



Federal Marketplace Assister Outreach Updates

April 26, 2023

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Overview of Marketplace Assistors

Who Are Assisters and What Do They Do?



- » Federally-Facilitated Marketplace (FFM) Assisters are **certified and trusted community organizations** and complete **comprehensive federal training**. They conduct outreach and education to raise awareness about the Marketplace and other coverage options.
- » Assisters **provide free, unbiased application and enrollment assistance**.
- » Their mission focuses on assisting the uninsured and other underserved communities **to prepare applications to establish eligibility for and enroll in coverage** through the Marketplaces and Medicaid/CHIP.
- » Assisters operate year-round, assisting consumers to ensure they're equipped with the tools and resources needed to **utilize and maintain their health coverage all year**.
- » Assisters in FFM states receive **specific training, guidance and resources, in addition to other programmatic supports** geared towards fortifying consumer assistance best practices for Medicaid and Marketplace populations.

Overview: FFM Assister Types



Navigators

- Each year, CMS makes grant awards to organizations who serve as Navigators in FFM states.
- A full list of current Navigator Grantees is maintained on cms.gov: <https://www.cms.gov/files/document/2022-navigator-grant-recipients.pdf>
- CMS provided historic levels of funding for the most recent budget period to ensure Navigators are well-equipped to support consumers transitioning from Medicaid and CHIP to the Marketplace throughout the unwinding period.

Certified Application Counselors

- Certified application counselor designated organizations (CDOs) are a vital component of the assister community. In FFM states, CDOs oversee volunteer certified application counselors (CACs).
- These groups might include community health centers or other health care providers, hospitals, or social service agencies.
- CDO agreements are renewed bi-annually. The CDO application window will reopen on June 1: <https://marketplace.cms.gov/certified-application-counselor-designated-organization-cdo-program-information>

Enrollment Assistance Personnel

- Given that the unwinding period will include the largest coverage transition since the implementation of the ACA, CMS has re-established the Enrollment Assistance Program (EAP) through a contract with Cognosante, LLC.
- EAP programs are being established in target areas* to supplement efforts by Navigators and other assistance personnel.
- CMS requires extensive training for EAPs, ensuring the same level of capabilities and consumer protections as other assisters.

**Full list of target areas available in Appendix A*

Reaching Assisters: Find Local Help

- » Find Local Help is designed to help consumers find assisters to help.
- » Consumers can use the tool by visiting <https://www.healthcare.gov/find-assistance/> or by selecting “Find Local Help” on HealthCare.gov.
- » Consumers can filter search results by a variety of factors including coverage or selecting the type of local help (such as Assister), language, and years of service, as well as search for specific assisters by name.

Find someone nearby to help you apply.

Agents/brokers and assisters are trained and certified by the Marketplace to provide application help.
[Learn about the differences between agents/brokers and assisters.](#)

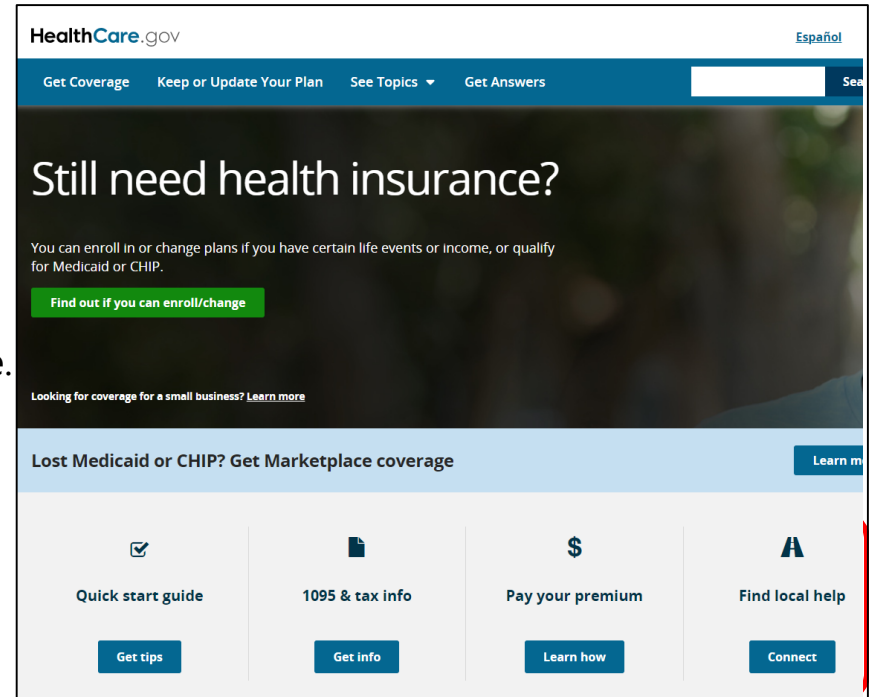
Want an agent/broker to help you? You can [have an agent or broker contact you](#) if you're ready to get started.

