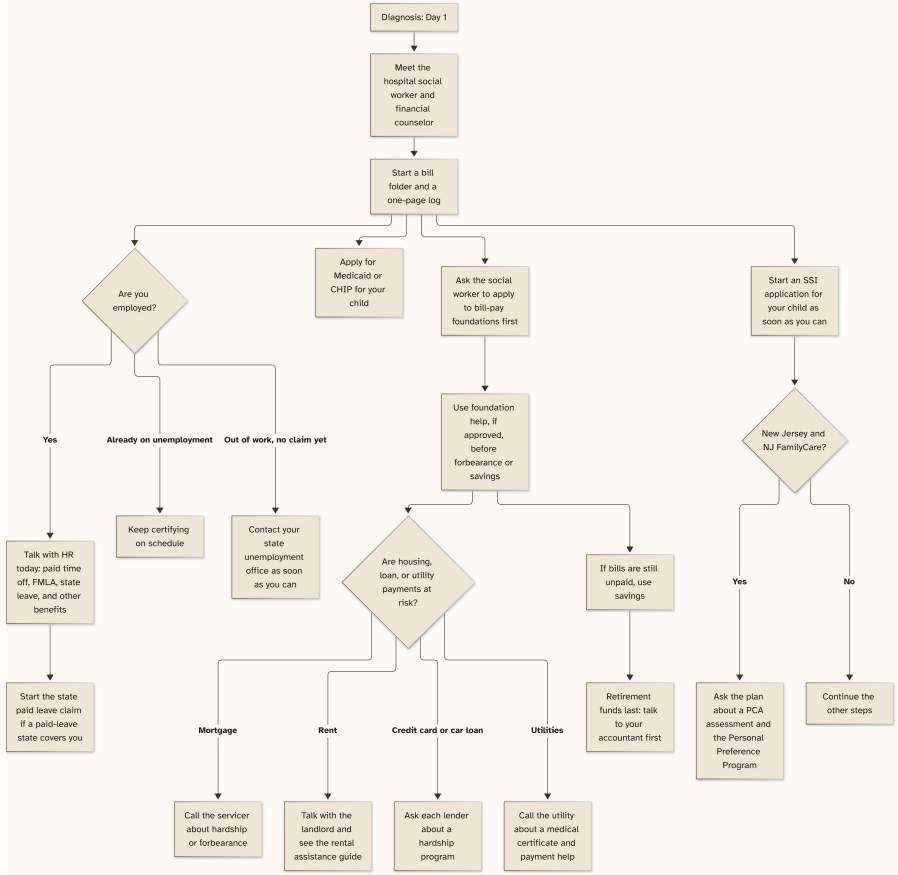
New York DPS, HEFPA rights. https://dps.ny.gov/your-rights-residential-gas-electric-or-steam-customer-under-hefpa

Social Security Administration, SSI application. https://www.ssa.gov/ssi/text-apply-ussi.htm

Social Security Administration, children and students. https://www.ssa.gov/faqs/en/questions/KA-02053.html

New Jersey DMAHS, Personal Preference Program. https://www.nj.gov/humanservices/dmahs/individuals-families/njppp.shtml

Where to start



A map of the first steps. The checklists on the next pages have the full wording, phone numbers, and website addresses.

Day 1 to 2

Check each box as you go. Write names and numbers on the notes page that follows this section.

- [ ] Tell the nurse you want to meet the hospital social worker and the financial counselor today or tomorrow. Inpatient, they can come to the room. See Questions to ask the hospital financial counselor and social worker at https://yourcrisisguide.com/questions-to-ask-financial-counselor-social-worker/.
- [ ] Start a bill folder: rent or mortgage statement, utility bills, car payment, insurance, pay stubs or a leave letter, and a one-page log of whom you asked and when.
- [ ] If you are employed, talk with your HR representative or business partner today, and follow up in writing. Have an open and honest conversation about your options. You may be able to use your paid time off and still get paid before you file for FMLA or other benefits. The U.S. Department of Labor, at https://www.dol.gov/agencies/whd/fmla/faq, says you may elect, or your employer may require you, to use accrued paid vacation, sick, or family leave for some or all of an FMLA leave period. Also ask HR, or check your benefits materials, whether you have other coverage to ask about, such as a critical illness policy. Request FMLA and any state family leave in writing. A diagnosis is often not foreseeable, so DOL says to give notice as soon as practicable, generally the same or next business day, and to follow your workplace call-in rules. Details are in our FMLA guide at https://yourcrisisguide.com/family-and-medical-leave-act-fmla/.
- [ ] If you already have an unemployment claim, complete your next certification on time and report any work. Do not let the claim lapse.

