

What is Happening With Medicaid and the Children's Health Insurance Program (CHIP) Right Now?

What is Medicaid?

- Medicaid provides health coverage to over 86 million* Americans, including eligible **low-income adults, children, pregnant women, elderly adults** and **people with disabilities**. States may choose to cover additional groups.
- Medicaid is the single **largest source of health insurance coverage** in the United States.
- Each state runs their own Medicaid program.
- Medicaid may be called by a **different name depending on the state**. For example, in Tennessee, the Medicaid program is called TennCare.

Visit [Medicaid.gov/renewals](https://www.medicaid.gov/renewals) to find more information about your state's Medicaid program.

What is the Children's Health Insurance Program (CHIP)?

- The Children's Health Insurance Program (CHIP) provides health coverage to over 7 million* **uninsured children** in low-income families.
- Similar to Medicaid, each state runs their own CHIP program.
- CHIP programs may also be called by a **different name depending on the state**. For example, in Montana, CHIP is called Healthy Montana Kids.

Why are Medicaid and CHIP Renewals Happening Now?

- For the past three years, people on Medicaid were not required to renew their coverage due to the COVID-19 Public Health Emergency. This was referred to as the ‘continuous enrollment condition’.
- The continuous enrollment condition ended on March 31, 2023, and as of April 1, 2023, states are able to terminate Medicaid and CHIP enrollment for individuals no longer eligible.
- States will have up to 12 months to return to normal eligibility and enrollment operations.
- The expiration of the continuous enrollment condition now presents the single largest health coverage transition event since the first open enrollment period of the Health Insurance Marketplace.

What Is Happening Right Now With Medicaid and CHIP?

- **States are now contacting individuals** to determine if they are still eligible for Medicaid and CHIP.
- Some individuals might not qualify for Medicaid or CHIP and will **lose coverage**.
- During a 12-month period, states will be **spreading out renewals**. Not everyone will have their Medicaid or CHIP coverage renewed at the same time.
- In Montana, the state began initiating renewals in April 2023 with the first month of coverage ending in June.

How Will This Impact People in My Community?

- About **15 million** people are predicted to **lose Medicaid and CHIP** coverage over the next year. Of that, **6.8 million** people are expected to lose coverage **even though they still qualify** for Medicaid and CHIP.
- **5.3 million children** are predicted to lose their Medicaid or CHIP coverage.
- Nearly **4.6 million** people predicted to lose coverage are **Latino** and **2.2 million** people are **Black**.
- People enrolled in Medicaid and CHIP need to **take steps to renew** their coverage, if eligible.
- People who no longer qualify for Medicaid or CHIP will need to find another option for health insurance coverage.

What Do People Enrolled in Medicaid and CHIP Have to Do to Renew Their Coverage?

- States will use the information they have to decide if a person or their family member(s) will keep their Medicaid or CHIP coverage.
- If the state **needs more information**, they will send a **renewal letter** to that person in the mail.
- For some people, this will be the **first time** their coverage will be renewed.
- Many people may not know that they need to renew their coverage or be on the look out for information from their state.

What Steps Do People Need to Take if They Have Not Gotten Anything From Their State Medicaid or CHIP Program Yet?

- 1. Update your contact information** – Make sure your state Medicaid or CHIP program has your current mailing address, phone number, email, or other contact information. This way, they'll be able to contact you about your Medicaid or CHIP coverage. Contact Montana Medicaid at www.dphhs.mt.gov and follow the links to update your information or call the state's hotline at 1-888-706-1535.
- 2. Check your mail and open any mail from your state Medicaid or CHIP program** - Your state Medicaid or CHIP program will mail you a letter about your Medicaid or CHIP coverage. This letter will also let you know if you need to complete a renewal form to see if you still qualify for Medicaid or Healthy Montana Kids.

What Steps Do People Need to Take if They Have Received a Renewal Form From Their State?

1. **Read the entire letter!**
2. **Complete your renewal form and send it back**– Fill out the form and return it to your state Medicaid or CHIP program right away to help avoid a gap in your Medicaid or CHIP coverage. Provide the information your state is asking for and any documents to support that information.
 - Even if a parent is no longer eligible for Medicaid, their child may still be eligible for Medicaid or CHIP. It is important to **always** return the renewal form so your state can see if you or anyone in your family qualifies for coverage.
3. **Look out for follow-up information from your state about your coverage** – State Medicaid and CHIP offices will follow-up with people once they have reviewed a person's information to share if their coverage has been renewed. States will also let people know if they found that a person is no longer eligible for Medicaid or CHIP and when their coverage will end.

