

Marketplace Special Enrollment Confirmation Process: “Non-responder Notice” On or After June 18, 2016 (Loss of minimum essential coverage)

Beginning in March 2016, consumers who applied for Marketplace coverage were required to acknowledge that they might be asked to provide documentation to verify their eligibility for a Special Enrollment Period (SEP). The following 5 SEPs are included in the Special Enrollment Confirmation Process:

- Loss of minimum essential coverage
- Change in primary place of living (“Permanent Move”)
- Birth
- Gaining a dependent through adoption, placement for adoption, placement in foster care, or a child support or other court order
- Marriage

Beginning on June 18, 2016, all consumers who qualify for one of these SEPs get an eligibility determination notice requesting that they send a document(s) to prove their SEP eligibility. Consumers who qualified for one of these SEPs before that date (between March 1, 2016 and June 17, 2016) may instead get an “Initial Verification Selection Notice” requesting that they send the same type of documents.

Consumers who don’t send documents by the due date specified on their eligibility notice or other Marketplace notice will get this SEP-specific Non-responder Notice. It repeats the requirements for sending documents and includes an updated due date 30 days from the notice date.

The following Non-responder Notice example is for an individual or family who appears to be eligible for an SEP because they lost or will lose minimum essential coverage, and applied for coverage on or after June 18.

Insert: Date

Insert: Household Contact Name

Insert: Consumer Address

IMPORTANT: Final Notice - Act by [insert new deadline] to keep your Marketplace health coverage

Application Date: [Insert: Application date]

Application ID: [Insert: Application ID]

Dear [Insert Household Contact Name]:

You're getting this notice because you or others in your household still need to send one or more document copies to prove your eligibility for the Special Enrollment Period that was used to enroll in coverage through the Health Insurance Marketplace. On your application, you reported that the following individual(s) lost or will lose health coverage 60 days before or after you applied:

[Insert name of person #1 who triggered SEP]

[Insert name of person #2 (if any) who triggered SEP]

We received your document copy, but couldn't use it because:

- [It's missing the date the individual(s) listed above lost or will lose qualifying health coverage, like a job-based plan, individual health plan bought outside the Marketplace, student health plan, a parent's plan, Medicaid, Medicare, or TRICARE.]
- [It's missing the name of the employer, agency, organization or health plan that provided coverage to the individual(s) listed above until they lost their qualifying health coverage, like a job-based plan, individual health plan bought outside the Marketplace, student health plan, a parent's plan, Medicaid, Medicare, or TRICARE.]

- [It's missing the name(s) of the individual(s) listed above who lost or will lose qualifying health coverage, like a job-based plan, individual health plan bought outside the Marketplace, student health plan, a parent's plan, Medicaid, Medicare, or TRICARE. If this individual lost coverage they had through someone else, like a spouse or parent, make sure the document(s) includes the name of the individual who lost coverage. If the document doesn't include the name of the individual who lost coverage, you must also submit a document(s) that shows their relationship to (and the name of) the spouse, parent, or other individual they had coverage through.]
- [It's unreadable or damaged].

IMPORTANT: If you don't submit an acceptable document copy by [bold insert due date], you may lose your Marketplace coverage.

What should I do next?

1. Look at the list of examples of acceptable documents below that can be used to verify your eligibility for your Special Enrollment Period. Send us a copy (not the original) of a document(s).

Please send one or more of these document copies to prove Someone Lost or Will Lose Qualifying Health Coverage

- Letter or other document from an employer stating that the employer dropped or will drop coverage or benefits for the employee or employee's spouse or dependent family member, including the date coverage ended or will end.
- Letter or other document from an employer stating that the employer stopped or will stop contributing to the cost of coverage.
- Letter or other document from an employer stating that the employer changed or will change coverage or benefits for the employee, or for the employee's spouse or dependent family member, so it's no longer considered qualifying health coverage.
- Letter showing an employer's offer of COBRA coverage, or stating when the employee's COBRA coverage ended or will end.
- Letter from health insurance company showing a coverage termination date, including a COBRA coverage termination date.
- Proof that you had qualifying health coverage within the last 60 days, like a pay stub showing deductions for health insurance.
- Letter from school stating when student health coverage ended or will end.
- Letter or notice from Medicaid or the Children's Health Insurance Program (CHIP) stating when Medicaid or CHIP coverage ended or will end.

