

# NOTICE: Unauthorized Marketplace Plan Enrollment

March 18, 2025

Dear Providers,

The Centers for Medicare & Medicaid Services (CMS) and the U.S. Department of Health and Human Services (HHS) have issued multiple public notices regarding unauthorized enrollment in Affordable Care Act (ACA) Marketplace health plans by agents and brokers without consumer knowledge or consent. These warnings were issued in April, May, July, and October 2024, emphasizing that this is a nationwide issue requiring immediate attention.

AHCCCS (Arizona Health Care Cost Containment System) has also received multiple reports of members unknowingly enrolled in Marketplace plans or coerced into enrollment. While some members may choose dual enrollment in Medicaid and the Marketplace, there are significant trade-offs to consider:

- Medicaid will become the secondary payor.
- Members will not be eligible for Marketplace subsidies to lower premium costs.

For this reason, HHS encourages individuals who qualify for Medicaid to end their Marketplace coverage. Learn more about AHCCCS eligibility here:

<https://www.azahcccs.gov/Members/GetCovered/>

## What to Do If a Consumer is Enrolled Without Consent

Consumers who suspect unauthorized enrollment should contact the Marketplace Call Center at 1-800-318-2596 (TTY: 1-855-889-4325)

For more information on changing from a Marketplace plan to Medicaid, visit [HealthCare.gov](https://www.healthcare.gov).

AHCCCS is actively reaching out to members to:

- Raise awareness of unauthorized enrollments.
- Inform consumers of warning signs.
- Encourage reporting of unauthorized activity to the Marketplace Call Center.

If an AHCCCS member experiences barriers to healthcare services due to unauthorized Marketplace enrollment, they can contact the AHCCCS Clinical Resolutions Unit (CRU) for assistance: 602-364-4558 or 1-800-867-5808. For further details, please review the CMS infographic and the AHCCCS website.

*To view this notice for embedded links and content specific to education-related material, please visit us online at <https://www.azblue.com/health-choice-az> under our “For Providers” tab.*



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