



Public Health Emergency Unwinding Special Enrollment Period

Regular Medicaid Renewals Begin April 1, 2023

Since the start of the COVID-19 pandemic in 2020, AHCCCS has not disenrolled most AHCCCS members, regardless of eligibility. Because of the Consolidated Appropriations Act (CAA) that was enacted in December 2022, AHCCCS is required to begin the regular renewal process for all Medicaid and KidsCare members. This means that starting April 1, 2023, AHCCCS will begin disenrolling members who are determined to be no longer eligible.

AHCCCS is working with community partners, advocates, and members to make sure eligible members remain covered, and that those who are no longer eligible are referred to sources for other health care coverage options.

To ensure that members do not experience any gap in health care coverage, AHCCCS is asking all members to:

- Make sure their mailing address, phone number, and email address on file is correct in www.healtharizonaplus.gov. Login or call Health-e-Arizona Plus at 1-855-HEA-PLUS (1-855-432-7587), Monday through Friday, 7am - 6pm. Review the “Update Your Contact Information” flier ([English](#) / [Spanish](#)) to learn how to update your contact information in [Health-e-Arizona PLUS](#).
- Check their mailbox for a letter from AHCCCS about renewal of coverage.
- Respond to any requests from AHCCCS for more information so the agency can accurately determine eligibility.

What is the Unwinding Special Enrollment Period?

During the process, known as “unwinding,” millions of individuals will lose their Medicaid or Children’s Health Insurance Program (CHIP) coverage and will need to transition to other forms of coverage, including through the Marketplace. Given these exceptional circumstances, Centers for Medicare & Medicaid Services (CMS) has made this Special Enrollment Period (SEP), also referred to as the “Unwinding SEP”, available so that individuals can maintain coverage. The Unwinding SEP will allow individuals and families in states with Marketplaces served by the HealthCare.gov platform to enroll in Marketplace coverage. To find out if you are eligible for the Unwinding Special Enrollment Period, use the [screener](#) on HealthCare.gov.

When is the Unwinding Period?

Between March 31, 2023, and July 31, 2024, Marketplace-eligible individuals who are losing coverage through Medicaid, CHIP, and, if applicable, the Basic Health Program (BHP), due to unwinding can access the Unwinding SEP by submitting or updating an application through HealthCare.gov. Individuals determined eligible for this Unwinding SEP will have 60 days from the date they submit a new or updated HealthCare.gov application to make a plan selection.

After July 31, 2024, individuals who were unable to enroll in Marketplace coverage because they did not receive a timely notice of termination (provided by mail) of Medicaid or CHIP 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. Individuals do not have to wait for their Medicaid or CHIP coverage to end before applying for Marketplace coverage. If you are losing Minimum Essential Coverage (MEC), such as Medicaid or CHIP, you may report that coverage loss up to 60 days before the last day of coverage.

Individuals' Marketplace coverage will start the first day of the month following plan selection under this Unwinding SEP. For example, if a client who is eligible for the Unwinding SEP selects a plan on August 20, 2023, Marketplace coverage will start on September 1, 2023.

What is the application process?

There are no new application questions that individuals must answer to be determined eligible for the Unwinding SEP. CMS has made updates to the existing application question on HealthCare.gov that asks about a recent loss of Medicaid or CHIP coverage and updated existing functionality to grant the Unwinding SEP to eligible individuals. Individuals can also be determined eligible for the Unwinding SEP through existing questions on partner applications that ask about a recent loss of Medicaid or CHIP coverage.

The Unwinding SEP will be available to Marketplace-eligible individuals who:

- Submit a new application or update an existing application between March 31, 2023, and July 31, 2024, and answer "Yes" to the application question asking if their Medicaid or CHIP coverage ended recently or will end soon.
- Attest to a last date of Medicaid or CHIP coverage between March 31, 2023, and July 31, 2024.

CMS recommends that individuals who have received notice from their state Medicaid or CHIP agency that they are no longer eligible for Medicaid or CHIP coverage submit a new application or update an existing application on HealthCare.gov as soon as possible. This recommendation also applies to individuals whose Medicaid or CHIP coverage was terminated due to procedural reasons, (such as not returning a renewal form) so that the Marketplace can evaluate their eligibility for Medicaid, CHIP, or qualified health plan (QHP) coverage with advance payments of the advance premium tax credit (APTC) or cost-sharing reductions (CSR), as applicable.

Individuals will not be required to submit documentation of a qualifying life event to be eligible for the Unwinding SEP. Individuals will be required to attest to a loss of Medicaid or CHIP coverage as part of the application.

2.1.1

Arizona

How do I get assistance with applying for the Unwinding SEP?

You can utilize FREE help provided through the Cover Arizona Application Assistance Program which provides support with applying and enrolling in a health plan with savings or applying for AHCCCS (Arizona's Medicaid) and Children's Health Insurance Program (CHIP).

To schedule an appointment to meet with an assistor, call 1-800-377-3536 or visit <http://coveraz.org/connector> to sign up.

What if I am eligible for multiple SEP's?

If an individual is eligible for multiple SEP's due to multiple qualifying life events, the individual will be given the earliest coverage effective date associated with the applicable SEP's. If the individual qualifies for an SEP with a retroactive coverage effective date but does not want coverage to start on the date of their triggering event, such as the date of birth or adoption date, the individual can contact the Marketplace Call Center to have coverage start on a different date.

Individuals living in Arizona can find contact information for their state AHCCCS or CHIP agency by visiting the Health-e-Arizona Plus [website](#), which provides state AHCCCS and CHIP agency enrollment links and contact information. Individuals should contact their AHCCCS or CHIP agency as soon as possible to ensure the agency has their up-to-date contact information, and to ensure they are receiving all communications regarding the status of their enrollment.

Out of state individuals losing Medicaid or CHIP coverage in State-based Marketplace (SBM) states should check with their SBM to find out if they are offering this SEP and any next steps. Individuals can find information about their respective State Marketplace by visiting <https://www.healthcare.gov/marketplace-in-your-state/>.