

End of the Medicaid Continuous Coverage Requirement: Implications for Maine

A JOINT PRESENTATION BY:

THE OFFICE OF MAINECARE SERVICES

OFFICE FOR FAMILY INDEPENDENCE

OFFICE OF THE HEALTH INSURANCE MARKETPLACE

FEBRUARY 2023



ABOUT OUR OFFICES

- **The Office for Family Independence (OFI)** connects Maine residents to services and programs to help them meet a wide variety of needs. OFI determines initial and ongoing eligibility for MaineCare (Medicaid), SNAP, and TANF.
- **The Office of MaineCare Services** administers MaineCare, Maine's Medicaid program. MaineCare is funded by the federal and state government to provide free or low-cost health insurance to Mainers who meet certain requirements, usually based on income, disability, or age. MaineCare helps to ensure that all Maine people are able to access the critical health services, both preventive and emergency, that enable them to live healthy, safe, and resilient lives.
- **The Office of the Health Insurance Marketplace** operates **CoverME.gov**, Maine's official Health Insurance Marketplace. CoverME.gov is a platform where individuals and families who don't have affordable health coverage can compare and select a high quality, comprehensive private health insurance plan and apply for financial assistance to lower the cost of their coverage, or be referred to OFI if they are likely to be eligible for MaineCare.

AGENDA

1. Background: What is the Medicaid Continuous Coverage requirement?
2. Implications for Maine and MaineCare members
3. Preventing coverage loss
4. About CoverME.gov
5. Partnering to reach MaineCare members
6. Q&A

BACKGROUND: WHAT IS THE MEDICAID CONTINUOUS COVERAGE REQUIREMENT?

WHAT IS THE CONTINUOUS COVERAGE REQUIREMENT?

- U.S. Health & Human Services (HHS) declared a Public Health Emergency (PHE) due to COVID-19 on January 31, 2020
- To promote stability of coverage, the Families First Coronavirus Response Act (FFCRA), passed in March 2020, provided an increase in the regular Medicaid matching rate, contingent on states not terminating Medicaid coverage for members.
 - Implications: People who would otherwise lose eligibility due to increased earnings, change of family status, or other reasons have remained covered by Medicaid
 - This means MaineCare members have been getting renewal forms, but the majority have not been disenrolled due to changes in eligibility or failure to respond since the start of the PHE
- As a result of the continuous coverage requirement, people have been able to retain Medicaid coverage and get needed care during the pandemic

WHAT IS THE CONTINUOUS COVERAGE REQUIREMENT?

- Until recently, the end date for the continuous coverage provision was tied to the end of the Public Health Emergency (PHE), first declared in January 2020 and renewed dozens of times by the U.S. Department of Health and Human Services
- In December 2022, Congress passed a law that **separates the continuous coverage provision from the COVID-19 public health emergency** by providing a **fixed end date of March 31, 2023**

CONTINUOUS COVERAGE “UNWINDING” TIMELINE

- With the upcoming end of the continuous coverage requirement, states will need to review eligibility of **everyone enrolled in Medicaid** and disenroll individuals no longer eligible. The federal government has dubbed this process the “unwinding.”
- States will have 12 months to initiate redeterminations for all enrolled members and 14 months to complete them.

MaineCare Unwinding Timeline



Mid-April, 2023
OFI issues May 2023
Renewals

Month 12: March 2024
Last month for OFI to
initiate unwinding-
related renewals

Month 14: May 2024
Last month for OFI to
complete all unwinding-
related renewals

The background is a solid green color with a pattern of wavy, concentric lines and scattered dots in various shades of green and teal, creating a sense of movement and depth.

IMPLICATIONS FOR MAINE AND MAINECARE MEMBERS

WHAT THIS MEANS FOR MAINE

- Both Medicaid expansion and the continuous coverage requirement have contributed to significant overall growth in MaineCare enrollment.
 - Since June 2019, MaineCare enrollment has grown over 40%
- With assistance from experts from the national State Health Access Data Assistance Center (SHADAC), the Department projects that:
 - Approximately 420,000 Mainers will be enrolled in MaineCare by April 2023
 - By the end of the redetermination process, an estimated 65,000 to 90,000 members may lose their MaineCare eligibility
- However, national estimates* for Maine indicate that **90% of these individuals have or will be able to receive other coverage through sources** like CoverME.gov or employer-based insurance
- These numbers are estimates, and will vary based on many factors, including what is happening with the broader economy. The Department will provide updated enrollment data on a quarterly basis

WHAT THIS MEANS FOR MAINECARE MEMBERS

The renewal process will start in April 2023.