Filters

Coverage type: Individual or Family ▾ Type of local help: All in my area ▾ Years of service + Days available +

Times available + Language or interpretive services + Search by name +

Showing 10 of 59 results near DERONDA, WI 54001 [Change location](#)



HealthCare.gov [Español](#)

Get Coverage Keep or Update Your Plan See Topics ▾ Get Answers Search





Still need health insurance?

You can enroll in or change plans if you have certain life events or income, or qualify for Medicaid or CHIP.

[Find out if you can enroll/change](#)

Looking for coverage for a small business? [Learn more](#)

Lost Medicaid or CHIP? Get Marketplace coverage [Learn more](#)

			
Quick start guide	1095 & tax info	Pay your premium	Find local help
Get tips	Get info	Learn how	Connect

Overview of Enhanced Consumer Engagement

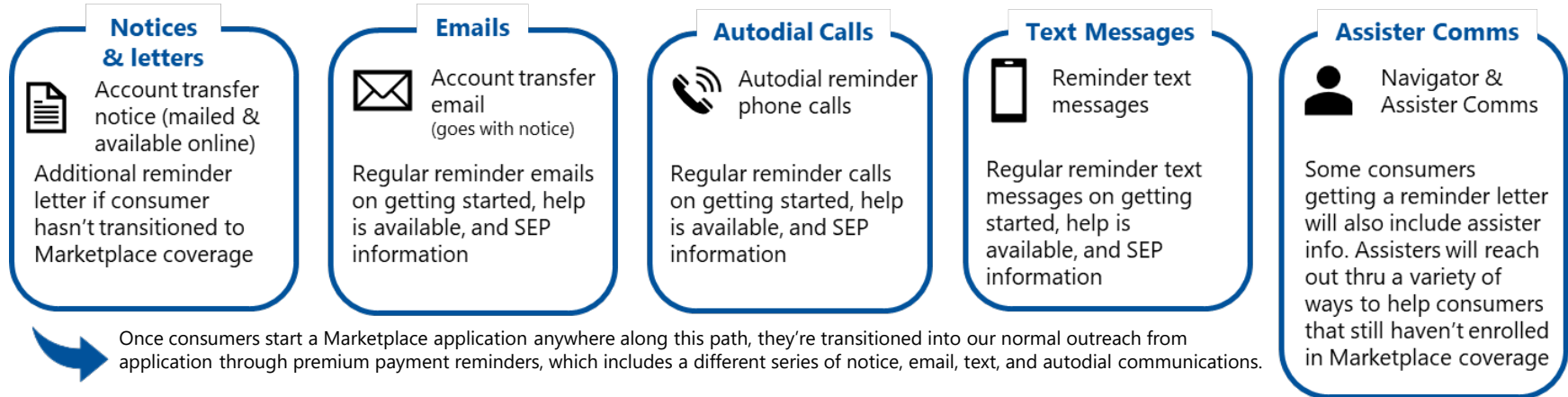
Assisting Consumers Ineligible for Medicaid/CHIP Coverage



- » CMS' goal is to ensure that eligible consumers retain enrollment in Medicaid or the Children's Health Insurance Program (CHIP) coverage and consumers who are ineligible for Medicaid/CHIP gain timely access to the most appropriate health coverage, including Marketplace coverage.
- » To improve strategies to assist consumers who are losing Medicaid/CHIP coverage in obtaining health coverage, CMS will coordinate direct assister-to-consumer outreach in federally-facilitated Marketplace (FFM) states, send new reminder letters, and ramp up phone and email outreach.
- » The outreach effort will focus on consumers who have lost or will soon lose Medicaid/CHIP coverage with their state agency and are referred to the FFM via inbound account transfer.
- » CMS conducted a direct assister-to-consumer outreach pilot effort in a few selected FFM counties during the 2023 Marketplace Open Enrollment Period (OEP) for consumers who newly applied for Medicaid/CHIP coverage with their state agency and were denied, and has applied findings from the pilot to inform its ongoing strategy.

What Will Marketplace Consumer Communications Look Like?

- » When the Marketplace receives an inbound account transfer from a state, that kicks off consumer communications and outreach to bring them into the Marketplace and help with their transition from Medicaid/CHIP.
- » Consumer communications strategy will leverage a multi-pronged approach to reach consumers through a variety of communications, remind them of the steps they need to take, where to get help, availability of the Special Enrollment Period (SEP), and will drive consumers to deadlines to help get them over the finish line.



