

Beyond 
the Basics

Medicaid COVID-19 Continuous Coverage Requirement

December 8th, 2021

Continuous Coverage Requirement

- Families First (March 2020) required states to keep most people enrolled in Medicaid during the COVID-19 Public Health Emergency (PHE)
 - Medicaid agencies can only terminate coverage if moved out of state, died, or requested termination
- Medicaid agencies have been doing renewals, but can't end coverage if someone doesn't respond or is found no longer eligible
- Medicaid agencies can resume normal operations and begin ending coverage either:
 - Month after the PHE ends (current law)
 - April 1, 2022 (if Build Back Better passes)

Challenges When States Begin "Unwinding"

- Difficulty reaching enrollees
 - People moved during the pandemic
 - May not get mailed notices
- Confusion about the Medicaid renewal process
- Risk of people becoming uninsured due to Medicaid agency challenges
 - Historically high Medicaid caseloads
 - Understaffing
- Transitioning people to the Marketplace

What Navigators & Assisters Can Do



Find Out What's Happening in Your State

- How can enrollees update their contact information?
- What's the best way to contact the Medicaid agency?
- What's the best way for clients to submit documents?
- When will renewals begin?

Outreach, Education, and 1-1 Support

- Educate enrollees about upcoming changes and how to keep their coverage
 - Direct community outreach
 - Use social media, texts, emails, calls, and flyers
 - Partner with other organizations to help get the word out
- Help Medicaid enrollees update their contact information and addresses
- If someone is no longer eligible for Medicaid, help them sign up for health insurance in the marketplace

What Medicaid Enrollees Need to Know

- Update contact information NOW
- Watch for letters from the Medicaid agency
- Respond to renewal notices and requests for information
- If you're not eligible for Medicaid anymore, you may be able to enroll in free or low-cost health insurance on HealthCare.gov (or your state-based marketplace)
- Assisters are here to help!

Elevate Medicaid Enrollees' Experiences

- Monitor what's happening in your community and gather stories
- Lift up people's experiences during this process
- Share what you're seeing and hearing with the state Medicaid agency (and with us!)

Examples



Example: Katie

- Katie lives in Virginia, she's 30 years old, single, and has no dependents
- Katie enrolled in Medicaid in June 2019, when her annual income was \$10,000
- Katie got a new job in August 2021, and her annual income is now \$30,000
 - This makes her above the income limit for Medicaid, but Medicaid cannot end her coverage because of the current law
- She schedules an appointment with a Navigator during Open Enrollment to see if she needs to change her coverage
- Courses of action:
 - Tell Katie she is still eligible for Medicaid because of the current law, but to update her address and contact information to stay informed about upcoming changes
 - When the continuous coverage requirement ends, help Katie enroll in a marketplace plan

Example: The Roberts Family

- Janet Roberts lives in Iowa with her two children, Nadine (7 years old) and Adam (10 years old)
- Janet's income was \$33,000 (150% FPL) before the PHE
- Janet is enrolled in a marketplace plan and Nadine and Adam are enrolled in Medicaid
- When it's time to renew Jane's marketplace coverage, their projected income is \$44,000 (200% FPL)
- Children are now over the income limit for Medicaid, but they are eligible for CHIP
- Courses of action:
 - Ensure they update contact information with the Medicaid agency, watch for and complete required paperwork, and know that the children's coverage will change when the continuous coverage requirement ends

Next Steps

- We want to hear from you! Let us know what's happening in your state and how we can help.
- Stay tuned for more information, resources, and additional webinars.
- Start reaching out to Medicaid enrollees – the time is now!

Resources

- [GMMB Update Your Mailing Address Toolkit](#)
- [Georgetown Center for Children and Families Tips for Advocates](#)
- [Get Covered Connector](#)
- [CBPP and CCF Unwinding Continuous Coverage Webinar Series](#)
- [CBPP Elevating the Medicaid Enrollment Experience](#)

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