



Medicaid Renewals Have Restarted! What You Need to Know



Everyone Gets a “Fresh” Renewal!

During the COVID-19 pandemic, people were able to keep their Medicaid coverage even if they had changes to their eligibility, such as income or family size. People only lost coverage if they died, moved outside of their state, or cancelled their Medicaid. This pause on renewals **ended on March 31, 2023**. This means that state Medicaid offices **restarted processing renewals as early as February 1, 2023, March 1, 2023, or on April 1, 2023**. This is also known as the “unwinding.” Most individuals get a “fresh” renewal at their annual renewal month with a few exceptions.

Take Action Now

- 1. Update your contact information with Medicaid.** Make sure your name, address, email address, and phone number is up to date with your state Medicaid program, so they can contact you. You can report changes online, by phone, by mail, or in-person. Find your state Medicaid agency’s contact information at [Medicaid.gov/Renewals](https://www.Medicaid.gov/Renewals).
- 2. Check your mail for letters from Medicaid.** Your Medicaid program will send you letters when it is time for your renewal. Pay close attention to what is being asked as you may need to submit information, such as income or disability information, in order to keep your Medicaid coverage.
- 3. Complete your renewal form.** If you receive a renewal form, submit your information online, by mail, phone, e-mail, or in-person. You must respond by the deadline on the letter or you may lose your coverage. If Medicaid is able to renew your coverage without asking for information, they will send you a letter saying that you have been renewed and no further action is needed.

Know Your Rights

You have the right to respectful and quality care. Federal laws prohibit discrimination on the basis of race, color, national origin, sex, age, and disability by health providers and insurance plans. LGBTQ+ people have the right to quality health insurance and health services. Your state may also have additional anti-discrimination protections. If you face discrimination by your health plan or provider, see below about how to get free legal assistance!

You have the right to ask for materials accessible in the format or language you need. If you receive notices from Medicaid that are not in your language or format, you can contact Medicaid to request them in your language or format. You also have the right to ask for an interpreter.

You must have at least 30 days to complete and return your MAGI renewal form or a reasonable time frame to complete a non-MAGI renewal form. States must first try to process renewals with information they already have on file. If this is successful, you will get a letter saying your Medicaid coverage is renewed with no further action needed. If the state Medicaid agency needs more information from you, they must provide MAGI beneficiaries with a pre-populated renewal form and at least 30 days to complete it. However, for non-MAGI beneficiaries, states must provide a reasonable time frame to complete renewal forms, which is decided by the state and may be relatively short. Check the notice to ensure you understand the deadlines.

You can request a State Fair Hearing if you disagree with the decision about your Medicaid coverage. Medicaid must give written notice at least 10 days before stopping your Medicaid. If you disagree with the decision, you have the right to ask for a fair hearing. Make sure to ask for one as soon as possible before the deadline in the notice. You can also keep your Medicaid coverage while your hearing is being reviewed. See below about how to get free legal assistance!

Medicaid must check if you can get other affordable coverage. If your Medicaid coverage ends, your Medicaid program must check if you are eligible for any other Medicaid programs before terminating coverage. If you are not, the Medicaid agency must determine potential eligibility for other insurance affordability programs and your case file will be sent to the Marketplace. Make sure to look out for any letters and check [HealthCare.gov](https://www.healthcare.gov) for more information.

Protect yourself from scams! Medicaid will never ask you for money to enroll or renew your coverage! It is always free. [Report scammers who say otherwise](#). Only trust information from official sources like your state Medicaid agency and the Marketplace when providing personal information or researching health coverage options.

[Learn more](#) about specific rules in your state Medicaid program during the unwinding.

Get Legal Help and Enrollment Assistance

Contact your state Medicaid program for more information on your state's unwinding. Find your state Medicaid agency's contact information at [Medicaid.gov/Renewals](https://www.Medicaid.gov/Renewals).

Get free legal help at your local legal aid organization. Contact your local legal aid organization at [lsc.gov](https://www.lsc.gov). [Find LGBTQ+ specific legal resources](#).

Get free assistance from a health enrollment navigator who can assist you with your coverage options. Find assisters at [LocalHelp.HealthCare.gov](https://www.LocalHelp.HealthCare.gov) and this [directory of LGBTQ+ friendly assisters](#).

For frequently asked questions and resources on Affordable Care Act coverage options for LGBTQ+ people, visit: [out2enroll.org](https://www.out2enroll.org).