Call log, continued

Date	Whom I called	Reference no.	What they said	Next step

Call log

One line per call or email. If you need more room, continue on the next page.

Date	Whom I called	Reference no.	What they said	Next step

Day 1 to 2, continued

- [ ] If you are out of work and do not have a claim, contact the unemployment office in the state where you worked as soon as you can. The Department of Labor, at https://www.dol.gov/general/topic/unemployment-insurance, says you usually qualify if you are unemployed through no fault of your own. In most states, that means a lack of available work. Do not assume you will get benefits if you quit to provide care. Who decides: your state unemployment program.

- [ ] Ask the social worker, today, to apply to the bill-pay foundations listed later in this booklet, and to check which other funds they use. Bring the actual bills, in the account holder's name.

- [ ] Start a Medicaid or CHIP application for your child (the patient) right away, even if a parent has employer insurance. Apply through your state Medicaid agency or at https://www.healthcare.gov/medicaid-chip/. Ask the hospital financial counselor to help; many hospitals screen families and help you file. You can apply any time of year. HealthCare.gov says you should apply even if you do not think you will qualify based on income, and that in certain states CHIP covers children in families that earn too much for Medicaid. Rules vary by state. New Jersey: this program is called NJ FamilyCare, at https://www.njfamilycare.org/. Call 1-800-701-0710, or see our Medicaid guide at https://yourcrisisguide.com/medicaid/. HealthCare.gov currently says Medicaid may be able to help pay for medical care from the last 3 months if you would have been eligible then. That window is scheduled to get shorter for applications made on or after January 1, 2027, so do not wait. Who decides: your state Medicaid or CHIP agency.
New Jersey: The NJ FamilyCare site, at https://www.njfamilycare.org/, says applications not submitted by December 31, 2026, will be closed, and a new application is needed on or after January 1, 2027.

Day 1 to 2, continued

- [ ] Start an SSI application for your child as soon as you can, online at https://www.ssa.gov/apply/ssi or by calling Social Security at 1-800-772-1213. SSA says it cannot pay for time before the effective date of your application, and that if you call for an appointment, keep it, and then file, it may use the date of your call as the filing date. Who decides: Social Security. See Social Security Benefits at https://yourcrisisguide.com/social-security-benefits/.

Use the rest of this page to write down whom you talked with and what they asked you to do next.

Hospital team

Social worker name _____

Phone or email _____

Financial counselor name _____

Phone or email _____

Date we met _____

Next step _____

Work, HR, or unemployment

HR or business partner _____

Phone or email _____

Unemployment claim number if you have one _____

Date called or emailed _____

What they said / next step _____

Contacts, continued

Credit card company

Name or office _____

Phone or email _____

Account, case, or claim number _____

Notes / next step _____

Car lender

Name or office _____

Phone or email _____

Account, case, or claim number _____

Notes / next step _____

Utility company

NJ BPU 1-800-624-0241. NY DPS 1-800-342-3377. Shutoff emergency 1-800-342-3355.

