



5 Tips: Changing from Marketplace health insurance to other coverage

If you're enrolled in a Marketplace plan, you may have reasons to end your coverage. Things like getting health coverage through a new job, or becoming eligible for Medicare, Medicaid, or the Children's Health Insurance Program (CHIP) are all reasons to consider ending your Marketplace coverage.

Here are 5 tips to help you transition to coverage outside the Marketplace:

- 1. Take action as soon as possible.** There may be consequences to not cancelling your plan timely. You can end coverage for everyone on your Marketplace plan or just some people. For example, you can end coverage for your spouse, but keep you and your children on your Marketplace plan.
 - If you're ending Marketplace coverage for everyone on your application, your termination can take effect as soon as 14 days from the day you cancel.
 - If you're ending Marketplace coverage for just some people on the application, in most cases, their coverage will end immediately.
- 2. Don't end your Marketplace plan until you're certain when your new coverage will start.** Otherwise, you may have a gap in coverage. Once you end Marketplace coverage, you can't re-enroll until the next annual Open Enrollment Period, unless you have certain life events — like getting married, having a baby, moving, or losing coverage — that qualify you for a Special Enrollment Period.

3. When and how you end your Marketplace plan depends on your situation. The process for ending Marketplace coverage depends on your situation, including whether:

- You're eligible for or enrolled in Medicaid, CHIP, or Medicare that counts as qualifying health coverage.
- You're ending coverage for everyone on the Marketplace plan, or just some people.
- You're ending coverage for the person who filled out the application.

For step-by-step instructions on how to end your Marketplace plan based on your new coverage option, visit [HealthCare.gov/how-to-cancel-a-marketplace-plan/](https://www.healthcare.gov/how-to-cancel-a-marketplace-plan/) and select your situation.

4. Report all income and household changes immediately. It's important to report changes to your income and household size as soon as possible since these changes may affect the coverage or cost savings you're eligible for. For example:

- If you remove a member of your household from your Marketplace plan, you may qualify for less cost savings than you're getting now. If you don't report the change to the Marketplace, you may be surprised by a greater tax liability or a smaller refund when you file your federal tax return.
- If your household income goes down, you could qualify for more cost savings than you're getting now, including reduced monthly premiums. You could also qualify for lower-cost or free coverage through Medicaid or CHIP. If you don't report the income change, you could continue to pay more for a Marketplace plan than you need to.

5. If you end your health coverage and don't replace it, there may be financial impacts. The fee in 2017 is higher than it was in past years. Plus, nobody plans to get sick or hurt, but bad things happen even to healthy people. Having medical debt can affect you for years to come.

For more information, 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 have the right to get the information in this product in an alternate format. You also have the right to file a complaint if you feel you've been discriminated against. Visit <https://www.cms.gov/About-CMS/Agency-Information/Aboutwebsite/CMSNondiscriminationNotice.html>, or call the Marketplace Call Center at 1-800-318-2596 for more information. TTY users should call 1-855-889-4325.

