



Know Your Rights: 2023 Medicaid and Children's Health Insurance Program (CHIP) Renewals

This year, Medicaid and CHIP will review everyone who gets health care through their programs.

They will send letters to people during this review.

These letters will come to you either:

- In your mailbox
- By email if you have given Medicaid permission to email you information instead of sending you paper mail

These letters may:

- Tell people to complete a form to renew their insurance,
- Ask people for more information, or
- Tell people they are no longer able to get insurance through Medicaid or CHIP.

This process will happen at different times in each state.

It could happen anywhere between February 2023 and March 2024.

There are three things to do during the Medicaid renewal process.

- Make sure you get your letter from Medicaid or CHIP.
- Confirm that you are following your state's rules about how much money you can make or save while getting Medicaid or CHIP.
- Complete a renewal form or provide more information if asked.

We explain each of these things below.

1. Make sure you get your letter from Medicaid or CHIP.

Check that your state Medicaid office has your current address, email, and phone number.

Visit [Medicaid.gov/renewals](https://www.Medicaid.gov/renewals) for information on how to do this.

Check your mail or email regularly for letters from Medicaid or CHIP. Contact your state Medicaid office to confirm when and how you will get the letter.

2. Confirm that you are following your state's rules about how much money you can make or save while getting Medicaid or CHIP.

People with disabilities who get Medicaid or CHIP must follow rules about how much money they can earn and save.

The rules are different in each state and program.

These rules are very important.

If you do not follow them, Medicaid can stop your health insurance.

Contact your state Medicaid office to find out what the rules are in your state and program.

Confirm how much money you have saved.

Consider opening or using an [ABLE Account](#) or [Special Needs Trust](#) to save money if you need to.

These tools can help you save money without risking your Medicaid.

3. Complete a renewal form or share more information if you are asked.

Respond quickly to avoid a gap in your health insurance coverage.

There are other steps you can take if you need help, disagree with a renewal decision, or need to find another health plan.

- **Contact your state Medicaid office to get help with the renewal.** Get your state office's contact information at [Medicaid.gov/renewals](https://www.Medicaid.gov/renewals).

- **Know your rights if the state wrongly stops or reduces your Medicaid.**

You can request a fair hearing if the state wrongly stops or reduces your Medicaid.

A fair hearing is when a judge reviews the Medicaid's decision and decides whether it was right or wrong.

Each state has different rules on how many days you get to make this request.

It is important to ask for a fair hearing as quickly as possible.

Contact your state Medicaid office to learn more about these rules.

You may have the right to keep your Medicaid benefits while your fair hearing is being reviewed.

There are many other rights you have during this process to make sure you can present your case well to the judge.

Contact your [state protection and advocacy agency](#) to learn more.

Protection and advocacy agencies provide legal advocacy services to people with disabilities in the United States.

Medicaid must consider all the ways that you may be able to get Medicaid before they stop your benefits.

Consider requesting a fair hearing if your Medicaid benefits are stopped but you believe you are still eligible to get Medicaid for another reason.

- **Find another health insurance plan if your Medicaid or CHIP coverage ends.**

Visit [HealthCare.gov](https://www.HealthCare.gov) to find an affordable, comprehensive health plan.