Medicaid Annual Renewals and Eligibility for Other Insurance

What are my options if I am unable to keep my Medicaid?

Starting **April 1, 2023**, the Family Support Division (FSD) resumed annual redeterminations of eligibility for all Medicaid and CHIP (MO HealthNet) participants. Through this process, called annual renewal, FSD will find that some participants are no longer eligible for Medicaid.

If this happens to you, you may be eligible for special enrollment periods (SEP) to get coverage through your employer, from the Health Insurance Marketplace (healthcare.gov), or through Medicare under certain conditions.

To enroll in employer coverage

You will have at least a 60-day special enrollment period (employers have the option to provide a longer period) to enroll in employer-sponsored insurance upon the **loss of Medicaid or CHIP coverage**. Consult with your Human Resources department, employee benefits administrator, or union to see if you are eligible to enroll in an employer-sponsored insurance plan.

To enroll in a Marketplace plan

The Marketplace will give you a special enrollment period of up to 60 days before your Medicaid or CHIP coverage ends. Using this SEP can ensure that your Marketplace coverage starts as soon as your Medicaid or CHIP coverage ends.

To use this SEP and ensure no gap in coverage, go to healthcare.gov, submit a new Marketplace application or update an existing application, and enroll in a new plan before your current Medicaid or CHIP coverage ends.

- If your current coverage will end during the middle of the month, pick a Marketplace plan the month before you lose coverage to make sure you have no gap in coverage.

  For example, if you are going to lose CHIP on May 16, you need to enroll in a Marketplace plan in April to make sure there is no gap in coverage.

To apply for a Marketplace plan, you can:

- Start or update an application for Marketplace coverage at **HealthCare.gov**, or
- Call **1-800-318-2596** (TTY:10855-889-4325), or
- Use Cover Missouri's **Find Local Help tool** to get local assistance (https://covermissouri.org/find-local-help).

Limited-time SEP that does a similar thing as the above SEP: If you lose Medicaid or CHIP coverage at any point between 3/31/2023 and 11/30/2024, report your loss of coverage by submitting a new Marketplace application or updating an existing application to healthcare.gov between 3/31/2023 and 11/30/2024.

Doing this gets you an SEP where you have 60 days from the time you report your loss of coverage to enroll in a Marketplace plan.

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- Using this SEP will usually result in a coverage gap, which means there will be a period when you have no insurance.

  For example, if you lose Medicaid or CHIP coverage on June 30, 2023 and report it to the Marketplace on April 1, 2024, you will have 60 days after April 1, 2024 to enroll in a Marketplace plan. That plan will start on the first day of the month after you select the plan, if you enroll in a plan on May 1, 2024 your coverage will become active on June 1, 2024.

To enroll in Medicare

If you were on Medicaid and became eligible for Medicare but missed your Initial Enrollment Period (IEP) due to your continued Medicaid eligibility during the COVID-19 pandemic, Medicare will give you a special enrollment period (SEP). This allows you to apply for Medicare right away instead of waiting for the yearly Medicare open enrollment period.

The SEP starts on the date of your Medicaid termination notice and lasts for 6 months from that date. During this time, you will be able to apply for Medicare coverage without paying late fees.

1. To request this SEP, complete the SEP application and mail it to your local Social Security office.
   - Find the SEP application here: https://www.cms.gov/files/document/application-medicare-part-part-b-special-enrollment-period-exceptional-conditions.pdf
   - Find your local Social Security office here: https://secure.ssa.gov/ICON/main.jsp

2. You must choose the start date of your Medicare coverage. It can start the month after the date of your Medicare application, or it can be backdated to the date of your Medicaid termination.
   - **Note:** If you choose backdated coverage, you must pay all past due premiums.

This SEP may be most helpful if you are enrolled in Medicaid's Adult Expansion Group (AEG) coverage. Typically, participants eligible for Medicare are **not** eligible for AEG coverage. This rule was not enforced during the pandemic, so many participants have kept their AEG coverage despite becoming eligible for Medicare. When you receive your Medicaid termination notice, you would normally have to wait for Medicare open enrollment to apply for coverage. This SEP allows you to apply right away to avoid gaps in coverage.

Learn more about Medicaid annual renewals

To learn more about annual renewals, visit: https://mydss.mo.gov/renew

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