

Have an employee who's losing Medicaid coverage?

Help them explore other health care options



For the past few years, states were allowed to temporarily stop Medicaid and Children's Health Insurance Program (CHIP) eligibility reviews. Now that states are returning to normal operations, they're restarting these reviews. This means any of your employees (or their family members) who currently have Medicaid or CHIP could soon lose their health coverage. Some states might call these programs by different names. Staying covered is important for employees, and helps you as their employer.

Here are some things you can do to help your employees and their families:

1. Make sure they know their state will contact them about their Medicaid or CHIP coverage.

- They should reach out to their state to update their contact information (like address, phone number, and email address).
- They should check their mail for a letter from their state. If they get a renewal form, they should complete and submit it right away.

2. Tell them about any health care options your company offers.

- Human resources staff should share information about available health coverage options, including premium amounts and plan benefits.
- Losing Medicaid or CHIP is a "Qualifying Life Event," which means they can enroll in an employer plan outside of Open Enrollment. They should be able to easily enroll in any employer plan your company offers.

3. Encourage them to explore health coverage options in the Health Insurance Marketplace®.

- All plans cover doctor visits, prescription drugs, emergency care, and more.
- Most people can find a plan for \$10 or less per month with financial help.
- If they lose Medicaid or CHIP between March 31, 2023 and November 30, 2024, they can apply anytime on [HealthCare.gov](https://www.healthcare.gov) or by calling the Marketplace Call Center at 1-800-318-2596 (TTY users can call 1-855-889-4325). They'll have 60 days after that to pick a plan.

4. Remind them they can re-apply for Medicaid or CHIP if they lose coverage.

- Medicaid and CHIP eligibility rules sometimes change, so they should re-apply if their income or medical needs change.
- They can re-apply by visiting [Medicaid.gov/about-us/beneficiaryresources/index.html#statemenu](https://www.Medicaid.gov/about-us/beneficiaryresources/index.html#statemenu) and finding their state.
- They can apply at any time, and there's no limit to the number of times they can apply.

