Centers for Medicare & Medicaid Services

Medicaid and CHIP Continuous Enrollment Unwinding:

A Communications Toolkit

This toolkit has important information to help inform people with Medicaid or CHIP about steps they need to take to renew their coverage.

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

DON'T RISK A GAP IN YOUR MEDICAID OR CHIP COVERAGE. GET READY TO RENEW NOW.

Overview

In March 2020, the Centers for Medicare & Medicaid Services (CMS) temporarily waived certain Medicaid and Children's Health Insurance Program (CHIP) requirements and conditions. The easing of these rules helped prevent people with Medicaid and CHIP—in all 50 states, the District of Columbia, and the five U.S. territories—from losing their health coverage during the pandemic. However, states will soon be required to restart Medicaid and CHIP eligibility reviews. According to some estimates, when states resume these reviews, up to 15 million people could lose their current Medicaid or CHIP coverage through a process called "unwinding."

In an effort to minimize the number of people that lose Medicaid or CHIP coverage, CMS is working with states and other stakeholders to inform people about renewing their coverage and exploring other available health insurance options if they no longer qualify for Medicaid or CHIP.

CMS views Medicaid and CHIP continuous enrollment unwinding as 2 phases:

- **Phase 1:** Prepare for the renewal process and educate Medicaid and CHIP enrollees about the upcoming changes.
- **Phase 2:** Ensure Medicaid and CHIP beneficiaries take the necessary steps to renew coverage, and transition to other coverage if they're no longer eligible for Medicaid or CHIP.

Summary of Research

In November 2021, CMS explored Medicaid enrollment and renewal experiences and expectations among individuals enrolled in Medicaid and parents of children enrolled in CHIP. During conversations with people with Medicaid (with eligibility due to income and disability), parents of children enrolled in CHIP, and people who are dually enrolled in Medicare and Medicaid, we also examined reactions to messages designed to:

- Let people know how to get important information about their Medicaid
- Provide context about how Medicaid renewal rules have been impacted

Key Insights

Reaching People with Medicaid and CHIP

In general, enrollees in Medicaid and parents of children with CHIP pay attention to mail that comes from federal or state government senders, so direct mail may be an effective avenue for outreach. In cases where online enrollment was used, email and Medicaid portals were mentioned as expected means of contact in addition to (not in place of) mail. Several additional sources may be useful levers for outreach, including:

- Health care providers and clinics, and state or local health departments
  - Including Indian health care providers operated by the Indian Health Service, Tribes and Tribal organizations, and urban Indian organizations
- Social services, such as HUD, WIC, SNAP, particularly for people who are eligible for Medicaid due to income
- Social Security Administration and disability benefits for individuals with disabilities
- Managed care health plan issuers, especially for people who are dually eligible for Medicare and Medicaid
- Community sources, like places of worship and schools, are also frequently mentioned touchpoints

While many people with Medicaid may not have gotten recent communications regarding coverage renewal or redetermination, some have received communications, and many have renewed coverage since March 2020 – this depends on the processes in place in each state. The need for renewal or redetermination may not be surprising to current enrollees, but they may need time to take action, as some find the activities associated with renewal to be time consuming.

Key Messages

State messaging should focus on encouraging people to get ready to renew their Medicaid or CHIP coverage, and shouldn't focus on why renewal is important right now. It should be simple, direct, and informative:

1. **Update your contact information** – Make sure [Name of State Medicaid or CHIP program] has your current mailing address, phone number, email, or other contact information. This way, they'll be able to contact you about your Medicaid or CHIP coverage.
2. **Check your mail** – [Name of State Medicaid or CHIP program] will mail you a letter about your Medicaid or CHIP coverage. This letter will also let you know if you need to complete a renewal form to see if you still qualify for Medicaid or CHIP.
3. **Complete your renewal form (if you get one)** – Fill out the form and return it to [Name of State Medicaid or CHIP program] right away to help avoid a gap in your Medicaid or CHIP coverage.

Other important messages:

- If you no longer qualify for Medicaid or CHIP, you may be able to get health coverage through the Health Insurance Marketplace®. Marketplace plans are:
  - Affordable. 4 out of 5 enrollees can find plans that cost less than $10 a month.
  - Comprehensive. All plans cover things like prescription drugs, doctor visits, urgent care, hospital visits, and more.
- Losing Medicaid or CHIP coverage is a **Qualifying Life Event** (QLE), which allows you to enroll in a Marketplace plan outside of the Open Enrollment Period.
- Visit **HealthCare.gov** or call the Marketplace Call Center at 1-800-318-2596 (TTY: 1-855-889-4325) to get details about Marketplace coverage.
- If your child no longer qualifies for Medicaid, you may be able to get them health coverage through your state's Children Health Insurance Program (CHIP).
- For more information about Medicaid renewal or CHIP coverage, contact your **state Medicaid office** or visit **Medicaid.gov**.