- Letter or notice from a government program, like TRICARE, Peace Corps, AmeriCorps, or Medicare, stating when that coverage ended or will end.
- Dated copy of military discharge papers or Certificate of Release including the date that coverage ended or will end, if you're losing coverage because you're no longer active duty military.
- Divorce or annulment papers that include the date of ending responsibility for providing health coverage.
- Death certificate or public notice of death that includes proof of the date that you lost or will lose coverage due to the death of a spouse or other family member.
- Dated and signed copy of written verification from an agent or dated letter from the issuer, if you are or were enrolled in a non-calendar year plan that's ending.
- Copy of pay stubs of both current and previous hours if a reduction in work hours caused you to lose coverage.
- Letter of explanation about the coverage you had, why and when you lost or will lose it, and the reason you can't provide any other documents proving you're eligible for a Special Enrollment Period. The Marketplace will take your letter into consideration.

2. Check your Eligibility Determination Notice. It includes instructions for submitting documents to provide your eligibility for the Special Enrollment Period. If you have a Marketplace account, log into HealthCare.gov and go to the "Application Details" section of your application to download a copy of your notice. If you applied over the phone, you should have received your notice by mail at the address listed on your application.
3. Mail or upload the required document(s) copy. Uploading your document(s) online is the fastest way to get them to us. To upload, log into your Marketplace account and select "Start a new application or update an existing one." Click on your name in the top right of the screen and select "My applications & coverage" from the dropdown. Then, under "Your existing applications," select your current application. Click on "Application details" to see a list of all issues that apply to your household. For each recent life event you need to prove, select the green "Upload documents" or "Upload more documents" button.

You can also mail a copy of the document(s) to this address:

Health Insurance Marketplace
Attn: Coverage Processing

465 Industrial Blvd.
London, KY 40750-0001

Include a copy of the front page of this letter. Write your full name and “Application ID [**insert Application ID**]” on the top of each page. Don’t send original documents.

Important information to remember

- Your Marketplace health coverage will remain in effect while we review your document(s). You may use your coverage during this time.
- You’ll get a notice in the mail letting you know the results of your review. This notice won’t be available in your Marketplace account on HealthCare.gov, even if you opted to receive Marketplace notices electronically.

For more help

- Visit HealthCare.gov, or call the Marketplace Call Center at 1-800-318-2596. TTY users should call 1-855-889-4325. You can also make an appointment with an assister who can help you. Information is available at LocalHelp.HealthCare.gov.
- Get language assistance services. If you need language assistance in a language other than English, you have the right to get help and information in your language at no cost. Information about how to access these language assistance services is included with this notice, as a separate page. You can also call the Marketplace Call Center to get information on these services.
- Call the Marketplace Call Center to request a reasonable accommodation if you have a disability. These accommodations are available and provided at no cost to you.

Sincerely,

Health Insurance Marketplace
Department of Health and Human Services
465 Industrial Boulevard
London, Kentucky 40750-0001

Privacy Disclosure: The Health Insurance Marketplace protects the privacy and security of the personally identifiable information (PII) that you have provided (see [Healthcare.gov/privacy/](https://www.healthcare.gov/privacy/)). This notice was generated by the Marketplace based on 45 CFR 155.230 and 45 CFR part 155, subpart D. The PII used to create this notice was collected from information you provided to the Health Insurance Marketplace. The Marketplace may have used data from other federal or state agencies or a consumer

reporting agency to determine eligibility for the individuals on your application. If you have questions about this data, contact the Marketplace at 1-800-318-2596 (TTY: 1-855-889-4325).