Name or office _____

Phone or email _____

Account, case, or claim number _____

Notes / next step _____

Accountant

Name or office _____

Phone or email _____

Account, case, or claim number _____

Notes / next step _____

Contacts, continued

Medicaid, CHIP, or NJ FamilyCare

Name or office NJ FamilyCare 1-800-701-0710 _____

Phone or email _____

Account, case, or claim number _____

Notes / next step _____

Social Security / SSI

Name or office 1-800-772-1213 _____

Phone or email _____

Account, case, or claim number _____

Notes / next step _____

State paid leave

Name or office NY PFL helpline 844-337-6303 _____

Phone or email _____

Account, case, or claim number _____

Notes / next step _____

Mortgage servicer or landlord

Name or office _____

Phone or email _____

Account, case, or claim number _____

Notes / next step _____

Notes: Day 1 to 2

Medicaid or CHIP for your child

Application number _____

Date filed _____

Where filed state agency, HealthCare.gov, or hospital _____

NJ FamilyCare if New Jersey _____

Who I spoke with _____

Next step _____

SSI for your child

Date I called or started the application _____

Phone appointment date if I called 1-800-772-1213 _____

Confirmation or reference number _____

Who I spoke with _____

Next step _____

Foundations started today

Which funds the social worker is filing _____

Bills I handed over _____

Follow-up date _____

Day 3 to 5

- [ ] Finish your part of each foundation application. Give the social worker clear copies of the bills, including account numbers and amounts due.
- [ ] Give your child's doctor the medical forms for leave: FMLA certification if HR asked for it, the New Jersey FLI instructions if you started an online claim, and New York Form PFL-4 if you are filing Paid Family Leave. Ask the clinic who handles leave forms, and follow up in a few days if the form has not gone out.
- [ ] If your employer requested FMLA medical certification, DOL says the employer must allow at least 15 calendar days to get it, unless that is not practicable despite your diligent, good-faith efforts. Source: https://www.dol.gov/agencies/whd/fmla/faq
- [ ] New Jersey: If you work in New Jersey and your leave has started or will start, create an account and file Family Leave Insurance at https://www.nj.gov/labor/myleavebenefits/worker/fli/.

  You have 30 days from the first day of leave to file.

  Late claims can be reduced or denied. You may start an online application up to 60 days in advance. See the official FAQ: https://www.nj.gov/labor/myleavebenefits/labor/myleavebenefits/help/faq/fli.shtml. Who decides: the New Jersey Division of Temporary Disability and Family Leave Insurance, or your employer's private plan if you have one.
- [ ] New York: If you are covered by Paid Family Leave, notify your employer at https://paidfamilyleave.ny.gov/paid-family-leave-family-care at least 30 days before leave starts if it is foreseeable. If it is not, notify them as soon as possible. Complete Form PFL-1 and give it to your employer, which must return it within three business days. Submit the completed package to the employer's insurance carrier within 30 days after your leave starts, or you can lose benefits. Forms and steps are on the official family-care page. Helpline: 844-337-6303. Who decides: the insurance carrier.

Contacts

Keep the people and account numbers you will need to call again in one place.

Hospital social worker

Name or office _____

Phone or email _____

Account, case, or claim number _____

Notes / next step _____

Hospital financial counselor

Name or office _____

Phone or email _____

Account, case, or claim number _____

Notes / next step _____

HR or business partner

Name or office _____

Phone or email _____

Account, case, or claim number _____

Notes / next step _____

State unemployment office

Name or office _____

Phone or email _____

Account, case, or claim number _____

Notes / next step _____

Related guides

These pages on yourcrisisguide.com have more detail. The addresses are printed in full so you can type them if you are not using the QR code.

Your First Week: A Checklist
https://yourcrisisguide.com/first-week-checklist/

The First 72 Hours
https://yourcrisisguide.com/first-72-hours/

Questions to Ask the Hospital Financial Counselor and Social Worker
https://yourcrisisguide.com/questions-to-ask-financial-counselor-social-worker/

Financial Assistance Foundations
https://yourcrisisguide.com/financial-assistance-foundations/

Family and Medical Leave Act (FMLA)
https://yourcrisisguide.com/family-and-medical-leave-act-fmla/

Medicaid
https://yourcrisisguide.com/medicaid/

Social Security Benefits
https://yourcrisisguide.com/social-security-benefits/

Mortgage Assistance
https://yourcrisisguide.com/mortgage-assistance/

Rental Assistance Programs
https://yourcrisisguide.com/rental-assistance-programs/

