

# 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](https://www.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](https://www.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](https://www.SocialSecurity.gov/forms/cms-10797) and mail or fax it to your local [Social Security office](https://www.SocialSecurity.gov). 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](https://www.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](https://www.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.

CMS Product No. 12176  
February 2023

This product was produced at U.S. taxpayer expense.  
Health Insurance Marketplace® is a registered service mark of the U.S. Department of Health & Human Services