According to the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a valid OMB control number. The valid OMB control number for this information collection is 0938-1207.

Nondiscrimination: The Health Insurance Marketplace doesn't exclude, deny benefits to, or otherwise discriminate against any person on the basis of race, color, national origin, disability, sex, or age. If you think you've been discriminated against or treated unfairly for any of these reasons, you can file a complaint with the Department of Health and Human Services, Office for Civil Rights by calling 1-800-368-1019 (TTY: 1-800-537-7697), visiting hhs.gov/ocr/civilrights/complaints, or writing to the Office for Civil Rights/ U.S. Department of Health and Human Services/200 Independence Avenue, SW/ Room 509F, HHH Building/ Washington, D.C. 20201.

This Notice has Important Information. This notice has important information about your application or coverage through the Health Insurance Marketplace. Look for key dates in this notice. You may need to take action by certain deadlines to keep your health coverage or help with costs. You have the right to get this information and help in your language at no cost. Call 1-800-318-2596 and wait through the opening. When an agent answers, state the language you need and you'll be connected with an interpreter.

العربية (Arabic) يحتوي هذا الإشعار على معلومات هامة بخصوص طلبك أو تغطيتك من خلال سوق التأمين الصحي. ابحث عن التواريخ الرئيسية في هذا الإشعار. قد تحتاج الى اتخاذ اجراء في مواعيد معينة للحفاظ على تغطيتك الصحية او للمساعدة في التكاليف. لك الحق في الحصول على هذه المعلومات وعلى المساعدة بلغتك من دون اي تكلفة. اتصل بالرقم 1-800-318-2596 و انتظر عند سماعك الافتتاحية. عندما يجيبك الممثل قم بتحديد اللغة التي تحتاج و سيجري و صلك بالمترجم.

中文 (Chinese) 本通知包含您通过健康保险市场的申请或保险范围方面的重要信息。查阅本通知中的重要日期。您可能需要在某些截止日期前采取行动以续保或有助于节省某些费用。您有权免费获取本信息以及您所使用语种的帮助。请致电 1-800-318-2596 并聽完全部錄音。當有代表接聽時，请说明您所需的语种，届时将有译员与您联系。

Français (French) Cet avis contient des informations importantes concernant votre demande ou votre couverture à travers le Marché d'assurance maladie. Recherchez les dates clés dans le présent avis. Vous pourrez avoir besoin de prendre des mesures avant certaines dates limites afin de garder votre couverture santé ou de vous aider avec les coûts. Vous avez le droit d'obtenir ces informations et de l'aide dans votre langue sans frais. Appelez le 1-800-318-2596 et appuyez sur « 0 » à deux reprises attendre à travers l'ouverture. Quand l'agent répond indiquez la langue dont vous avez besoin et vous serez mis en relation avec un interprète.

Kreyòl (French Creole) Avi sa a gen enfòmasyon enpòtan sou aplikasyon w lan oswa pwoteksyon atravè Health Insurance Marketplace la. Gade pou datkle nan avi sa a. Ou ka bezwen pran aksyon pa yon sèten dat limit pou ou kenbe asirans sante ou oswa èd ak depans yo. Ou gen dwa pou ou jwenn enfòmasyon sa a akèd nan lang ou sanpa sa pa koute ou anyen. Rele 1-800-318-2596 epi rete tann ouvèti an. Lè yon ajan reponn, di lang ou bezwen an epi ou pral konekte ak yon entèprèt.