- For most members, the Office for Family Independence (OFI) will restart renewals over this 12-month timeframe based on the member's regular renewal timeline (e.g., if the household was due for renewal in July 2021, the household renewal will be due July 2023).
- Each household's renewal date is listed on letters from OFI and in their My Maine Connection account
- Other members will be scheduled for special renewal during a month within the 12-month timeframe.

Current MaineCare members may lose coverage if they:

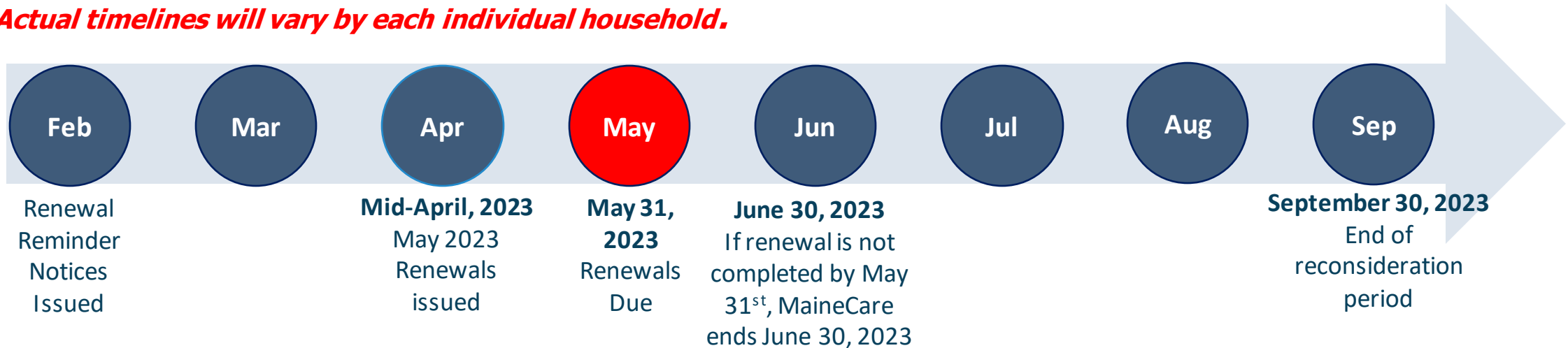
- Do not complete their renewal or do not receive or respond to OFI's requests for verification;
- Are determined by OFI to no longer be eligible for Medicaid -- those members are likely eligible for low-premium coverage through CoverME.gov

RENEWAL TIMELINE

- Members scheduled for renewal in May 2023 will be the first to be redetermined during the unwinding period.
 - Prior to the scheduled renewal date, a reminder notice will be issued.
 - If the renewal is not completed by the due date, coverage will end. Households will have a 90-day reconsideration period to complete the overdue renewal.

EXAMPLE*: Outlines the renewal timeline and important dates for households due for renewal in May 2023.

**Actual timelines will vary by each individual household.*



PREVENTING COVERAGE LOSS

PREVENTING COVERAGE LOSS

Maine DHHS has a three-pronged strategy to prevent unnecessary coverage loss and disruption during this unwinding process:

- 1. Ensure contact information** for members is up-to-date
- 2. Maximize retention** of MaineCare among eligible individuals through active communication
- 3. Facilitate transitions of coverage to CoverME.gov** Marketplace insurance for people no longer eligible for MaineCare but in need of coverage

UPDATING CONTACT INFORMATION

- Prior to the end of the continuous coverage requirement, we are encouraging members to update their contact information
 - At **My Maine Connection**, members can create an account and make updates to their contact information
 - Consumers can also update contact information on the **OFI call line at 1-855-797-4357**. Members may speak to a representative, or use the Interactive Voice Response menu option #1, which doesn't require any wait time.
- **By ensuring contact information on file with OFI is up-to-date, members can help make sure they do not miss important updates about their coverage.**



DEPARTMENT COMMUNICATIONS DIRECT TO MEMBERS

- **Renewal Reminder Letter** – In the month prior to a member’s scheduled renewal, OFI will send a notice to alert the member of the upcoming renewal date, requirement to return the renewal timely, and encourage them to update their contact information.
- **Renewal Form** – OFI will mail members a pre-populated renewal form in an envelope with a blue rectangle with a postage paid return envelope in the month prior to the renewal due date. *If it’s blue, it’s time to renew!*
- In addition to reminder letters through the mail, OFI will be launching a **text and email campaign** to send generic messages to those clients for whom we have a cell phone and/or email address on file.
- Members who have elected e-noticing will only receive **electronic notification** of their renewal; they can log into their My Maine Connection account to complete their renewal information.
- Members may submit the renewal online at www.mymaineconnection.gov, by fax, email, phone, or in person at a regional office.

Maine DHHS
Sponsored

Update your contact information and then look for the blue striped envelope in your mail. If it's blue, it's time to renew!