Reminder Letters for Consumers Who Have Lost or Will Soon Lose Medicaid/CHIP Coverage



- » As Medicaid redeterminations are completed, in addition to the consumer notice sent when the FFM receives the inbound account transfer from the state, the Marketplace will send a reminder letter to consumers who:
 - Enrolled in Medicaid/CHIP with the state Medicaid or CHIP agency and have lost or will soon lose Medicaid/CHIP coverage,
 - Are present in the account transfer from the state,
 - Don't appear to be enrolled in other coverage,
 - Are in states using HealthCare.gov for Marketplace coverage.

Types of Reminder Letters

- » Consumers who haven't enrolled in Marketplace coverage will receive one of three letter types:

Reminder Letter Types		
FFM Assister Information	A letter including an assister organization name and contact information to which the consumers have been matched in their community; also informs consumers that this organization may reach out to them directly	Sent to consumers in FFM states who lost Medicaid/CHIP and have not secured another form of coverage after several weeks
"Find Local Help"	A letter directing the household to use Find Local Help on HealthCare.gov if they would like to contact an assister or other individuals who may be able help with health coverage	Sent to consumers in FFM states who lost Medicaid/CHIP and have not secured another form of coverage after several weeks, but whose information could not be matched to an assister organization
SBM-FP States	A letter including a link to state-specific "Find Local Help" links. State-based Marketplaces who utilize the HealthCare.gov platform (SBM-FPs) run their own tools to find an assister	Sent to consumers in SBM-FP states only (For 2023: Arkansas, Oregon, Virginia)

Estimated Timeframes for Outreach to Begin by HealthCare.gov State



State	Projected Date of First Reminder Letter Receipt*
AR, AZ, IA, NH, OH, SD, WV	5/11/2023
FL, IN, KS, NE, OK, TN, UT, VA, WY	5/16/2023
AK, AL, DE, GA, HI, IL, LA, MI, MO, MS, MT, NC, ND, OR, SC, TX, WI	6/20/2023

*Assister direct-to-consumer outreach will begin approximately 2 weeks after the projected date of first letter receipt in each state.

Direct Assister-to-Consumer Outreach to Assist Consumers who Lost Medicaid/CHIP



- » In FFM states, consumers who lost Medicaid/CHIP and have not secured another form of coverage after several weeks may receive direct outreach from an assister organization in their community after receiving their Reminder Letter in the mail.
- » The Marketplace will make direct assister-to-consumer assignments for assisters to contact and provide education and assistance.
- » The Marketplace will assign consumers to an assister organization for outreach based on the consumers' proximity to the organization, and availability and capacity of the organization to provide assistance.
- » Assisters in FFM states will leverage a secure platform to access consumer assignments. Assisters will conduct outreach to the assigned consumer, including other members of the household as applicable, and document the outcome of the interaction in the secure platform, including if a consumer opts out of future communications.
- » Only assister organizations who are *directly contracted with the FFM* will receive outreach assignments (i.e., Navigator grantees and Enrollment Assistance Personnel (EAPs)).

How Will Assisters Be Reaching Out to Consumers?



- » Assisters will provide education, outreach, and enrollment services in a manner that is culturally and linguistically appropriate to the needs of communities served by the FFM, including individuals with limited English proficiency. They must also ensure accessibility and usability of services for individuals with disabilities.
- » Assisters may use a host of communication and engagement methods to reach their assigned consumers, including (but not limited to) phone calls, emails and texts. They will honor communication preferences noted on existing Marketplace accounts, when available.
- » Once contacted, consumers may opt out of further assister engagement by communicating that preference to the assister, and the consumer won't receive direct assister outreach moving forward.

Medicaid Enrollees Who are Employed: Implications for Unwinding the Medicaid Continuous Enrollment Provision



April 26, 2023

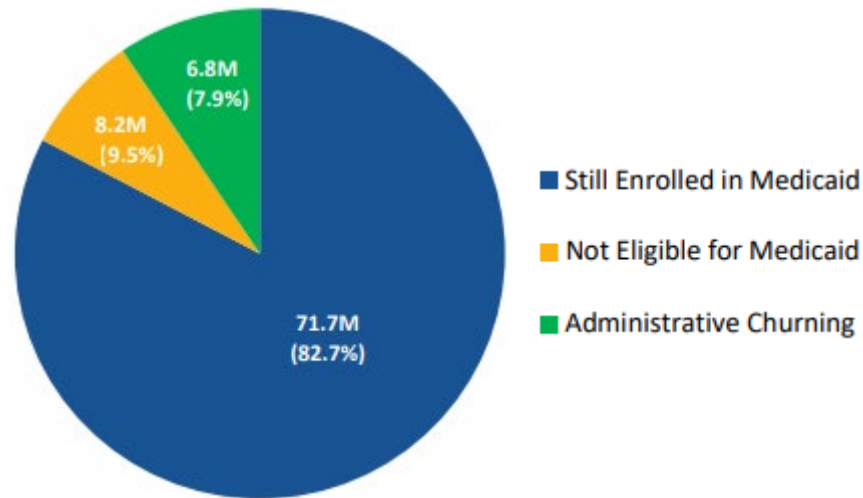
U.S. Department of Health and Human Services

Disclaimer

The findings and conclusions in this presentation are those of the author(s) and do not necessarily represent the official position of the U.S. Department of Health and Human Services.

