

Same Day Coverage Termination Now In Effect

Today, July 27, the Centers for Medicare & Medicaid Services (CMS) will begin implementing a new policy that allows consumers to request same day Marketplace coverage termination (i.e., the termination takes effect on the date of their request) instead of the previous requirement to give 14 days prior notice.

Consumers can also set their Marketplace coverage end date to a day in the future (e.g., if the consumer knows his or her new coverage will start on the first day of the following month).

Note: Consumers should not end their Marketplace plan until they know when their new coverage starts. Once consumers end their Marketplace coverage, they cannot re-enroll in a Marketplace plan until the next annual Open Enrollment period (unless they qualify for a [special enrollment period \[SEP\]](#)).

Here's how the new policy affects the two types of consumers you may assist with terminating Marketplace coverage:

- **If you are helping a consumer end coverage for everyone on the application**, the termination can now take effect as soon as the day the consumer cancels, or he or she can set the Marketplace coverage end date to a day in the future – like if the consumer knows the household's new coverage will start on the first day of the following month.
- **If you are helping a consumer end coverage for just some people on the application**, in most cases the coverage for the terminated household members will end immediately. The best way to make sure their coverage ends on the right date is to instruct the consumer to contact the [Marketplace Call Center](#) and request the change.

[Click here](#) for more information on how to help end a consumer's Marketplace coverage.

If you have any questions or concerns on same-day policy terminations, please contact the **Agent/Broker Email Help Desk** at FFMProducer-AssisterHelpDesk@cms.hhs.gov.