MYMAINECONNECTION.GOV
Changes are happening with MaineCare
Stay connected to stay covered

Learn More

UPCOMING RENEWAL PROCESSING IMPROVEMENTS

- In July 2023, the Department anticipates the launch of an administrative renewal process, often referred to as an “ex parte” or passive renewal process.
- This updated renewal process allows OFI to make a redetermination of MaineCare eligibility without requiring information from the member.
 - If OFI can complete the renewal and continue coverage without member involvement, it sends a notice to inform the household their renewal is complete. OFI will not issue a renewal form, but will instruct the member to review the case information sent with the notice of decision to ensure it is accurate.
 - If OFI does not have enough information to determine ongoing eligibility, it will send the household a pre-populated renewal form in the envelope with the blue rectangle which they must complete and return to see if coverage can continue.

RENEWAL PROCESSING IMPROVEMENTS, CONT.

- Administrative renewals will help members retain coverage during unwinding and are more likely to occur for individuals enrolled in:
 - MaineCare coverage with no asset test, such as coverage for parents/caretaker relatives, children, pregnant individuals, expansion adults, limited family planning beneficiaries, and former foster youth
 - Program for SSI recipients
- OFI will continue to issue renewal reminder letters to all members to provide an opportunity to update contact information and to alert the household to keep an eye out for a re-enrollment notice of decision or the envelope with the blue rectangle that contains a renewal form.
- Members who also receive SNAP or TANF benefits will receive a prepopulated renewal form in the envelope with the blue rectangle to complete.

If it's blue, it's time to renew!

PUBLIC HEALTH EMERGENCY AND MAINECARE ENROLLMENT

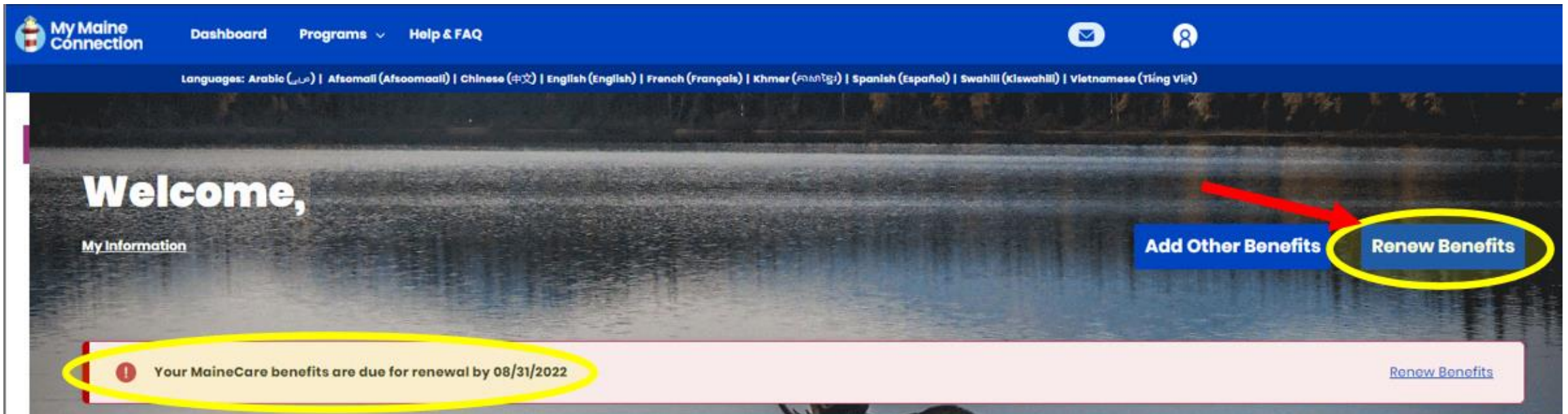
The Department implemented other temporary changes to MaineCare eligibility and enrollment procedures to ensure access to critical health care benefits that will end at the expiration of the Public Health Emergency, which we now know will end on **May 11, 2023**.

- Self-attestation
 - Accept self-attestation of financial information at application to streamline enrollment without additional verification requests
- Premiums and copayments
 - Allowed non-payment of monthly premiums for Cub Care (CHIP), Special Benefits Waiver, Katie Beckett, and MaineCare for working people with disabilities
 - No coverage losses for failure to pay premiums
 - Waived copayments for prescriptions, services, and equipment
- COVID-19 Uninsured Group
 - Coverage for COVID-19 vaccination, testing, and treatment services to uninsured individuals not otherwise eligible for medical assistance