Ensuring transition to alternative coverage sources is a key priority

- States were required to maintain continuous enrollment for most Medicaid enrollees during the COVID-19 public health emergency
 - As condition for receiving temporary 6.2 percentage point increase in federal Medicaid match rate
- Medicaid's role as a safety net for many Americans was bolstered



ASPE Issue Brief

- Public-facing products to assist outreach efforts
- Issue Brief of employed Medicaid enrollees
- Accompanying table with state-level data



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OFFICE OF
HEALTH POLICY

ISSUE BRIEF

HP-2023-11

Medicaid Enrollees Who are Employed: Implications for Unwinding the Medicaid Continuous Enrollment Provision

Many Medicaid enrollees are employed, and in 2021, 15 percent of working enrollees reported having both Medicaid and employer sponsored health coverage. The intersection between Medicaid and employment has implications for employers and others as the pandemic-related Medicaid continuous enrollment ends.

Aiden Lee, Joel Ruhter, Christie Peters, Nancy De Lew, Benjamin D. Sommers



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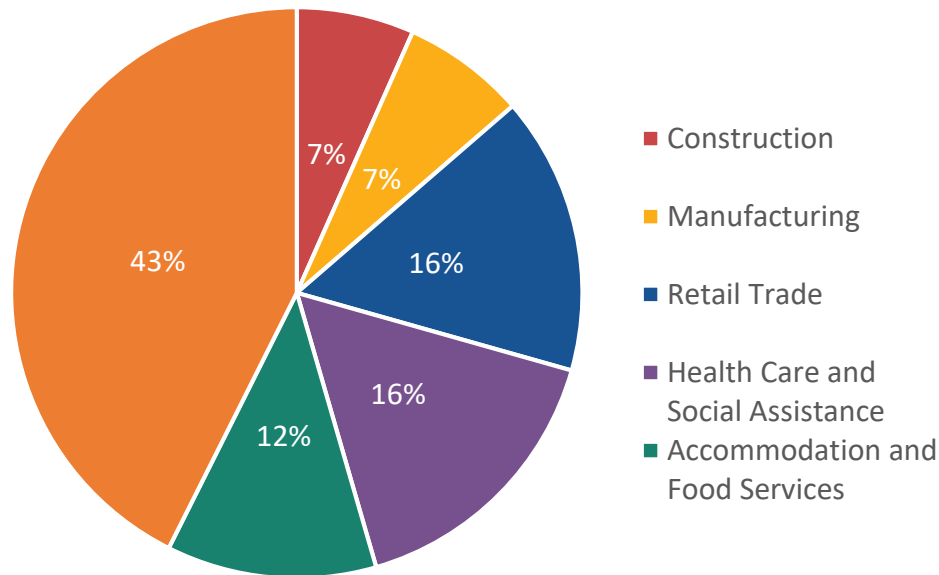
Medicaid Enrollment and Employment

42% of Medicaid beneficiaries aged 19-64 are employed (13.5 million)

- 23% are not working due to disability
- Many of the 35% that are not working and do not have a disability are parents of dependent children
- Medicaid enrollees with employer-sponsored insurance (ESI) increased to 15% in 2021
- 89% of working Medicaid enrollees report being employed full-time (average 34 hours per week)

Employment Industry

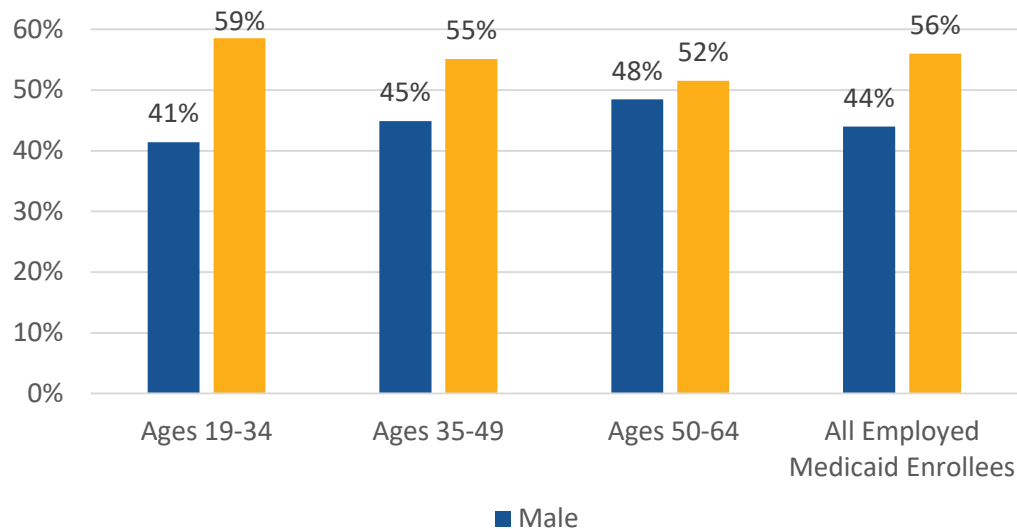
- Enrollees who were employed were most likely to be working in:
 - Health care and social assistance (16%)
 - Retail trade (16%)
 - Accommodation and food services industries (12%)
 - Manufacturing (7%)
 - Construction (7%)



