

Frequently Asked Question (FAQ)

FAQ ID: 17303 Publish Date: 08/29/2016

Program Area: Agent Broker
Primary Category: Eligibility and Enrollment
Secondary Category: Financial Assistance

Question: What is the Medicaid/Children's Health Insurance Program (CHIP) Periodic Data Matching (Medicaid/CHIP PDM) process?

Answer: Medicaid/CHIP PDM is a process the Marketplace uses periodically during the plan year to identify, notify, and reduce the number of consumers who are enrolled in Marketplace coverage with advance payments of the premium tax credit (APTC) or income-based cost-sharing reductions (CSR), and also in Medicaid or CHIP that qualifies as minimum essential coverage (MEC). Consumers who receive a PDM initial warning notice are informed that they should take one of the following actions: (1) update their online Marketplace application to indicate they are not enrolled in coverage with Medicaid and CHIP, or (2) end their FFM coverage with APTC if they're enrolled in Medicaid or CHIP.

If consumers do not take action by the date on the notice (within 30 days from the date of the notice), the Marketplace will end any APTC/CSR being paid on their behalf for their share of a Marketplace plan premium and covered services, and will redetermine eligibility for APTC/CSR for remaining consumers (i.e., other members of the household) on the application, as appropriate.

The Marketplace will send a final notice, as well as an updated Eligibility Determination Notice (EDN), to the household point of contact for an affected consumer's application to inform the household of the change in financial help.

Frequently Asked Question (FAQ)

FAQ ID: 17304 Publish Date: 08/29/2016

Program Area: Agent Broker**Primary Category:** Eligibility and Enrollment**Secondary Category:** Financial Assistance**Question:** How often is Medicaid/Children's Health Insurance Program (CHIP) Periodic Data Matching (Medicaid/CHIP PDM) conducted?**Answer:** The Marketplace will be conducting Medicaid/CHIP PDM a few times a year and sending notices to affected consumers accordingly. The Marketplace does not anticipate performing another round of Medicaid/CHIP PDM in 2016. The future schedule of Medicaid/CHIP PDM will be determined based on various factors, including evaluations of previous rounds of Medicaid/CHIP PDM.

Frequently Asked Question (FAQ)

FAQ ID: 17305 Publish Date: 08/29/2016

Program Area: Agent Broker**Primary Category:** Eligibility and Enrollment**Secondary Category:** Financial Assistance**Question:** How much time does a dually-enrolled consumer have to take appropriate action after being sent an initial warning notice about Medicaid/Children's Health Insurance Program (CHIP) Periodic Data Matching (Medicaid/CHIP PDM)?**Answer:** If consumers do not take action by the date specified in the initial Medicaid/CHIP PDM warning notice (within 30 days from the date of the notice), the Marketplace will end any advance payments of the premium tax credit (APTC) or income-based cost-sharing reductions (CSR) for the affected consumers' covered services, and redetermine eligibility for APTC/CSR for remaining consumers on the application, as appropriate. The Marketplace will send a final notice, as well as an updated Eligibility Determination Notice (EDN), to the household point of contact for an affected consumer's application to inform the household of the change in financial help.

Frequently Asked Question (FAQ)

FAQ ID: 17306 Publish Date: 08/29/2016

Program Area: Agent Broker**Primary Category:** Eligibility and Enrollment**Secondary Category:** Financial Assistance**Question:** What if the consumer does not believe he or she is enrolled in Medicaid or the Children's Health Insurance Program (CHIP) after receiving the initial warning notice from CMS noting his or her dual enrollment in Marketplace coverage and Medicaid/CHIP?**Answer:** If a consumer doesn't think that he or she is enrolled in Medicaid or CHIP, the consumer should contact the state Medicaid or CHIP agency as soon as possible to confirm his or her enrollment status. If the consumer is not eligible for or enrolled in Medicaid or CHIP, the consumer should return to the Marketplace to update his or her application information to tell the Marketplace that he or she is not enrolled in Medicaid or CHIP. As the consumer updates his or her application, the Marketplace will check again with the state Medicaid or CHIP agency in real time to confirm whether the consumer is enrolled in Medicaid or CHIP.