Utility Assistance
https://yourcrisisguide.com/utility-assistance/

Insurance Navigation
https://yourcrisisguide.com/insurance-navigation/

Family and Medical Leave Insurance (FMLI)
https://yourcrisisguide.com/family-and-medical-leave-insurance-fmli/

For the most up-to-date version of this action plan, visit
https://yourcrisisguide.com/first-10-days-action-plan/

Day 3 to 5, continued

- [ ] If you live or work in another paid-leave state, see Family and Medical Leave Insurance (FMLI) at https://yourcrisisguide.com/family-and-medical-leave-insurance-fmli/ and file as soon as you can, unless that state's official page lists a deadline.
- [ ] New Jersey only: If your child already has NJ FamilyCare, call the member services number on the card and ask for a Personal Care Assistant assessment and about the Personal Preference Program at https://www.nj.gov/humanservices/dmahs/individuals-families/njppp.shtml. PPP is for NJ FamilyCare members who are approved for PCA services and need them for at least six months, and who can self-direct or have a representative who can. You may be able to hire a trusted person, including a relative, under program rules. If your child does not have NJ FamilyCare yet, start with the financial counselor and our Medicaid guide at https://yourcrisisguide.com/medicaid/. Who decides: the managed care plan and the state program.
- [ ] Follow up on the Medicaid or CHIP application for your child if it is not yet filed. Ask the financial counselor where it stands.

Medicaid or CHIP follow-up

Application number _____

Status _____

Who I spoke with / next step _____

Notes: Day 3 to 5

FMLA or other medical certification

Date HR requested the form _____

Date I gave it to the clinic _____

Date it was sent back _____

Who handles leave forms at the clinic _____

State paid leave

Program NJ FLI, NY PFL, or other state _____

Claim number _____

Date filed _____

First day of leave _____

Carrier or agency _____

Who I spoke with _____

Next step _____

NJ Personal Preference Program

NJ FamilyCare plan / member services _____

Date I asked for a PCA assessment _____

What they said / next step _____

SAY THIS, continued

Credit card company or car lender

> *"Our family has a medical hardship after our child's diagnosis, and I may not be able to make the full payment. What hardship programs or temporary payment options do you offer? I can pay about [amount] starting [date]. Please tell me, in writing, the terms, how long they last, and how this could appear on my credit report."*

Utility company

> *"Our child has a serious medical condition, and we are having trouble paying this bill. Do you accept a medical certificate or a doctor's letter to protect the account from shutoff, and what exactly should it say? What payment plans or assistance programs are available? I will send whatever documentation you require."*

What this guide can and can't do

This page helps you know what to do first, whom to call, and where to file. It is not medical, legal, financial, or tax advice. Eligibility, deadlines, and dollar amounts are set by each program and can change. If a deadline is not listed here from an official source, do the step as soon as you can.

Programs change. If a link here is out of date, tell us at https://yourcrisisguide.com/contact/ so we can fix it for the next family.

SAY THIS

Use these in your own words. They ask for information and next steps. They do not make a legal claim, and they are not advice.

Hospital financial counselor

> *"Our child was just diagnosed. Please give me the hospital financial assistance policy and the application today. Please help us apply for Medicaid or CHIP for our child, and please screen us. A parent may be stepping back from work, so our income could change. What do you need from me this week?"*

Employer or HR

> *"My child has a serious health condition, and I need leave to provide care. I would like to have an open and honest conversation about my options. Can I use my paid time off first, while I am still getting paid, before or along with FMLA? I am also requesting FMLA leave and any state family leave I may be eligible for. Please send the forms you need, and please confirm in writing whether I am eligible and what the next steps are. Do we have other benefits I should ask about, such as critical illness coverage? I will follow our usual call-in process."*

Mortgage servicer

> *"Our family has a medical hardship after our child's diagnosis, and I am worried about making this payment. What hardship or forbearance options exist on this loan, and what do you need from me? Please explain how any paused or reduced payments would be repaid, and how interest would work, before I agree to anything. Please send that in writing."*