Age and Sex

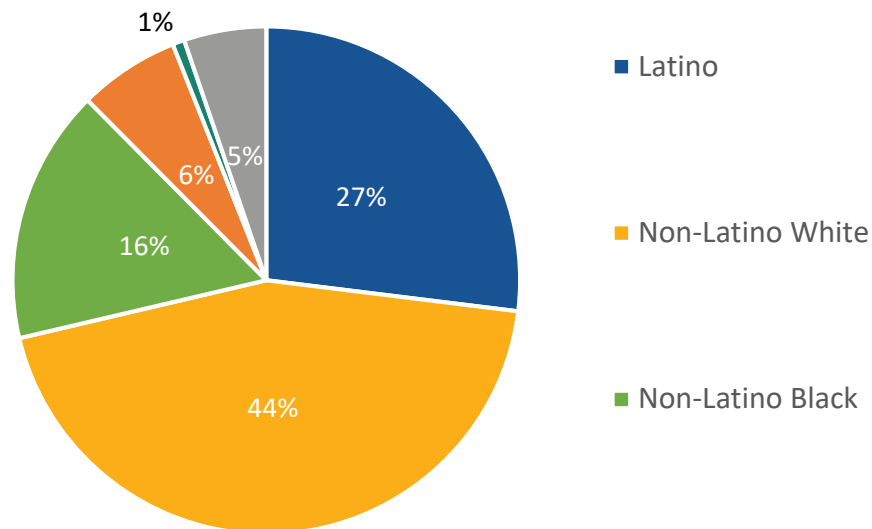
Young adults ages 19 to 34 were most likely to be working (47% of working Medicaid enrollees)

- Among all Medicaid enrollees who were employed, 56% were female
- The majority of younger working Medicaid enrollees were female (59%), but the percentage point gap decreased for older age groups



Race and Ethnicity

- Working Medicaid enrollees
 - 44% non-Latino White
 - 27% Latino
 - 15% non-Latino Black
 - 6% Asian American, Native Hawaiian/Pacific Islander
 - 5% Multiracial
 - 1% American Indian/Alaska Native



Key Takeaways

- Transitioning Medicaid enrollees that are no longer eligible for coverage to alternative sources of coverage is crucial
- ESI is the largest source of health coverage in the U.S., covering 54.3% of the U.S. population for some or all of the calendar year
- Employers have a critical role ensuring that their employees, particularly lower-income employees, are aware of and have access to available health coverage
- 2 million Medicaid beneficiaries already have ESI coverage, and an additional 2.5 million spouses and child dependents are potentially eligible for ESI coverage
 - This could help reduce the risk of coverage loss after Medicaid redeterminations resume

State Level Estimates of Employed Medicaid Enrollees

- This analysis produces estimates of number of non-elderly adults with Medicaid currently working by state, along with data on employment, income, and demographic characteristics, including:

- Industry of Employment
- Self-Employment
- Recent childbirth
- HIU Income
- Age
- Sex Education
- Martial Status
- Race/Ethnicity

State Level Estimates of Medicaid Enrollees Currently Working and their Demographic Characteristics

ASPE > Reports > State Level Estimates of Medicaid Enrollees Currently Working and their Demographic Characteristics

PUBLICATION DATE Apr 10, 2023

ASPE has developed national and state estimates of the number of U.S. residents enrolled in Medicaid, along with data on employment, income, and demographic characteristics of those who are currently working, using the most recent Census data available from the 2021 American Community Survey (ACS).

