Centers for Medicare & Medicaid Services

Medicaid and CHIP Eligibility Renewals:

A Communications Toolkit

This toolkit has important information to help inform people with Medicaid or CHIP about steps to take to renew their coverage or find other health care options.

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. As of February 1, 2023, states were allowed to restart Medicaid and CHIP eligibility reviews. According to some estimates, up to 15 million people could lose their current Medicaid or CHIP coverage through the Medicaid and CHIP eligibility renewal process.

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 people with Medicaid or CHIP take the necessary steps to renew coverage, and transition to other health 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

Phase I:

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.

Phase II:

- 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 you lose health coverage through Medicaid or CHIP, you can re-apply for those programs at any time to find out if you might still qualify. There's no limit to the number of times you can apply.
- 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).
- 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 a late enrollment penalty.
- 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.
- 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 (Phase I)

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.

Drop-in Article (Phase II)

Health Care Options for People Losing [Name of State Medicaid or CHIP program] Coverage

For the past few years, states were allowed to temporarily stop eligibility reviews for Medicaid and the Children's Health Insurance Program (CHIP). This kept people from losing their health coverage through [name of Medicaid or CHIP program]. Now that [state name] is returning to normal operations, we're restarting these eligibility reviews. This means some adults and children may soon lose their Medicaid or CHIP coverage. If we tell you that you've lost or will soon lose health coverage through [name of Medicaid or CHIP program], here are some important things to know:

1. **You can re-apply for [name of Medicaid or CHIP program] any time to find out if you qualify for coverage.**

   The eligibility rules for [name of Medicaid or CHIP program] can sometimes change. If your income level or medical needs change, you can re-apply for [name of Medicaid or CHIP program] to find out if you now qualify. There's no limit to the number of times you can apply. If you want to re-apply, visit [insert Medicaid or CHIP program website] or call [insert Medicaid or CHIP program phone number].

2. **You may be able to get low-cost, quality health coverage through the Health Insurance Marketplace®. Enroll today for coverage starting the 1st of next month.**

   If you lose [name of Medicaid or CHIP] coverage between March 31, 2023 and July 31, 2024, you can submit or update a Marketplace application anytime on HealthCare.gov. You'll have 60 days after that to pick a plan. Marketplace plans are:

   - **Affordable.** Most people qualify for savings to lower their monthly premium and what they pay when they get care. Savings are based on household income and size.
   - **Comprehensive.** All plans cover doctor visits, prescription drugs, emergency care, mental health, hospitalizations, and more.
   - **Convenient.** Enrollment is easy and many people can sign up for coverage in one sitting.

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

3. **Check with your employer about job-based coverage.**

   Your employer may offer health insurance. If they do, **find out how to decide between job-based or Marketplace coverage**.

4. **You might 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 late enrollment penalty. Your Special Enrollment Period starts the day you're notified that your [name of Medicaid program] coverage is ending. It continues for 6 months after your [name of Medicaid program] coverage ends. Your Medicare coverage will start the month after you sign up, or the date your [name of Medicaid program] coverage ends, whichever you choose. For more information about this Special Enrollment Period and how to sign up for it, visit **Medicare.gov/basics/get-started-with-medicare/sign-up/when-does-medicare-coverage-start**. You can also call 1-800-MEDICARE (1-800-633-4227). TTY users can call 1-877-486-2048.

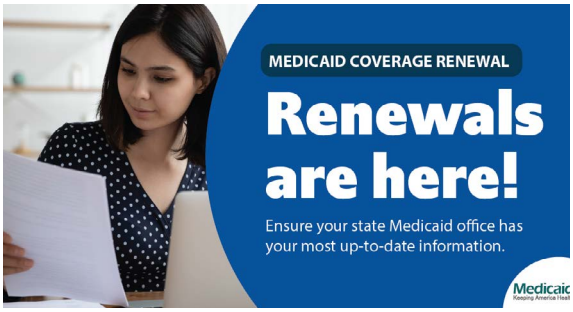
Social Media & Outreach Products

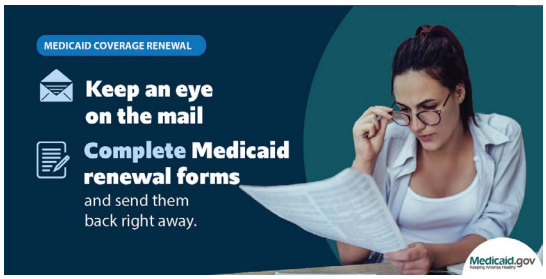
Unwinding Phase I – Social Media - Updated

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 and the Public Health Emergency comes to an end.

