

Advice for getting health insurance coverage again

By Jeanne “Scooter” Gates

In the last year, 1 in 10 Montanans has lost their healthcare coverage through Medicaid and Healthy Montana Kids. Many of these 135,000 people lost their coverage due to paperwork and complicated systems.

The loss of health insurance coverage can mean delays in routine preventive checkups, loss of vital behavioral health care, and more costly medical visits for you and your family.

Anyone who lost Medicaid or Healthy Montana Kids coverage can still enroll in health insurance through Health Insurance Marketplace (Healthcare.gov) through November 30, 2024. Montanans who still qualify for Medicaid or Healthy Montana Kids can enroll anytime.

Health insurance options can be confusing, but RiverStone Health has a team who will provide unbiased enrollment assistance for Medicaid or the Health Insurance Marketplace. Call the Care Management team at RiverStone Health at 406.651.6540 for an appointment.

Medicaid re-enrollment

64% of Montanans who lost their Medicaid coverage during the redetermination process were disenrolled for procedural reasons, not because they were ineligible for coverage.

If you lost Medicaid because you didn't complete your renewal paperwork or submit requested verifications, you can get covered again by completing a new application. The online application is available at apply.mt.gov. The Montana Office of Public Assistance has 45 days to process your application, and you will find out by mail if your application was approved or denied.

It is important that you update your mailing address with Montana Department of Health and Human Services (DPHHS) and the Marketplace to ensure you receive important notices.

Getting Marketplace coverage

If you lost Medicaid because you are above the income eligibility limit, you can explore options for health insurance through your employer or the Marketplace. Open enrollment for coverage in 2025 begins Nov 1, 2024.

When you apply for Marketplace coverage, the online application requires an email address, but you can apply over the phone. You'll need some personal information on hand, like your latest taxes, current health coverage information and employment information. You can also have one of our Care Management team help with your application.

The Health Insurance Marketplace offers help to make premiums more affordable, and you can't be denied or charged more if you have a pre-existing condition.

Tribal members can apply for coverage through the Marketplace any time throughout the year, not just during designated open enrollment periods. Depending on income, members of federally recognized tribes may have no out-of-pocket costs other than a possible monthly premium. Enrolled tribal members and descendants who are eligible for Montana Medicaid will not have premiums or copays.

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