FILES

[State Level Estimates of Medicaid Enrollees \(xlsx, 55.54 KB\)](#)

TOPICS

AutoSave (On) aspe-estimates-employed-medicaid-enrollees • Saved Search (Alt+Q)								
File Home Insert Page Layout Formulas Data Review View Help Acrobat								
B35		1283700						
	A	B	C	D	E	F	G	H
1				Among the Non-Elderly Adults Enrolled in Medicaid Who are Currently Working				
2	State	Number of non-elderly adults with Medicaid currently working	% with ESI	% with ESI or with ESI of Spouse/Parent	Has State Expanded Medicaid?	% Working Full Time	Average usual hours worked per week past 12 months	
3	Alabama	78,300	24%	31% N		91%	34.9	
4	Alaska	41,400	22%	28% Y		87%	34.8	
5	Arizona	327,000	16%	22% Y		91%	35.5	
6	Arkansas	136,200	13%	19% Y		93%	36.5	
7	California	2,425,900	11%	16% Y		89%	34.5	
8	Colorado	249,600	15%	21% Y		88%	34.6	
9	Connecticut	212,100	11%	17% Y		85%	33.6	
10	Delaware	47,700	15%	22% Y		89%	34.4	
11	District of Columbia	33,000	12%	15% Y		88%	34.1	
12	Florida	536,400	17%	23% N		91%	35.8	
13	Georgia	211,000	23%	29% N		89%	35.2	
14	Hawaii	56,500	26%	30% Y		80%	31.7	
15	Idaho	85,300	18%	25% Y		88%	34.8	
16	Illinois	495,900	14%	20% Y		88%	33.9	
17	Indiana	271,600	15%	22% Y		90%	35.0	
18	Iowa	142,100	17%	23% Y		87%	34.6	
19	Kansas	59,300	23%	28% N		87%	34.2	
20	Kentucky	275,900	15%	21% Y		94%	36.6	
21	Louisiana	285,700	13%	18% Y		92%	36.2	
22	Maine	52,900	20%	25% Y		88%	33.8	
23	Maryland	277,600	15%	21% Y		90%	35.1	
24	Massachusetts	434,800	16%	22% Y		87%	33.8	

Expansion vs. Non-Expansion States

- Most of the working non-elderly adults with Medicaid are in Medicaid expansion states:

US Total	13,489,900
Expansion	11,133,900
Non-Expansion	2,356,100

Race/Ethnicity Differences

State	Number of non-elderly adults with Medicaid currently working	% Spanish/Hispanic/Latino Origin	% White Non-Latino	% Black Non-Latino	% Asian / Native-Hawaiian / Pac Islander Non-Latino	% American Indian / Alaska Native Non-Latino	% Multi-racial or Other
New Mexico	162,900	60%	22%	1%	1%	13%	3%
California	2,425,900	57%	21%	6%	12%	0%	4%
Texas	536,600	48%	27%	18%	4%	0%	3%
Arizona	327,000	46%	35%	7%	2%	4%	5%
District of Columbia	33,000	14%	9%	69%	3%	**	6%
Mississippi	57,900	3%	44%	50%	1%	**	3%
Louisiana	285,700	5%	43%	45%	2%	0%	5%
Alabama	78,300	4%	45%	44%	1%	1%	6%

- In several states, the majority of working non-elderly adults with Medicaid are Latino (4) or non-Latino Black (4)

Race/Ethnicity Differences

- In most (29) states, the majority of working non-elderly adults with Medicaid are white.

State	Number of non-elderly adults with Medicaid currently working	% Spanish/Hispanic/Latino Origin	% White Non-Latino	% Black Non-Latino	% Asian / Native-Hawaiian / Pac Islander Non-Latino	% American Indian / Alaska Native Non-Latino	% Multi-racial or Other
West Virginia	94,000	2%	86%	4%	1%	**	6%
Wyoming	11,000	5%	86%	**	**	5%	4%
Maine	52,900	4%	85%	5%	**	1%	5%
Vermont	39,000	2%	84%	2%	4%	**	8%
New Hampshire	41,900	5%	80%	4%	2%	**	9%
Montana	49,700	4%	80%	**	**	9%	6%
North Dakota	17,700	5%	80%	6%	**	7%	2%
Kentucky	275,900	4%	79%	9%	2%	0%	6%
Iowa	142,100	9%	78%	6%	2%	1%	4%
South Dakota	16,000	8%	77%	3%	**	8%	4%
Idaho	85,300	16%	76%	2%	2%	1%	4%
Utah	67,900	13%	75%	3%	3%	3%	5%
Missouri	117,500	4%	69%	19%	2%	0%	5%
Nebraska	49,000	14%	69%	9%	3%	1%	5%
Indiana	271,600	10%	66%	17%	3%	0%	5%
Kansas	59,300	16%	65%	9%	3%	1%	7%
Oregon	238,400	20%	65%	2%	4%	1%	7%
Wisconsin	228,100	13%	64%	13%	4%	1%	4%
Minnesota	302,900	8%	63%	16%	7%	1%	5%
Michigan	499,900	6%	63%	21%	3%	0%	6%
Ohio	576,300	5%	63%	22%	3%	0%	6%
Tennessee	201,600	5%	62%	25%	2%	**	6%
Arkansas	136,200	8%	62%	20%	2%	0%	7%
Pennsylvania	532,500	15%	58%	17%	5%	0%	6%
Oklahoma	95,000	12%	57%	12%	3%	6%	10%
Washington	325,800	21%	56%	6%	9%	1%	7%
Colorado	249,600	31%	53%	6%	3%	0%	6%
Rhode Island	65,400	31%	51%	7%	3%	1%	8%
Alaska	41,400	9%	51%	1%	14%	19%	7%

