

# Marketplace Appeal Center

If consumers disagree with a decision made by the Health Insurance Marketplace, they may be able to file an appeal.



## What decisions can be appealed?

### Decisions that can be appealed:

- Eligibility to buy a Marketplace plan, including a catastrophic plan.
- Eligibility for financial subsidies, including the amount of an Advance Premium Tax Credits (APTC) or Cost Share Reduction (CSR).
- Eligibility for a Special Enrollment Period.

### Decisions that can't be appealed:

- The date the Marketplace ended coverage.
- The health plan didn't apply the APTC correctly.
- The consumer wants to change the end date of their health plan.
- The health plan has denied the consumer's claim.

**NOTE:** This is not a complete list of decisions. For a more comprehensive list, visit [healthcare.gov](https://www.healthcare.gov). Learn more about appealing a denied health claim at [Michigan.gov/PRIRA](https://www.michigan.gov/PRIRA).

## Is the appeal valid?

### An appeal is valid if:

- The Marketplace eligibility decision is "final" before an appeal is submitted.
- The appeal is received within 90 days of the contested Marketplace eligibility decision.
- The request for appeal is about a matter that is eligible for a Marketplace appeal.
- The appeal is requested by a consumer or by an authorized representative appointed in writing by the consumer.

**NOTE:** If the appeal does not meet these requirements, the consumer will get a notice explaining why the request is invalid and how to fix the problem and resubmit the appeal.

## How do I submit an appeal?

### Consumers and authorized representatives can submit appeals by:

- Signing and submitting the appeal request form online at [healthcare.gov](https://www.healthcare.gov).
- Downloading and completing the [Marketplace Appeal Request](#) form, available on [healthcare.gov](https://www.healthcare.gov), or write an appeal letter and submit via mail or fax:
  - **Mail to:**  
Health Insurance Marketplace  
Attn: Appeals  
465 Industrial Blvd.  
London, KY 40750-0061
  - **Fax to:**  
1-877-369-0130

### Expedited appeals are available:

If the normal appeal timeframe would jeopardize the consumer's life, health, or ability to regain maximum function.

- On the appeal request form: Step 3, check "Yes, I need to expedite my appeal."
- In the appeal request letter: include the request for an expedited appeal.

Questions? Call the  
Marketplace Appeals Center  
855-231-1751