

# Have Medicaid or CHIP? Get ready to renew your coverage

In February, states restarted Medicaid and Children's Health Insurance Program (CHIP) eligibility reviews that they temporarily stopped during the pandemic. This means your state will review your information to decide if you or other family members still qualify for Medicaid or CHIP.

## What can I do to prepare for the renewal process?

1. **Update your contact information** - Make sure your state has your current mailing address, phone number, email, or other contact information. This way, they'll be able to contact you about your Medicaid or CHIP coverage.
2. **Check your mail** - Your state will mail you a letter about your coverage. This letter will also tell you if you need to complete a renewal form or send other information. **If the letter says you're still eligible for Medicaid or CHIP, you don't have to do anything else. If the letter asks you for more information, you should send it as soon as possible.**
3. **Complete your renewal form (if you get one)** - Fill out the form and return it to your state right away.

## What if I no longer qualify for Medicaid or CHIP?

If your state tells you you've lost or will soon lose coverage through Medicaid or CHIP, you have other health care options. Here are 4 things to know:

1. **You can appeal your state's decision.**
  - Your state will send you a letter if they decide you no longer qualify for Medicaid or CHIP.
  - If you disagree with their decision, follow the instructions in the letter to appeal.
2. **You can reapply for Medicaid or CHIP any time to find out if you still qualify.**
  - 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.
3. **You may be able to get low-cost, quality health coverage through the Health Insurance Marketplace®.**
  - 4 out of 5 enrollees can find plans that cost less than \$10 a month.
  - All Marketplace plans cover prescription drugs, doctor visits, urgent care, hospital visits, and more.
  - You can apply outside the regular Open Enrollment Period if you lose Medicaid or CHIP.
  - Visit [HealthCare.gov/medicaid-chip/transfer-to-marketplace](https://www.HealthCare.gov/medicaid-chip/transfer-to-marketplace), or call the Marketplace Call Center at 1-800-318-2596 (TTY: 1-855-889-4325) to get details about Marketplace coverage.
4. **You may be eligible to sign up for Medicare without paying a late enrollment penalty.**

- If you 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 coverage ends.
- To sign up for Medicare during this Special Enrollment Period, fill out a [CMS-10797](#) form and return it to your local [Social Security office](#).
- For more information about Medicare, visit [Medicare.gov](#) or call 1-800-MEDICARE (1-800-633-4227). TTY user can call 1-877-486-2048.

EVERYONE NEEDS HEALTH INSURANCE. MAKE SURE YOU HAVE YOURS.

- Update your address
- Watch your mail
- Take action!