Use these social media posts below to encourage and remind your followers to make sure they have received their renewal letter from their state Medicaid program, filled out any necessary forms and sent them back.

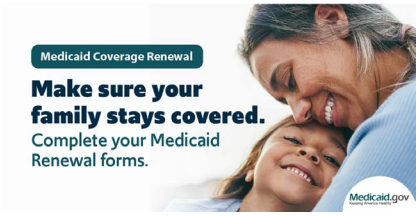
URL for Posts: **Medicaid.gov/renewals**

Copy	Graphic
If you or your children have #Medicaid or CHIP, it's time to pay attention to your health coverage! If you receive renewal information from your state, complete the forms and send them back right away. [URL]	
#Medicaid consumers: Renewals are here! Ensure your state has your most up-to-date information. When you receive forms, be sure to fill them out and send them back ASAP: [URL]	

Copy	Graphic
Health insurance is important! If you use #Medicaid or CHIP, be sure to watch your mailbox for a renewal notice from your state. When it comes, complete the forms and send them back right away to avoid losing coverage. [URL]	
Use #Medicaid? Listen up and stay covered!! Keep an eye on the mail for renewal forms from your state. When it comes, complete the forms and send them back right away: [URL]	

Additional Graphic Options

additional graphic option 1



additional graphic option 2

Unwinding Phase II – Social Media

Use these social media posts to encourage your followers to visit HealthCare.gov and find out if they qualify for a health plan through the Health Insurance Marketplace®.

Copy	Graphic
Lost #Medicaid or #CHIP coverage? Act NOW to see if you qualify for a special enrollment period at HealthCare.gov to enroll in a health plan. You may receive financial help to lower your monthly costs! Most find a plan for less than $10/month. [URL]	
If you recently lost #Medicaid or #CHIP, you may qualify for a Special Enrollment Period to enroll in a HealthCare.gov health plan, but hurry – your time is limited! Most can find a plan for less than $10 per month. [URL]	
Recently lost or denied #Medicaid or #CHIP coverage? Visit HealthCare.gov now to see if you're eligible for a special enrollment period, and if you can get help lowering monthly premium costs: [URL] Most can find a plan for less than $10 per month.	
If you or someone in your household recently lost #Medicaid or #CHIP coverage, now's the time to go to HealthCare.gov to find out if you qualify for a special enrollment period and see what affordable options you're eligible for: [URL]	

Additional Graphic Options

Tribal-focused graphic

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 people with Medicaid and CHIP 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).

Tip Sheet for CMS Partners

3 Tips to help someone who lost Medicaid or CHIP coverage

Starting February 1, 2023, states can resume Medicaid and CHIP eligibility reviews that they temporarily stopped during the pandemic. When states resume these reviews, millions of people could lose their current Medicaid or CHIP coverage.

If someone loses their Medicaid or CHIP coverage, here are 3 things you can do to help:

1. **Encourage them to update their contact information so they don't miss important information or deadlines.**

   They should contact their state or health plan to update their contact information (like address, phone number, and email address).

   Make sure they have the phone number and website for their state's Medicaid agency.

2. **Ask if they got a letter about their coverage status from their state or health plan.**

   If not, have them contact their state or plan to find out if a letter is coming.

   If they did get a letter, tell them to check it carefully for:

   - Information about their Medicaid or CHIP coverage status.
   - A renewal form they might need to fill out and send back to renew their coverage. If they get a renewal form, it's important they send it back by the deadline in the letter to avoid gaps in their coverage.

   Note: If the person lost coverage because they didn't return their renewal form, they may still be within the 90-day reconsideration period to restore their coverage. Tell them to send back the renewal form or other information the state needs right away.

3. **Tell them about their other health coverage options if they no longer qualify for Medicaid or CHIP.**

   People who lose Medicaid or CHIP coverage may be able to get health coverage through the Health Insurance Marketplace®.

   - Most people qualify for savings on a health plan to lower their monthly premium and what they pay when they get care. Savings are based on their household income and size.
   - All Marketplace plans cover things like prescription drugs, doctor visits, urgent care, hospital visits, and more.