MY MAINE CONNECTION

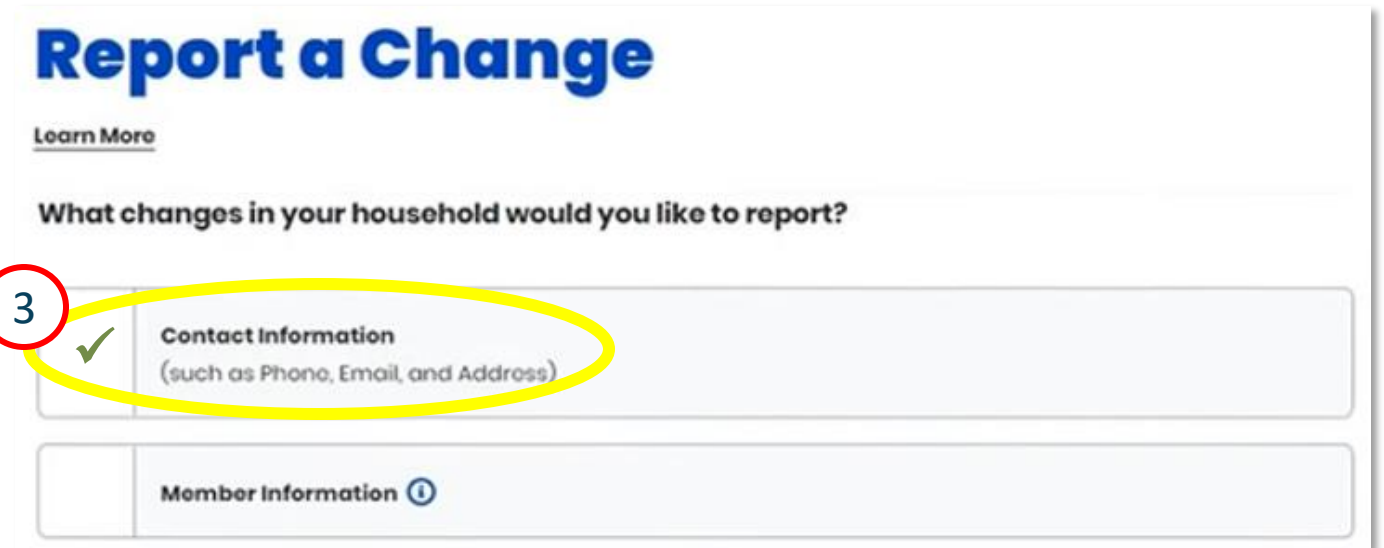
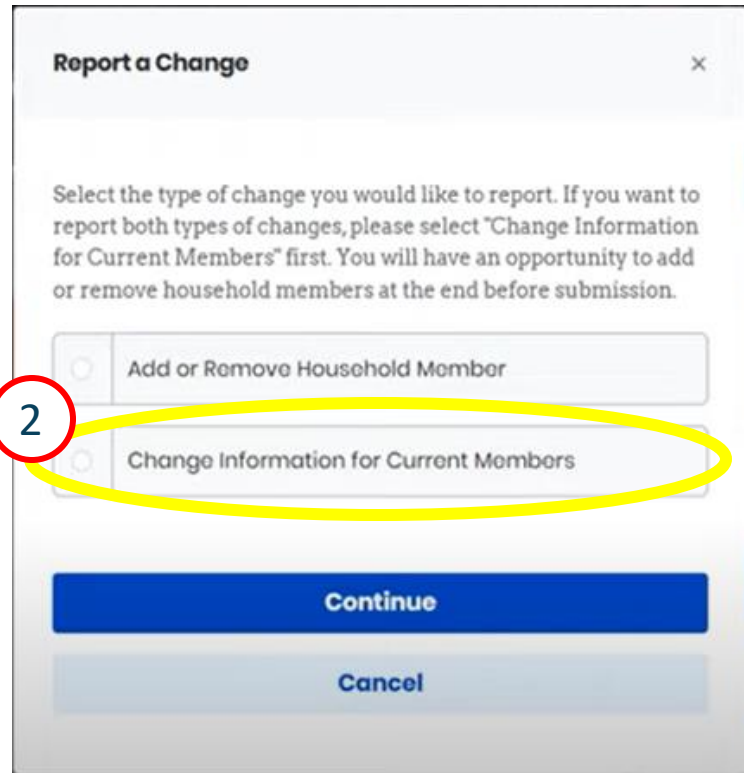
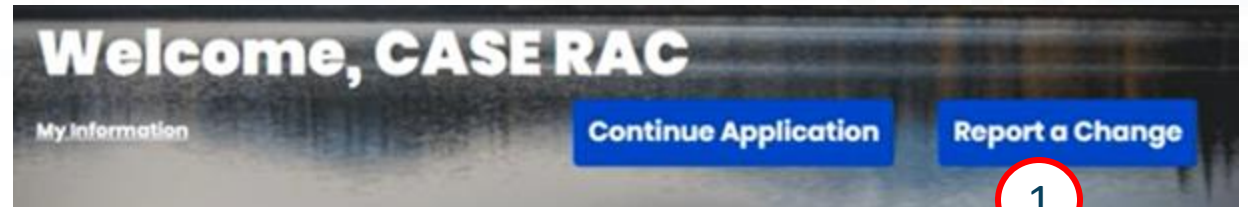
www.mymaineconnection.gov

