



Agent and Broker Drop-In Article for Consumers Losing Medicaid or CHIP Coverage

The purpose of the following drop-in article is to provide factual information to consumers about the ongoing unwinding period, and how agents and brokers can assist with coverage transitions for those who have or will soon lose Medicaid or Children’s Health Insurance Program (CHIP) coverage.

Agents and brokers can insert their name and preferred contact method into this article so that consumers are able to contact them for enrollment assistance. You can distribute this drop-in article on their websites, social media platforms, and/or in other digital or traditional outreach that they conduct to consumers.

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 continue to be at risk of losing health coverage 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 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. Millions of adults and children continue to be in jeopardy of losing 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.

Where can I get application assistance?

You can get application assistance from a licensed agent or broker who is registered with the Marketplace. Agents and brokers are essential partners in connecting consumers with health coverage during the unwinding period. Agents and brokers provide enrollment functions and assist with transitions in coverage so that consumers like you can stay enrolled in coverage. For instance, agents and brokers can help you correctly fill out the Medicaid/CHIP coverage questions on the Marketplace application to see if you may still be eligible for Medicaid/CHIP coverage. If you are found to be ineligible for Medicaid/CHIP coverage, you may be able to enroll in a low-cost, quality health plan through the Marketplace with the assistance of agents and brokers.

Consumers with questions about their coverage or who would like help enrolling can contact **[insert name of Agent/Broker/Agency]** at **[preferred contact method]**.

When can I apply?

Although the annual Open Enrollment Period ended on January 16, 2024, you may still be able to apply for Marketplace coverage or change your existing plan if you experience life changes that qualify you for a Special Enrollment Period. Losing Medicaid or CHIP coverage is considered a qualifying life event for a Special Enrollment Period! Contact **[insert name of Agent/Broker/Agency]** at **[preferred contact method]** to determine if you qualify for a Special Enrollment Period and get help with applying for coverage or updating your existing plan.