If someone loses Medicaid or CHIP coverage, they have a limited time to apply and enroll in a Marketplace health plan. Tell them to:

- Visit **HealthCare.gov/medicaid-chip/transfer-to-marketplace,** or call the Marketplace Call Center at 1-800-318-2596 (TTY: 1-855-889-4325) to get more details about Marketplace coverage.
- Visit **LocalHelp.HealthCare.gov** to get help from someone in their area. This service is free and can help the person better understand their health care options.

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January 2023

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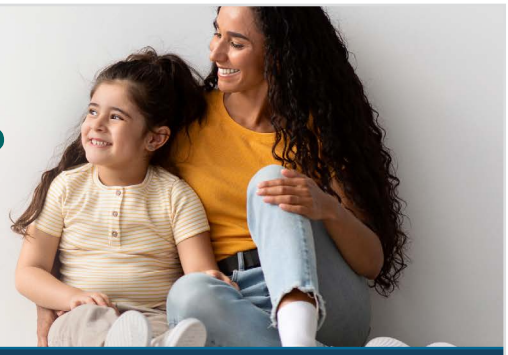
Fact Sheet: 3 Things to know about your health care options

Losing Medicaid or CHIP?



3 Things to know

about your health care options

During the COVID-19 pandemic, states were able to stop reviewing eligibility for Medicaid and the Children's Health Insurance Program (CHIP), and couldn't remove anyone who was enrolled in this coverage. As of February 1, 2023, states are allowed to restart those reviews. This means some adults and children may lose their Medicaid or CHIP 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 3 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 qualify for savings on a health plan to lower their monthly premium and what they pay when they get care. Savings are based on household income and size.
- All Marketplace plans cover doctor visits, prescription drugs, emergency care, mental health, hospitalizations, 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.
- Submit a new or updated Marketplace application to see if you (or other members of 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.

Need more help?

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

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February 2023

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Fact Sheet: Medicare could be an option

Losing Medicaid?

Medicare coverage could be an option

If you recently lost (or will soon lose) Medicaid, you may be able to sign up for Medicare or change your current Medicare coverage. **Don't wait.** If you qualify, you'll have a limited time to sign up or make changes.

If you now qualify for Medicare but didn't sign up for it when you first became eligible:

- You can sign up for Medicare Part A (Hospital Insurance), Medicare Part B (Medical Insurance), or both without paying a late enrollment penalty.
- You have 6 months after your Medicaid coverage ends to sign up.
- You can sign up by filling out a CMS-10797 form and mailing or faxing 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.

Remember: Your Medicare coverage will start the month after you sign up, or the date your Medicaid coverage ends, whichever you choose.

If you have Medicare and Medicaid, and you lose Medicaid, you can:

- Join a Medicare Advantage Plan with drug coverage or Medicare drug plan, if you don't already have one.
- Change your current Medicare Advantage Plan or Medicare drug plan.
- Join a plan or make coverage changes for 3 months from the date your state notifies you that your Medicaid coverage is ending, or the date your Medicaid coverage ends, whichever's later.

Note: If you drop a Medicare Advantage Plan, you have the option to return to Original Medicare.

Want to learn more about Medicare coverage?

Visit Medicare.gov, or call 1-800-MEDICARE (1-800-633-4227). TTY users can call 1-877-486-2048.

Call your State Health Insurance Assistance Program (SHIP) for free, personalized health insurance counseling. Visit shiphelp.org, or call 1-800-MEDICARE to get the phone number.

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February 2023
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Postcard: Losing Medicaid or CHIP?

Losing Medicaid or CHIP?

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.**
- **Health plans cover doctor visits, prescription drugs, emergency care, and more.**
- **Enroll today for coverage starting the 1st of next month.**

Scan the QR code to learn more

or visit:

HealthCare.gov/medicaid-chip/transfer-to-marketplace/

Visit **HealthCare**.gov to learn about your health coverage options, or call the Marketplace Call Center at 1-800-318-2596. TTY users can call 1-855-889-4325.

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Tear Pad: Lost Medicaid or CHIP?

Lost Medicaid or CHIP?

Here are 3 things to do next:

1. If your coverage ended recently because you didn't send in your renewal form, complete and send it back right away. You may be able to restart your coverage without a new application.
2. If you aren't sure if you lost Medicaid or CHIP, or believe you're still eligible, contact your **state** to confirm.
3. Explore low cost, quality health coverage options through the **Health Insurance Marketplace®**.

Scan the QR code to learn more
or visit:
HealthCare.gov/transfer-marketplace

Medicaid.gov
Keeping America Healthy

Medicaid and CHIP Eligibility Renewals:

A Communications Toolkit

2023