

HealthCare.gov Offers Low-Cost, Quality Health Coverage to People Losing Medicaid or CHIP

Here's What You Need to Know to Avoid a Loss of Coverage

Millions of people across the country are at risk of losing health coverage starting now and over the next several months. Medicaid is a lifeline for millions of children, parents, seniors, people with disabilities, and so many others.

What should people do to keep their health coverage?

If you still have Medicaid or CHIP, make sure your contact information is up to date and check your mail for a renewal form from the state Medicaid agency. Fill out the form and return it immediately to avoid a loss of coverage.

Why is this happening now?

During the COVID-19 pandemic, states were generally allowed to temporarily stop renewals for Medicaid and the Children's Health Insurance Program (CHIP). This kept people from losing their health coverage. On December 29, 2022, the Consolidated Appropriations Act (CAA) was signed into law and required states to return to normal operations by restarting their eligibility reviews. Now millions of adults and children may lose their Medicaid or CHIP coverage.

What if I am no longer eligible for Medicaid or CHIP?

If you have lost Medicaid or CHIP, visit HealthCare.gov to see if you are eligible to enroll in a low-cost, quality health plan.

Due to the Inflation Reduction Act, enhanced financial help is available to purchase health coverage through HealthCare.gov. In fact, 4 out of 5 customers can find a plan for \$10 or less per month with financial help.

What you pay is based on your age, your family size, your household income, where you live, what plan you choose, and other factors.

What do the health insurance plans available on HealthCare.gov cover?

Plans available on HealthCare.gov offer a wide range of benefits and comprehensive coverage. All medical coverage plans at HealthCare.gov cover essential health benefits, including preventive services like annual checkups, hospitalizations, prescription drugs, birth control, doctor's visits, emergency care, and more. All plans at HealthCare.gov are prohibited from excluding coverage based on preexisting conditions. Marketplace health plans are offered by private insurance companies that offer quality coverage.

How do I apply?

You can begin or update your application from the comfort of your home at HealthCare.gov. In fact, many people complete their application in one sitting.

For assistance, you can visit Find Local Help on HealthCare.gov at <https://localhelp.healthcare.gov/> to search our online directory and set up a time to talk in-person, over the phone, or by email with an agent, broker, or assister in your area who can help you with your application and more.

Or, consumers can get help filling out their application by calling the **HealthCare.gov call center at 1-800-318-2596** with assistance in 200 languages. The HealthCare.gov call center is open 24 hours a day, 7 days a week.

When can I apply?

Visit HealthCare.gov today to see if you are eligible to enroll in a low-cost, quality health plan.

Information provided by the U.S. Department of Health & Human Services.