

Post-enrollment Assistance



Marketplace Open Enrollment Notices (MOEN) and Re-enrollment

Let's Get Started

Consumers may need your help understanding their options when it's time to renew their coverage. Common questions may include:

- If I want to keep my plan for next year, do I need to do anything?
- What if I want a different Marketplace plan for next year?
- Will I be eligible for financial assistance?

As an assister, you can help consumers renew their enrollment in plans through the Federally-facilitated Marketplace (FFM, or "Marketplace").

Consumers who are already enrolled in a qualified health plan (QHP) through an individual market FFM generally don't need to complete a new application to be re-enrolled in coverage in the new year. However, it is strongly recommended that consumers update their Marketplace applications during Open Enrollment (OE) to make sure their eligibility information is up to date—even if they believe they have no changes to report. You may also encourage consumers to check whether other plan options might be a better fit for their needs during OE or following a change in circumstance.

Remember, consumers are required to report any changes that may affect their eligibility for QHP coverage, advance payments of the premium tax credit (APTC), and cost-sharing reductions (CSRs) within 30 days of the change.

Before each OE, the Marketplace sends a Marketplace Open Enrollment Notice (MOEN) to all current enrollees encouraging them to return to the Marketplace and update their application, compare plan options, and re-enroll in or change coverage during OE. This notice also informs certain enrollees when they are at risk of losing financial assistance if they don't update their information.

Consumers will also receive a notice from their issuer which states whether the consumer's plan will be available for the next plan year and any changes to the plan. If any changes to the plan have occurred, the FFM will match the consumer to a plan offered by a different issuer, and send a notice to the enrollee that this will be their coverage for the next plan year if they don't return to the Marketplace to actively choose one.

In addition, beginning with the 2024 open enrollment period, the Marketplace may re-enroll consumers who are currently in Bronze plans into Silver plans so they can receive cost-sharing reductions, and therefore additional financial assistance, with their coverage. Consumers can always return to the Marketplace if they would prefer to keep their current plan.

This module will guide you through helping consumers locate and review their MOENs and address next steps in the re-enrollment process.

What You Need to Know

Let's review some important reminders when helping consumers review their MOEN and complete re-enrollment.

You should tell consumers to review their notices and return to the FFM during OE to make sure their information is accurate and up to date.

The MOENs inform current enrollees:

- Whether they are required to take any action
- Upcoming OE dates and other key dates for enrollment, including the date coverage can start
- What to do next depending on whether their plan options change or stay the same
- When to report changes in circumstances and what types of changes to report on a Marketplace application

The MOEN also contains special messaging for enrollees with outstanding data matching issues (DMIs) and those at risk for losing all APTC in the new coverage year. These at-risk enrollees include those who:

- Did not authorize an FFM to check IRS data for annual eligibility redeterminations, or
- Were auto-re-enrolled by the FFM for the past two coverage years and have no recent IRS data available

If consumers do not update their application by December 15 during the annual open enrollment period to obtain updated eligibility results for the upcoming coverage year, the Marketplace may use the most recent income information available to determine the amount of APTC and CSRs they may be eligible for during the upcoming coverage year.

Consumers who wish to re-enroll in a plan should always check to make sure it still meets their needs before re-enrolling.

For detailed information on helping consumers review their MOEN and renew health coverage, refer to [How to change, update or cancel your Marketplace plan](#).

What You Need to Do

Locating the Marketplace Open Enrollment Notice (MOEN) on Healthcare.gov

Scenario 1, Charlotte

Charlotte has Marketplace coverage and wants your help re-enrolling for next year during OE. She remembers getting a notice in the mail about the upcoming OE, but she didn't bring it with her to the appointment and asks you for help finding it in her [HealthCare.gov](#) account.

You will help Charlotte navigate to her MOEN in her [HealthCare.gov](#) account and review it for key information and next steps.

To access her MOEN, Charlotte signs into her HealthCare.gov account and selects the **Messages** option on the left.

On this screen, Charlotte can review her MOEN by selecting the **Download PDF** link at the end of her MOEN message.

Great job helping Charlotte locate her MOEN! Now Charlotte understands her next steps to complete re-enrollment.