Deutsch (German) Diese Benachrichtigung enthält wichtige Informationen zu Ihrem Antrag oder Versicherung durch den Health Insurance Marketplace. Suchen Sie nach wichtigen Terminen in dieser Benachrichtigung. Sie müssen möglicherweise bis zu bestimmten Stichtagen handeln, um Ihre Krankenversicherung aufrechtzuerhalten oder Hilfe mit Kosten zu erhalten. Sie haben das Recht, diese Informationen und Hilfe in Ihrer Sprache kostenlos zu erhalten. Rufen Sie 1-800-318-2596 an und warten Sie die Ansage ab. Wenn sich ein Mitarbeiter meldet, wählen Sie die Sprache aus, die Sie benötigen und Sie werden mit einem Dolmetscher verbunden.

ગુજરાતી (Gujarati) આ સૂચનામાં આરોગ્યવીમામાર્કેટસ્થળ સમારફતેતમારીઅરજીઅથવા સર્વગ્રાહી વીમો વિશેનીમહત્વનીમાહિતીછે. આ સૂચનામાંમહત્વનીતારીખોમાટેજુઓ. તમેતમારાઆરોગ્યઆવરીલેવાઅથવાખર્ચમાંમદદકરવામાટેઅમુકચોક્કસ નિશ્ચિત સમય ને હદમાં ધ્યાનમાંરાખીનેપગલાંલેવાનીજરૂરપડેછે. મનેકોઈપણખર્ચવિનાતમારીભાષામાંઆજાણકારીઅનેમદદમેળવવાનોઅધિકારછે. 1-800-318-2596 અને શરૂઆતના મારફતે રાહ જુઓ. એક એજન્ટ જવાબ આપે, ત્યારે તેમને તમે જરૂરી ભાષા જણાવો અને તમને દુભાષિયો સાથે જોડવામાં આવશે.

Italiano (Italian) Questo avviso contiene importanti informazioni. Questo avviso contiene importanti informazioni riguardo la sua richiesta o copertura assicurativa tramite l'Health Insurance Marketplace. Controlli le date più importanti di questo avviso. Potrebbe avere la necessità di compiere alcune azioni al fine di conservare la sua copertura medica o per ridurne i costi. Ha il diritto di ricevere queste informazioni ed assistenza nella sua lingua senza costi aggiuntivi. Chiami all'1-800-318-2596 e resti in attesa del primo operatore disponibile. Quando un nostro operatore risponderà, comunichi la lingua di cui ha bisogno e sarà collegato/a con un interprete.

日本語(Japanese)この通知には重要な情報が含まれています。この通知には、Health Insurance Marketplace 経由のアプリケーションまたは補償範囲に関する重要な情報が含まれます。この通知では、重要な期日について確認してください。補償範囲や費用サポートを維持するには、指定の期日までにご対応いただく必要がある場合があります。これらの情報を無料で取得する権利および希望の言語でサポートを受ける権利があります。1-800-318-2596 にお問い合わせいただき、つながるまでお待ちください。エージェントにつながりましたら、必要とする言語をお伝え下さい。通訳者とつながります。

한국어 (Korean) 이 통지서에는 건강 보험 시장을 통한 귀하의 신청이나 보험 커버리지에 관한 중요한 정보가 포함되어 있습니다. 이 통지서에 나타난 중요한 날짜들을 잘 찾아 보십시오. 귀하는 귀하의 보험 커버리지를 계속 유지시키거나 경비를 절감하는 도움을 얻기 위해서 일정한 마감일 까지 필요한 조치를 취해야 할 수도 있습니다. 귀하는 귀하의 언어로 이 정보와 도움을 무료로 받을 수 있는 권리가 있습니다. 1-800-318-2596 로 전화하시고 시작하기 전에 기다리십시오. 직원이 전화를 받으면 귀하가 필요한 언어를 말씀하십시오. 그러면 통역사와 연결될 것입니다.