Day 6 to 10

- [ ] Follow up with the social worker on every foundation request. Write the date and the answer in your log.
- [ ] If a needed bill is still unpaid, then call the mortgage servicer, landlord, credit card company, car lender, or utility. Try foundations first so you can delay forbearance and savings if a grant comes through. If a shutoff, eviction, foreclosure, or repossession is already in motion, do not wait.
- [ ] Mortgage: Call the number on your statement. The CFPB, at https://www.consumerfinance.gov/ask-cfpb/if-i-cant-pay-my-mortgage-loan-what-are-my-options-en-268/, says to call the servicer right away if you are worried about a payment, explain the hardship, and ask what options exist, which may include forbearance. Forbearance, explained at https://www.consumerfinance.gov/ask-cfpb/what-is-mortgage-forbearance-en-289/, pauses or reduces payments for a time. You still owe the money, and you have to repay what you missed. Ask how interest works and how you will repay before you agree. Get it in writing. Free help: a HUD-approved housing counselor, or 888-995-HOPE (4673). Who decides: your servicer. See Mortgage Assistance at https://yourcrisisguide.com/mortgage-assistance/.
- [ ] Rent: Talk with the landlord, and see Rental Assistance Programs at https://yourcrisisguide.com/rental-assistance-programs/.
- [ ] Credit cards: The CFPB, at https://www.consumerfinance.gov/ask-cfpb/what-should-i-do-if-i-cant-pay-my-credit-card-bills-en-1697/, says to contact the company immediately, explain why you cannot pay the minimum, how much you can pay, and for how long. Ask for the terms in writing.
- [ ] Car loan or lease: The CFPB, at https://www.consumerfinance.gov/ask-cfpb/what-should-i-do-if-i-cant-make-my-car-payments-en-849/, says to contact the lender or servicer as soon as you know you may miss a payment, ask what options exist, and get any agreement in writing, including how it could affect your credit report.

Day 6 to 10, continued

- [ ] Utilities: Call the company on the bill, ask about a payment plan and a medical certificate, and see Utility Assistance at https://yourcrisisguide.com/utility-assistance/. New Jersey: The BPU customer-rights page, at https://nj.gov/bpu/assistance/rights/, says a utility may not turn off service, outside a safety emergency, if a valid medical emergency exists in your household. You also have a right to at least one deferred payment plan a year if you have a bill you cannot pay, and at least 10 days' written notice before a shutoff for non-payment. Ask the company what medical documentation it needs. For assistance programs, call the utility or 2-1-1. BPU Customer Assistance: 1-800-624-0241. New York: Under HEFPA, at https://dps.ny.gov/your-rights-residential-gas-electric-or-steam-customer-under-hefpa, if a doctor or the local Board of Health notifies the utility that a medical emergency exists that would be aggravated by a lack of service, the utility must keep service on for 30 days. Phone notice must be followed within five business days by a written certification. The certificate may be renewed if the rules on that page are met. You still need to make a reasonable effort to pay. Department of Public Service helpline: 1-800-342-3377. If service is about to be shut off: 1-800-342-3355 on business days. Who decides: the utility, under state rules. Rules in other states vary.

- [ ] Do not take money from a retirement account yet. If you are considering it, talk to your accountant first. The IRS pages on this are hard to follow. There may be an exception to the extra tax that can apply to early withdrawals when the money is for medical expenses. See the IRS page on exceptions for retirement plans other than IRAs at https://www.irs.gov/taxtopics/tc558, and the IRA exceptions page at https://www.irs.gov/taxtopics/tc557. Your accountant should tell you what, if anything, applies to you. This is not tax advice.

Foundations, continued

Not used as a first-10-days national bill-pay pick: Pinky Swear application under construction; Blood Cancer United Pediatric, Adolescent and Young Adult Urgent Need Fund listed as closed; National Children's Cancer Society Emergency Assistance Fund requires 30 consecutive days inpatient or away from home in the past 90 days; Ronald McDonald House is lodging, not household bill-pay.