Note: Any messaging about Medicaid/CHIP renewal may prompt calls to State Medicaid offices for clarification and additional information. A few things to consider:

- Include specific dates and timeframes wherever possible. For example, "You need to renew your Medicaid coverage by March 31, 2022."
- Include specific, relevant information so that people don't need to fill in missing gaps or guess where they fit in:

  - » In states where individuals have had opportunities to renew their coverage or re-apply, ensure that messaging takes this into account.
- Avoid vague language that could confuse people, like "you may be automatically renewed or "most people must complete a form, but some will not."
- Reference state-based exchange (SBE) contact information as an alternative to the Health Insurance Marketplace® and HealthCare.gov, if your state has an SBE.
- People who lose Medicaid, but have Medicare coverage won't need letters or other communications encouraging them to enroll in a Marketplace plan.

Drop-in Article

Important Changes Coming to [Name of State Medicaid or CHIP program] Eligibility

By the Centers for Medicare & Medicaid Services

Do you or a family member currently have health coverage through **Medicaid or the Children's Health Insurance Program (CHIP)**? If so, you may soon need to take steps to find out if you can continue your coverage. Soon, states will resume Medicaid and CHIP eligibility reviews. This means some people with Medicaid or CHIP could be disenrolled from those programs. However, they may be eligible to buy a health plan through the Health Insurance Marketplace ®, and get help paying for it.

Here are some things you can do to prepare.

Make sure your address is up to date

Make sure your **state** has your current mailing address, phone number, email, or other contact information. This way, they'll be able to contact you about your Medicaid or CHIP coverage.

Check your mail

Your state will mail you a letter about your Medicaid or CHIP coverage. This letter will also let you know if you need to complete a renewal form to see if you still qualify for Medicaid or CHIP. If you get a renewal form, fill it out and return it to your state right away. This may help you avoid a gap in your coverage.

What if you don't qualify for Medicaid or CHIP?

If you or a family member no longer qualify for Medicaid or CHIP, you may be able to **buy a health plan** through the Health Insurance Marketplace®. Marketplace plans are:

- Affordable. 4 out of 5 enrollees can find plans that cost less than $10 a month.
- Comprehensive. Most plans cover things like prescription drugs, doctor visits, urgent care, hospital visits, and more.

Visit **HealthCare.gov** to find Marketplace plans and see if you might save on premiums. When you apply, don't forget to include current information about your household, income, and your state's recent decision about your Medicaid or CHIP coverage.

Get more information

- Contact your **state Medicaid office** or visit **Medicaid.gov** for more information about Medicaid or CHIP renewal.
- Call the Marketplace Call Center at 1-800-318-2596 to get details about Marketplace coverage. TTY users can call 1-855-889-4325.

Social Media & Outreach Products

PHE Unwinding Phase I – Social Media

As part of the Agency's efforts to ensure as many people as possible maintain a source of coverage, whether through Medicaid, CHIP, or the Marketplace, CMS is implementing a multi-pronged communications approach, in partnership with the states, to ensure consumers are aware of the steps they need to take to maintain coverage when the Public Health Emergency ends.

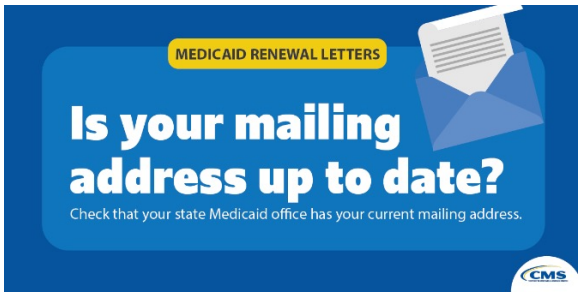
Use these social media posts below to encourage and remind your followers to make sure their state's Medicaid program has their current mailing address.

