How Do I Get Out of Medicaid Managed Care if I Need To?

MUST I JOIN A MEDICAID MANAGED CARE PLAN IF I RECEIVE MEDICAID?

If you are on Medicaid, you may have to join a Medicaid Managed Care plan. These are called HMOs (Health Maintenance Organizations). When you enroll in an HMO, you typically choose a doctor to be your “primary care physician”. This doctor will then refer you to other doctors and specialists as you need them. When you’re enrolled in an HMO, you usually must receive all your medical care from providers associated with that HMO, or in what they call their “network”.

If you get a white envelope from "NEW YORK Medicaid CHOICE" in the mail, do not ignore it. A white envelope means that you must join a Medicaid HMO unless you are exempt or excluded. A yellow envelope means that you do not have to join an HMO at this time.

You must act quickly. Once you get the white envelope, you have 60 days to join an HMO. If you do not, an HMO will be picked for you. This is called auto-assignment. If your Medicaid card stops working or says that you are in an HMO that you did not pick, you may have been auto-assigned.

HOW DO I GET OUT OF AN HMO I DID NOT CHOOSE?

From the date you are auto-assigned to an HMO you get a 90-day “grace period”, during which you may switch plans. If you call within 90 days of enrollment, you can change HMOs without a reason. If you call after 90 days, you must give a reason, such as you have a problem with your doctor, the doctors don't speak your language, the doctors' offices are too far from your home, or you are exempt or excluded.

To get out of an HMO you did not choose, call Medicaid CHOICE immediately at 1-800-505-5678 (toll free) and ask for a disenrollment form. Fill out the form and send it in right away, because the process of getting out of such an HMO can take as much as 45 days. You will need to choose another HMO, however. Please see MFY Medicaid Fact Sheet: How do I Pick a Medicaid Managed Care Plan.

If you have an urgent medical reason to change your HMO or if you were misled into joining it, call Medicaid CHOICE and ask for an EXPEDITED disenrollment form. Once you complete the form, it should take no more than 10 business days to process your request.

HOW DO I AVOID MEDICAID MANAGED CARE ALTOGETHER?

To avoid Medicaid Managed Care altogether, you must be either exempt or excluded. Read the booklet that comes in the white-colored envelope carefully, especially pages 11-13, to see if you fall into either of these categories and are thus excused from having to be in an HMO. If you don’t have the booklet or are still not sure, call Medicaid CHOICE at (800) 505-5678. For more information on exemption please see MFY Medicaid Fact Sheet: Medicaid Managed Care: Basic Facts.

You must ask Medicaid CHOICE for an exemption/exclusion form. If you are already enrolled in an HMO, also ask for a disenrollment form and fill out both forms. You should return these forms promptly to Medicaid CHOICE as the forms direct.

If your request for disenrollment, exemption, or exclusion is denied, you can appeal the denial by asking for a fair hearing. You have 60 days from the denial to appeal, but don’t wait—do it right away. CALL 1-800-505-5678 (toll free), 8 a.m.-5 p.m. The best time is first thing in the morning at 8:00 a.m., because the phone is very busy after 9:00 a.m.