Insurance Renewal & Reapplication Checklist

Medicaid & Private Insurance: What Patients Need to Know

Keeping your insurance active helps prevent gaps in medical care, medications, equipment, and appointments. Many plans require yearly renewal or updates when life circumstances change.

Step 1: Know When Your Coverage Ends

Look Out For:

- Renewal packets or notices in the mail
- Emails, text messages, or phone calls from your insurance plan
- Requests for additional documents
- Notices saying:
  - "Action Required"
  - "Coverage Ending"
  - "Eligibility Review"
  - "Renewal Needed"
  - "Income Verification Needed"

Important:

- Do **not** ignore mail from Medicaid, DSS/HRA, the Marketplace, or your insurance company.
- Missing deadlines can cause loss of coverage.

Documents You May Need

Bring copies or photos of documents if possible.

Identification

- Driver's license or state ID
- Social Security cards
- Birth certificates
- Immigration/citizenship documents (if applicable)

Proof of Income

- Recent pay stubs
- Employer letter
- Unemployment benefits
- SSI/SSD award letters
- Child support documentation
- Tax return or W-2s (sometimes requested)

Proof of Address

- Utility bill
- Lease agreement
- Mail with current address

Household Information

- Names and birthdates of everyone in the household
- Insurance cards
- Marriage/divorce paperwork (if applicable)

Other Important Documents

- Current Medicaid or insurance card
- Bank statements (sometimes requested)
- Proof of disability or medical condition (if requested)

Questions You Should Ask

Questions for Medicaid

- When does my coverage expire?
- Did you receive all of my documents?
- Is anything missing from my application?
- Will my doctors still accept this plan?
- Will my medications still be covered?
- Do I need to choose or renew a Managed Care plan?
- Will my transportation, home care, or specialty services continue?
- If denied, how do I appeal?

Questions for Private Insurance

- Is my doctor still in-network?
- Are my medications covered this year?
- Has my deductible changed?

- What will my copays be?
- Do I need prior authorizations for treatments or medications?
- Are my specialists, therapists, or hospitals covered?
- What happens if I miss a payment?

Things That Commonly Cause Problems

⚠ Missing renewal deadlines
⚠ Not updating address or phone number
⚠ Missing income documents
⚠ Ignoring letters asking for more information
⚠ Choosing a plan that does not cover current doctors or medications
⚠ Changes in income, household size, or employment not reported

Helpful Tips

- Keep copies/screenshots of everything submitted.
- Write down confirmation numbers and names of representatives you speak with.
- Submit paperwork early when possible.
- Ask for interpreter services if needed.
- If coverage is denied, ask about:
    - Appeals
    - Fair Hearings
    - Temporary coverage options
    - Charity care or financial assistance

Important Numbers & Resources:

New York Medicaid / NY State of Health:

NY State of Health

Medicaid Helpline:

1-800-541-2831

Local Department of Social Services:

Contact your county DSS/HRA office for assistance.

Insurance Marketplace Help:

Certified navigators and social workers may be able to help complete renewals and applications.

If you need help getting started, understanding letters, or calling Medicaid/insurance please call one of our social workers:

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