What Steps Do People Need to Take if They Have Lost Their Medicaid or CHIP Coverage?

1. Review the notice from your state to see why you lost Medicaid or CHIP coverage

- If the state ended your coverage because they did not have the information they needed to complete the renewal, then you can contact your state to provide the missing information. Contact Montana Medicaid at www.apply.mt.gov and set up an online account to provide the information or call 1-888-706-1535.
- If the state ended your coverage because they found that you are no longer eligible for the program, you will need to find another option for health coverage.

2. Appeal the decision or re-apply for Medicaid or CHIP

- If you think that you are still eligible for Medicaid or CHIP and the state wrongly ended your coverage, you can ask the state for a second review and appeal the decision by following the directions from the state's notice to you.
- If there is a change in your situation (ex: your income changes), you can reapply for Medicaid or CHIP at any time. Visit www.apply.mt.gov to reapply.

What Steps Do People Need to Take if They Have Lost Their Medicaid or CHIP Coverage? (Continued)

3. Look at other health coverage options and find the one that is best for you

- *The Health Insurance Marketplace* – [HealthCare.gov](https://www.healthcare.gov) or [Cover Montana](https://www.covermontana.gov)
 - Most people can find a plan for \$10 or less per month with financial help.
 - People can qualify for savings on a health plan that lowers the monthly cost.
 - All plans cover doctor visits, prescription drugs, emergency care, and more.
- *Medicare (for people 65 or older)* – [Medicare.gov](https://www.medicare.gov)
 - People can qualify for a “Special Enrollment Period” to enroll in Medicare without paying a penalty if they missed their initial enrollment period.
- *Employer-sponsored coverage* – check with your employer
 - People can enroll in an employer plan outside of open enrollment if they recently lost Medicaid or CHIP.

What Can I Do to Help People With Medicaid and CHIP in My Community?

- **Help raise awareness.** Make sure that your patients, customers, friends and family members who have Medicaid and CHIP know that they need to take action to renew their coverage.
- **Share resources.** CMS has created materials to help partners share information located on [Medicaid.gov/Unwinding](https://www.Medicaid.gov/Unwinding). [Many states also have their own materials that you can use to educate people in your communities. – Partners can add information about state-specific resources]
- **Let people know where they can go if they have questions or need assistance.** Help guide people to the right resources if they have questions about renewing their coverage or enrolling in another health coverage option. [enter state or local resource]
- **Partner with other organizations in your community.** It is important that people hear information about renewing Medicaid and CHIP coverage from multiple voices in the community. Work together with other groups and trusted voices who may work with people enrolled in Medicaid and CHIP to help share information.

Where Should I Direct People To If They Have Questions?

- **For questions about Medicaid or CHIP** – Contact your state Medicaid or CHIP office directly
 - Find the contact information for your state Medicaid office at [Medicaid.gov/renewals](https://www.Medicaid.gov/renewals) or apply.mt.gov or by calling 1-888-706-1535.
- **For questions about the Health Insurance Marketplace®** – Visit [HealthCare.gov](https://www.HealthCare.gov) or [Cover Montana](https://www.CoverMontana.gov) (844-682-6837) to find a local enrollment assister in your area
 - Find a list of enrollment assisters in your area at [LocalHelp.HealthCare.gov](https://www.LocalHelp.HealthCare.gov)
 - You can also call 1-800-318-2596. TTY users can call 1-855-889-4325.
 - Help is available 24 hours a day, 7 days a week in over 200 languages.
- **For questions about enrolling in Medicare (generally for people aged 65 and older)** – Visit [Medicare.gov](https://www.Medicare.gov)
 - You can also call 1-800-MEDICARE (1-800-633-4227). TTY users can call 1-877-486-2048.
 - To get help with the enrollment form, contact your local Social Security Administration field office. Find an office near you at www.ssa.gov/locator or Call Social Security at 1-800-772-1213. TTY users can call 1-800-325-0778.

Additional Resources

What Materials Can I Share To Help People in My Community Get Ready to Renew Their Medicaid or CHIP Coverage?

