

From: HealthCare.gov <Marketplace@healthcare.gov>
Sent: Tuesday, January 31, 2023 1:46 PM
To: Ada Jimenez
Subject: NEW FAQs on SEP for Consumers Losing Medicaid Coverage due to Medicaid Unwinding

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**Agents & Brokers:
Selling in the Marketplace**

HealthCare.gov

FAQs on SEP for Consumers Losing Medicaid Coverage due to Medicaid Unwinding

The Centers for Medicare & Medicaid Services (CMS) has announced a **Marketplace Special Enrollment Period (SEP)** for qualified individuals and their families who are losing Medicaid coverage due to the end of the continuous enrollment condition — also known as “Unwinding.”*

This SEP, referred to as the Unwinding SEP, will allow individuals and families in Federally-facilitated Marketplace (FFM) states to enroll in Marketplace coverage. CMS will update Marketplace enrollment platforms (HealthCare.gov and Direct Enrollment/Enhanced Direct Enrollment pathways) so that Marketplace-eligible consumers who submit a new application or update an existing application **between**

March 31, 2023, and July 31, 2024, and attest that they have lost Medicaid or the Children’s Health Insurance Program (CHIP) coverage between these dates, are eligible for the Unwinding SEP. Consumers who are eligible for the Unwinding SEP will have 60 days after they submit their application to select a plan with coverage that starts on the first day of the month after they select a plan.

To read the FAQs about this new SEP, click the button below.

Medicaid Unwinding SEP FAQs

As a reminder, millions of consumers may soon be eligible for Marketplace coverage, and you should be ready to assist them! Many consumers who lose Medicaid coverage will be directed to apply for coverage through the Marketplace. **Redeterminations can begin as early as February 1 with the first terminations effective April 1. People who receive advance notice of an April 1 termination may start enrolling in Marketplace coverage immediately to ensure continuity of coverage.**

The Marketplace will continue to share updates and information for agents and brokers throughout the coming months regarding the Unwinding Period. To learn more, see this [CMS Informational Bulletin](#).

Have questions? For additional assistance, contact the Agent/Broker Email Help Desk at FFMProducer-AssisterHelpDesk@cms.hhs.gov.

** Under section 6008(b)(3) of the Families First Coronavirus Response Act (FFCRA), states claiming a temporary 6.2 percentage point increase in the Federal Medical Assistance Percentage (FMAP) have*

been unable to terminate enrollment for most individuals enrolled in Medicaid as of March 18, 2020, as a condition of receiving the temporary FMAP increase. While the requirements of section 6008 of the FFCRA do not apply to separate CHIPs or the Basic Health Program (BHP), CMS recognizes some states elected to apply certain provisions of section 6008 to their separate CHIP or BHP. In those circumstances, subject to exceptions noted and other federal requirements, guidance related to Unwinding from the Medicaid continuous enrollment condition also applies to CHIP and BHP.



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