- My Maine Connection is an online service that can be used to apply for, renew, and manage benefits.
- To renew and manage cases, the case head or primary applicant must create an account and select “Yes” to questions about connecting to benefits. This step is necessary to complete a renewal.
- When it’s time to renew, the “Renew Benefits” button will appear on the member’s dashboard.



UPDATING CONTACT INFORMATION

- If it is not yet time to renew, members can update contact information by clicking the **Report a Change** button from their dashboard
- Select “Change information for Current Members” and click Contact Information to report a new address, phone number or email.



The background is a solid green color with a pattern of wavy, horizontal lines in various shades of green and teal. Interspersed among these lines are small, light-colored dots, creating a textured, organic feel.

ABOUT COVERME.GOV

COVERME.GOV OVERVIEW

CoverME.gov is Maine's official Health Insurance Marketplace.

- All plans offered through the Marketplace provide **quality, comprehensive coverage**
- CoverME.gov is the **only place** to access federal financial assistance to lower costs

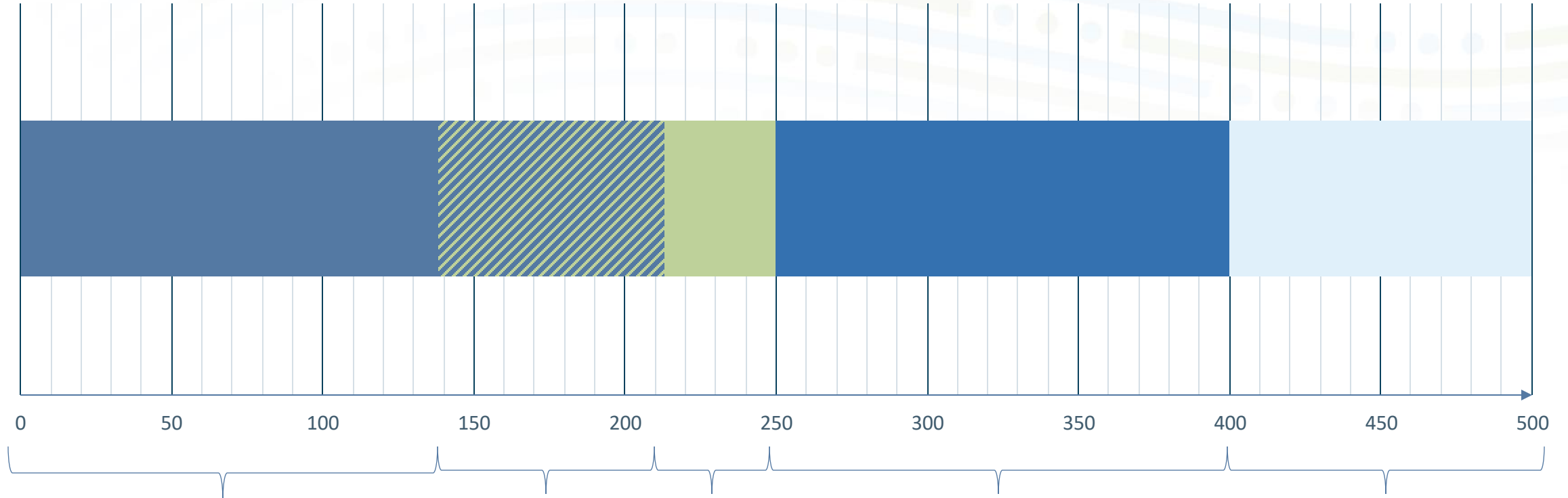


FINANCIAL ASSISTANCE

- Over 80% of CoverME.gov consumers qualify for financial assistance.
 - Advance Premium Tax Credits (APTC) – lower monthly premiums
 - Cost Sharing Reductions (CSRs) – lower out-of-pocket costs (deductibles, co-pays, and coinsurance)
- **Additional federal financial assistance** has been extended through 2025, meaning most consumers will qualify for help paying for premiums for plans at CoverME.gov.
- Eligibility for financial assistance through CoverME.gov picks up where MaineCare leaves off, with many consumers able to find a plan for just a **few dollars a month**

ELIGIBILITY AND INCOME

Most Likely Eligibility: ■ MaineCare ■ MaineCare or APTC and CSR ■ APTC and CSR ■ APTC ■ Possible APTC



| FPL up to: | 138% | 213% | 250% | 400% | 500%+ |
|-------------------|----------|----------|----------|-----------|-----------|
| Household of one | \$20,120 | \$28,947 | \$33,971 | \$58,320 | \$72,900 |
| Household of four | \$41,400 | \$59,108 | \$69,375 | \$120,000 | \$150,000 |

PLAN COMPARE TOOL

The CoverME.gov Plan Compare tool provides estimated eligibility and premiums after financial assistance anonymously. Just answer a few questions about household size and income to see plans and prices.



