

Overview

This notice is sent to the household contact for an application when an applicant listed on the application is found to be enrolled in both Health Insurance Marketplace coverage with Advance Payments of the Premium Tax Credit (APTC) *and* Medicaid or CHIP coverage that qualifies as minimum essential coverage (MEC). This notice lets affected consumers know that they should immediately end Marketplace coverage with APTC for each person who's also enrolled in Medicaid or CHIP. The notice outlines steps that must be taken if the household contact or others on the application: (1) ARE enrolled in Medicaid or CHIP that qualifies as MEC (i.e., end Marketplace coverage with APTC); or (2) ARE NOT enrolled in Medicaid or CHIP (i.e., report a life change). If a consumer doesn't act in response to this notice by the date listed in the notice, the Marketplace will end any APTC and CSRs that were used to cover the consumer, and Marketplace coverage for this person will continue without financial help. This consumer will need to end their Marketplace coverage if they no longer wish to be enrolled in that coverage. For anyone on the plan who isn't affected, their Marketplace coverage will continue and their eligibility for APTC and CSRs will be recalculated. Taglines in multiple languages are located at the end of the notice for those who may require assistance in another language.

[hh_contact_first_name] [hh_contact_last_name]
[hh_contact_street_name_1]
[special_address_2_line]
[hh_contact_city_name], [hh_contact_state_code] [hh_contact_zip_plus_4_code]

[todays_date]

Application date: [application_submission_date]

Application ID: [application_identifier]

Dear [hh_contact_first_name]:

Warning: People in your household may lose financial help for their Marketplace coverage.

You're getting this notice because our records show that the people listed below may be enrolled in BOTH a Marketplace health plan with premium tax credits AND [State Medicaid Program Name] (Medicaid) or [State CHIP Program Name] (the Children's Health Insurance Program, or CHIP):

- [application_member_names]
- [application_member_names]
- [application_member_names]
- [application_member_names]

IMPORTANT: You should IMMEDIATELY end Marketplace coverage with premium tax credits for each person listed above who's also enrolled in Medicaid or CHIP. See "Next Steps" below.

If anyone listed above doesn't take action by [PDM timer date], the Marketplace will end any advance payments of the premium tax credit (APTC) and cost-sharing reductions (CSRs) that were used to cover that consumer. When the Marketplace ends the APTC and CSRs, Marketplace coverage for this person will continue without financial help and the person will need to end their Marketplace coverage if they no longer wish to be enrolled in that coverage. For anyone on the plan who isn't listed above, their Marketplace coverage will continue and the Marketplace will recalculate their eligibility for advance payments of the premium tax credit and cost-sharing reductions.

Why these people are at risk for losing help paying for Marketplace coverage

When the Marketplace identifies that someone is enrolled in coverage through Medicaid or CHIP, they are ineligible for advance payments of the premium tax credit for themselves, and for cost-sharing reductions, if applicable. An individual listed above may choose to have a Marketplace plan without financial help.

Next steps

For each person listed in this notice, you should take action IMMEDIATELY. If you don't take action before [PDM timer date], the Marketplace will end the financial help they're getting to pay for a Marketplace plan for themselves. Follow all steps based on this table:

If anyone is:	Then take this step <u>before</u> [PDM timer date]:	Here's how:
Enrolled in [State Medicaid Program Name] (Medicaid) or [State CHIP Program Name] (CHIP) at the same time they're enrolled in a Marketplace plan with premium tax credits	End Marketplace plan with premium tax credits and cost-sharing reductions for this person	<p>To end Marketplace coverage with premium tax credits, log into your Marketplace account and select your most recent application. Select "Application Details" on the left side of the screen, then follow steps under "Marketplace & Medicaid/CHIP coverage." You'll also be able to view this notice.</p> <p>To learn more, visit HealthCare.gov/help/end-marketplace-plan. You will also find instructions here on how to keep your Marketplace plan without premium tax credits and cost-sharing reductions.</p>
Not enrolled in coverage through [State Medicaid Program Name] (Medicaid) or [State CHIP Program Name] (CHIP)	Report a life change for this person	To report a life change about Medicaid or CHIP enrollment, log into your Marketplace account and select your most recent application. Select "Application Details" on the left side of the screen, then follow steps under "Marketplace & Medicaid/CHIP coverage." You'll also be able to view this notice. To learn more, visit HealthCare.gov/help/life-change-medicaid-chip .

