

# Medicaid/CHIP Periodic Data Matching (PDM) 2025



***August 13, 2025***

***Center for Consumer  
Information & Insurance  
Oversight***

# Medicaid/CHIP PDM Background

- The Medicaid/CHIP Periodic Data Matching (PDM) process examines available data sources to identify consumers who are enrolled in Exchange coverage with advance payments of the premium tax credit (APTC) or income-based cost-sharing reductions (CSRs), and are also enrolled in Medicaid or CHIP that counts as qualifying coverage.
- These consumers receive a notice with instructions to either inform the Exchange that they are not enrolled in Medicaid or CHIP, or to end financial assistance (APTC/CSRs) with the option to end Exchange coverage as well. If a consumer does not take action within 30 days following this initial notice, the Exchange will end the consumer's APTC/CSRs, and the consumer will remain enrolled in their Exchange coverage without APTC/CSRs.

# 2024 Medicaid/CHIP PDM

- In 2024, consumers identified as having Exchange coverage with APTC/CSRs and Medicaid or CHIP coverage received a **single notice** through U.S. Postal Mail notifying them of their dual enrollment.
- Dually enrolled consumers were asked to take action to either inform the Exchange that they were not enrolled in Medicaid/CHIP or to end APTC/CSRs with the option to end Exchange coverage, as well.
- During this process, CMS did not send follow-up notices beyond the initial warning notice and did not end APTC/CSRs for consumers who did not take action.

# 2025 Medicaid/CHIP PDM

- In 2025, the FFE is resuming **full Medicaid/CHIP PDM processes**.
- Consumers will receive up to two notices:
  1. An initial warning notice, and
  2. A final warning notice, or a **new** Resolution notice for consumers who resolve their Medicaid/CHIP PDM issue within the 30-day PDM notice window.
- ***APTC/CSRs will end*** for consumers who do not update their Marketplace application, within the 30-day PDM notice window.
- Consumers who update their application and indicate they are not enrolled in Medicaid/CHIP, but for whom data sources still show Medicaid/CHIP enrollment, will receive a data matching issue (DMI). Consumers with DMIs will need to submit documentation demonstrating that they're not enrolled in Medicaid/CHIP to keep their APTC/CSRs.

# Timeline: 2025 Medicaid/CHIP PDM

Timing	Round 1 - Operational Steps (Current PDM Round)
Early July	<b>Initial Notices</b> sent to consumers.
Early August	Deadline for consumers to respond to their PDM issue. <b>Final notices</b> sent to consumers who do not respond and who still appear to be dually enrolled.
End of August	FFE will end APTC/CSRs for consumers who did not respond to their PDM issue and still appear to be dually enrolled.

# Helpful Medicaid/CHIP PDM Resources

- [2025 Medicaid/CHIP PDM Frequently Asked Questions \(FAQs\)](#)
- [2025 Medicaid/CHIP PDM Notices](#)
  - Initial Warning Notice ([English](#)) ([Spanish](#))
  - Resolution Notice ([English](#)) ([Spanish](#))
- [HealthCare.gov: Changing from Marketplace to Medicaid or CHIP](#)
- [HealthCare.gov: General instructions for cancelling Marketplace coverage](#)