SPECIAL ENROLLMENT PERIODS

- Generally, people losing coverage through MaineCare qualify for a Special Enrollment Period (SEP) for "Loss of Minimum Essential Coverage," allowing them to enroll outside the annual Open Enrollment Period (November 1 – January 15)
 - This SEP is usually available for 60 days before and after they lose coverage.
 - To reduce burden for consumers becoming ineligible for MaineCare during the unwinding process, CoverME.gov plans to offer an **extended 90 day window for consumers losing MaineCare.**
 - The SEP will be available for self-service election through CoverME.gov, without verification requirements.
- For 2023, there is also a Special Enrollment Period available for Maine people who qualify for Advance Premium Tax Credits and have annual household income under 150% of the federal poverty level (about \$19,000 for individuals & \$39,750 for a family of 4) to allow them to enroll any time of year, not just during Open Enrollment.

USING A SPECIAL ENROLLMENT PERIOD

When a consumer has logged in to their CoverME.gov account, there are two ways to select a Special Enrollment Period, via the "life changes" section on "My CoverME.gov" home page, or during the application workflow:

My CoverME.gov

2022 HEALTH COVERAGE INDIVIDUAL & FAMILY Terminated

Harvard Pilgrim HealthCare Maine's Choice Plus HMO HSA Bronze 6250

Premium: \$289.53/month Effective Date: 08/25/2022 Coverage End: 10/05/2022
Plan Selected: 10/05/2022 (8:17AM) Plan Type: HMO Bronze
CoverME.gov ID: 1020447 APTC: \$54.00/month

Covered: Jane

No Document Found Plan Contact Info

2021 HEALTH COVERAGE INDIVIDUAL & FAMILY Terminated

Anthem Anthem Silver X HMO 5000 S05

Premium: \$109.62/month Effective Date: 09/01/2021 Coverage End: 12/31/2021
Plan Selected: 08/02/2021(2:38PM) Plan Type: HMO Silver
CoverME.gov ID: 1002821 APTC: \$329.53/month

Covered: Jane

No Document Found Plan Contact Info

Display All Enrollments?

Your Expert

Enrollment Assister
1(207)186-6636
MEAO@mail.com
FIND ASSISTANCE ANOTHER WAY

Have life changes?
See how it may affect your health insurance.

TOP LIFE CHANGES

- Had a baby
- Adopted a child
- Got married
- Divorce or legal separation
- Lost or will soon lose other health insurance

Special Enrollment Period

75% Complete

Have you or anyone in your household recently experienced any of the following events?

TOP LIFE CHANGES

- Remove a family member from enrollment
- Lost or will soon lose other health insurance
- Recently lost MaineCare coverage
- Had a baby
- Adopted a child

None of the situations listed above apply.

75% Complete

- Personal Info
- Verify Identity
- Household Info
- Special Enrollment Period
- Choose Plan
- Confirm
- Complete

CONTINUE

PREVIOUS
SAVE & EXIT

If you select Save & Exit, you can save your work and continue where you left off the next time you login.

Help Me Sign Up Live Chat

USING A SPECIAL ENROLLMENT PERIOD

- The SEP will be titled “Recently lost MaineCare coverage”
- After selecting the SEP, the consumer will be asked to enter the date their MaineCare coverage ends – this should be the last date they have coverage through MaineCare

Have life changes?
See how it may affect your health insurance.

TOP LIFE CHANGES

- Remove a family member from enrollment
- Lost or will soon lose other health insurance
- Recently lost MaineCare coverage**
- Adopted a child

Someone in the household recently lost, or will soon lose, MaineCare coverage

My CoverME.gov

REPORT LIFE CHANGES

Recently lost MaineCare coverage

MaineCare coverage end date

mm/dd/yyyy **CONTINUE**

My CoverME.gov

REPORT LIFE CHANGES

Based on the information you entered, you may be eligible to enroll now but there is limited time.

CONTINUE

USING A SPECIAL ENROLLMENT PERIOD

When the SEP is confirmed, the consumer can shop for plans through the green banner on the “My CoverME.gov” page:

Note: coverage will be effective the first day of the month following the selection of a plan

The screenshot displays the My CoverME.gov user interface. At the top, a green banner with a red border states: "You are eligible to enroll or change coverage through 03/01/2023." with a "Shop For Plans" button. The main content area is titled "My CoverME.gov" and shows two sections of health coverage, both marked as "Terminated".

