2015 QHP Eligibility Renewals and Redeterminations Flowchart (for FFM & partnership states)

Is consumer enrolled in a 2014 QHP at renewal time?

- Yes
  - Does consumer update info during OE2?
    - Yes
      - Consumer receives new eligibility determination and new APTC/CSR*
      - Option 1: Consumer stays in same QHP with new APTC/CSR
      - Jan 1, 2015
    - No
      - Consumer must apply & pick QHP during OE2
      - Option 2: Consumer selects new QHP with new APTC/CSR
      - Jan 1, 2015 (if picked by 12/15/14)
  - No
    - Will consumer's 2014 QHP exist in 2015?
      - Yes
        - Consumer re-enrolled in same QHP with 2014 APTC**
        - Feb 1 (if picked 12/16/14-1/15/15)
        - Mar 1 (if picked 1/16-2/15/15)
        - 2014 QHP continues until new effective date
        - Jan 1, 2015
      - No
        - Issuer enrolls consumer in a new QHP (per HHS rules***, with 2014 APTC**
        - Jan 1, 2015

* Unless updated information triggers Medicaid or CHIP eligibility and then consumer will be enrolled in Medicaid or CHIP.
** APTC/CSR will not renew for 2015 if consumer's tax data is not available (either consumer did not authorize release of IRS data or consumer's 2013 income tax data is > 500% FPL).
*** If the same QHP is not available, HHS rules require issuer to enroll consumer in a new plan in this order: 1. same tier; 2. up or down one tier; 3. other plan of issuer (which can include a non-marketplace plan).

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