



Medicaid Redetermination Frequently Asked Questions (FAQ)

Individual & Family Plans

Updated April 2024



Redetermination FAQs

Q: What questions or requirements does Medicaid use to determine whether or not a consumer is still eligible?

A: *Medicaid eligibility depends on several factors, including:*

- *A consumer's income level*
 - *Modified adjusted gross income (MAGI) is used to determine most consumers' financial eligibility for Medicaid*
 - *A consumer may be required to provide documentation to their state Medicaid agency in order to verify their income, and their application may be suspended (no Medicaid benefits) until they do so*
- *The number of people in their household;*
- *The consumer's age, pregnancy status, and whether the consumer has a disability;*
- *The state in which they live; and*
- *Their U.S. citizenship, U.S. national status, or immigration status*

Q: What is the process for people who insist they never received notification from Medicaid and miss the Unwinding Special Enrollment Period (SEP) for Marketplace coverage? Is there an appeal process? If so, what is the process? What do we tell our clients?

A: *After November 30, 2024, consumers who were unable to enroll in Marketplace coverage because they did not receive a timely notice of termination of Medicaid coverage, may contact the Marketplace Call Center at **1-800-318-2596 (TTY: 1-855-889-4325)** to request an SEP, which will be granted on a case-by-case basis.*

Q: Will consumers need to provide documentation to verify their eligibility for the Unwinding SEP?

A: *No, consumers will not be required to submit documentation of a qualifying life event to be eligible for the Unwinding SEP. Consumers will be required to attest to a loss of Medicaid coverage as part of the application.*

Q: What steps should consumers take to make sure they can be determined eligible for the Unwinding SEP?



A: *The Unwinding SEP will be available to Marketplace-eligible consumers who:*

- 1. Submit a new application or update an existing application between March 31, 2023 and November 30, 2024, and answer “Yes” to the application question asking if their Medicaid coverage ended recently or will end soon, and;*
- 2. Attest to a last date of Medicaid coverage between March 31, 2023 and November 30, 2024.*

Q: What should consumers do if they aren’t sure whether their Medicaid coverage was terminated by their state Medicaid agency?

A: *Consumers can find contact information for their state Medicaid agency by visiting www.medicaid.gov/resources-for-states/coronavirus-disease-2019-covid-19/unwinding-and-returning-regular-operations-after-covid-19/renew-your-medicaid-or-chip-coverage/index.html, which provides state Medicaid agency enrollment links and contact information for each state.*

Q: How can consumers find out more information about State-Based Marketplace (SBM) temporary Unwinding SEP?

A: *Consumers can find information about their respective state Marketplace by visiting www.healthcare.gov/marketplace-in-your-state/.*

Q: How does redetermination affect consumers who have dual eligibility (both Medicaid and Medicare)?

A: *Medicaid redetermination is not a new process; individuals who are eligible for Medicaid (including those who have dual eligibility with Medicaid and Medicare) must go through redetermination every year. However, very few individuals who have coverage through both Medicaid and Medicare should be affected by redetermination, as the vast majority of this population did not gain Medicaid eligibility due to the Public Health Emergency (PHE). Most dual eligible consumers gained their Medicaid status because either they are 65+ and already low income, or because of their disability and income status.*

Q: How can agents find and contact leads who may be losing Medicaid eligibility due to redetermination?

A: *The best way to identify and generate these leads is to utilize the consumer-facing marketing tools, such as Redetermination flyers and customizable Facebook ads, available in the UHC Agent Toolkit. A list of these items can be found on the*



Redetermination page on Jarvis (under Knowledge Center). To access the toolkit, go to [Jarvis](#) > Tools > Sales Tools and launch the UHC Agent Toolkit.