Age Differences

- The age composition of the non-elderly adults with Medicaid varies by state
 - 5 states have a majority of that population 19-34
 - 3 states have over 25% between 50-64

State	Number of non-elderly adults with Medicaid currently working	% Age 19-34	% Age 35-49	% Age 50-64
South Dakota	16,000	59%	32%	9%
Nebraska	49,000	55%	26%	19%
North Carolina	274,300	55%	32%	13%
Kansas	59,300	53%	31%	16%
Oklahoma	95,000	53%	36%	11%
Vermont	39,000	38%	36%	26%
District of Columbia	33,000	43%	31%	26%
New York	1,283,700	41%	34%	24%

ASPE Products

- <https://aspe.hhs.gov/reports/state-estimates-employed-medicaid-enrollees>
- <https://aspe.hhs.gov/reports/employed-medicaid-enrollees>
- <https://aspe.hhs.gov/reports/unwinding-medicaid-continuous-enrollment-provision>

Employer-Sponsored Insurance and Employers' Role

Department of Labor
Amber Rivers, Employee Benefits Security Administration

CMS Partner Resources

Centers for Medicare & Medicare Services (CMS)
Stefanie Costello, Office of Communications



Partner Resources

- **Unwinding Homepage on Medicaid.gov**
www.medicaid.gov/unwinding
- **Medicaid and CHIP Beneficiary Resource Page**
www.medicaid.gov/renewals
- **Unwinding Communications Toolkit**
English: <https://www.medicaid.gov/resources-for-states/downloads/unwinding-comms-toolkit.pdf>
Spanish: <https://www.medicaid.gov/resources-for-states/downloads/unwinding-comms-toolkit-esp.pdf>
- **Communications Toolkit Supporting Materials (flyers, post cards, conference cards, etc.)**
<https://www.medicaid.gov/resources-for-states/downloads/unwinding-comms-toolkit-graphics.zip>
- **Fact Sheet for Employers with Employees that are Losing Medicaid or CHIP**
English: <https://www.medicaid.gov/resources-for-states/downloads/employee-coverage-loss-factsheet.pdf>
Spanish: <https://www.medicaid.gov/resources-for-states/downloads/employee-coverage-loss-factsheet-esp.pdf>
- **Recordings, Transcripts, and Slides from Past Webinars**
www.cms.gov/cms-national-stakeholder-calls

Question & Answer

Centers for Medicare & Medicare Services (CMS)
Stefanie Costello, Office of Communications

Closing Remarks

Centers for Medicare & Medicare Services (CMS)
Stefanie Costello, Office of Communications



UPCOMING WEBINAR DATES

The fourth Wednesday of every month from 12:00-1:00pm ET.

- Wednesday, May 24, 2023 @ 12:00pm ET
- Wednesday, June 28, 2023 @ 12:00pm ET



The background of the slide is a solid blue color with a subtle geometric pattern of overlapping triangles. On the right side, there is a faint, stylized silhouette of a modern building with a curved facade and large windows.

Appendix A:

Enrollment Assistance Program Target Areas

Enrollment Assistance Program (EAP) Target Areas



EAP programs are being established in target areas of the states referenced in the table for a 12-month period of performance.

State	EAP Target Locations
Arizona	Maricopa County, Arizona
Florida	Broward County, Florida
	Hillsborough County, Florida
	Miami-Dade County, Florida
	Orange County, Florida
Illinois	Cook County, Illinois
Louisiana	LaSalle Parish, Louisiana
Michigan	Wayne County, Michigan
Montana	Silver Bow County, Montana
North Carolina	Guilford County, North Carolina
	Mecklenburg County, North Carolina
Oklahoma	Oklahoma County, Oklahoma
South Dakota	Oglala Lakota County, South Dakota
Tennessee	Shelby County, Tennessee
Texas	Bexar County, Texas
	Dallas County, Texas
	El Paso County, Texas
	Harris County, Texas
	Hidalgo County, Texas
	La Salle County, Texas
	Tarrant County, Texas
Utah	Utah County, Utah
	Salt Lake County, Utah

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Appendix B:

Reminder Letter Templates

- Also available online at: <https://marketplace.cms.gov/applications-and-forms/notices> (see **Marketplace Reminder Letters: Loss of Medicaid/CHIP Reminder Letters**)

Reminder Letters: FFM Assister Information



Need health insurance? You may be able to get help paying for a plan through the Health Insurance Marketplace®

Our records show that you recently lost or may soon lose health coverage through [state Medicaid program name] [(Medicaid)] or [state CHIP Name] [(Children's Health Insurance Program (CHIP))]. If you or others in your household need health coverage, you can find a plan through the Health Insurance Marketplace®, and you may also be able to get help with costs. These are quality health plans that cover prescription drugs, doctor's visits, hospitalizations and more. Act soon!