Re-enrollment

Next, let's determine the best way to help consumers with different re-enrollment situations.

Scenario 2, Tanya

Tanya has existing QHP coverage with financial assistance. She updates her estimated annual household income on her application during OE.

Knowledge Check: What is the correct next step in the re-enrollment process for Tanya?

Answer: The Marketplace will re-determine Tanya's eligibility for financial assistance, and Tanya will compare available plans and select the plan that best meets her needs.

If returning consumers want to keep their Marketplace plan for next year and it remains available, they should select the plan labeled "Plan you picked before" at the top of the plan results on the "Select a Health Plan" screen.

New plans and prices may be available to them, and they may not be aware of these options unless they log in and update their application. Then, consumers can compare plans and costs.

Scenario 3, Ahmed

Ahmed has existing QHP coverage with financial assistance, and he does not update his application information during OE.

Knowledge Check: Will Ahmed be re-enrolled in the same plan with financial assistance?

Answer: It depends.

Ahmed may have his financial assistance discontinued if he:

- Has not authorized the Marketplace to request updated tax return information from the Internal Revenue Service (IRS); or
- Has been automatically re-enrolled with financial assistance for the past two years, did not update his application for those past two years, and the IRS doesn't have income information on file for the tax years prior to the automatic reenrollments.

He may not receive the full amount of financial assistance he's eligible for, though, if his current income is different than the most recent income information the Marketplace has on file from its data sources.

Assister Tip: All Marketplace enrollees are responsible for notifying the Marketplace of any changes in their application information within 30 days of the change. This helps ensure that the Marketplace will accurately re-determine their eligibility for a Marketplace plan as well as any financial assistance [i.e., advance payments of the premium tax credit (APTC) or cost-sharing reductions (CSRs)].

Any changes in consumers' coverage or eligibility resulting from the annual eligibility redetermination process will be effective on January 1 of the following year if the consumer does not come back to actively enroll themselves.

Scenario 4, Gustav

Gustav has existing QHP coverage, but he does not want coverage for the next coverage year.

Knowledge Check: What is the correct next step in the re-enrollment process for Gustav:

Answer: Gustav should opt out of auto-re-enrollment by logging into his account by December 31st of the current year, selecting his existing application, and selecting the **Stop Coverage** button.

Great job on those scenarios!

Wrap Up

Congratulations! You have completed *Locating and Understanding the Marketplace Open Enrollment Notice (MOEN) and Re-enrollment*.

Here are some reminders when you are helping consumers review their MOEN and re-enroll in Marketplace coverage:

- Consumers may also receive a notice from their issuer summarizing their coverage for the upcoming plan year. These notices indicate whether a consumer's current plan has changed or can be renewed. The notice may also include an estimated APTC amount for the upcoming coverage year, but consumers can find the actual APTC amount on their eligibility notice. Otherwise, the issuer must include this information in the next bill or in an ad hoc notice.
- If the issuer will discontinue the Marketplace plan and offer no other plans, the Marketplace will match consumers enrolled in the discontinued plan to a plan with a different issuer that is intended to be most similar to the previous plan, unless the consumer returns to the Marketplace and changes plans. The Marketplace sends these consumers another notice that informs them of the new plan from a different issuer, and explains that this will be their coverage for the next plan year if they don't return to the Marketplace to actively choose one. Consumers should be encouraged to return to the Marketplace during OE to make sure the new plan will meet their needs or to determine if there is another plan that could better meet their needs.
- Under the re-enrollment guidelines established by the Marketplace, most current Marketplace enrollees are auto-re-enrolled in the same plan (or another plan intended to be similar if their current plan is unavailable) for the next benefit year if enrollees don't actively renew or enroll in a different plan, unless the FFM determines they are no longer eligible to purchase a QHP. In addition, beginning with the 2024 open enrollment period, the Marketplace may re-enroll consumers who are currently in Bronze plans into Silver plans so they can receive cost-sharing reductions. Consumers can always return to the Marketplace if they would prefer to keep their current plan.
- Sample MOENs are available under [Notices | CMS](#).

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