

February 28, 2025

## Important update from Molina Healthcare –Unauthorized Marketplace Plan Enrollment

Dear Providers,

The **Centers for Medicare and Medicaid Services (CMS)** and the **U.S. Department of Health and Human Services (HHS)** have issued multiple public notices regarding unauthorized activity by health insurance agents and brokers. These reports highlight that some agents and brokers have been enrolling consumers into **Accountable Care Act (ACA) Marketplace health plans without their knowledge or consent**. Notices were issued in **April, May, July, and October 2024**, emphasizing that this is a **nationwide issue** authorities are working to address.

**AHCCCS has also received multiple reports** of members being unknowingly enrolled or coerced into Marketplace plans. While some members may choose **dual enrollment** in Medicaid and Marketplace plans, it is important to understand the potential trade-offs:

- **Medicaid becomes the secondary payor** for any claims.
- **Marketplace savings and subsidies are not available** to those eligible for Medicaid, potentially increasing out-of-pocket costs.
- **HHS recommends that members who qualify for Medicaid disenroll from Marketplace plans** to avoid unnecessary expenses.


To check your eligibility for AHCCCS coverage, visit: [AHCCCS Eligibility](#).

### What to Do If You Were Enrolled Without Consent

If you believe you were **enrolled in a Marketplace plan without your permission**, you can contact the **Marketplace Call Center** at **1-800-318-2596 (TTY: 1-855-889-4325)** for assistance in resolving any coverage issues. Additional information on switching from Marketplace to Medicaid can be found at [Healthcare.gov](#).

### Need Help?

AHCCCS is actively reaching out to raise awareness, inform members of potential warning signs, and help resolve unauthorized enrollment issues. If you have experienced **barriers to accessing healthcare** due to unauthorized Marketplace enrollment, please contact the **AHCCCS Clinical Resolutions Unit (CRU)** at:

 **602-364-4558 or 1-800-867-5808**

For more details, please visit the **AHCCCS website** and review the **CMS infographic** on this issue.

Molina Healthcare of Arizona Provider Network