CMS has resources in English and Spanish that you can share with people in your community to help raise awareness about renewing coverage, including:

- Fillable Flyers to customize with state information
- Non-fillable Flyers
- Conference Cards
- Cards for Display Stands
- Post Cards
- Tear Off Pad
- Materials for Health Care Providers
- Social Media Graphics



All these materials and the full Communications Toolkit can be found on [Medicaid.gov/Unwinding](https://www.Medicaid.gov/Unwinding).

All materials are available in English and Spanish. Select materials are available in additional languages.

What Materials Can I Share to Help People in My Community Who Have Lost Medicaid or CHIP Coverage?

CMS has also created materials with information about next steps for finding other health insurance coverage if you have lost Medicaid or CHIP, including:

- Partner Tip Sheet
- Health Care Options Factsheet
- Healthcare.gov Post Card
- Medicare Special Enrollment Period Factsheet
- Employer Factsheet
- Post Card
- Tear Off Pad
- Social Media Graphics



All these materials and the full Communications Toolkit can be found on [Medicaid.gov/Unwinding](https://www.Medicaid.gov/Unwinding).

All materials are available in English and Spanish. Select materials are available in additional languages.

What Information Can I Share With Families and Children in My Community?

- Even if a parent is no longer eligible for Medicaid, their **child may still be eligible** for Medicaid or CHIP.
- It is important to always **return renewal forms** to your state in a timely manner, even if you think you are no longer eligible so that the state can confirm if you or members of your family may still be eligible.
- There are resources available specifically for making sure parents understand that their children may still be eligible for Medicaid or CHIP. These materials include:
 - Post Card for Kids with Medicaid or CHIP
 - Fillable Post Card for Kids with Medicaid or CHIP
 - Post Card for Renewing Kids' Medicaid or CHIP
 - Fillable Post Card for Renewing Kids' Medicaid or CHIP



**Does your
child have
Medicaid
or CHIP?**

Their health matters!

Help them stay covered

and healthy

How Can I Use These Materials?

- **Print materials to post or hand out in office spaces, community centers, congregations or at local events.** Flyers can be posted in the community where people regularly visit. Materials can also be handed out in offices and other businesses to increase awareness and answer questions about next steps. Events in the community where many families gather is also a great opportunity to share this information.
- **Send Listserv messages.** Send messages out to your members, customers, patients, or constituents about Medicaid renewals.
- **Post graphics on social media.** The CMS Communications Toolkit provides social media graphics and text to make it easy to share on social media channels. Many states also have their own social media toolkits for partners. You can also re-post information shared by CMS or your state Medicaid office.
- **Use the CMS materials as inspiration for your own materials.** Use the information in these materials to help your organization create customized materials that are most useful to the people that you serve.

What Is My Call To Action Now That I Have Completed This Training?

- **Educate other organizations in your network/community about Medicaid and CHIP renewals and the importance of getting this information out to people enrolled in Medicaid and CHIP.** Use this slide deck as a guide to train other people about Medicaid and CHIP renewals and the options available for people who are no longer eligible for Medicaid or CHIP.
- **Share information and resources with your clients, customers, or patients.** Use the information shared today to help start conversations with the people you serve. The CMS handouts are a great conversation guide to walk through next steps no matter where someone is in the process for renewing their coverage.
- **Think of different ways that you may be able to reach people in your community that have not gotten this information yet.** Use your existing connections and communications to share information, but also look into forming new partnerships to make sure everyone in your community receives this information.

Additional Resources Available Online

- **CMS Medicaid Unwinding Homepage on Medicaid.gov**
www.medicaid.gov/unwinding
- **Medicaid and CHIP Beneficiary Renewals Page**
www.medicaid.gov/renewals
- **CMS Medicaid and CHIP Renewals Communications Toolkit**
English: <https://www.medicaid.gov/resources-for-states/downloads/unwinding-comms-toolkit.pdf>
Spanish: <https://www.medicaid.gov/resources-for-states/downloads/unwinding-comms-toolkit-esp.pdf>
- **CMS Medicaid and CHIP Renewals Outreach and Educational Resources Page**
<https://www.medicaid.gov/resources-for-states/coronavirus-disease-2019-covid-19/unwinding-and-returning-regular-operations-after-covid-19/medicaid-and-chip-renewals-outreach-and-educational-resources/index.html>