How Health Centers can Help Newly Insured Individuals Address Potential Issues

Beginning on January 1, many individuals will be enrolled in Medicaid or a Marketplace qualified health plan (QHP) for the first time. The following resources and processes have been developed to help ensure that health centers can readily assist individuals who may encounter questions or issues when attempting to utilize their new coverage. These resources and processes are targeted to the Federally Facilitated Marketplace states that use healthcare.gov for Marketplace enrollment. While they may be useful in other states as potential models, consumers/assisters in those states should follow any specific guidance provided by the state.

Sharing Issues with HRSA

Please share the following issues with the Outreach and Enrollment Team at bphc-oe@hrsa.gov so we can follow up as appropriate.

- Any issues your health center is seeing with newly-insured individuals, especially any issues that appear to be systemic or widespread (e.g., issues with paying premiums, claims, or questions about pharmaceutical coverage and network providers).
- Any issues experienced by newly-insured individuals that are not successfully resolved using the strategies outlined below.

Processes for Addressing Application and Utilization of New Insurance Issues

Marketplace Application Submission, Eligibility Determination, and/or Enrollment Issues

1. For assistance with Marketplace application submission, eligibility determination or enrollment issues, first contact the Healthcare.gov call center at 1-800-318-2596.

2. If the Marketplace call center cannot resolve the issue, the call center will elevate the issue to the case work system at the appropriate CMS regional office for follow up.

See related frequently asked questions (FAQs) pertaining to QHPs here:  

Qualified Health Plan (QHP) Utilization Issues

1. For assistance with issues regarding QHP benefits (e.g., issues with paying premiums, claims, or questions about pharmaceutical coverage and network providers) first, contact the QHP. The consumer can call the Marketplace Call Center to get the phone number of their insurance company, but the Call Center doesn’t help them with coverage issues. The consumer can also get their insurance company’s phone number by looking at their insurance card or plan materials.

2. If the QHP cannot resolve the issue, then contact the state department of insurance. The phone numbers for State Departments of Insurance are available at https://eapps.naic.org/cis/fileComplaintMap.do.

Medicaid/CHIP Enrollment or Utilization Issues

1. To resolve questions regarding Medicaid enrollment status or Medicaid coverage questions, first, contact the state Medicaid or CHIP agency or Medicaid health plan.
2. If the state Medicaid or CHIP agency or Medicaid health plan cannot resolve the issue, then the Medicaid enrollee or a representative can contact the CMS regional office for assistance. Below is a list of the CMS regional offices. Please provide the name and best means of contact for the individual experiencing difficulties for CMS regional office staff follow-up.

See related frequently asked questions (FAQs) pertaining to Medicaid/CHIP here:
https://www.healthcare.gov/what-if-i-have-new-medicaid-or-chip-coverage/.

**CMS Regional Contacts/ Consortium for Medicaid and Children's Health Operations (MCHO)**

**Region I** (CT, ME, MA, NH, RI, VT) Richard McGreal, Associate Regional Administrator, Boston, MCHO, 617-565-1230

**Region II** (PR, VI, NY, NJ) Michael Melendez, Associate Regional Administrator for New York, MCHO, 212-616-2430

**Region III** (MD, DC, DE, WV, VA, PA) Francis McCullough, Associate Regional Administrator for Philadelphia, MCHO, 215-861-4157

**Region IV** (NC, SC, TN, FL, GA, AL, KY, MS) Jackie Glaze, Associate Regional Administrator for Atlanta, MCHO, 404-562-7359

**Region V** (MI, MN, OH, WI) Verlon Johnson, Associate Regional Administrator for Chicago, MCHO, 312-353-1133

**Region VI** (TX, LA, AR, OK, NM) Bill Brooks, Associate Regional Administrator for Dallas, MCHO, 214-767-4461

**Region VII** (MO, KS, IA, NE) James Scott, Associate Regional Administrator for Kansas City, MCHO, 816-426-5925

**Region VIII** (ND, UT, SD, WY, CO, MT) Richard Allen, Associate Regional Administrator for Denver, MCHO, 303-844-2111

**Region IX** (NV, AZ, CA, GU, HI, CNMI) Gloria Nagle, Associate Regional Administrator for San Francisco, MCHO, 415-744-3568

**Region X** (WA, AK, ID, OR) Carol Peverly, Associate Regional Administrator for Seattle, MCHO, 206-615-2326

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