

What to do if your Marketplace appeal is “invalid”

If you submit an appeal request and the Marketplace Appeals Center tells you that your appeal is invalid, you might need to take certain actions for the Marketplace to consider your request, or find other ways to get help.

When you apply for Marketplace coverage, you get an “Eligibility Results” notice. You’ll also get notices from the Marketplace if your eligibility status changes. If you disagree with these Marketplace decisions, you may be able to appeal. The Marketplace Appeals Center handles each appeal request individually.

You’ll need to take action before you can appeal these types of issues

You can appeal certain eligibility results, like if you’re not eligible for advance payments of the premium tax credit, if you’re eligible for a premium tax credit but got the wrong amount, or if you’re not eligible for a Special Enrollment Period. However, you may need to take certain actions if the Marketplace Appeals Center tells you that your appeal is “invalid.”

If you want to appeal for this reason	You must take this action before the Marketplace Appeals Center considers your appeal
You missed the deadline for filing your appeal.	Submit an appeal request and include an explanation about why you missed the deadline. You may be able to get a “good cause” extension. Send the request to Health Insurance Marketplace, Attn: Appeals, 465 Industrial Blvd., London, KY 40750-0061.
You disagree with your eligibility notice, and your notice states that you need to upload documents or mail copies to the Marketplace because some information provided on your application doesn’t match its records (also known as a “data matching issue”).	Submit the requested documents to the Marketplace by the deadline in the notice. This may resolve the issue without an appeal. For more information, visit HealthCare.gov/verify-information/send-more-info . You can appeal only AFTER the Marketplace either verifies the information on your application, or ends your eligibility because it wasn’t verified. Visit HealthCare.gov and check your Marketplace account for a “Data Matching Resolution Notice” or a “Data Matching Expiration Notice” about your eligibility. Each of those notices explains your appeal rights.
You got a notice from the Marketplace Appeals Center saying that your employer appealed a Marketplace decision about your eligibility for premium tax credits.	Send information to the Marketplace Appeals Center showing that your employer didn’t offer affordable health coverage that met “minimum value” requirements. To learn how to do this, check the notice you should have gotten from the Marketplace Appeals Center. The Marketplace Appeals Center will send you a notice explaining the outcome of your employer’s appeal, and if your eligibility changes. Then, you can file an appeal if you disagree with any decisions about your eligibility. Your Marketplace notice will include information about your appeal rights and possible next steps.

If you want to appeal for this reason	You must take this action before the Marketplace Appeals Center considers your appeal
<p>You got a notice that the Marketplace Appeals Center determined you weren't eligible for premium tax credits to help pay for your Marketplace plan because your employer offered you affordable health coverage that met "minimum value" requirements.</p>	<p>Return to your Marketplace application and "Report a life change." To learn how to do this, check the notice you should have gotten from the Marketplace Appeals Center. You'll get an updated eligibility notice with information about your appeal rights.</p> <p>For more information, visit HealthCare.gov/have-job-based-coverage.</p>

When the Marketplace Appeals Center can't review your appeal.

You may be able to get other kinds of help with issues that you can't appeal through the Marketplace Appeals Center.

If you want to appeal for this reason	You may want to take this action
<p>Your health plan refused to pay a claim for a benefit you think it should cover based on your plan's terms.</p>	<p>Submit an "internal appeal" to your insurance company, not the Marketplace. Instructions should be in the notice you got from your health insurance company saying that they won't pay your claim.</p> <p>If you file an internal appeal and your plan denies it, you'll get a final denial notice with instructions about your right to request an "external review" from an independent third party. Instructions should be in your final denial notice and in your health plan documents.</p> <p>Visit HealthCare.gov/appeal-insurance-company-decision/appeals for more information:</p> <ul style="list-style-type: none"> • About how to appeal your health plan's decision • On the difference between health plan appeals and Marketplace appeals
<p>You requested that the Marketplace or your insurance company end your health coverage, but your coverage didn't end on the date you requested.</p>	<p>You can't appeal, but you can find out if your coverage can be terminated as of a date in the past (retroactively).</p> <p>Call the Marketplace Call Center at 1-800-318-2596 and request a "retroactive termination." TTY users can call 1-855-889-4325. The Marketplace may assign your request to a caseworker.</p> <p>For more information about ending your Marketplace coverage, visit HealthCare.gov/how-to-cancel-a-marketplace-plan.</p> <p>If you already contacted the Marketplace Call Center and got a notice that you can't change your coverage end date, then this is the final decision. It can't be appealed.</p>

If you want to appeal for this reason	You may want to take this action
<p>When you filed your federal income tax return, you owed back some or all of the premium tax credits you used during the year to help pay for your Marketplace coverage.</p>	<p>You can't appeal this issue to the Marketplace Appeals Center, but there are resources to help you confirm that what you owe is correct.</p> <p>When you file your federal taxes, you need to "reconcile" the premium tax credit you used in advance—based on your estimated income and other eligibility information—with the premium tax credit you qualify for based on your actual income and other information for the year. If your actual income turned out to be higher than what you entered in your application, or certain other information changed (like family size or access to employer sponsored coverage), you might owe money back at tax time.</p> <p>Check your tax return and make sure that it's correct. If not, you may need to file an amended tax return.</p> <p>Also, check your Form 1095-A that you got from the Marketplace. It has information about the premiums that you paid and financial help that you got during the year. If you think there's a problem with this information, you can call the Marketplace Call Center.</p> <p>Contact the IRS if you think there's a problem with your tax return. Only the IRS can resolve issues concerning your taxes. The Marketplace Appeals Center can't review IRS determinations. For more information about health coverage and your federal income taxes, visit HealthCare.gov/taxes. To learn more about reconciling your premium tax credit when you file taxes, visit HealthCare.gov/taxes-reconciling.</p>

HOW CAN I LEARN MORE?

To learn more about coverage through the Marketplace or your benefits and protections under the health care law, visit [HealthCare.gov](https://www.healthcare.gov) or call the Marketplace Call Center at 1-800-318-2596. TTY users can call 1-855-889-4325.

You have the right to get Marketplace information in an accessible format, like large print, Braille, or audio.

You also have the right to file a complaint if you feel you've been discriminated against.

Visit [CMS.gov/about-cms/agency-information/aboutwebsite/cmsnondiscriminationnotice](https://www.cms.gov/about-cms/agency-information/aboutwebsite/cmsnondiscriminationnotice), or call the Marketplace Call Center at 1-800-318-2596 for more information. TTY users can call 1-855-889-4325.

Health Insurance Marketplace

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