

## **Guidance for Issuers on the Termination of a Consumer's Enrollment in the Federally-facilitated Marketplace Due to Death**

The following guidance outlines the process to terminate a deceased enrollee's coverage through the Federally-facilitated Marketplace (FFM). This guidance works in conjunction with the regulation at 45 CFR 155.430(d)(7), which requires termination due to death to be effective the date of death.

Consumers who are enrolled through the FFM must report the death of an enrollee through their FFM account or by calling the Marketplace Call Center. It is important that the consumer contact the FFM as the FFM will conduct a redetermination of eligibility consistent with 45 CFR 155.330 for the remaining members of the household. If a consumer contacts the issuer directly, the issuer should direct the consumer as follows:

- The termination of an enrollee's coverage due to death may be reported by the application filer or anyone in the household of the deceased enrollee who was included in the initial application for Marketplace coverage and who is at least 18 years old. If the person taking action to terminate the deceased's coverage is the application filer, he or she can do so online through HealthCare.gov and then contact the Marketplace Call Center at **1-800-318-2596 (TTY: 1-855-889-4325)** to report the date of death (otherwise the termination will be prospective only). Alternatively, the person can contact the Marketplace Call Center to both initiate the termination and report the date of death simultaneously. If the application filer does not have access to the online account, the termination of the deceased's coverage can only be initiated through the Marketplace Call Center. Someone who meets the definition of an application filer, as described in 45 CFR 155.20, will be allowed to update the application for the remaining members of the household if the deceased was the initial application filer.
- If the consumer reporting the death is not the application filer, or anyone in the household of the deceased who was included in the initial application for Marketplace coverage, and is at least 18 years old, he or she must submit documentation of death to the FFM. Consumers in this circumstance should submit documentation directly to the FFM. Documentation may include a death certificate, obituary, power of attorney, proof of executor, or proof of estate. The documentation or an attached cover note should provide the following information:
  - Full name of the deceased,
  - Date of birth of the deceased,
  - FFM application ID (if known) of the deceased,
  - Social Security Number (if known) of the deceased.
  - Contact information for the person submitting the documentation including
    - i. Full name,
    - ii. Address,

iii. Phone number.

All documentation should be mailed to:

Health Insurance Marketplace ATTN: Coverage Removal  
Dept. of Health and Human Services  
465 Industrial Blvd.  
London, KY 40750-0001

The Marketplace Call Center will attempt to contact the individual who submits documentation of death regarding the termination of the deceased and re-enrollment of any remaining enrollment group members. The remaining qualified individuals or enrollees may need to update tax filing status, financial information, or other information on their FFM application. These additional changes may qualify the remaining enrollees for a special enrollment period (SEP).

When an enrollee's coverage is being terminated due to death, the issuer will receive the appropriate 834 enrollment transaction. The effective date generated by the FFM system will be prospective. The Marketplace Call Center will open a case in the Health Insurance Casework System (HICS), and assign the case to the issuer for the termination to be effective the date of death. When applicable, the FFM will also send an updated 834 transaction to re-enroll any remaining qualified individuals in coverage. The issuer may require additional steps to process the refund in accordance with state law.

The consumer who reports the death should contact the issuer regarding any applicable premium refunds or adjustments. Issuers should process premium refunds or adjustments in accordance with applicable law and existing industry practice.