2022 HEALTH COVERAGE INDIVIDUAL & FAMILY

Harvard Pilgrim HealthCare | Maine's Choice Plus HMO HSA Bronze 6250

Premium: \$289.53/month | Effective Date: 08/25/2022 | Coverage End: 10/05/2022
Plan Selected: 10/05/2022 (8:17AM) | Plan Type: HMO Bronze | APTC: \$54.00/month
CoverME.gov ID: 1020447

Covered: Jane

No Document Found | Plan Contact Info

2021 HEALTH COVERAGE INDIVIDUAL & FAMILY

Anthem | Anthem Silver X HMO 5000 S05

Premium: \$109.62/month | Effective Date: 09/01/2021 | Coverage End: 12/31/2021
Plan Selected: 08/02/2021(2:38PM) | Plan Type: HMO Silver

On the right side, there are sections for "Your Expert" (Enrollment Assister: 1(207) 186-6636, MEAO@mail.com) and "Have life changes?" (See how it may affect your health insurance). A "TOP LIFE CHANGES" list includes: Had a baby, Adopted a child, Got married, and Divorce or legal separation.

COVERME.GOV OUTREACH

- For most members found ineligible for MaineCare, affordable coverage may be available via CoverME.gov
 - Individuals found ineligible for MaineCare during their renewal process because of income or other reasons will have their account transferred automatically to CoverME.gov
 - These consumers will receive formal notices about the referral from both OFI and CoverME.gov
 - CoverME.gov will also be conducting targeted outreach to those consumers, sending a series of marketing materials via postal mail for multiple touches, co-branded with DHHS to help foster trust
 - Emails and calls will be incorporated as well, based on availability of contact info



The background is a solid green color with a pattern of wavy, concentric lines and scattered dots in various shades of green and teal, creating a sense of movement and depth.

PARTNERING TO REACH MAINECARE MEMBERS

OUTREACH PARTNERSHIPS

- The Maine CDC Office of Population Health Equity (OPHE) has added funds to the contracts of 15 Community-Based Organizations to support outreach related to the unwinding
- These partnerships will kick off in March 2023 with dedicated technical assistance and support from OHIM and Consumers for Affordable Health Care (CAHC)
- These organizations will:
 - Provide outreach to their communities about the unwinding
 - Assist them in navigating renewal and transitions of coverage

OUTREACH PARTNERSHIPS (CONT.)

- The Office of the Health Insurance Marketplace has also increased funding for the CoverME.gov Navigator contract to add capacity for unwinding work.
- This will include:
 - Additional outreach activities to raise awareness among members and other influential organizations about unwinding
 - Direct assistance with completing renewals, or applying and enrolling through CoverME.gov
 - Convening and providing training, technical assistance, and support to the organizations funded through OPHE to offer culturally and linguistically appropriate outreach and enrollment help

