Take action when you have both Marketplace & Medicaid/CHIP coverage

If you’re eligible for qualifying health coverage through Medicaid or the Children’s Health Insurance Program (CHIP), you don’t qualify to get help paying for your Marketplace coverage.

You should do one of these:

• End your enrollment in Marketplace coverage with financial help
• Update your application to tell the Marketplace you’re not enrolled in Medicaid or CHIP

Use this guide to learn how to take the necessary steps. Be sure to click the “NEXT” arrows along the bottom of each page. Don’t use the arrow keys on your keyboard.
Log in to your Marketplace account, if you haven’t already

1. Choose your current application under “Your existing applications.”

2. Click “Application Details” on the left-hand menu.
Take note of your deadline to take action & see your next steps

IMPORTANT: Be sure to take action before this date.

Download and review your notice here, if needed.

Select the "View Next Steps" button to learn what to do next.
Tell us who in your household has Medicaid or CHIP coverage

Answer "Yes" or "No" for each person on your application to tell us if they're enrolled in Medicaid or CHIP.
Read the options below, then select the “Go” button that matches your situation below

Choose this option if you answered “Yes” for everyone listed in your notice and there’s no one else on your application.

Choose this option if you answered “No” for everyone listed, because they don’t have Medicaid or CHIP.

Choose this option if you answered “Yes” for some and “No” for others, OR there are people on your application you weren’t asked about.
If you answered “Yes” for everyone listed in your notice and there’s no one else on your application, end their Marketplace coverage with financial help now.

Select "My Plans & Programs" to go to the page where you can end your coverage, then...

DON'T click the green "Update Application" button!

Click the "End (Terminate) All Coverage" button.
If you answered “No” for everyone on your notice, report a life change

Click the "Update Application" button to go to your Marketplace application.

Click through your application. If you (or anyone on your application) had Medicaid or CHIP coverage that recently ended or will end soon, select the names when asked. You'll then enter information about income changes and the last date of coverage.

Click the "Save & Continue" button.

IMPORTANT: Go all the way through your application, complete your "To-Do List," and confirm your enrollment in a plan for updates to take effect.

If you don't see these steps, see “Where can I get help?” on page 11.
If you answered “Yes” for some people on your notice and “No” for others, or if there are people on your application you weren’t asked about, take these actions

Click the "Update Application" button. You'll be taken to your Marketplace application, then...

Click through your application. When asked if you or a person who's enrolled in Medicaid or CHIP needs coverage, select "No." Select "Save & Continue."

If you (or a person on your application) has current Medicaid or CHIP coverage, select "Edit" next to their name.

If you don’t see these steps, see “Where can I get help?” on page 11.
If you answered “Yes” for some people on your notice and “No” for others, or if there are people on your application you weren’t asked about, take these actions (Continued)

If you don't have current Medicaid or CHIP coverage, you don't need to edit your information or anyone else's information.

But, if another person on your application had Medicaid or CHIP coverage that ended recently (or will end soon), edit their information and click through the application. Select the names when asked about this coverage. You'll then enter information about income changes and the last date of coverage.

IMPORTANT: Go all the way through your application.

If you don't see these steps, see “Where can I get help?” on page 11.
When you’ve completed all necessary steps...

Click on your name in the top right corner of your application, then select "My Applications & Coverage." Select your most recent application, then select "Application Details."

If you've successfully completed the steps, you'll see a NO ACTION NEEDED button. You're done with all necessary updates.
More answers on Marketplace & Medicaid/CHIP coverage

What if I don’t take any action?
If you don’t take the necessary actions by the date listed in your notice and in your Marketplace account, the Marketplace will end any savings members of your household are getting paying for their Marketplace coverage. After the savings end, these people will stay enrolled in their Marketplace coverage at full cost, unless you take action.

Can I keep my Marketplace coverage, and Medicaid or CHIP?
If you’re eligible for Medicaid or CHIP that counts as qualifying coverage, you can choose to stay enrolled in Marketplace coverage, but you won’t get help paying for your coverage. If you choose to keep your full-cost Marketplace coverage, you should tell your state Medicaid or CHIP agency that you’re still enrolled in Marketplace coverage. If you choose to stay enrolled in Marketplace coverage without savings, you may no longer be eligible for CHIP.

Where can I get help?
If you’re not seeing the steps outlined in this user guide, or if you're having trouble completing them, call the Marketplace Call Center at 1-800-318-2596 (TTY: 1-855-889-4325). Or, you can make an appointment for in-person help. Find help near you at LocalHelp.HealthCare.gov.

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