

Medicaid and CHIP Renewals:

Patient-Centered Messaging
for Clinical Offices and
Health Care Settings



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About This Toolkit

The purpose of this toolkit is to provide clinical offices and other health care settings with messaging to use with their patients to share information about regular Medicaid and Children's Health Insurance Program (CHIP) renewals and other coverage options available for patients who have lost Medicaid or CHIP coverage.

This toolkit is intended for physicians, pediatricians, behavioral health professionals, pharmacists, community health centers, and other health care professionals who may find these resources helpful. The messaging in this toolkit can be used at offices' front desks, in the lobby/waiting areas, billing departments, patient portals, and more.

Background on Medicaid and CHIP Renewals

Many people with low and moderate incomes are enrolled in Medicaid and/or CHIP. Generally, states complete eligibility renewals each year to see if people enrolled in Medicaid or CHIP still qualify for coverage. To complete this eligibility review, the state Medicaid or CHIP office may send a renewal form that people will need to complete and send back right away.

CMS wants to make sure people continue to have health care coverage, whether that's through Medicaid, CHIP, Medicare, [HealthCare.gov](https://www.healthcare.gov) (through the Health Insurance Marketplace), or employer-sponsored coverage. Many children may retain eligibility for Medicaid or CHIP, even if their parents are no longer eligible for Medicaid coverage. We want to make sure parents know that they should always return renewal forms so that their state can determine if anyone in their family is eligible for Medicaid or CHIP coverage.

If someone is no longer eligible for Medicaid or CHIP, they will need to enroll in another health insurance coverage option, like the Health Insurance Marketplace at [HealthCare.gov](https://www.healthcare.gov). It is important that families understand how to renew their Medicaid or CHIP coverage each year or find another health insurance option to make sure they stay covered.

As a trusted voice, you can share important information about regular Medicaid and CHIP renewals with your patients to help them keep health insurance coverage. You can use this toolkit to provide parents, families, and individuals with the steps they need to take to ensure they remain covered.

Below, you'll find the following ready-to-use resources:

- Things You Can Do
- Frequently Asked Questions from Patients
- Recorded Phone/Hold Message
- No Reply Text Messages & Banner Messages/Push Notifications for Patient Portals
- Outreach Materials & Resources

Thank you for sharing this important information.

Things You Can Do

You can help inform patients about the steps they need to take to retain their Medicaid and CHIP coverage or find other coverage by sharing information from this toolkit. Below, you'll find easy ways for your office to share information about regular Medicaid/CHIP renewals as well as health coverage options for patients of all ages who may have lost coverage.

Front Desk & Administrative Staff

- Print and place multilingual [postcards and fact sheets](#) in waiting rooms and at check-in desks.
- Remind patients about regular Medicaid and CHIP renewals during insurance information intake/verification.
 - Remind parents to always return renewal forms so the state can see if anyone in their family still qualifies for coverage. Even if the parent is no longer eligible for Medicaid, their child may still be eligible for Medicaid or CHIP.
- Include reminders about regular Medicaid and CHIP renewals in office voicemail, waiting messages, and other patient communications, including patient portals, newsletters, and text messages.

Billing & Administrative Staff

- Include messages at the bottom of billing statements to remind patients that Medicaid renewals happen each year and they need to keep their contact information up to date with their state Medicaid office.
 - Remind parents to always return renewal forms so the state can see if anyone in their family still qualifies for coverage. Even if the parent is no longer eligible for Medicaid, their child may still be eligible for Medicaid or CHIP.
- Include a notice about regular Medicaid and CHIP renewals on financial assistance or coverage assistance paperwork, if appropriate.
- Direct patients who have recently lost health coverage to [HealthCare.gov/find-local-help](https://www.healthcare.gov/find-local-help) for in-person help enrolling in other coverage.
- If a patient has recently moved or updated their contact information, remind them to alert their state Medicaid or CHIP office.



Clinicians

- If a patient has questions about regular Medicaid or CHIP renewals, use the [Frequently Asked Questions](#) in this toolkit to help guide them on next steps for keeping health coverage. Encourage them to keep their contact information up to date with their state Medicaid or CHIP office and to respond to any mail or electronic communication they receive from their state Medicaid or CHIP office to keep their coverage.
 - Remind parents to always return renewal forms to their state Medicaid or CHIP office. Even if the parent is no longer eligible for Medicaid, their child may still be eligible for Medicaid or CHIP.
- If a patient mentions recent loss of Medicaid or CHIP coverage, let them know that other coverage options are available, such as employer-sponsored coverage, coverage through the Marketplace at [HealthCare.gov](#), or coverage through Medicare.
- Refer patients to a local Navigator/assister for help enrolling in other health coverage options, or direct them to visit [HealthCare.gov/find-local-help](#) to find enrollment assistance near them.

