

Q&A – Consumers with cancelled policies hardship exemption

Q1: Who is eligible for the new federal hardship exemption?

A1: If you have been notified that your health insurance policy will be or has been cancelled, and you believe that health plan options available through the Marketplace are unaffordable, you may be eligible for a hardship exemption to enroll in catastrophic coverage available in your area.

Q2: How do I get an exemption to enroll in catastrophic coverage?

A2: To receive a hardship exemption to purchase catastrophic coverage, you must submit the following to a health plan offering catastrophic coverage in your area: 1) [hardship exemption form](#) and 2) supporting documentation showing that your health insurance policy was cancelled. Once you have submitted these documents to the plan, you may purchase catastrophic coverage directly from that plan.

Q3: What will the health plan do with your application?

A3: The health plan must presumptively enroll you in catastrophic coverage, and then submit your hardship exemption form and any supporting documentation to the federal Center for Medicare and Medicaid Services (CMS) at the following address:

**Health Insurance Marketplace – Exemption Processing
465 Industrial Blvd.
London, KY 40741**

Note: If you do not submit supporting documentation with your hardship exemption form, CMS may request proof of your policy's cancellation. If you cannot provide this information your exemption may be revoked.

Q4: Where can I get more information on the exemption process?

A4: Contact the CMS hardship exemption hotline at 866-837-0677.