

You may now qualify for new lower-cost health care coverage.

On Jan. 1, 2015, Pennsylvania added new Medicaid coverage for adults. Pennsylvania now offers benefits like those you're getting now. The following people in your household may qualify for this lower-cost health coverage:

- [Insert name(s) of newly eligible individuals from FFM data file]

What do I need to do?

- 1) See if you qualify for health care coverage in PA.
Go to HealthCare.gov and update your account. If it looks like you qualify for Pennsylvania's health care coverage, HealthCare.gov will send your information to Pennsylvania's Department of Human Services (DHS).
- 2) If HealthCare.gov sends your information to DHS, you can do one of two things:
 - A. Wait for a final decision on your health care application and then cancel your HealthCare.gov plan and tax credits.
 - OR
 - B. End your HealthCare.gov plan and tax credits now and wait for your final health care coverage decision.

You will find step-by-step directions attached.

What happens if I wait to cancel my HealthCare.gov health plan and tax credits?

Your HealthCare.gov coverage will continue until you cancel it. You will not have a gap in coverage if you wait until you receive a final decision from DHS.

If you qualify for Pennsylvania's health care coverage, you must go back to HealthCare.gov and cancel your HealthCare.gov health plan and tax credits. If you don't cancel this coverage, you may have to repay your tax credits.

What happens if I end my HealthCare.gov health plan and tax credits now?

If you end your HealthCare.gov plan now, you will not have to repay any tax credits. But you may not have any coverage until you get a final decision from DHS.

If you get a final decision stating that you do not qualify for Pennsylvania's health care coverage, you will have to re-enroll at HealthCare.gov. To re-enroll in a HealthCare.gov plan, call 1-800-318-2596 (TTY: 1-855-889-4325).

What if I have questions?

- You can call HealthCare.gov at **1-800-318-2596** (TTY: 1-855-889-4325)
- You can also get in-person help. Go to <https://localhelp.HealthCare.gov>
- If you have questions about health care coverage in Pennsylvania call **1-877-418-1187**

Important: If you qualify for Pennsylvania's health care coverage, you must end your tax credits and coverage. If you don't end your tax credits and coverage, you may have to pay back any tax credits you get through HealthCare.gov in 2015. You will get a written notice from DHS telling you that you qualify.



Step 1. Go to Healthcare.gov. Log in.

- Once in your HealthCare.gov account, click “Visit the Marketplace for Individuals and Families.”
- Follow the steps to start or finish a 2015 application. When you have finished the 2015 application, hit the “submit” button.

Step 2. Review your eligibility results. Make a decision to wait or cancel your health plan and tax credits.

If everyone on the application will be sent to Pennsylvania’s Medicaid plan:

- You can wait for a final decision from DHS on whether you qualify for health care coverage. If you disagree with the decisions, you can ask DHS to review. This is called an appeal.

OR

- You can end your Marketplace coverage right away. If you end your Marketplace coverage, you might have a gap when you have no coverage at all.

To end your coverage:

1. Go to www.HealthCare.gov and log in
2. Select “My Applications & Coverage” from the pull-down menu on the right corner of the page.
3. Decide which application to use
 - If you see a 2015 application and an enrollment for 2015, under “Your Existing Applications”, select the **2015 application**.
 - If you do not see an enrollment for 2015, under “Your Existing Applications”, select the **2014 application**.
4. On the left side of the screen, select “My plans & programs.” Scroll down and select the red button that says “End all coverage”.
5. End your Healthcare.gov plan coverage
 - If your coverage has started, you will be asked when you want to end your coverage, starting 14 days from the current date.
 - If your coverage has not started, you can end your coverage right away.

Note: If you are trying to end your 2014 coverage after Dec. 15, you may need to wait until the Marketplace re-enrolls you in 2015 coverage. Then cancel that coverage before it starts.

If some Marketplace enrollees on the application are sent to Medicaid, but *others* are eligible for Marketplace coverage:

1. Go to www.HealthCare.gov and log in.
2. Select “My Applications & Coverage” from the pull-down menu on the right corner of the page.
3. Decide which application to use
 - A. If you see a 2015 application and an enrollment for 2015, under “Your Existing Applications”, select the 2015 application.
 - B. If you do not see an enrollment for 2015, under “Your Existing Applications”, select the 2014 application.
4. On the left side of the screen, select “My plans & programs.”
5. After you go through your 2015 application, you will see a green “Continue to Enrollment” button on the “Eligibility results” screen.
6. Click this button. Complete all the steps on the screen.

Note: Only the names of consumers who qualify for QHP coverage will be listed. The name of people who have been sent to PA’s Medicaid plan will not be on the list.
7. Choose a health plan for the people who are listed.

Important: When you choose a plan for the people who are listed, you will also end coverage, tax credits and help for the people who were sent to PA’s Medicaid plan.

Choosing a plan now for the people on the list means that they will be able to choose a plan for 2015 and get the right amount of tax credits and help with cost-sharing.

Step 3. If you qualify for Pennsylvania’s health care coverage and you had health coverage through HealthCare.gov, you must do two things: end your tax credits and cancel your health plan.

To end your tax credits and cancel your health plan, see the [to end your coverage](#) instructions above.