

Medicaid to the Marketplace in Alaska

If an Alaska Medicaid consumer gets a raise, and their income grows beyond what is Medicaid eligible (over 138% FPL), **they currently have a pathway to health insurance coverage.**

Any time of the year, Alaskans with Medicaid cancelled due to income ineligibility (and without an offer of affordable coverage from their employer) can get coverage through the Marketplace. To enroll, a consumer must provide a printed Medicaid cancellation notice, and have had Medicaid within the previous 60 days.



If the application for Marketplace coverage is completed before the Medicaid cancellation date is reached, the consumer will have no break in coverage.

Special Enrollment Through the Marketplace

1 Create an account

With an **email account** and a **printed Medicaid cancellation notice**, an Alaska Navigator or application counselor can assist with creating a Marketplace account. Once the healthcare.gov account is set up, with the notice of the Medicaid cancellation, they can activate **Special Enrollment**.

2 Select a Plan

Using the estimator tool on healthcare.gov, the consumer can choose between various health insurance plans, and compare monthly premiums, deductibles, out-of-pocket maximums, and copayments/coinsurance.

3 Potential Cost Savings

If a consumer's income level is between 100%-400% FPL, they may be eligible for cost savings (i.e., subsidy support).

4 Enrollment Considerations

After a plan is selected, the consumer needs to upload any required documents and submit them to healthcare.gov, including the Medicaid cancellation notice and proof of income. The first monthly premium also needs to be paid, which can be done online.

During the 2019 Marketplace Open Enrollment Period, **over 85% of Alaska applicants qualified for cost savings.** After cost savings, **the average monthly premium of an Exchange Plan was \$174.**