



# 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.

## 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.

## Medicaid status

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.

## 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](https://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](https://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](https://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](#)

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