

What to do if your Marketplace appeal is “invalid”

If you submit an appeal request and the Marketplace Appeals Center tells you that your appeal is invalid, you might need to take certain actions to get your request considered or find other ways to get help.

When you apply for Marketplace coverage, you get an “Eligibility Results” notice. You’ll also get notices from the Marketplace if your eligibility status changes. If you disagree with these Marketplace decisions, you may be able to appeal. This includes results like your eligibility for a Special Enrollment Period, financial help, or an exemption from the requirement to have health insurance. The Marketplace Appeals Center handles each appeal request individually.

You’ll need to take action before you can appeal these types of issues

If you want to appeal for this reason	You must take this action before the Marketplace Appeals Center considers your appeal
You missed the deadline for filing your appeal.	Write to the Marketplace Appeals Center and explain why your appeal request was delayed. It’ll let you know if you can still appeal.
You disagree with your eligibility notice, and your notice states that you need to upload or mail documents to the Marketplace because some information provided on your application doesn’t match its records (also known as a “data matching issue”).	Submit the requested documents to the Marketplace by the deadline in the notice. This may resolve the issue without an appeal. For more information, visit HealthCare.gov/verify-information/send-more-info/ . You can appeal only AFTER the Marketplace either verifies the information on your application, or ends your eligibility because it wasn’t verified. Visit HealthCare.gov and check your Marketplace account for a “Data Matching Resolution Notice” or a “Data Matching Expiration Notice” about your eligibility. Each of those notices have an explanation of your appeal rights.
You got a notice from the Marketplace Appeals Center saying that your employer appealed a Marketplace decision about your eligibility for premium tax credits.	Send information to the Marketplace Appeals Center showing that your employer didn’t offer affordable health coverage that met “minimum value” requirements. (You should have gotten a notice from the Marketplace Appeals Center explaining how to do this.) The Marketplace Appeals Center will send you a notice explaining the outcome of your employer’s appeal, and if your eligibility changes. Then, you can file an appeal if you disagree with any decisions about your eligibility. Your notice will include information about your appeal rights and possible next steps.
You got a notice that the Marketplace Appeals Center determined you weren’t eligible for premium tax credits to help pay for your Marketplace plan because your employer offered you affordable health coverage that met “minimum value” requirements.	Return to your Marketplace application and “Report a life change.” (You should have gotten a notice from the Marketplace Appeals Center with instructions.) You’ll get an updated eligibility notice with information about your appeal rights. For more information, visit HealthCare.gov/have-job-based-coverage/ .

You may be able to get other kinds of help if the Marketplace Appeals Center can't review your appeal.

If you want to appeal for this reason	You may want to take this action
<p>Your health insurance plan has refused to pay a claim for a benefit you think should be covered based on the terms of your plan.</p>	<p>Submit an "internal appeal" to your insurance company, not the Marketplace. Instructions should be in the notice you got from your health insurance company saying that they won't pay your claim.</p> <p>If you file an internal appeal and it's denied, you'll get a final denial notice with instructions about your right to request an "external review" from an independent third party." Instructions should be in your final denial notice after an internal appeal and in your health plan documents.</p> <p>Visit HealthCare.gov/appeal-insurance-company-decision/appeals/</p> <ul style="list-style-type: none"> • For more information about how to appeal your health plan's decision • For more information on the difference between health insurance coverage appeals and Marketplace appeals
<p>You requested that the Marketplace or your insurance company end your health coverage, but the termination wasn't effective on the date you requested.</p>	<p>You can't appeal, but you can find out if your coverage can be terminated retroactively (that is, as of a date in the past).</p> <p>Call the Marketplace Call Center at 1-800-318-2596 and request a "retroactive termination." TTY users can call 1-855-889-4325. Your case may be assigned to a Marketplace case worker.</p> <p>For more information about ending your Marketplace coverage, visit HealthCare.gov/how-to-cancel-a-marketplace-plan/.</p> <p>If you already contacted the Marketplace Call Center and got a notice that your coverage end date can't be changed, then this is the final decision. It can't be appealed.</p>
<p>When you filed your federal income tax return, you owed back some or all of the premium tax credits you used during the year to help pay for your Marketplace coverage.</p>	<p>You can't appeal this issue to the Marketplace Appeals Center, but there are resources to help you confirm that what you owe is correct.</p> <p>When you file your federal taxes, you need to "reconcile" the premium tax credit you used in advance—based on your estimated income and other eligibility information—with the premium tax credit you qualify for based on your actual income and other information for the year. If your actual income turned out to be higher than what you entered in your application, or certain other information changed (like family size or access to employer sponsored coverage), you might owe money back at tax time.</p> <p>Check your Form 1095-A that you got from the Marketplace, as well as your tax return and make sure that they're both correct. If not, you may need to request a corrected Form 1095-A and/or file an amended tax return.</p> <p>Marketplace Form 1095-A has information about the premiums that you paid and financial help that you got during the year. If you think there's a problem with this information, you can call the Marketplace Call Center.</p> <p>Contact the IRS if you think there's a problem with your tax return. Only the IRS can resolve issues concerning your taxes. The Marketplace Appeals Center can't review IRS determinations. For more information about health coverage and your federal income taxes, visit HealthCare.gov/taxes/. To learn more about reconciling your premium tax credit when you file taxes, visit HealthCare.gov/taxes-reconciling/.</p>

For more information, visit [HealthCare.gov/marketplace-appeals](https://www.healthcare.gov/marketplace-appeals).

You have the right to get the information in this product in an alternate format. You also have the right to file a complaint if you feel you've been discriminated against. Visit <https://www.cms.gov/About-CMS/Agency-Information/Aboutwebsite/CMSNondiscriminationNotice.html>, or call the Marketplace Call Center at 1-800-318-2596 for more information. TTY users can call 1-855-889-4325.



Health Insurance
Marketplace