



Date: January 3, 2014

Subject: Questions and Answers on Options Available for Consumers with Cancelled Policies

The following questions and answers clarify [December 19, 2013 guidance](#) on options available for consumers with cancelled policies.

How do I know if I am eligible for this hardship exemption?

If you have been notified that your health insurance policy will be cancelled, and you believe that the individual market health plan options available in your area are unaffordable, you will be eligible for a hardship exemption and will be able to enroll in catastrophic coverage available in your area.

What do I have to do to enroll in catastrophic coverage using this exemption?

In order to receive a hardship exemption and be able to purchase catastrophic coverage, you must submit the [hardship exemption form](#) and should submit supporting documentation showing your health insurance policy was cancelled to an issuer offering catastrophic coverage in your area. If you do not submit supporting documentation with your hardship exemption form, CMS may contact you to let you know that you must submit supporting documentation of your policy's cancellation, or your exemption may be revoked.