You can also contact the Marketplace Call Center at 1-800-318-2596. TTY users should call 1-855-889-4325.

If you aren't sure if anyone listed above is enrolled in or has been determined eligible for these programs, or if you have other questions about Medicaid or CHIP coverage, contact your state Medicaid or CHIP office:

- Medicaid: Visit [HealthCare.gov/medicaid-chip/eligibility](https://www.healthcare.gov/medicaid-chip/eligibility), scroll down to “Apply for Medicaid and CHIP 2 Ways” and select your state from the drop-down menu.
- CHIP: Visit [insurekidsnow.gov](https://www.insurekidsnow.gov), or call 1-877-543-7669.

Note: Most Medicaid or CHIP coverage qualifies as “minimum essential coverage”. Some forms of Medicaid cover limited benefits (like Medicaid that only covers emergency care, family planning or pregnancy-related services) and aren't considered qualifying coverage. (For more information on which Medicaid programs are considered qualifying coverage, visit: [HealthCare.gov/medicaid-limited-benefits/](https://www.healthcare.gov/medicaid-limited-benefits/)). If you or someone on your application is enrolled in a Medicaid program that offers limited benefits (not considered qualifying coverage), they may still be eligible for advance payments of the premium tax credit on their Marketplace plan. **For people with Medicaid that covers limited benefits, follow instructions in the table above for people who aren't enrolled in coverage through Medicaid or CHIP.**

For more help

- Visit [HealthCare.gov](https://www.healthcare.gov), or call the Marketplace Call Center at 1-800-318-2596. TTY users should call 1-855-889-4325. You can also make an appointment with an assister who can help you. Information is available at [LocalHelp.HealthCare.gov](https://www.localhelp.healthcare.gov).
- Get language assistance services. If you need language assistance in a language other than English, you have the right to get help and information in your language at no cost. Information about how to access these language assistance services is included with this notice, as a separate page. You can also call the Marketplace Call Center to get information on these services.
- Call the Marketplace Call Center to request a reasonable accommodation if you have a disability. These accommodations are available and provided at no cost to you.

Sincerely,

Health Insurance Marketplace
Department of Health and Human Services
465 Industrial Boulevard
London, Kentucky 40750-0001

Privacy Disclosure: The Health Insurance Marketplace protects the privacy and security of the personally identifiable information (PII) that you have provided (see [Healthcare.gov/privacy/](https://www.healthcare.gov/privacy/)). This notice was generated by the Marketplace based on 45 CFR 155.230 and 45 CFR part 155, subpart D. The PII used to create this notice was collected from information you provided to the Health Insurance Marketplace. The Marketplace may have used data from other federal or state agencies or a consumer reporting agency to determine eligibility for the individuals on your application. If you have questions about this data, contact the Marketplace Call Center at 1-800-318-2596 (TTY: 1-855-889-4325).

According to the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a valid OMB control number. The valid OMB control number for this information collection is 0938-1207.

Nondiscrimination: The Health Insurance Marketplace doesn't exclude, deny benefits to, or otherwise discriminate against any person on the basis of race, color, national origin, disability, sex, or age. If you think you've been discriminated against or treated unfairly for any of these reasons, you can file a complaint with the Department of Health and Human Services, Office for Civil Rights by calling 1-800-368-1019 (TTY: 1-800-537-7697), visiting [hhs.gov/ocr/civilrights/complaints](https://www.hhs.gov/ocr/civilrights/complaints), or writing to the Office for Civil Rights/ U.S. Department of Health and Human Services/200 Independence Avenue, SW/ Room 509F, HHH Building/ Washington, D.C. 20201.