If the state Medicaid or CHIP agency tells the Marketplace that the consumer is enrolled in Medicaid or CHIP, a data matching issue (DMI) will be generated and the consumer will be asked on his or her Eligibility Determination Notice (EDN) to send in documentation proving he or she is not enrolled in Medicaid or CHIP. This documentation may include a Medicaid termination notice.

The consumer will have a period of 90 days to send in that documentation or risk losing APTC/CSR. During this time, the consumer will remain eligible to enroll in a Marketplace plan with APTC/CSR, if otherwise eligible.

Frequently Asked Question (FAQ)

FAQ ID: 17307 Publish Date: 08/29/2016

Program Area: Agent Broker**Primary Category:** Eligibility and Enrollment**Secondary Category:** Financial Assistance**Question:** How do consumers tell the Marketplace that they are not enrolled in Medicaid or the Children's Health Insurance Program (CHIP) after receiving a warning notice for Medicaid/CHIP Periodic Data Matching (Medicaid/CHIP PDM)?**Answer:** Consumers who receive the initial warning notice and are NOT enrolled in Medicaid or CHIP should respond to the notice by updating their application to tell the Marketplace that they are not enrolled in Medicaid or CHIP. When they submit their updated application, their Eligibility Determination Notice (EDN) may say that they need to send in proof that they are no longer enrolled in Medicaid or CHIP. When the consumer is updating his or her application, the Marketplace checks, in real time, whether he or she is enrolled in Medicaid and CHIP.

If the Marketplace finds that the consumer is enrolled in Medicaid or CHIP, he or she will get a Medicaid/CHIP data matching issue (DMI) and will have 90 days to upload or send proof that he or she is not enrolled in Medicaid or CHIP. Examples of proof to resolve a DMI include: a letter from health insurer including coverage termination date, statement of health benefits, or letter from the consumer's Medicaid or CHIP state agency stating they are not enrolled.

If the consumer fails to provide adequate proof within the timeframe, the Marketplace will end any advance payments of the premium tax credit and cost-sharing reductions (APTC/CSR) for the consumer with the DMI, and he or she will remain enrolled in Marketplace coverage at full cost.

Frequently Asked Question (FAQ)

FAQ ID: 17308 Publish Date: 08/29/2016

Program Area: Agent Broker**Primary Category:** Eligibility and Enrollment**Secondary Category:** Financial Assistance**Question:** Can consumers end their Medicaid or Children's Health Insurance Program (CHIP) coverage if they want to keep their Marketplace plan with advance payments of the premium tax credit and cost-sharing reductions (APTC/CSR)?**Answer:** Consumers who are determined eligible for or are enrolled in coverage through Medicaid or CHIP that qualifies as MEC are ineligible for APTC/CSR to help pay for the cost of their Marketplace plan premium and covered services. If a consumer still wants a Marketplace plan after having been determined eligible for MEC Medicaid or CHIP, he or she will have to pay full cost for his or her share of the Marketplace plan premium and covered services, if otherwise eligible.

Frequently Asked Question (FAQ)

FAQ ID: 17309

Publish Date: 08/29/2016

Program Area: Agent Broker**Primary Category:** Eligibility and Enrollment**Secondary Category:** Financial Assistance**Question:** Which states are not participating in this round of Medicaid/Children's Health Insurance Program (CHIP) Periodic Data Matching (Medicaid/CHIP PDM)?**Answer:** Due to technical limitations, dually-enrolled consumers in the following Marketplace states did not receive notices in this round of Medicaid/CHIP PDM: Georgia, New Hampshire, New Jersey, and Wyoming. Consumers in these states will not be affected by this round of Medicaid/CHIP PDM.
