

What to do if your Medicaid annual renewal lowers or ends your coverage

On April 1, 2023, the Family Support Division (FSD) restarted **annual renewals** for Missourians who get MO HealthNet (Medicaid) health coverage.

If your annual renewal results in less coverage, FSD will mail you an **Adverse Action Notice** at least 10 days before they take action to reduce (lower) or terminate (end) your coverage.

If you get an **Adverse Action Notice** in the mail, don't assume FSD is right or that you should just re-apply for Medicaid! Here's what you should do.

What should I do if the notice says my coverage is being lowered or ended?

Take action right away:

1. **Read the notice** for the deadline date to appeal by phone or mail
 - you will have 90 days (about 3 months) from the date on the notice to **appeal** the action, meaning you let FSD know you disagree with the action and ask for a hearing to tell your side of the story.
 - If you don't appeal, you may lose your coverage or have unpaid medical bills.
2. **Submit missing information** needed for a determination- If you receive an Adverse Action Notice solely due to missing information, an appeal may not be necessary or helpful. You may still be able to get a decision if you submit that information yourself, or you can **ask for free help** with submitting the information.
 - Call a trained health insurance assister in your area at 800-466-3213.
3. **Appeal the action yourself** using the steps and contact information on your notice, or you can **ask for free help** with your appeal.
 - Call the Legal Aid Program in your area at one of the phone numbers below.
4. **After you ask for an appeal, your coverage will continue** while you wait for the results of the hearing.
 - You will not have to pay back coverage you get while you wait for the hearing or its decision, even if the hearing decides that FSD was correct to change or end your coverage.

Can I get free legal help?

You may be able to get help from the Legal Aid Program in your area:

- Legal Aid of Western Missouri: 816-474-6750 or 1-866-897-0947
- Legal Services of Eastern Missouri: 314-534-4200 or 1-800-444-0514
- Mid-Missouri Legal Services: 573-442-0116 or 1-800-735-2966
- Legal Services of Southern Missouri: 417-881-1397 or 1-800-444-4683

What is an annual renewal?

Annual renewal is a process the Family Support Division (FSD) uses to check if people with MO HealthNet are still eligible to get it. This includes people with Medicaid Managed Care health plans and CHIP.

NEED HELP? Apply online at www.lsem.org or call 314.534.4200 / 800.444.0514

Legal Services of Eastern Missouri, 701 Market Street, Suite 1100, St. Louis, MO 63101

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Legal Aid Programs in Missouri



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