

Ending the COVID-19 Continuous Medicaid Coverage Requirement: Over a million Florida Medicaid recipients are at risk of losing coverage

Background: In the face of the COVID-19 pandemic, 2020 legislation provided states with significant federal funding to ensure continuous Medicaid coverage of individuals enrolled in the program, **even those who are no longer technically eligible**. States were required to maintain this moratorium on terminations until the end of the Public Health Emergency (also referred to as the PHE). In late December 2022, the law was changed to "de-link" the requirement of continuous Medicaid from the end of the PHE. Although the PHE is still in effect, the continuous Medicaid coverage requirement **ends March 31, 2023.**

Under <u>Florida's plan</u>, the Department of Children and Families (DCF) will begin reviewing Medicaid eligibility for approximately 4.9 million Floridians in March 2023. The reviews will be spread throughout a 12 month period. Terminations for those who are sent case redetermination (also called "renewal") notices in March and who are found to be ineligible or who fail to complete the renewal process will be effective April 30, 2023.

Impact of ending the continuous coverage provision on Florida's Medicaid enrollment:

Medicaid enrollment in Florida has increased by approximately 1,987,100 between March 2020 and March 2023. The largest rate of increase is among: 1) parents & caregivers, whose enrollment has gone from 497,021 to 1,409,678, an increase of 912,657; and 2) 19-20 year olds, where enrollment has more than tripled, going from 62,721 to 217,595. The Appendix details the increases.

Groups most at risk of losing coverage because they are no longer Medicaid eligible²:

- Parents & Caregivers now over income or who no longer have any child(ren) under 18
- Children under 19 whose family's income has increased
- Youth who turned 19-20
- Aged and disabled and Medically Needy Recipients
- Former foster children now over age 26

¹ Florida statewide Medicaid Monthly Enrollment Report. Florida Agency for Health Care Administration. Retrieved April 11, 2023, from https://ahca.mvflorida.com/medicaid/finance/data analytics/enrollment report/index.shtml

² Materials explaining why each of these groups is likely to lose eligibility, their options and how to prepare, can be found at at https://www.floridahealthjustice.org/public-health-emergency.html.

Greatest impact: Those most likely to lose Medicaid are also those who have experienced the highest rate of increase– parents/caregivers and 19-20 year olds. They are at risk because their family income exceeds Florida's meager limit for these groups which is less than 30% of the federal poverty guidelines.

- Parents: Many parents who lost their jobs in the pandemic and enrolled in Medicaid have since gone back to work. Under normal eligibility rules, they would have lost eligibility when they went back to work; but due to the continuous coverage requirement, they remained on Medicaid. This has been a critical benefit, especially for those whose income remains at or near the poverty level. After the continuous coverage requirement ends, virtually all working parents, along with their children aged 19-20, will lose Medicaid.
- 19 & 20 year olds: Critically, these youth may be able to remain on Medicaid if they apply as a household of one (1). There are complicated considerations for this population (described here), and outreach is essential in order to help eligible youth maintain coverage. This flyer provides referral information.
- Aged and disabled: Many receiving Medicaid based on age or disability will lose
 Medicaid because they are now on Medicare, and they will likely need assistance with
 enrolling in Medicare and a Medicare Savings Program.

Children at risk of losing coverage due to procedural issues: As of March 2023, 2,548,864 children are enrolled in Medicaid in Florida. While many children currently enrolled are still eligible for Medicaid (or Kidcare), experts estimate a coverage loss or interruption of 18% due to administrative & procedural issues.³ Thus, approximately 460,000 children are likely to lose coverage even though they remain technically eligible. Experts also note that children and young adults will be disproportionately impacted, and that nearly one third of those predicted to lose coverage are Latino and 15 % are Black.⁴

NEXT STEPS: The most important <u>message</u> for Medicaid recipients NOW is to update their information, including their address, on ACCESS. If you have individual client referrals or would like to join a listserv for updates, please contact our team via email (<u>help@floridahealthjustice.org</u>).

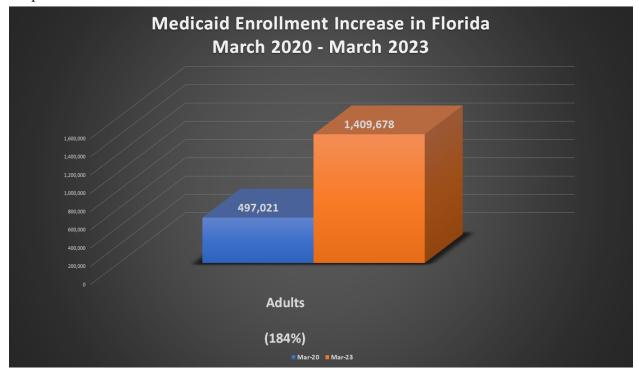
For questions, please contact Miriam Harmatz, harmatz@floridahealthjustice.org. Last Updated April 11, 2023.

³ Alker, J., Brooks, T., (February 2022). <u>Millions of children may lose Medicaid</u>: What can be done to help prevent them from becoming uninsured? Center For Children and Families.

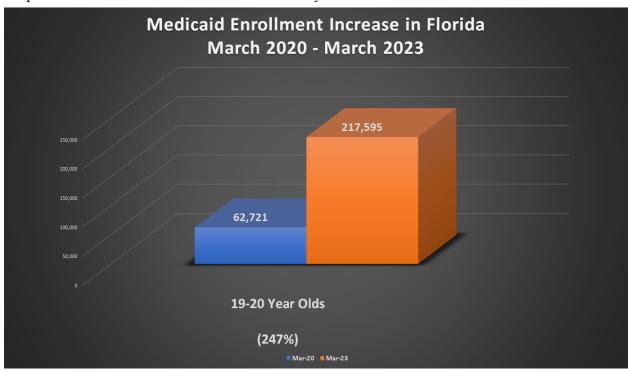
⁴ American Economic Association (August 2022). <u>ASPE Projections of Enrollment Impacts of Expiration of COVID Medicaid Continuous Enrollment Provision.</u>

Appendix

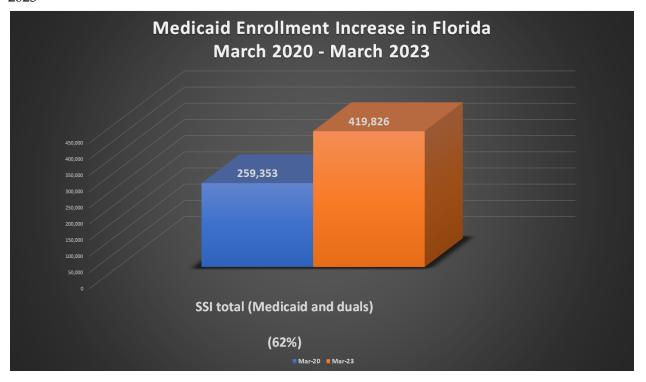
Graph 1: Medicaid Enrollment increase of Adults in Florida Mar 2022 - Mar 2023



Graph 2: Medicaid Enrollment increase of 19-20 year olds in Florida Mar 2022 - Mar 2023



Graph 3: Medicaid Enrollment increase of Aged and Disabled Adults in Florida Mar 2022 - Mar 2023



Graph 4: Medicaid Enrollment increase of Children (0-18) in Florida Mar 2022 - Mar 2023