This Notice has Important Information. This notice has important information about your application or coverage through the Health Insurance Marketplace. Look for key dates in this notice. You may need to take action by certain deadlines to keep your health coverage or help with costs. You have the right to get this information and help in your language at no cost. Call 1-800-318-2596 and wait through the opening. When an agent answers, state the language you need and you'll be connected with an interpreter.

العربية (Arabic)

يحتوي هذا الإشعار على معلومات هامة بخصوص طلبك أو تغطيتك من خلال سوق التأمين الصحي. ابحث عن التواريخ الرئيسية في هذا الإشعار. قد تحتاج إلى اتخاذ إجراء في مواعيد معينة للحفاظ على تغطيتك الصحية أو للمساعدة في التكاليف. لك الحق في الحصول على هذه المعلومات وعلى المساعدة بلغتك من دون أي تكلفة. اتصل بالرقم 1-800-318-2596 و انتظر عند سماعك الافتتاحية. عندما يجيبك الممثل قم بتحديد اللغة التي تحتاج و سيجري وصلك بالمترجم.

中文 (Chinese)

本通知包含您通过健康保险市场的申请或保险范围方面的重要信息。查阅本通知中的重要日期。您可能需要在某些截止日期前采取行动以续保或有助于节省某些费用。您有权免费获取本信息以及您所使用的语种帮助。请致电 1-800-318-2596 并聽完全部錄音。當有代表接聽時，請說明您所需的語種，屆時將有譯員與您聯繫。

Français (French) Cet avis contient des informations importantes concernant votre demande ou votre couverture à travers le Marché d'assurance maladie. Recherchez les dates clés dans le présent avis. Vous pourrez avoir besoin de prendre des mesures avant certaines dates limites afin de garder votre couverture santé ou de vous aider avec les coûts. Vous avez le droit d'obtenir ces informations et de l'aide dans votre langue sans frais. Appelez le 1-800-318-2596 et appuyez sur « 0 » à deux reprises attendre à travers l'ouverture. Quand l'agent répond indiquez la langue dont vous avez besoin et vous serez mis en relation avec un interprète.

Kreyòl (French Creole) Avi sa a gen enfòmasyon enpòtan sou aplikasyon w lanoswapwoteksyonatravèHealthInsurance Marketplace la. Gade pou datkle nan avi sa a. Ou ka bezwen pran aksyon payansètendatlimit pou ou kenbe asirans sante ou oswaèd akdepansyo. Ou gendwa pou ou jwenn enfòmasyon sa a akèd nan lang ou sanpa sa pakoute ou anyen. Rele 1-800-318-2596 epi rete tann ouvèti an. Lè yon ajan reponn, di lang ou bezwen an epi ou pral konekte ak yon entèprèt.

Deutsch (German) Diese Benachrichtigung enthält wichtige Informationen zu Ihrem Antrag oder Versicherung durch den Health Insurance Marketplace. Suchen Sie nach wichtigen Terminen in dieser Benachrichtigung. Sie müssen möglicherweise bis zu bestimmten Stichtagen handeln, um Ihre Krankenversicherung aufrechtzuerhalten oder Hilfe mit Kosten zu erhalten. Sie haben das Recht, diese Informationen und Hilfe in Ihrer Sprache kostenlos zu erhalten. Rufen Sie 1-800-318-2596 an und warten Sie die Ansage ab. Wenn sich ein Mitarbeiter meldet, wählen Sie die Sprache aus, die Sie benötigen und Sie werden mit einem Dolmetscher verbunden.