Clinical Support Staff

- During intake, remind patients that Medicaid and CHIP renewals happen each year, and encourage them to keep their contact information up to date so they don't miss important information or deadlines.
 - Let parents know that they should always return renewal forms even if they don't think they're eligible, since their kids might be eligible.
- If a patient mentions a recent move, remind them to alert their state Medicaid or CHIP office of their new address if they are enrolled in Medicaid or CHIP.
- Print and place multilingual [postcards and fact sheets](#) throughout the clinic, and keep them on-hand in exam rooms to provide to patients who mention that they've lost health coverage.
- If a patient is no longer eligible for Medicaid or CHIP, tell them about other health coverage options. Encourage them to check if they can get coverage through their employer, through the Marketplace at [HealthCare.gov](#), or through Medicare. Direct patients to [HealthCare.gov/find-local-help](#) to get help from a Navigator/assister in their area.

Frequently Asked Questions from Patients

Health care professionals, office administrators, and office staff can use these frequently asked questions to answer common questions that patients may have about Medicaid and CHIP coverage when they come in for an appointment.

Q: I got a letter from my state about renewing my Medicaid/CHIP coverage. What do I need to do to make sure my coverage is renewed?

A: First, you should read the whole letter to see what information the state needs to help renew your coverage. Complete any information the state needs on the renewal form and provide copies of any documents that they ask for to support that information.

For parents: You should always return your renewal form so the state can see if you or anyone in your family is eligible for coverage. Even if you are no longer eligible for Medicaid, your child may still be eligible for coverage through Medicaid or CHIP.

After you send your renewal form and other documentation back to your state, look out for follow-up information from the state Medicaid or CHIP office about your coverage.

Q: How often do I need to renew my Medicaid coverage?

A: Generally, states check every year to find out if people with Medicaid still qualify for coverage.

States will use the information they have to decide if a person or their family member(s) will keep their Medicaid coverage (known as an ex parte renewal or auto renewal). If the state needs more information, they'll send a letter to that person electronically or in the mail. The person may also receive a call from the state Medicaid agency.



Q: I got a letter from my state Medicaid/CHIP office saying that my coverage has been terminated. What do I do now?

A: First, make sure to read the notice from the state to see why you lost Medicaid/CHIP coverage. If the state ended your coverage because they did not have the information they needed to complete the renewal, then you can contact the state to provide the missing information. Find the state's contact information at [Medicaid.gov/about-us/where-can-people-get-help-medicaid-chip/index.html](https://www.Medicaid.gov/about-us/where-can-people-get-help-medicaid-chip/index.html).

If you think that you are still eligible for Medicaid or CHIP and the state wrongly ended your coverage, you can ask the state for a second review and appeal the decision. More information can be found in the [CMS Medicaid Appeals Partner Resource](#).

If the state ended your coverage because they found that you are no longer eligible for the program, you will need to find another option for health coverage. If there is a change in your situation (e.g., your income changes), you can reapply for Medicaid or CHIP at any time.

Q: I recently lost my Medicaid/CHIP coverage. What other options do I have for health insurance coverage?

A: First, you should check with your employer to see if employer-sponsored coverage is an option for you. The Health Insurance Marketplace® at [HealthCare.gov](https://www.HealthCare.gov) may also be an option for affordable, quality health coverage.

For patients 65 or older or patients with a disability, End-Stage Renal Disease (ESRD), or ALS (also called Lou Gehrig's disease): You may be able to enroll in Medicare. You could qualify for a Special Enrollment Period to enroll in Medicare without paying a penalty if you missed your initial enrollment period. [Medicare.gov](https://www.Medicare.gov) has more information about enrolling in Medicare.



Recorded Phone/Hold Message

Record this message and play it on your phone system when patients first call your office, before they hear the menu options, or while they are on hold. This message can be customized with your state-specific information.

