How to stay covered if you lose your Medicaid coverage

If you’re losing your Medicaid coverage, you may be eligible to immediately enroll in a new plan as part of a special enrollment period.

Medicaid renewals have returned*

In 2020, the COVID-19 pandemic created a public health emergency. During this time, Medicaid beneficiaries were not required to renew their coverage. Before the pandemic, Medicaid renewals – also called redetermination or recertification – occurred annually.

With renewals underway, your state Medicaid office will review your information to see if you or your family members still meet eligibility requirements. They’ll contact you with instructions if there are any action steps you need to complete.

Special enrollment period

Losing your Medicaid coverage is a qualifying life event, which means you have a special enrollment period of 60 days to apply for new coverage. If you miss your special enrollment period, you’ll have to wait until the next annual open enrollment period to sign up for coverage.

Once enrolled in a new health plan, your coverage typically starts on the first day of the month following eligibility.

Health care coverage options

If you no longer qualify for Medicaid, there are several ways to stay covered, including:

- Employer-sponsored coverage – through your employer or the employer of someone in your household, such as a spouse, domestic partner, or parent (for children up to age 26).
- An individual plan – which you can buy directly through Kaiser Permanente, state marketplaces, or the federal marketplace.
- Medicare – For people 65 and older or those with a qualifying disability. Visit kp.org/medicare for plan options through Kaiser Permanente.

Take action now

Talk to your employer about a health plan through your work.

Visit kp.org/staycovered for more information.

If you need help with your renewal, call our Medicaid Assistance Center at 1-800-557-4515 (TTY 711) from 8 a.m. to 5 p.m., Monday through Friday.

Español: 1-800-545-7263 (TTY 711)

*As a result of the Maui wildfires, the State of Hawaii Department of Human Services Med-QUEST Division has paused all terminations and eligibility renewals for Maui County residents for the remainder of 2023.

Learn more at kp.org/staycovered