ગુજરાતી (Gujarati) આ સૂચનામાં આરોગ્ય વીમા માર્કેટસ્થળ સમારકામ માટે મારી અરજી અથવા સર્વગ્રાહી વીમો વિશેની મહત્વની માહિતી છે. આ સૂચનામાં મહત્વની તારીખો માટે જુઓ. તમે તમારા આરોગ્ય આવરી લેવા અથવા ખર્ચમાં મદદ કરવા માટે અમુક યોક્ષ્ક નિશ્ચિત સમય ને હદમાં ધ્યાનમાં રાખીને પગલાં લેવાની જરૂર પડે છે. મને કોઈ પણ ખર્ચ વિના તમારી ભાષામાં આ જાણકારી અને મદદ મેળવવાનો અધિકાર છે. 1-800-318-2596 અને શરૂઆતના મારકેટ સમયને રાહ જુઓ. એક એજન્ટ જવાબ આપે, ત્યારે તમને તમે જરૂરી ભાષા જણાવો અને તમને દુભાષિયો સાથે જોડવામાં આવશે.

हिन्दी (Hindi) इस सूचना में स्वास्थ्य बीमा मार्केटप्लेस के माध्यम से आपके आवेदन या कवरेज से सम्बंधित महत्वपूर्ण जानकारी है। इस सूचना में मुख्य तिथियाँ केलिए देखें। आपको अपने स्वास्थ्य के कवरेज रखने के लिए आया लागत से सम्बंधित मदद के लिए निश्चित समय सीमा के भीतर कार्रवाई करने की आवश्यकता हो सकती है। आप को कोई लागत के बिना अपनी भाषा में जानकारी और सहायता प्राप्त करने का अधिकार है। 1-800-318-2596 पर कॉल कीजिये और उद्घाटन संदेश के समाप्ति की प्रतीक्षा कीजिये। एजेंट से आप की जरूरत भाषा व्यक्त कीजिये और आपको एक दुभाषिया के साथ जोड़ा जाएगा।



한국어 (Korean) 이 통지서에는 건강 보험 시장을 통한 귀하의 신청이나 보험 커버리지에 관한 중요한 정보가 포함되어 있습니다. 이 통지서에 나타난 중요한 날짜들을 잘 찾아 보십시오. 귀하는 귀하의 보험 커버리지를 계속 유지시키거나 경비를 절감하는 도움을 얻기 위해서 일정한 마감일 까지 필요한 조치를 취해야 할 수도 있습니다. 귀하는 귀하의 언어로 이 정보와 도움을 무료로 받을 수 있는 권리가 있습니다. 1-800-318-2596 로 전화하시고 시작하기 전에 기다리십시오. 직원이 전화를 받으면 귀하가 필요한 언어를 말씀하십시오. 그러면 통역사와 연결될 것입니다.

Polski (Polish) To ogłoszenie zawiera ważne informacje odnośnie Państwa wniosku o ubezpieczenie lub polisy zdrowotnej zakupionej przez Rynek Ubezpieczeń Zdrowotnych. Prosimy zwrócić uwagę na kluczowe daty zawarte w tym ogłoszeniu aby przy podejmowaniu ewentualnych decyzji dotyczących odnowienia polisy lub pomocy związanej z kosztami, nie przekroczyć terminów. Macie Państwo prawo do bezpłatnej informacji we własnym języku. W tym celu prosimy o telefon pod numer 1 800 318 2596, następnie proszę poczekać na zgłoszenie się operatora i wypowiedzenie preferowanego języka a rozmowa zostanie przełączona do tłumacza.

Português (Portuguese) Este aviso contém informações importantes sobre sua aplicação ou cobertura ao longo do Mercado de Planos de Saúde (Health Insurance Marketplace). Observe as datas importantes nesse aviso. Você poderá precisar tomar medidas, até determinados prazos, para manter sua cobertura médica ou ajuda de custo. Você tem o direito de obter tais informações e auxílio em seu idioma, sem custo algum. Ligue para 1-800-318-2596 e espere através da introdução. Quando o agente atende, afirme o idioma que precisa e você será transferido para um intérprete.

