Losing Medicaid or CHIP?

Explore your other health care options

States check every year to find out if people with Medicaid or CHIP still qualify for coverage. If your state tells you that you've lost or may soon lose health coverage through Medicaid or CHIP, you have other health care options. Here are some important things to know:

1. You can re-apply for Medicaid or CHIP to find out if you still qualify.

- In all states, Medicaid and CHIP offer health coverage to some low-income people, families and children, pregnant women, the elderly, and people with disabilities. If your income level or medical needs change, you might qualify for Medicaid or CHIP in your state.
- You can apply any time, and there's no limit to the number of times you can apply.
- To re-apply for Medicaid or CHIP, visit Medicaid.gov/about-us/beneficiary-resources/index.html#statemenu and find your state for next steps.

2. You may be able to get low-cost, quality health coverage through the Health Insurance Marketplace®.

- Most people can find a plan for $10 or less per month with financial help.
- All plans cover doctor visits, prescription drugs, emergency care, mental health, and more.
- Visit HealthCare.gov to find and enroll in a health plan, or call the Marketplace Call Center at 1-800-318-2596.
  TTY users can call 1-855-889-4325.

  You have 90 days after your Medicaid or CHIP coverage ends to report that you lost this coverage on your Marketplace application and pick a plan.
- Submit a new or updated Marketplace application to find out if you (or anyone else in your household) qualify to enroll in a Marketplace plan and get help with costs.

3. You may be able to sign up for Medicare without paying a late enrollment penalty.

- If you now qualify for Medicare, but didn't sign up for it when you first became eligible, you have a limited time (called a "Special Enrollment Period") to sign up without paying the usual penalty.
- Your Special Enrollment Period starts the day your state notifies you that your Medicaid coverage is ending, and continues for 6 months after your Medicaid coverage ends.
- To sign up for Medicare during this Special Enrollment Period, fill out a CMS-10797 form and mail or fax it to your local Social Security office. You can also call Social Security at 1-800-772-1213. TTY users can call 1-800-325-0778.
- For more information about Medicare, visit Medicare.gov or call 1-800-MEDICARE (1-800-633-4227). TTY users can call 1-877-486-2048.

4. You can talk to your employer about any health care options your company offers

- Your company's 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 you can enroll in an employer plan outside of Open Enrollment.

Need more help?

Visit HealthCare.gov/find-local-help to get help from someone in your area. This service is free and can help you better understand your health care options.

CMS Product No. 12176
December 2024

This product was produced at U.S. taxpayer expense.