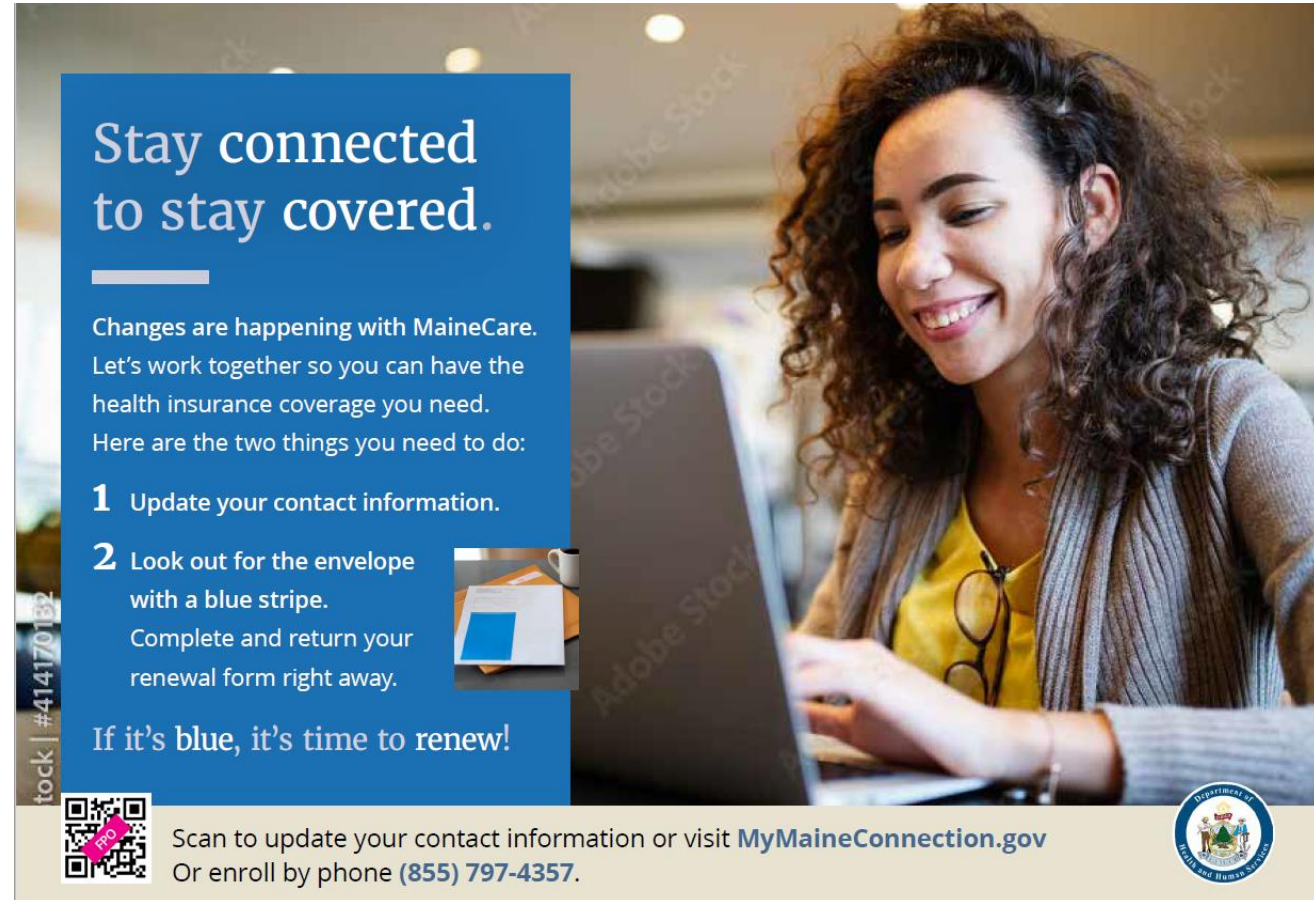
STAY CONNECTED TO STAY COVERED CAMPAIGN

The Department has developed a **public information campaign** to urge members to “Stay Connected to Stay Covered”, launching in mid-March, which will include:

- A communications toolkit available for partners to download and print
- Radio advertising
- Social media campaign
- Search advertising

The campaign encourages members to

- 1) Update their contact information, and
- 2) Look out for the envelope with the blue rectangle.



Stay connected to stay covered.


Changes are happening with MaineCare. Let's work together so you can have the health insurance coverage you need. Here are the two things you need to do:

- 1** Update your contact information.
- 2** Look out for the envelope with a blue stripe. Complete and return your renewal form right away.

If it's blue, it's time to renew!

tock | #414170182

Scan to update your contact information or visit [MyMaineConnection.gov](https://www.mymaineconnection.gov)
Or enroll by phone (855) 797-4357.



KEY MESSAGES FOR PARTNERS TO SHARE

- **What MaineCare members can do NOW:**
 - Visit **MyMaineConnection.gov** to set up an account and update your contact information, so MaineCare can reach you when it's time for you to renew your coverage.
 - Alternatively, members can call 1-855-797-4357 and select 1 to update their contact information via phone, without having to wait for a specialist.
 - *Stay connected to stay covered.*
- **When it's time for renewal:**
 - Be on the lookout for an envelope with a blue rectangle. This will be the MaineCare renewal form that members need to complete and return: *If it's blue, it's time to renew!*
 - Members can also update eligibility information on My Maine Connection – this may be a quicker and easier way for many members to complete renewal

HOW YOU CAN HELP: ENGAGING ALL MAINE COMMUNITIES

- MaineCare members benefit from hearing information about their coverage from both DHHS and **trusted messengers like community-based organizations, advocates, health care providers, and other government leaders**
- DHHS is working to create a toolkit with printable and digital outreach materials for partners, which will include:
 - Wallet Cards
 - Printable Flyer
 - Poster
 - Sample social media
- You can help by:
 - ✓ Sharing information directly with people you serve via **newsletters and email**
 - ✓ Posting on your **social media** channels
 - ✓ Posting and distributing **flyers**
 - ✓ Incorporating education into patient **financial assistance appointments**
 - ✓ Any other channels you find effective in reaching your community

NEXT STEPS FOR PARTNERS

- Be on the lookout for a communications toolkit *coming in mid-March*, which will be posted at the website below, and available for partners to download and print.
- To stay current on the latest information related to unwinding of the continuous coverage requirement, visit MaineCare.gov/unwinding



QUESTIONS?



THANK YOU!