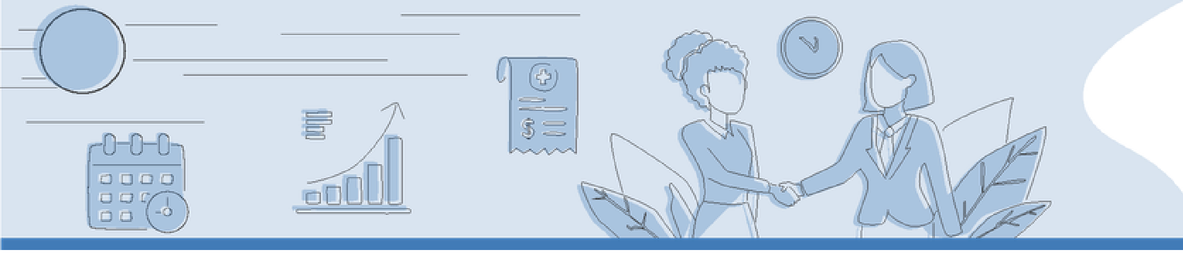

CMS
CENTERS FOR MEDICARE & MEDICAID SERVICES
CENTER FOR CONSUMER INFORMATION & INSURANCE OVERSIGHT

Agents and Brokers Tip Sheet: Assisting Consumers Who Lose Coverage or Are Uninsured

Consumers may experience a loss in health insurance coverage for various reasons such as changes in eligibility, missed premium payments, or failure to renew coverage. Other consumers may have never been enrolled in coverage or have been uninsured for an extended period of time. As an agent or broker, you can help uninsured consumers by providing health service resources that may be available to them inside or outside of the Marketplace.

HealthCare.gov

Some changes in circumstance may qualify a consumer for a special enrollment period (SEP), a timeframe outside of the Open Enrollment Period, when consumers can enroll in health insurance through the Marketplace. There are different timeframes to enroll based on various SEP circumstances. For more information, visit this resource: Types of Special Enrollment Periods.

Federal Programs

Medicaid and the Children's Health Insurance Program (CHIP)

Medicaid and CHIP provide free or low-cost health coverage to eligible low-income adults, families and children, pregnant women, the elderly, and people with disabilities. Medicaid eligibility, coverage, and cost differ from state to state. For more information on services offered by states visit Medicaid.gov. For specific information on a State Medicaid Agency's contact information, eligibility, and enrollment websites visit Get help with Medicaid and CHIP.

Medicare

Medicare is a federal health insurance program for people 65 and older and certain younger people with disabilities. It can also cover people with End-Stage Renal Disease (permanent kidney failure requiring dialysis or a transplant, sometimes called ESRD). Learn more about Medicare here. Information about individuals transitioning from Marketplace coverage to Medicare can be found at this resource: Transitioning from the Marketplace to Medicare.

Indian Health Service (IHS)

The IHS is an agency that administers programs and services, including health coverage options, to American Indians and Alaska Natives. Click here to learn more about Health Coverage for American Indians and Alaska Natives.

U.S. Department of Veterans Affairs (VA)

The VA operates an integrated health care system that provides veterans with health services, such as preventive and specialty care, home health and geriatric care, medical equipment, prosthetics, and prescriptions. These services are available through facilities such as medical centers and outpatient sites. Learn more about consumer eligibility and available options here. Note: Family members or caregivers may also qualify for VA health care benefits and support programs. Visit health and disability benefits for family and caregivers for more information.

Federally Qualified Health Centers (FQHCs)

FQHCs are federally funded health centers or clinics that support medically underserved areas and populations. They provide primary care services regardless of an individual's ability to pay. Services can be provided on a sliding scale fee based on an individual's ability to pay. They are often referred to as Community Health Centers. See the resources below to help consumers find FQHCs in their area:

- The Health Resources and Services Administration's (HRSA) Find a Health Center tool.
- Primary Care Associations (PCAs): These state and regional nonprofit organizations work with health centers to increase access to primary care, improve clinical quality, and increase health workforces. Individuals can find contact information for these organizations here.

TrumpRx

Consumers without coverage may use this website to find special offers and low prices for certain name-brand and generic prescription drugs. Visit TrumpRx.gov to learn more.

Non-Federal Resources

State and Local Health Departments

State and local health departments can provide consumers with health information and services, such as preventive screenings, that may be available to them at a low cost. For information, contact the state or local health department in the consumer's area.

Consolidated Omnibus Budget Reconciliation Act (COBRA) Coverage

COBRA coverage may be offered to consumers who lose job-based coverage through their former employer. This allows consumers to temporarily keep health coverage until they obtain another form of coverage. Go to these resources to learn more about COBRA:

- HealthCare.gov: COBRA coverage when you're unemployed.
- U.S. Department of Labor: Continuation of Health Coverage (COBRA).

Short-Term Limited-Duration Insurance (STLDI)

STLDI is a type of health insurance coverage that is primarily designed to fill temporary gaps in coverage when a consumer is transitioning from one plan or coverage to another. It is excluded from the definition of individual health insurance coverage which generally makes it not subject to Federal individual market consumer protections and requirements. A State Department of Insurance (DOI) may have additional information about STLDI plans available in your state.

Safety Net Hospitals and Clinics

These facilities can be rural, urban, public, or nonprofit organizations that serve low-income populations, regardless of an individual's insurance coverage, ability to pay, or immigration status. Examples include critical access hospitals (CAHs), community health centers (CHCs), and Rural Health Clinics (RHCs). See the resources below for additional information:

- The Health Resources and Services Administration (HRSA): Health Centers: A Guide for Patients.
- Enter your location to find a health center clinic near you: Find a Health Center tool.