Polski (Polish) To ogłoszenie zawiera ważne informacje odnośnie Państwa wniosku o ubezpieczenie lub polisy zdrowotnej zakupionej przez Rynek Ubezpieczeń Zdrowotnych. Prosimy zwrócić uwagę na kluczowe daty zawarte w tym ogłoszeniu aby przy podejmowaniu ewentualnych decyzji dotyczących odnowienia polisy lub pomocy związanej z kosztami, nie przekroczyć terminów. Macie Państwo prawo do bezpłatnej informacji we własnym języku. W tym celu prosimy o telefon pod numer 1 800 318 2596, następnie proszę poczekać na zgłoszenie się operatora i wypowiedzenie preferowanego języka a rozmowa zostanie przekazana do tłumacza.

Português (Portuguese) Este aviso contém informações importantes sobre sua aplicação ou cobertura ao longo do Mercado de Planos de Saúde (Health Insurance Marketplace). Observe as datas importantes nesse aviso. Você poderá precisar tomar medidas, até determinados prazos, para manter sua cobertura médica ou ajuda de custo. Você tem o direito de obter tais informações e auxílio em seu idioma, sem custo algum. Ligue para 1-800-318-2596 e espere através da introdução. Quando o agente atende, afirme o idioma que precisa e você será transferido para um intérprete.

Русский (Russian) В настоящем уведомлении содержится важная информация о вашей страховке через рынок медицинского страхования. Вы можете найти важные даты в данном уведомлении. Возможно, вам придется предпринять некоторые действия к конкретным срокам, с тем, чтобы сохранить вашу медицинскую страховку или финансовую помощь на медицинские расходы. Вы имеете право на получение этой информации и помощи на родном языке бесплатно. Позвоните по номеру 1-800-318-2596 и прослушайте вступительную информацию до конца. Когда ответит агент, укажите необходимый язык, и вас соединят с переводчиком.

Español (Spanish) Este aviso contiene información importante sobre su solicitud o la cobertura que tiene a través del Mercado de Seguros Médicos. Consulte las fechas importantes que figuran aquí. Es probable que deba tomar medidas antes de algunas fechas clave para mantener su cobertura de salud o seguir recibiendo ayuda para pagar los costos. Usted tiene derecho a recibir esta información y asistencia en su idioma en forma gratuita. Llame al 1-800-318-2596 y espere a través de la introducción. Cuando el agente atiende, indique el idioma que necesita y lo pondrán en comunicación con un intérprete.

Tagalog (Tagalog) Ang paunawa na ito ay may nilalamang mahalagang impormasyon tungkol sa iyong aplikasyon o kaseguruhan sa pamamagitan ng Health Insurance Marketplace. Tingnan ang mga mahalagang petsa sa paunawang ito. Maaring mangailangang gumawa ka ng hakbang sa loob ng mga itinakdang petsa upang mapanatili ang iyong kaseguruhan pangkalusugan o makatanggap ng tulong sa mga gastos. Mayroon kang karapatang makuha ang impormasyon na ito at tulong sa iyong wika ng walang gastos. Tumawag sa 1-800-318-2596 at maghintay ng pagkakataong mabuksan ang linya. Kapag sumagot ang isang ahente, sabihin ang kailangan mong wika at ikaw ay iuugnay sa isang tagapagsalin sa Tagalog.

Tiếng Việt (Vietnamese) Thông báo này có thông tin quan trọng bàn về đơn nộp hoặc hợp đồng bảo hiểm của chương trình Thị trường bảo hiểm sức khỏe Marketplace. Xin xem ngày then chốt trong thông báo này. Quý vị có thể phải thực hiện theo thông báo đúng trong thời hạn để duy trì bảo hiểm sức khỏe hoặc được trợ giúp thêm về chi phí. Quý vị có quyền được biết thông tin này và được trợ giúp bằng ngôn ngữ của mình miễn phí. Xin gọi 1-800-318-2596 và đợi nghe hết lời mở đầu do máy nói. Cho tới khi gặp một nhân viên trả lời, xin nói ngôn ngữ của mình là gì và quý vị sẽ được kết nối với một thông dịch viên.