



Lost Medicaid or CHIP? Learn How to Stay Covered

Health insurance saves lives. Without it, visits to medical providers, hospital care, and prescription drugs would be out of reach for most people.

During the COVID-19 National Emergency, a law was passed allowing people to automatically keep the health insurance they receive through Medicaid and the Children's Health Insurance Program (CHIP): It paused the requirement to recertify or renew these benefits.

The National Emergency has now ended. So, as of April 1, 2023, millions of people with Medicaid or CHIP must resume renewing their health coverage over the next 12 months to keep that coverage. During this process, known as Medicaid redetermination, some people will realize they no longer meet the income guidelines for Medicaid or CHIP because they or their families earn more now than when they first enrolled.

If your Medicaid or CHIP coverage is ending, or if your spouse or child is losing Medicaid or CHIP, here are key steps you can take to avoid interruptions in health coverage.

1. **Check to see if you are eligible to enroll yourself and/or your family members in a health plan offered through your job.**

Employers are required to offer a special enrollment period to people who lose Medicaid or CHIP even if it does not happen during open enrollment. The special enrollment period allows people who lose Medicaid or CHIP to enroll in coverage offered by their jobs until 60 days *after* they lost coverage. And people who lose Medicaid or CHIP between March 31, 2023, and July 10, 2023, have a bit more time – until September 8, 2023 – to enroll in an employer’s plan.

Employers and insurers can also decide to give people additional time to enroll in coverage. For example, in order to avoid a gap in your coverage and care, your employer could allow you to begin the enrollment process as soon as you learn that you are about to lose coverage. Or it can extend the time for you to enroll. So, if you need more time, talk to your employer.

For more information, please see this fact sheet: [Losing Medicaid or CHIP?](#) from the U.S. Department of Labor.

Share [this information](#) from the U.S. Department of Health and Human Services with your employer, paying particular attention to pages 12-14.



ENROLL IN AN EMPLOYER'S PLAN DURING THE SPECIAL ENROLLMENT PERIOD

The special enrollment period allows people who lose Medicaid or CHIP to enroll in coverage offered by their jobs:



UNTIL 60 DAYS

after coverage is lost

OR



UNTIL SEPT. 8

if coverage is lost between
March 31, 2023 – July 10, 2023

2. Check to see if you can enroll in healthcare.gov or your state’s marketplace. You may qualify for help paying for marketplace premiums.

If you lose Medicaid or CHIP between March 31, 2023, and July 31, 2024, you can apply for coverage through healthcare.gov [even if it isn’t during open enrollment](#). In states that use healthcare.gov, after you apply, you will have 60 days to choose a health plan. You must indicate that you have lost Medicaid or CHIP on your application. Many people will qualify for a “silver” or “gold” plan that charges low or no premiums.

If you know you (or your spouse or child) are going to lose Medicaid or CHIP, you can also apply and enroll through healthcare.gov or your state’s marketplace up to **60 days before** you lose that coverage. Applying early and choosing a health plan can help you avoid a gap in your care. Your new coverage will go into effect on the first day of the month after you choose a health plan. For example, if you apply and enroll in coverage on May 5, your coverage will begin on June 1.

If your state does not use healthcare.gov, [check with your state’s marketplace](#) about any other special enrollment opportunities and deadlines.



ENROLL IN HEALTHCARE.GOV

If you lose Medicaid or CHIP between March 31, 2023, and July 31, 2024, you can apply for coverage through healthcare.gov even if it isn’t during open enrollment.



60 DAYS

You can also apply and enroll through healthcare.gov or your state’s marketplace up to 60 days *before* you lose that coverage.

3. Check if you are eligible for Medicare.

If you did not apply for Medicare when you turned 65 and had Medicaid during the COVID-19 Public Health Emergency, you can now apply for Medicare. If you lost Medicaid after January 2023, you have six months after your Medicaid ends to enroll in Medicare without having to pay a penalty for late enrollment. This is called the Medicaid Special Enrollment Period into Medicare. More information on signing up for Medicare is [here](#) and [here](#).



APPLY FOR MEDICARE

If you lost Medicaid after January 2023 you have:



UP TO 6 MONTHS

after your Medicaid ends to enroll in Medicare without having to pay a penalty for late enrollment.

4. Appeal your Medicaid termination if you feel it was a mistake or you did not get advance notice.

You can request a Medicaid fair hearing if you think your state's Medicaid agency made a mistake when it ended your benefits, even if you did not get enough advance notice. In most cases, Medicaid is supposed to give at least 10 days' notice before your benefits end. Even more notice is required in some states. **Ask for your Medicaid benefits to continue.** If you request a hearing before your coverage ends, that coverage must continue at least until your hearing date, and in most cases, until your case is decided.

If you need more information or help, ask a free legal services program in your state. For example, Lawhelp.org lists free legal services programs. And some Medicaid agencies or fair hearing offices also have lists of places that provide free legal help with Medicaid.

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enrolling quickly will help you avoid
large gaps in your coverage.*

Conclusion

From April 2023 to April 2024, many people will lose their Medicaid or Children's Health Insurance Program (CHIP) coverage. But many of them will be eligible for other coverage through their job, the marketplace, or Medicare. But each program has its own deadline. If you lose Medicaid or CHIP, enrolling quickly will help you avoid large gaps in your coverage.

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