



# Medicaid Coverage Gap SEP



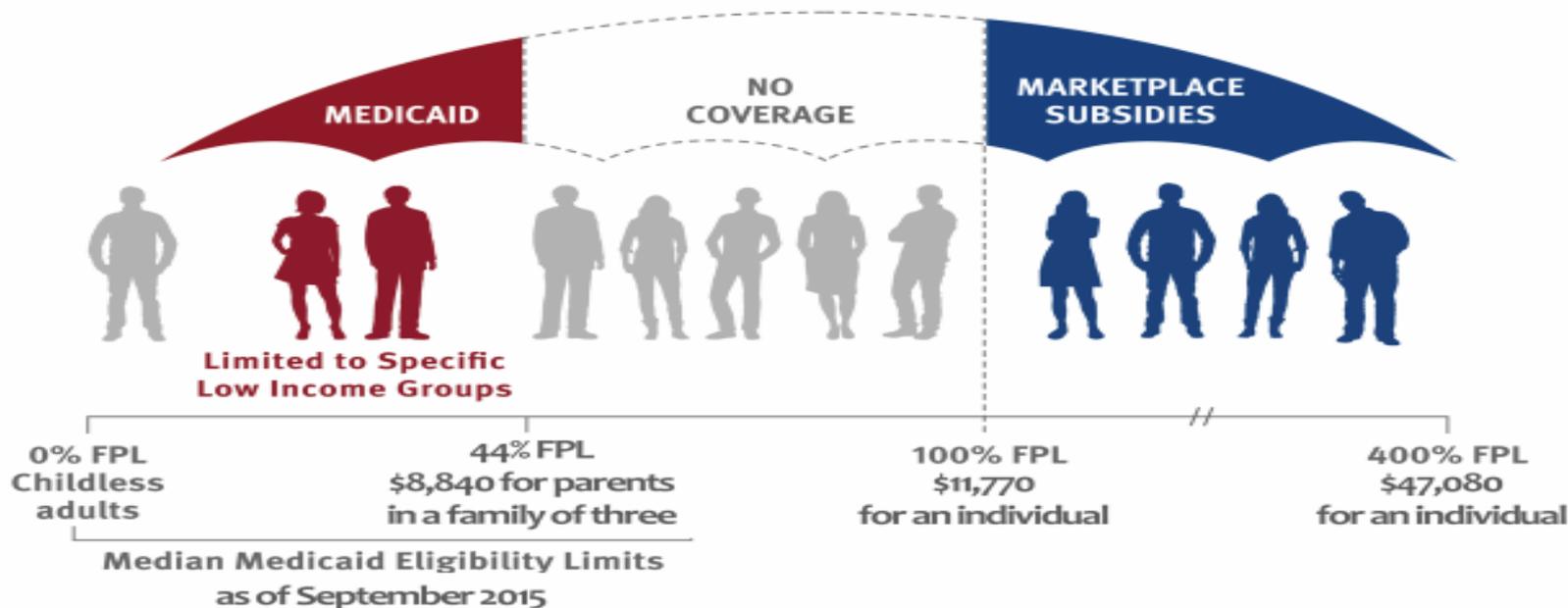
**Medicaid Coverage Gap  
Special Enrollment  
Period Overview**

***April 29, 2016***

# What is the Medicaid Coverage Gap?

Figure 1

## Gap in Coverage for Adults in States that Do Not Expand Medicaid under the ACA



Note: We provide this example because it contains additional information that may be useful. As with other external partner resources that we share, we cannot attest to the accuracy of the information provided by third-party sites or any other linked site, and linking to a non-CMS web site does not constitute an official endorsement by CMS.



Garfield, Damico, "The Coverage Gap: Uninsured Poor Adults in States that Do Not Expand Medicaid - An Update," The Henry J. Kaiser Family Foundation, Jan 21, 2016

# What is the Medicaid Coverage Gap SEP?

- This SEP offers consumers who previously fell within the Medicaid Coverage Gap the opportunity to enroll in a qualified health plan (QHP) with Advanced Premium Tax Credits (APTCs) if they experience an increase in household income and meet all other criteria.

# Who is eligible?

- A consumer may qualify for the Medicaid Coverage Gap SEP if he or she:
  - Resides in a non-Medicaid expansion state
  - Was previously ineligible for APTC solely because of a household income below 100% of the Federal Poverty Level (FPL)
  - Was ineligible for Medicaid during that same timeframe
  - Has experienced a subsequent change in household income that makes him or her newly eligible for APTC

# What is the process for applying for this SEP?

- Complete a Marketplace application either online or by calling the Marketplace Call Center to determine if the consumer is now eligible for APTC.
- Call the Marketplace Call Center and let the representative know that the consumer was previously ineligible for Medicaid because he or she lives in a non-Medicaid expansion state, and was previously ineligible for APTC because his or her income was too low.
- Inform the Marketplace Call Center representative that the consumer has experienced an increase in household income that now makes him or her newly eligible for APTC.
- Once the Marketplace Call Center confirms that the consumer is eligible for APTC and meets requirements, the consumer's application will be escalated to a review team that will determine the consumer's eligibility for the SEP.

# What is the process for applying for this SEP? (Continued)

- The review process should be completed within ten (10) business days, barring exceptional circumstances.
- After a determination is made, the Marketplace will send a notification to the consumer via mail.
  - If the consumer is eligible for this SEP, he or she should return their application to complete the enrollment process online or through the Marketplace Call Center.
  - If the consumer is not eligible for this SEP, he or she must wait until the next Open Enrollment Period or upon qualifying for a different SEP to enroll in coverage.
  - Consumers who are determined ineligible for a SEP have the right to appeal the decision. For more information, click here: <https://www.healthcare.gov/marketplace-appeals/>.

# What should assisters remember about this SEP?

- Consumers no longer have to submit a Medicaid denial notice from their state Medicaid agency.
- Additionally, consumers do not need to submit an Exemption Certificate Number (ECN), or a Marketplace Eligibility Determination Notice that shows they previously weren't eligible for APTC.
- Consumers must call the Marketplace Call Center and attest to a change in household income within 60 days of experiencing the change.
- Consumers are only eligible for this SEP if they live in a non-Medicaid expansion state.

# What should assisters remember about this SEP? (Continued)

- Consumers are only eligible for this SEP if their household income was previously below 100% FPL and they recently experienced an increase in household income that now makes them eligible for APTC through the Marketplace.
- An increase in income alone will not automatically make a consumer eligible for APTC. There are other reasons why a consumer may not be eligible for APTC, such as already having access to other minimum essential coverage. **A consumer must be determined eligible for APTC in order to qualify for this SEP.**
- Consumer enrolling through this SEP will receive prospective coverage following regular coverage effective dates.