Русский (Russian) В настоящем уведомлении содержится важная информация о вашей страховке через рынок медицинского страхования. Вы можете найти важные даты в данном уведомлении. Возможно, вам придется предпринять некоторые действия к конкретным срокам, с тем, чтобы сохранить вашу медицинскую страховку или финансовую помощь на медицинские расходы. Вы имеете право на получение этой информации и помощи на родном языке бесплатно. Позвоните по номеру 1-800-318-2596 и прослушайте вступительную информацию до конца. Когда ответит агент, укажите необходимый язык, и вас соединят с переводчиком.

Español (Spanish) Este aviso contiene información importante sobre su solicitud o la cobertura que tiene a través del Mercado de Seguros Médicos. Consulte las fechas importantes que figuran aquí. Es probable que deba tomar medidas antes de algunas fechas clave para mantener su cobertura de salud o seguir recibiendo ayuda para pagar los costos. Usted tiene derecho a recibir esta información y asistencia en su idioma en forma gratuita. Llame al 1-800-318-2596 y espere a través de la introducción. Cuando el agente atiende, indique el idioma que necesita y lo pondrán en comunicación con un intérprete.

Tagalog (Tagalog) Ang paunawa na ito ay may nilalamang mahalagang impormasyon tungkol sa iyong aplikasyon o kaseguruhan sa pamamagitan ng Health Insurance Marketplace. Tingnan ang mga mahalagang petsa sa paunawang ito. Maaring mangailangang gumawa ka ng hakbang sa loob ng mga itinakdang petsa upang mapanatili ang iyong kaseguruhang pangkalusugan o makatanggap ng tulong sa mga gastos. Mayroon kang karapatang makuha ang impormasyon na ito at tulong sa iyong wika ng walang gastos. Tumawag sa 1-800-318-2596 at maghintay ng pagkakataong mabuksan ang linya. Kapag sumagot ang isang ahente, sabihin ang kailangan mong wika at ikaw ay iuugnay sa isang tagapagsalin sa Tagalog.

اردو (Urdu)

اس نوٹس میں آپ کی درخواست یا Health Insurance Marketplace کے ذریعہ کوریج کے بارے میں اہم معلومات ہیں۔ اس نوٹس میں اہم تاریخوں کو تلاش کریں۔ آپ کو اپنی صحت کا کوریج برقرار رکھنے یا لاگتوں میں مدد کے لیے مخصوص حتمی تاریخوں تک کارروائی کرنے کی ضرورت ہوسکتی ہے۔ آپ کو یہ معلومات اور مدد بیچ کر کسی لاگت کے اپنی زبان میں حاصل کرنے کا حق ہے۔ 1-800-318-2596 پر کال کریں اس کے شروع ہونے کا انتظار کریں۔ جب کوئی ایجنٹ جواب دے تو، اپنی مطلوبہ زبان بتائیں اور آپ کو ایک مترجم کے ساتھ مربوط کردیا جائے گا۔

Tiếng Việt (Vietnamese) Thông báo này có thông tin quan trọng bàn về đơn nộp hoặc hợp đồng bảo hiểm của chương trình Thị trường bảo hiểm sức khỏe Marketplace. Xin xem ngày then chốt trong thông báo này. Quý vị có thể phải thực hiện theo thông báo đúng trong thời hạn để duy trì bảo hiểm sức khỏe hoặc được trợ giúp thêm về chi phí. Quý vị có quyền được biết thông tin này và được trợ giúp bằng ngôn ngữ của mình miễn phí. Xin gọi 1-800-318-2596 và đợi nghe hết lời mở đầu do máy nói. Cho tới khi gặp một nhân viên trả lời, xin nói ngôn ngữ của mình là gì và quý vị sẽ được kết nối với một thông dịch viên.



January 2015