What should I do next?

If you're not sure if you have lost or will be losing coverage, contact [state Medicaid program name] [(Medicaid)] or [state CHIP Name] [(Children's Health Insurance Program (CHIP))].

If you need health coverage, submit a new or updated Marketplace application right away to see if you (or other members of your household) can buy a Marketplace plan and get help with costs. **It only takes a few steps to see if you can get covered.** Visit [HealthCare.gov](https://www.healthcare.gov) to get started.

For more help

If you have questions about Marketplace coverage or applying, need help in another language, or want this information in an accessible format (like large print, braille, or audio), help is available:

- Visit [HealthCare.gov](https://www.healthcare.gov)
- Call the Marketplace Call Center at 1-800-318-2596 (TTY: 1-855-889-4325)

A Marketplace Assister, *[Organization Name]*, may reach out to help you and other household members enroll in coverage. Marketplace Assistors provide free and impartial enrollment assistance. You can contact *[Organization Name, Assister ID]* at *[Phone Number]* or visit *[Organization Website]*. You can also get more information about help in your local area at [LocalHelp.HealthCare.gov](https://www.localhelp.healthcare.gov).

If you're an American Indian or an Alaska Native who is a member of a federally recognized tribe, visit [HealthCare.gov/american-indians-alaska-natives/coverage](https://www.healthcare.gov/american-indians-alaska-natives/coverage) to learn more about available benefits.

Health Insurance Marketplace® is a registered service mark of the U.S. Department of Health & Human Services.

Nondiscrimination: The Health Insurance Marketplace doesn't exclude, deny benefits to, or otherwise discriminate against any person on the basis of race, color, national origin, disability, sex (including sexual orientation and gender identity), or age.

Reminder Letters: Find Local Help



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- Visit [HealthCare.gov](https://www.healthcare.gov)
- Call the Marketplace Call Center at 1-800-318-2596 (TTY: 1-855-889-4325)

You can find local help to assist you and other household members enroll in coverage. Local Marketplace Assistants provide free and impartial enrollment assistance. You can get more information about help in your local area at [LocalHelp.HealthCare.gov](https://www.healthcare.gov/localhelp).

If you're an American Indian or an Alaska Native who is a member of a federally recognized tribe, visit [HealthCare.gov/american-indians-alaska-natives/coverage](https://www.healthcare.gov/american-indians-alaska-natives/coverage) to learn more about available benefits.

Health Insurance Marketplace® is a registered service mark of the U.S. Department of Health & Human Services.

Nondiscrimination: The Health Insurance Marketplace doesn't exclude, deny benefits to, or otherwise discriminate against any person on the basis of race, color, national origin, disability, sex (including sexual orientation and gender identity), or age.

Reminder Letters: SBM-FP



Need health insurance? You may be able to get help paying for a plan through the Health Insurance Marketplace®

Our records show that you recently lost or may soon lose health coverage through [state Medicaid program name] [(Medicaid)] or [state CHIP Name] [(Children's Health Insurance Program (CHIP))]. If you or others in your household need health coverage, you can find a plan through the Health Insurance Marketplace®, and you may also be able to get help with costs. These are quality health plans that cover prescription drugs, doctor's visits, hospitalizations and more. Act soon!

What should I do next?

If you're not sure if you have lost or will be losing coverage, contact [state Medicaid program name] [(Medicaid)] or [state CHIP Name] [(Children's Health Insurance Program (CHIP))].

If you need health coverage, submit a new or updated Marketplace application right away to see if you (or other members of your household) can buy a Marketplace plan and get help with costs. **It only takes a few steps to see if you can get covered.** Visit [HealthCare.gov](https://www.healthcare.gov) to get started.

For more help

If you have questions about Marketplace coverage or applying, need help in another language, or want this information in an accessible format (like large print, braille, or audio), help is available:

- Visit [HealthCare.gov](https://www.healthcare.gov)
- Call the Marketplace Call Center at 1-800-318-2596 (TTY: 1-855-889-4325)

You can find local help to assist you and other household members enroll in coverage. Local Marketplace Assistants provide free and impartial enrollment assistance. You can get more information about help in your local area at: [(Oregon Health Care: [Healthcare.Oregon.gov/Marketplace](https://www.healthcare.oregon.gov/Marketplace/)), (My Arkansas Insurance: myarinsurance.com/find-help/), and (Cover Virginia: coverva.dmas.virginia.gov/marketplace/)].

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