

Participant Resources

Changing Managed Care Health Plans

Changing health plans during the first 90 calendar days

When you enroll with a health plan, you will get a letter in the mail that has the date when your coverage with the health plan starts. You have 90 calendar days from that date to change health plans for any reason.

Example: Jane gets a letter in the mail that shows she will start getting health care coverage on April 12, 2017. Jane has until July 11, 2017 (90 calendar days from the start date) to change to a different health plan for any reason.

Changing health plans after the first 90 calendar days

When you enroll with a health plan, you will get a letter in the mail that shows you the date when your health care coverage starts. You have 90 calendar days from that date to change health plans for any reason. After those 90 calendar days have passed, you can change to a different health plan if you have “just cause.” Some “just cause” reasons for changing health plans are as follows:

- Because of a complaint or appeal,
- If you or your child has a doctor you want to keep, but the doctor is with a different health plan, you can change to the same plan as your doctor,
- If your doctor is culturally insensitive and the health plan cannot fix the issue,
- If the enrollment broker or state agency makes a mistake during a previous assignment process,
- To allow your whole family to be with the same health plan,
- If the state agency puts sanctions on a health plan for not following contract requirements,
- Poor quality of care,
- Because there are no covered health care services in your area, or
- Because there are no doctors in your area who are skilled in dealing with your health care needs.



Here are examples of what is and what is not “just cause”:

“Just cause”: Jane gets a letter in the mail that shows she will start getting health care coverage on April 20, 2017. In September, Jane’s doctor tells her she is no longer with her health plan but still works with the other two health plans. Jane has “just cause” to change health plans because she wants to keep her doctor.

Not “just cause”: Jane gets a letter in the mail that shows she will start getting health care coverage on April 20, 2017. In September, Jane decides she does not like the name of her health plan. Jane does not have “just cause” to change health plans. She will not be able to change plans until open enrollment, around April 20, 2018 (a year from her last start date).

Changing health plans for MO HealthNet adopted or foster children

MO HealthNet children in State custody, getting adoption support, or in foster care, can change health plans as many times as circumstances necessitate. Foster parents will usually decide which health plan the foster child will have; however, sometimes the social services worker or the courts will choose the health plan for a child in State custody.

Questions?

For more information on the MO HealthNet Managed Care program or “just cause,” visit <http://dss.mo.gov/mhd/participants/mc/>.

If you need help changing health plans, call the MO HealthNet Managed Care Enrollment Helpline at **1-800-348-6627**, Monday through Friday, 7:00 a.m. to 6:00 p.m., except state holidays.

Si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al **1-800-348-6627**.

