

Applying for Marketplace coverage after Medicaid or CHIP denial

If you've been denied Medicaid or Children's Health Insurance Program (CHIP) coverage, you may be able to buy a health plan through the Health Insurance Marketplace.

Depending on where and when you applied, you may qualify for:

- Marketplace health plans
- Help with the costs of monthly premiums
- A Special Enrollment Period that lets you enroll in a Marketplace plan outside the Open Enrollment Period

If this describes your situation...	...here's what you need to do next. You may have gotten a Marketplace notice explaining these steps.
You applied through the Marketplace, or you reported a life change through the Marketplace. You were told you appeared to be eligible for Medicaid or CHIP, but your state later said you weren't eligible.	Visit HealthCare.gov , update your most recent application for the coverage year, and submit it to see what you're eligible for.
You applied at the state Medicaid or CHIP agency. The state said you didn't qualify and told you your application was transferred to the Marketplace to see if you qualify for Marketplace health plans and programs.	You now have application information on file in the Marketplace. Visit HealthCare.gov and start a Marketplace account if you don't already have one. Be sure to use the same name and information from your state application. Select "Find my application," then complete and submit your Marketplace application to see what you're eligible for. If you can't locate your existing application, you can start a new one.
You were enrolled in Medicaid or CHIP, but you reported a life change and no longer qualify.	You may have application information on file in the Marketplace. Visit HealthCare.gov and start a Marketplace account if you don't already have one. Be sure to use the same name and information from your state application, if you applied there first. Complete and submit the application that the Marketplace started for you to see what you're eligible for. If there isn't an existing application in your Marketplace account, follow steps to start a new one.

You can also call the Marketplace Call Center at 1-800-318-2596 for help with your new or transferred application. TTY users should call 1-855-889-4325. Be sure to let the Call Center Representative know if you applied for Medicaid or CHIP through your state.

To view, update, and submit a Marketplace application through **HealthCare.gov**, you'll need to create a Marketplace account if you don't already have one. You'll also need the Application ID number that's shown on the top of the Medicaid or CHIP denial notice if you got one from the Marketplace or from your state.

If you give new information on your new or resubmitted Marketplace application, you may get different results. For example, if you've had changes in your household income or family size, you may find out that you're now eligible for Medicaid or CHIP.

Important: When you view your Marketplace application, you may be asked if anyone has been found not eligible for Medicaid or CHIP in the past 90 days. Be sure to answer "Yes" to this question as it applies to anyone on your application. For more help answering this question, visit **HealthCare.gov/help/found-not-eligible-for-Medicaid**.

If you can't afford health coverage, you're not required to buy it. If you didn't qualify for Medicaid or CHIP, and you aren't eligible for lower costs through the Marketplace, you still have options that could help.

- You can apply for an exemption through the Marketplace each year that you won't have coverage, so you won't have to pay a fee when you file taxes.
- If you apply through the Marketplace but find that there are no affordable options, you may qualify for an exemption for the remaining months that you don't have coverage. You can also claim this type of exemption when you file your tax return for that year.
- If you live in a state that didn't expand Medicaid and your Marketplace eligibility notice says you have an exemption, you don't need to apply separately for an exemption.

For more information, visit **HealthCare.gov/medicaid-chip/medicaid-expansion-and-you**.

You may be able to get low-cost health care at a community health center. For more information, visit **findahealthcenter.hrsa.gov**.

For more information about getting health coverage after Medicaid or CHIP denial, visit **HealthCare.gov** or call the Marketplace Call Center.

