



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) will resume annual redeterminations of eligibility for all Medicaid and CHIP (MO HealthNet) participants. This process is called annual renewal.

Some participants will no longer be eligible for Medicaid benefits, if this happens to you, you may be eligible for special enrollment periods (SEP) to get coverage through your employer or from the Health Insurance Marketplace (healthcare.gov).

EMPLOYER COVERAGE

1. You will have a 60 day special enrollment 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.

MARKETPLACE ENROLLMENT

1. The Marketplace will give you a special enrollment period of up to 60 days before your Medicaid or CHIP coverage will end. 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 application or update an existing application and enroll in a new plan before your coverage ends.
2. If you lose Medicaid or CHIP coverage at any point between 3/31/2023 and 7/31/2024, you can report your loss of coverage by submitting a new application or updating an existing application to healthcare.gov between 3/31/2023 and 7/31/2024, and get an SEP where you will have 60 days from the time you report your loss of coverage to enroll in a Marketplace plan. Using this SEP will usually result in a coverage gap, which means that there will be a period when you have no insurance.

For example, if you lose Medicaid or CHIP coverage on June 30th, 2023 and report it to the Marketplace on January 1st, 2024, you will have 60 days after January 1st, 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 February 1st, 2024 your coverage will become active on March 1st, 2024.

3. To apply for a Marketplace plan you can:
 - Start or update an application for Marketplace coverage at [HealthCare.gov](https://healthcare.gov), or
 - By calling **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>).

NEED HELP? Apply online at www.lsem.org or call 314.534.4200 / 800.444.0514
Legal Services of Eastern Missouri, 701 Market Street, Suite 1100, St. Louis, MO 63101