

What to do if your Marketplace appeal is “invalid”

You get an Eligibility Notice when you apply for Marketplace coverage, or if your eligibility changes. You can appeal certain decisions in this notice if you don't agree, like if you're not eligible for the premium tax credit or a Special Enrollment Period, or you qualified for the premium tax credit but you think it's the wrong amount.

If you submit an appeal request and the Marketplace Appeals Center tells you that your appeal is “invalid,” you may need to submit more information, or find other ways to get help because some issues aren't addressed by the Marketplace Appeals Center. Visit [HealthCare.gov/marketplace-appeals](https://www.healthcare.gov/marketplace-appeals) to learn more about Marketplace decisions you can and can't appeal.

If you missed the deadline to appeal, you can explain the reason when you file your appeal. You might be able to get more time.

Act before you appeal

Visit [HealthCare.gov](https://www.healthcare.gov) and check your Marketplace account for your Eligibility Notice. It explains your appeal rights, and the notice tells you what to do if the Marketplace needs you to submit documents.

Find your situation below to learn what to do so the Marketplace Appeals Center can review your appeal.

If you:	You must take this action before you appeal:
Disagree with your Eligibility Notice, and it says the Marketplace needs documents to confirm information in your application	<p>Submit the requested documents by the deadline in the letter. Visit HealthCare.gov/verify-information to learn more.</p> <p>You can appeal only after the Marketplace either confirms the information on your application, or your eligibility changes because the information wasn't confirmed.</p>
Got a letter from the Marketplace Appeals Center that says your employer appealed a Marketplace decision about your eligibility for the premium tax credit	<p>Send information to the Marketplace Appeals Center showing that your employer didn't offer affordable health coverage that met “minimum value” requirements. Your letter from the Marketplace Appeals Center tells you how to do this.</p> <p>The Marketplace Appeals Center will send you another letter to tell you the outcome of your employer's appeal, how it impacts your eligibility, and information about your appeal rights and possible next steps. Then, you can file an appeal if you don't agree with any decisions about your eligibility.</p>
Got a letter from the Marketplace Appeals Center that says you aren't eligible for the premium tax credit because your employer offered you affordable health coverage that met “minimum value” requirements	<p>Log into your Marketplace application, select “Report a life change,” and tell us you have an offer of job-based insurance. Your letter from the Marketplace Appeals Center tells you how to do this. You'll get an updated Eligibility Notice with information about your appeal rights.</p> <p>For more information, visit HealthCare.gov/have-job-based-coverage.</p>

When the Marketplace Appeals Center can't review your appeal

Some issues aren't addressed through the Marketplace Appeals Center. You may still be able to get other kinds of help.

If you:	You may want to take this action:
Disagree when your health plan won't pay a claim (for a benefit you think it should cover, based on your plan's terms)	<p>Submit an "internal appeal" to your insurance company, not to the Marketplace. Instructions should be in the denial letter from your health plan.</p> <p>If you file an internal appeal and your plan denies it, you'll get a final denial letter with information about your appeal rights to ask for an "external review" from an independent third party.</p> <p>Visit HealthCare.gov/appeal-insurance-company-decision for details on how to appeal your health plan's decision.</p>
Asked your Marketplace plan or insurance company to end your health coverage, but your coverage didn't end on the date you requested	<p>You can't appeal, but you can find out if your coverage can end on a date in the past (retroactively).</p> <p>Call the Marketplace Call Center at 1-800-318-2596 and request a "retroactive termination." TTY users can call 1-855-889-4325. The Marketplace may assign your request to a caseworker.</p> <p>Visit HealthCare.gov/how-to-cancel-a-marketplace-plan for details on ending your Marketplace coverage.</p> <p>If you already contacted the Marketplace Call Center and got a letter that says you can't change your coverage end date, this is the final decision and you can't appeal it.</p>
Filed your federal income tax return and had to pay back some or all of your premium tax credit	<p>You can't appeal to the Marketplace Appeals Center, but you can confirm what you owe is correct. To check, you'll need to:</p> <ul style="list-style-type: none">■ "Reconcile" the premium tax credit you got (based on your estimated income and other items) with the premium tax credit you qualify for (based on your actual income and other items). If your actual income turned out to be higher than what you entered in your application, or certain other information changed (like family size or access to employer sponsored coverage), you might owe money when you file your federal income taxes. Reconcile each year before you file. To learn more about reconciling your premium tax credit when you file taxes, visit HealthCare.gov/taxes-reconciling.■ Check your tax return and make sure it's correct. If not, you may need to file an amended tax return.■ Check your IRS Form 1095-A that you got from the Marketplace. It lists the premiums you paid and financial help you got during the year. If you think there's a problem with this information, call the Marketplace Call Center. <p>Contact the IRS if you think there's a problem with your tax return. Only the IRS can resolve issues about your taxes. The Marketplace Appeals Center can't review IRS determinations.</p> <p>For more information about health coverage and your federal income taxes, visit HealthCare.gov/taxes.</p>

For more information about Marketplace appeals, visit
HealthCare.gov/marketplace-appeals.

You can also call the Marketplace Appeals Center at
1-855-231-1751. TTY users can call 711.

How can I learn more?

To learn more about coverage through the Marketplace or your benefits and protections, visit **HealthCare.gov** or call the Marketplace Call Center at 1-800-318-2596. TTY users can call 1-855-889-4325.

You have the right to get your information in an accessible format, like large print, braille, or audio.

You also have the right to file a complaint if you feel you've been discriminated against.

Visit CMS.gov/About-CMS/Web-Policies-Important-Links/Accessibility-Nondiscrimination-Disabilities-Notice
or call 1-800-318-2596. TTY users can call 1-855-889-4325.

Health Insurance Marketplace

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