

## When people lose their Medicaid due to Medicaid eligibility redetermination

### Quick Answer:

**In Ohio, if someone loses Medicaid coverage between March 31, 2023 and July 31, 2024:**

1. **OPTION 1: They have until July 31, 2024 to enroll in a Marketplace plan.**
  - For individuals who qualify for subsidies, the subsidies currently available to reduce premiums are relatively high, making coverage genuinely affordable. For help to get coverage, see <https://getcoveredohio.org/>.
  - Once an individual submits their application to healthcare.gov for a Marketplace plan, they have 60 days to select a health plan.
  
2. **OPTION 2: AND wants to enroll in their employer's health plan, they only have 60 days** from the loss of Medicaid to do that.
  - If an individual has access to an affordable plan through their employer, they will NOT be eligible for the subsidies that accompany Marketplace coverage.

(additional options may be available; e.g., coverage through a private insurance plan)

#### REFERENCE CHART

#### GUIDE TO SPECIAL ENROLLMENT PERIODS

Qualifying Event	Requirement of Prior Coverage	Timing	Coverage Effective Dates	Plan Selection Limitations (for current enrollees)	SEP Generally Granted By
<b>LOSS OF OTHER QUALIFYING COVERAGE</b>					
<b>Unwinding/Loss of Medicaid or CHIP</b> <i>Qualified individual, enrollee, or a dependent:</i> <ul style="list-style-type: none"> <li>• Loses Medicaid or CHIP any time between 3/31/23 and 7/31/24</li> <li>• Gives time for people who lose coverage during the "unwinding" of the Medicaid continuous coverage requirement to enroll in a marketplace plan</li> </ul> <i>Notes: Available in HealthCare.gov states and optional in SBM states</i>	<b>YES</b> <ul style="list-style-type: none"> <li>• Must attest to losing Medicaid or CHIP within the applicable time period</li> </ul>	<b>Can apply up to 60 days BEFORE last day of Medicaid/CHIP; or Any time between 3/31/23 and 7/31/24</b> <i>Notes: Must select plan within 60 days of submitting new application or updating an existing one</i>	1st day of month following plan selection	<b>NO</b>	Marketplace Application

Cite: Reference Chart: SEP Resources, February 2023, SEP Reference Chart.

CHART-Special-Enrollment-Period

<https://www.healthreformbeyondthebasics.org/sep-reference-chart/>. Accessed April 25, 2023.

### Things to consider if an affordable employer health plan is available

- **OPTIONS** If they miss the 60-day deadline to enroll in the employer health plan:
  - Wait for the end-of-the-year open enrollment period offered by their employer.
  - Get coverage through the Marketplace, even though they won't be eligible for the subsidies.
  
- In 2023, "**affordable** health insurance through their employer" means the employee's share of the monthly premium in the lowest-cost plan offered by the employer is less than 9.12% of household income. There are several nuances to this calculation related to individual and family coverage. See "Steps to decide between job-based or Marketplace"
 

<https://www.healthcare.gov/have-job-based-coverage/change-to-marketplace-plan/>. Accessed April 25, 2023.