



FHA INFO 2022-70

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Medicaid or Children's Health Insurance Program Coverage Renewal Reminder to Borrowers

The Federal Housing Administration (FHA) is seeking the assistance of its Single Family FHA-approved mortgagees in reaching individuals and families that qualify for Medicaid and the Children's Health Insurance Program (CHIP). As you may know, States have begun re-certifying their Medicaid and CHIP eligibility enrollments for the first time since the beginning of the COVID-19 pandemic. This means, unless updated, each State will rely on information they currently have on file to determine if individuals and families, including those who may be borrowers with FHA-insured mortgages, remain eligible for Medicaid or CHIP coverage.

However, because these are State-run programs, it is essential that recipients update their contact information and renew their eligibility as quickly as possible this year to remain covered.

As such, FHA is providing mortgagees who voluntarily elect to alert their borrowers to this important information with the proposed borrower message below. Remember, timelines for these re-verifications vary by State. Information on the varying re-verification processes and timelines can be found on the [Renew Your Medicaid or CHIP Coverage](#) web page on [Medicaid.gov](#).

Proposed Message to Borrowers

This message is being sent to you as part of a government-wide effort to reach individuals and families who may be receiving or are eligible for benefits under State-run Medicaid or the Children's Health Insurance Programs (CHIP).

To remain eligible to participate in these programs, it is essential that you update your contact information and renew your eligibility as quickly as possible this year to maintain your coverage. Information on the re-verification process in your State can be found on the [Renew Your Medicaid or CHIP Coverage](#) web page on [Medicaid.gov](#).

Get Ready to Renew Now

Here are some things you can do to prepare for the renewal process:

1. **Update your contact information.** Ensure your State has your current mailing address, phone number, email, or other contact information. This way, they'll be able to contact you about your Medicaid or CHIP coverage.
2. **Check your mail.** Your State will mail you a letter about your coverage. This letter will let you know if you need to complete a renewal form to determine your continued eligibility for Medicaid or CHIP.
3. **Complete your renewal form (if you get one).** Fill out the form and return it immediately to help avoid a gap in your coverage.

If You No Longer Qualify for Medicaid or CHIP

You may be able to buy a health plan through the [Health Insurance Marketplace](#)[®] and get help paying for it.

- 4 out of 5 enrollees can find Marketplace plans that cost less than \$10 a month.
- These plans cover medical necessities like prescription drugs, doctor visits, urgent care, hospital visits, and more.

For More Help

- If you're eligible, you may be able to sign up for Medicare or change your current Medicare coverage. Go to [Get Started with Medicare](#) for more information.
- Call the Marketplace Call Center at [1-800-318-2596](tel:1-800-318-2596) for details about Marketplace coverage. TTY users can call [1-855-889-4325](tel:1-855-889-4325).

Need Support? Contact the FHA Resource Center.

- Visit our knowledge base to obtain answers to frequently asked questions 24/7 at www.hud.gov/answers.
- E-mail answers@hud.gov. Emails and phone messages will be responded to during normal hours of operation, 8:00 AM to 8:00 PM (Eastern), Monday through Friday on all non-Federal holidays.
- Call 1-800-CALLFHA (1-800-225-5342). Persons with hearing or speech impairments may reach this number by calling the Federal Relay Service at 1-800-877-8339.

About FHA INFO

FHA INFO is a publication of the Federal Housing Administration's (FHA), Office of Single Family Housing, U.S. Department of Housing and Urban Development, 451 7th Street, SW, Washington, DC 20410. We safeguard our lists and do not rent, sell, or permit the use of our lists by others, at any time, for any reason.

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