SSI is the Social Security program to start based on your child's disability and the family's income and resources. Social Security Disability Insurance, at https://www.ssa.gov/faqs/en/questions/KA-02053.html, is for a worker who has paid Social Security taxes and has a disability, or for certain family members when a parent already receives retirement or disability benefits, or has died. A child's diagnosis does not, by itself, put a parent on SSDI.

Foundation requests

B+ Foundation date filed / status _____

Go4TheGoal date staff emailed / status _____

Helping Hands window / due date / status _____

Family Reach, if the team is applying _____

Other fund the social worker uses _____

Bill-pay foundations to start this week

These are national programs that, when checked on November 16, 2026, were set up to help with household bills for families of a child with cancer and had a current way to apply. Funds open and close. A request is not a promise. Who decides: each foundation. We could not confirm five national programs that were clearly open for general household bills on that date, so only the verified ones are listed.

1. The B+ Foundation Family Assistance Program, at https://www.bepositive.org/need-help. Mortgage or rent and other diagnosis-related expenses, paid to creditors. Child under 21 at a U.S. hospital. Once per 12 months, twice overall. Family completes page 1; social worker completes page 2. Reviewed on Fridays, with some exceptions.
2. Go4TheGoal Family Support, at https://go4thegoal.org/family-support. Household bills and other needs. Only hospital staff may email PatientRequest@Go4theGoal.org. The foundation says it responds to all requests within 24 hours.
3. Children's Cancer Recovery Foundation Helping Hands Fund, at https://childrenscancerrecovery.org/programs/helping-hands-fund/. Emergency bridge payments to utilities and landlords. Social worker or child life gets the application during the monthly funding window. Due by the 15th of the month.

Also ask the social worker to check Family Reach at https://familyreach.org/get-help/financial-assistance/ in their portal this week. Grants can cover mortgage or rent, utilities, groceries, and transportation when a matching fund is open, and a healthcare team member has to apply. On the check date, the public fund list was limited to certain specialty funds, so do not assume a general pediatric fund is open.

Notes: Day 6 to 10

Mortgage or rent

Servicer or landlord _____

Account or loan number _____

Reference number _____

Date called _____

Who I spoke with _____

Agreement terms get them in writing _____

Next step _____

Credit card

Company / account number _____

Reference number _____

Date called / who I spoke with _____

Agreement terms _____

Car loan or lease

Lender / account number _____

Reference number _____

Date called / who I spoke with _____

Agreement terms _____

Notes: Day 6 to 10, continued

Utilities

Company / account number _____

Date called _____

Who I spoke with _____

Medical certificate requested? _____

Payment plan or assistance _____

Next step _____

Accountant, if you are considering retirement funds

Accountant name / phone _____

Date we talked _____

What they advised next _____

Foundation follow-up

Fund _____

Date I checked in _____

Answer / next step _____

Within 30 days, where a real deadline exists

- [ ] New Jersey Family Leave Insurance:

  You have 30 days from the first day of leave to file.

  See the official FAQ: https://www.nj.gov/labor/myleavebenefits/labor/myleavebenefits/help/faq/fli.shtml.

- [ ] New York Paid Family Leave: if the leave was foreseeable, you should have given your employer 30 days' notice. In all cases, get the completed request to the insurance carrier within 30 days after leave starts (official family-care page: https://paidfamilyleave.ny.gov/paid-family-leave-family-care).

- [ ] Finish any remaining FMLA forms. If certification was requested, remember the 15-calendar-day window unless a shorter time was not allowed under the DOL rule above.

- [ ] If you lose job-based health coverage, a Marketplace Special Enrollment Period is a different clock. HealthCare.gov, at https://www.healthcare.gov/coverage-outside-open-enrollment/special-enrollment-period/, says you generally have 60 days. See Insurance Navigation at https://yourcrisisguide.com/insurance-navigation/.

For other tasks in this guide, if there is no official deadline, do them as soon as you can.

Deadline reminders I need to keep

NJ FLI first day of leave / file-by date _____

NY PFL carrier due date _____

FMLA certification due date _____

Marketplace SEP end date if job-based coverage is lost _____