

From: Marti Kane, Risk Management

If you currently waive the City's health insurance coverage due to having Medicaid for yourself and/or family members, pay careful attention to this information and deadlines.

Medicaid renewals are returning.

In 2020, the COVID-19 pandemic created a public health emergency (PHE). During this time, Medicaid beneficiaries were not required to renew their Medicaid plans.

Before the pandemic, Medicaid renewals—also called redetermination or recertification—happened each year.

Beginning April 1, 2023, they will start again.

If you are enrolled in Medicaid, maintaining your eligibility can depend on several factors, including changes in income, household size, age and disability status.

State Medicaid agencies can start processing eligibility redeterminations on Feb. 1, 2023, and **terminating coverage for people who no longer qualify as early as April 1, 2023.**

If you are enrolled in Medicaid, the exact date of your renewal will depend on your state. Your state Medicaid agency should contact you with instructions on any action steps you may need to complete.

If Medicaid for you and/or your dependents is terminated, you will only have 30 days from the date your Medicaid coverage ends (not 30 days from the date you found out), to contact me and complete the required enrollment forms to enroll in the City's coverage.

Make sure your address and info is current with Medicaid as they will send termination notices to the address they have on file.

Please see the attached flyer.



How to stay covered if you lose your Medicaid

If you're losing your Medicaid coverage, you may be eligible to enroll in a new plan right away as part of a special enrollment period.

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Medicaid status

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Coverage options

If you no longer qualify for Medicaid and your enrollment is being terminated, there are ways to stay covered. Losing Medicaid coverage is called a qualifying life event because it may impact your health insurance. Experiencing a qualifying life event means you can enroll in a new health plan right away as part of a special enrollment period.

Most people have 3 options:

1. A health plan through your work
2. A health plan offered through the Health Insurance Marketplace at healthcare.gov
3. Medicare, if you are 65 or older

If you need to sign up for another health plan, the special enrollment period is typically 30 or 60 days.

Be sure to take action

- Talk to your employer about a health plan through your work
- Visit uhc.com/staycovered to learn more about other coverage options
 - Point your smartphone camera at the QR code to scan it



- If you no longer qualify for Medicaid, call HealthMarkets at 1-888-595-3645 to speak to a licensed insurance agent who can help identify your coverage options

Special enrollment

If you miss your special enrollment period, you'll have to wait until the next annual open enrollment period to sign up for coverage. Employers set their own open enrollment timing, while the Health Insurance Marketplace enrollment typically starts Nov. 1, for start dates of Jan. 1.

Once enrolled in a new health plan due to a special enrollment period, your coverage typically starts on the first day of the month following eligibility.

Where can I get more information?

Visit uhc.com/staycovered to learn more about Medicaid renewal and other health insurance options including Medicare and plans offered through the Health Insurance Marketplace.

If you no longer qualify for Medicaid, call HealthMarkets at 1-888-595-3645. A licensed HealthMarkets insurance agent can help review your financial circumstances and help identify your health coverage options.

UnitedHealthcare is dedicated to help you stay covered while working to fulfill our mission of helping people live healthier lives and making the health system work better for everyone.



It's important to know

The special enrollment time period is limited, so if you are no longer eligible for Medicaid, be sure to take action.

Learn more

Contact your employer for more information

Insurance coverage provided by or through UnitedHealthcare Insurance Company or its affiliates. Administrative services provided by United HealthCare Services, Inc. or their affiliates.

Administrative services provided by United HealthCare Services, Inc. or their affiliates, and UnitedHealthcare Service LLC in NY. Stop-loss insurance is underwritten by UnitedHealthcare Insurance Company or their affiliates, including UnitedHealthcare Life Insurance Company in NJ, and UnitedHealthcare Insurance Company of New York in NY.

HealthMarkets Insurance Agency, Inc. is licensed as an insurance agency in all 50 states and DC. Not all agents are licensed to sell all products. Service and product availability varies by state. Sales agents may be compensated based on a consumer's enrollment in an insurance plan. No obligation to enroll.

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