Do you or a family member have health insurance through **[name of your state Medicaid/ CHIP program]**? Make sure you keep your contact information up to date with **[name of your state Medicaid/ CHIP program]** so you don't miss important information about renewing your coverage. For more information, contact **[name of your state Medicaid/CHIP program]** at **[insert contact info]**.

If you recently lost Medicaid or CHIP coverage, you have other options! You may be able to get coverage through your employer, the Health Insurance Marketplace® at [HealthCare.gov](https://www.healthcare.gov), or Medicare (the program for people age 65 or older and people with disabilities, End-Stage Renal Disease (ESRD), or ALS [also called Lou Gehrig's disease]).

For employer-sponsored coverage options, contact your employer directly.

For Health Insurance Marketplace® coverage, visit [HealthCare.gov](https://www.healthcare.gov) or call 1-800-318-2596. The TTY number is 1-855-889-4325. You can also visit [HealthCare.gov/find-local-help](https://www.healthcare.gov/find-local-help) to get in-person help.

For Medicare coverage, visit [Medicare.gov](https://www.medicare.gov) or call 1-800-633-4227.

Questions? Visit **[state Medicaid/CHIP program website]**.

No Reply Text Messages & Banner Messages/Push Notifications for Patient Portals

Below is content that can be used for SMS/text messages as well as banner messages and push notifications for patient portals. These messages can help clinical offices like yours 1) encourage patients to make sure their current contact information is up to date with the state Medicaid or CHIP office, and 2) inform patients of their options if they have lost or will soon lose Medicaid or CHIP coverage.

Helping People Renew Their Medicaid and CHIP Health Coverage

[Link]: Use state's Medicaid or CHIP website address or

[Medicaid.gov/about-us/where-can-people-get-help-medicaid-chip/index.html](https://www.Medicaid.gov/about-us/where-can-people-get-help-medicaid-chip/index.html).

- Stay covered! Make sure you get your Medicaid renewal letter when it's time to renew your coverage each year—update your contact information if it changed recently. **[Link]**
- Don't miss information about your Medicaid coverage! Update your contact information if it changed recently. **[Link]**
- Have coverage through **[name of your state Medicaid/CHIP program]**? Make sure your address is up to date so you get information about renewing your coverage when it's time. **[Link]**
- Medicaid/CHIP renewals happen every year! Make sure your address is up to date: **[Link]**
- Do you or your child have Medicaid or CHIP? Make sure to always return your renewal form, even if you don't think you're eligible. Your child could still be eligible! **[Link]**

Helping People Who Have Lost Medicaid or CHIP Coverage

[Link]: [HealthCare.gov](https://www.HealthCare.gov) or the website for your state's Marketplace.

- Lost or denied Medicaid or CHIP coverage? You have options! Visit [HealthCare.gov](https://www.HealthCare.gov) to see if you qualify for Marketplace coverage, or visit [Medicare.gov](https://www.Medicare.gov) to see if you qualify for Medicare. And don't forget to see if your employer offers coverage.
- Lost Medicaid or CHIP coverage recently? See if you qualify for [HealthCare.gov](https://www.HealthCare.gov) coverage. Most people can find a plan for under \$10 per month at **[Link]**
- Need health coverage? Visit [HealthCare.gov](https://www.HealthCare.gov) to see if you qualify for Marketplace coverage and review your coverage options today! **[Link]**

In addition to sending these messages, you can also post a web banner in patient portals.



Outreach Materials & Resources

CMS has a variety of resources to help raise awareness about renewing Medicaid and CHIP and other coverage options if patients are no longer eligible for Medicaid or CHIP, including:

- Graphics for Providers ([Full Page](#) and [Half Page](#))
- Partner Tip Sheet ([English](#) and [Spanish](#))
- Health Care Options Fact Sheet ([English](#) and [Spanish](#))
- Postcards for Kids and Families ([English](#) and [Spanish](#))
- Drop in Article for People who Lost Medicaid or CHIP ([English](#) and [Spanish](#))
- **[Medicaid Basics for Partners: Medicaid Eligibility, Enrollment, and Renewals](#)**: Partners can use this handout to share information and answer common questions about Medicaid eligibility, enrollment, and renewals.

The full list of resources can be found on the [Medicaid and CHIP Renewals Outreach and Educational Resources](#) webpage at [Medicaid.gov/renewals-outreach-education](https://www.Medicaid.gov/renewals-outreach-education). Resources can be downloaded or printed and shared broadly.