

# Medicaid & Healthy Montana Kids Renewal Timeline

## About this timeline:

- Medicaid and HMK renewals generally take two months to complete.
- The process begins in the first month and is complete by the end of the second month.
- The date listed on [apply.mt.gov](https://apply.mt.gov) is the last day of the month your renewal will be completed, so the second month of the process.
- For example, if your renewal month is September 30th, your process begins in August.

## Don't to be surprised!

Find out when your Medicaid is set to renew and get prepared!

1. Create an account on [apply.mt.gov](https://apply.mt.gov).
2. Select "My Benefits" and see the "Details" under your health coverage assistance.
3. Need help creating or linking an account? [Click here](#).

## First month of renewal process

### Beginning of month:

- The Office of Public Assistance tries to renew your coverage with the information they have
- The OPA mails a renewal packet to people who couldn't be automatically renewed

**End of month:** OPA sends a reminder notice about your renewal

## Second month of renewal process

This is the month listed under "My Benefits" on [apply.mt.gov](https://apply.mt.gov) portal

**10th day of month by 5pm:** (if the 10th is a weekend, the following Monday) DPHHS needs to have *received* your renewal packet by the 10th. If nothing is received, a notice that your coverage is ending is sent, and coverage ends at the end of the month

### By the 21st day of month:

OPA mails a letter with the results of your renewal

## Medicaid/HMK Renewal Outcomes

**Medicaid Eligible:**  
Coverage for up to 12 months if no changes in circumstances

**Not Eligible:**  
Didn't provide all renewal information

**Not Eligible:**  
Over age 65 and Eligible for **Medicare**

**Not Eligible:**  
Over Income for Medicaid or Healthy Montana Kids

## Health Insurance Coverage Options

**If you think you are still eligible:**  
Submit a new Medicaid application to reapply for coverage.

**Enroll in Medicare:**  
Loss of Medicaid triggers a Special Enrollment Period to enroll in Medicare.

**Enroll in Employer Coverage:**  
Loss of Medicaid or HMK triggers a 60-day special enrollment period. Ask your employer about how to apply.

**Enroll at Healthcare.gov:**  
Loss of Medicaid or HMK triggers a special enrollment period.

**Sign up *before* your Medicaid/HMK coverage ends to avoid a gap in coverage!**



### Need help with Medicare?

Contact a Montana SHIP counselor for free help: 1-800-551-3191

### Need help making sense of your renewal?

### Need to enroll through Healthcare.gov or in an employer plan?

Cover Montana can help. Learn more and find local help at [covermt.org/help](https://covermt.org/help) or contact our Help Line at (844) 682-6837