URL for Posts: **Medicaid.gov** or Medicaid.gov/renewals landing page

Copy

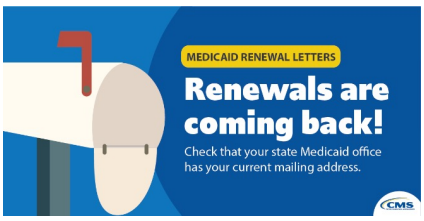
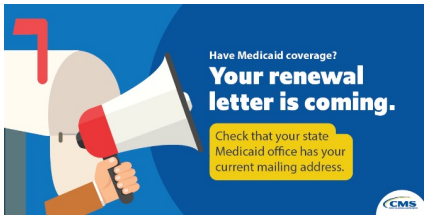
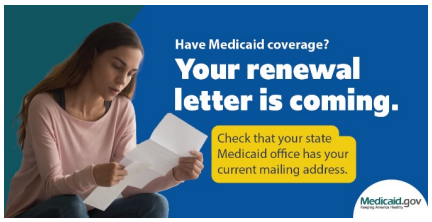
#Medicaid renewals are coming! Be sure you get your renewal letter by making sure your state Medicaid office has your current mailing address NOW: URL

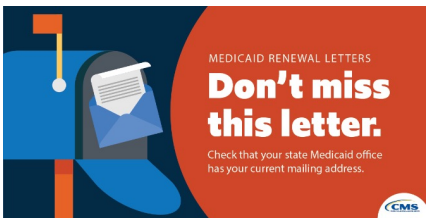
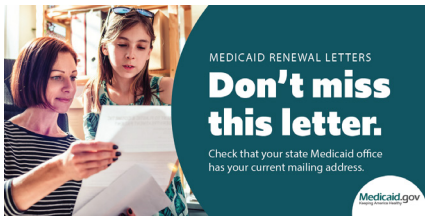
Graphic



option 1

option 2

Copy	Graphic
Attention #Medicaid consumers: Renewals are coming back! Many were paused due to #COVID19. To get ready, make sure your state knows where to send your #Medicaid renewal letter -- if you moved, make sure your state has your address, email, and phone number: URL	 option 1 option 3 (Tribal) option 2
Have #Medicaid coverage? If so, then listen up! Your renewal may have been on pause due to #COVID19, but it's making a comeback. Be sure your state knows your current address so you receive your renewal letter: URL	 option 1  option 2

Copy	Graphic
Have #Medicaid? Listen up: your renewal is coming! You don't want to miss this important piece of mail. Make sure your state's Medicaid office has your current address: URL	 option 1
	 option 2
	additional graphic option 1 (Tribal)
	additional graphic option 2 (Tribal)
"Get Ready" Flyer Find flyers, cards, and more outreach products at: Medicaid.gov/unwinding	

Medicaid Unwinding Email (Phase I)

For use by a state agency prior to redetermination to encourage consumer to have current contact info on file with state Medicaid office

Subject Line: Your Medicaid renewal letter is coming. Don't miss it!

Preview Text: Make sure your address is up to date with [state's Medicaid office or "your state"] so you receive your renewal letter in the mail.

Primary Link: State's Medicaid Office link or **Medicaid.gov/renewals**

Do you or a family member currently have health insurance through [insert state's Medicaid or Children's Health Insurance Program (CHIP) name]? If so, here's what you need to know.

Be on the lookout for a renewal letter in the mail from [insert state Medicaid office or "your state"]. To ensure you receive this critical piece of mail: make sure your address, email and phone number are up to date with [insert state Medicaid office or "your state"].

[State's Medicaid Office link]

This renewal letter will tell you one of three things:

- [Insert state Medicaid office or "Your state"] is renewing your Medicaid or CHIP coverage, or
- [Insert state Medicaid office or "Your state"] is ending your Medicaid or CHIP coverage, or
- [Insert state Medicaid office or "Your state"] needs more information to determine if you or your family member still qualify for Medicaid or CHIP. If so, a renewal form will be included.

Remember: Update your address. We don't want you to miss this important piece of mail.

Sincerely,

[Insert state Medicaid office name]

Medicaid Unwinding Email (Phase II)

For use by a state agency after redetermination is complete and consumer is no longer eligible for Medicaid or CHIP

Subject Line: Important information about your health coverage

Preview Text: If you recently lost Medicaid or CHIP, you may qualify for a Special Enrollment Period

Primary Link: HealthCare.gov

Have you or someone in your household recently lost or been denied [Insert state's Medicaid or Children's Health Insurance Program (CHIP) name]? You may be eligible for a Special Enrollment Period at HealthCare.gov to enroll in a health plan.

Visit HealthCare.gov today to create a Marketplace account and submit an application – or update an existing application. When submitting your application, be sure to let the Marketplace know your state's recent decision about your Medicaid or CHIP coverage.

