



When to Terminate Coverage for Consumers Transitioning from Marketplace to Medicare Coverage

Background

You play a crucial role in helping your clients maintain their coverage through any life changes, including becoming eligible for Medicare. This resource is to help you ensure that when your clients transition to Medicare, they have taken all the necessary steps.

What's Changing?

Effective March 2025, the Marketplaces on the Federal Platform features a new application functionality. This new feature enables consumers to report when they're starting Medicare so that the Marketplace can end their Marketplace coverage at the right time, while also allowing other enrollees in their households to keep their Marketplace coverage. This means consumers who enroll in a Marketplace plan with other household members no longer need to contact the Marketplace Call Center to ensure that their Marketplace coverage is ended on the correct day.¹

Consumers should use this functionality to ensure that their Marketplace coverage ends at the proper time to avoid:

1. Paying double premiums for overlapping Marketplace and Medicare coverage
2. Owing repayments of all or some of the premium tax credit they use after their Medicare coverage starts
3. Facing the cancellation of their Marketplace coverage at the end of the year, as by law insurance companies are not allowed to knowingly sell Marketplace plans to people enrolled in Medicare

Marketplace consumers can report Medicare coverage that has already started, or Medicare coverage that will start up to three months in the future. Use the charts below to determine how the consumer should report their transition from Marketplace to Medicare coverage, depending on when their Medicare coverage began or will begin.

Note: For multimember households, please also ensure members who are not transitioning to Medicare coverage confirm their plan selection or select a new Marketplace place, if applicable, due to qualifying for a Special Enrollment Period (SEP) or applying during the annual Open Enrollment Period.

[1] There's one scenario for which Marketplace consumers who are starting Medicare should continue to call the Marketplace Call Center: A Marketplace enrollee started Medicare in the past, or is starting Medicare in the next month; AND In addition to reporting the enrollee's Medicare start date, someone on the application also needs to add a newborn who was born in the last 60 days or report an adoption that happened in the past 60 days. In these rare cases, consumers should call the Marketplace Call Center to report these changes, so that they don't risk a gap in coverage for the consumer starting Medicare.

CONSUMERS WHO STARTED MEDICARE COVERAGE IN THE PAST ²

Q: Are you the only member of your household enrolled in a Marketplace plan?

Yes

How to report a Medicare start date for an enrollment with **just you**:

- Log in to HealthCare.gov and access your application
- Select "Go to details"
- Select "My plans and programs"
- Select "End (Terminate) All Coverage"
- Select desired end date

No

How to report a Medicare start date if you are **enrolled with others**:

- Log in to HealthCare.gov and access your application
- Select "Report a life change"
- Update the application and provide your Medicare start date when prompted

WHAT THIS MEANS FOR WHEN YOUR MARKETPLACE COVERAGE WILL END

- Your Marketplace coverage will **end on the date you entered in the step above**
- Note: The Marketplace recommends ending coverage as soon as possible for those who have started Medicare in the past to avoid an overlap in coverage

- Your Marketplace coverage will end **as soon as** any other enrollees in the household who are continuing their Marketplace coverage confirm their plan

^[2] A consumer can only select a current or future date for ending coverage, even if the consumer began Medicaid coverage at an earlier date. Ending Marketplace coverage as soon as possible is critical to avoid continued overlapping coverage.

CONSUMERS WHO ARE STARTING MEDICARE COVERAGE NEXT MONTH

Q: Are you the only member of your household enrolled in a Marketplace plan?

Yes

How to report a Medicare start date for an enrollment with **just you**:

- Log in to HealthCare.gov and access your application
- Select "Go to details"
- Select "My plans and programs"
- Select "End (Terminate) All Coverage"
- Select desired end date

Note: You should select the day before your Medicare start date. Example: if your Medicare starts on 5/1, you should enter a desired end date of 4/30

No

How to report a Medicare start date if you are **enrolled with others**:

- Log in to HealthCare.gov and access your application
- Select "Report a life change"
- Update the application and provide your Medicare start date when asked

WHAT THIS MEANS FOR WHEN YOUR MARKETPLACE COVERAGE WILL END

- Your Marketplace coverage will end **the day before your Medicare starts**
- This will ensure you do not have a gap or overlap in coverage when transitioning from Marketplace to Medicare coverage

- Your Marketplace coverage will end **the last day of the month**, as long as other enrollees in the household who are continuing their Marketplace coverage have confirmed their plan before the end of that month

CONSUMERS WHO ARE STARTING MEDICARE COVERAGE 2 OR 3 MONTHS IN THE FUTURE

Q: Are you the only member of your household enrolled in a Marketplace plan?

Yes

How to report a Medicare start date for an enrollment with **just you**:

- Log in to HealthCare.gov and access your application
- Select "Go to details"
- Select "My plans and programs"
- Select "End (Terminate) All Coverage"
- Select desired end date
- **OR**: Report a life change if you need to make other coverage updates such as household or income changes for the months before your Medicare starts

Note: You should select the day before your Medicare start date. Example: if your Medicare starts on 6/1, you should enter a desired end date of 5/31

No

How to report a Medicare start date if you are **enrolled with others**:

- Log in to HealthCare.gov and access your application
- Select "Report a life change"
- Update the application and provide your Medicare start date when asked

WHAT THIS MEANS FOR WHEN YOUR MARKETPLACE COVERAGE WILL END

- Your Marketplace coverage will end **the day before your Medicare starts**
- This will ensure you do not have a gap or overlap in coverage when transitioning from Marketplace to Medicare coverage

- Your Marketplace coverage will end the **day before your Medicare starts**
- After you report your Medicare start date, you will receive an eligibility determination notice (EDN) with information about your Marketplace eligibility before your Medicare starts. You can then confirm or change your Marketplace plan, depending on if you qualify for a Special Enrollment Period (SEP)
- The month before your Medicare begins, your household will receive another notice outlining the end date for the your Marketplace coverage, the re-enrollment of other Marketplace enrollees in the household, and the household's updated premium amount