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## CMS release information on individual re-enrollment process

CMS recently launched an outreach effort aimed at helping individual consumers understand the renewal process for marketplace coverage in 2015. As part of this effort, CMS released its [5 Steps to Staying Covered](#):

1. **Review** your coverage and look for a letter from your plan about how your benefits and costs may change next year;
2. **Update**: Starting November 15, log in and update your 2015 application, including household income;
3. **Compare** your current plan with other plans that are available in your area;
4. **Choose**: Select the health plan that best fits your budget and health needs; and
5. **Enroll** by December 15 to have any changes take effect on January 1. Contact your plan after you've enrolled and make sure you pay your first month's premium.

If consumers do not return to the Marketplace to update their application, they will be auto-enrolled in the same plan with the same level of premium and cost sharing assistance as they are receiving currently.

In addition, beginning last week CMS started sending [consumer notices](#) about the renewal process. Consumers will receive these notices in their [healthcare.gov](#) account as early as this week or in the mail beginning around Monday, October 20. These notices are tailored to six different groups of consumers:

- Enrollees who are not receiving premium or cost sharing assistance
- Enrollees who are receiving premium or cost sharing assistance and had no income change
- Enrollees for whom tax information shows their income is too high for continued premium and cost sharing assistance in 2015
- Enrollees for whom tax information shows they may no longer qualify for premium or cost sharing assistance in 2015
- Enrollees who are receiving premium or cost sharing assistance, but the marketplace was not authorized to check their updated their tax information
- Those who were determined eligible for qualified health plan coverage but never enrolled

If you have any further questions, please contact your AmeriHealth New Jersey broker representative.