You'll get your eligibility results right away, which will also let you know if you can get help lowering the costs of your monthly premiums. Thanks to the COVID relief law, most are eligible for significant financial help, including those who didn't qualify before. **Most customers can find a plan for under $10 per month.**

Get Started

Don't delay! Enroll in a Marketplace plan as soon as possible to avoid a gap in your health coverage.

Note: If you need help enrolling, contact the Marketplace Call Center at 1-800-318-2596 (TTY: 1-855-889-4325).

Sincerely,

[Insert state Medicaid office name]

Medicaid Unwinding Email SMS/Text Messages

Phase I: SMS/text message copy (for use by a state agency prior to redetermination to encourage consumer to have current contact info on file with state Medicaid office)

[Link]: State's Medicaid Office link or **Medicaid.gov/renewals**

- Make sure you get your Medicaid renewal letter – update your contact information if it changed recently: **[Link]**
- Don't miss your Medicaid renewal letter! Update your contact information if it changed recently: **[Link]**
- Have coverage through [State Medicaid or CHIP program name]? Make sure your address is up to date so you get your renewal letter: **[Link]**
- Medicaid/CHIP renewals are coming! Make sure your address is up to date: **[Link]**
- Changed your address in last 3 years? Update your address with us [or "your state"] so you get your Medicaid renewal letter: **[Link]**

Phase II: SMS/text message copy (for use by a state agency after redetermination is complete and consumer is no longer eligible for Medicaid or CHIP)

[Link]: **HealthCare.gov**

- Lost or denied Medicaid or CHIP coverage? You may qualify for coverage with a Special Enrollment Period at **[Link]**
- Lost Medicaid or CHIP coverage recently? See if you qualify for HealthCare.gov coverage. Most can find a plan for under $10 per month at **[Link]**
- Need health coverage? Visit HealthCare.gov to see if you qualify for Marketplace coverage & review your coverage options today! **[Link]**

Call Center Scripts

Customer service representative note:

Use this script to help Medicaid and CHIP beneficiaries prepare for the upcoming eligibility redetermination process.

READ:

If you or a family member have health insurance through Medicaid or the Children's Health Insurance Program (CHIP), you may soon need to take steps to find out if you can continue your coverage.

<Insert state's name here, name of Medicaid/CHIP agency or just "we"> will start Medicaid and CHIP eligibility renewals again. This means you or a family member could be disenrolled from Medicaid or CHIP.

When is this happening and what do I need to do?

READ:

Here are some things you can do to prepare.

1. If you moved recently or if any of your contact information like your phone number or email address has changed, I can update your account to make sure you get important information about your Medicaid or CHIP coverage.
2. Pay close attention to your mail. After we review your Medicaid or CHIP eligibility, we'll send you one of the following in the mail:
   a. A letter telling you <Insert name of the state's Medicaid/CHIP agency> is renewing your Medicaid or CHIP coverage, or
   b. A letter telling you that <Insert name of the state's Medicaid/CHIP agency> is ending your Medicaid or CHIP coverage, or
   c. A Medicaid or CHIP renewal form asking you for more information to see if you or a family member still qualify for Medicaid or CHIP. If you get a renewal form, you should fill it out and return it as soon as possible to help avoid gaps in your coverage.

What happens if I no longer qualify for Medicaid or CHIP?

READ:

Even if you or a family member lose your Medicaid or CHIP coverage, you may be eligible to buy a health plan through the Health Insurance Marketplace, and get help with costs.

You can visit HealthCare.gov or call the Marketplace Call Center at 1-800-318-2596 (TTY: 1-855-889-4325) to submit a new or updated Marketplace application to see if you (or other family members) are eligible to buy a Marketplace plan and get help with costs.

When you apply, be sure to include the most current information about your household, income, and also <Insert state's name>'s recent decision about your Medicaid or CHIP coverage. Once you submit your application, you'll get eligibility results right away and find out if you can get help lowering the cost of your monthly premiums. After reviewing your results, if you're eligible for Marketplace coverage, you can compare options and enroll in a Marketplace plan that best meets your needs.

Who do I contact if I have questions?

READ:

If you have questions about your Medicaid or CHIP coverage, you can contact us (Insert contact methods here). For questions about applying for Marketplace coverage, please call the Marketplace Call Center at 1-800-318-2596 (TTY: 1-855-889-4325).

Medicaid and CHIP Continuous Enrollment Unwinding:

A Communications Toolkit

August 2022