

# Public Health Emergency & Extended Medicaid: *Unwind Issues Impacting Miami Dade County Families*

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## Florida KidCare Coalition of Miami-Dade County

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Florida Health Justice Project



# Florida Health Justice Project

<https://www.floridahealthjustice.org/>

- **Mission:** Expand health care access and promote health equity for vulnerable Floridians.
- **How we work:** Use every tool in the “advocate's tool kit”
  - Advocacy and education
    - [Policy briefs](#), talking points, public comments
    - Consumer: [Know Your Rights](#) handouts and [videos](#)
  - Increase the capacity of the advocacy community
    - Publish [advocate guides](#)
    - [Trainings](#) & technical assistance
  - [Elevate voices](#) of individual Floridians facing healthcare access barriers
  - Secure health care rights through systemic litigation.
- Collaboration with partners on major health access issues, e.g. PHE

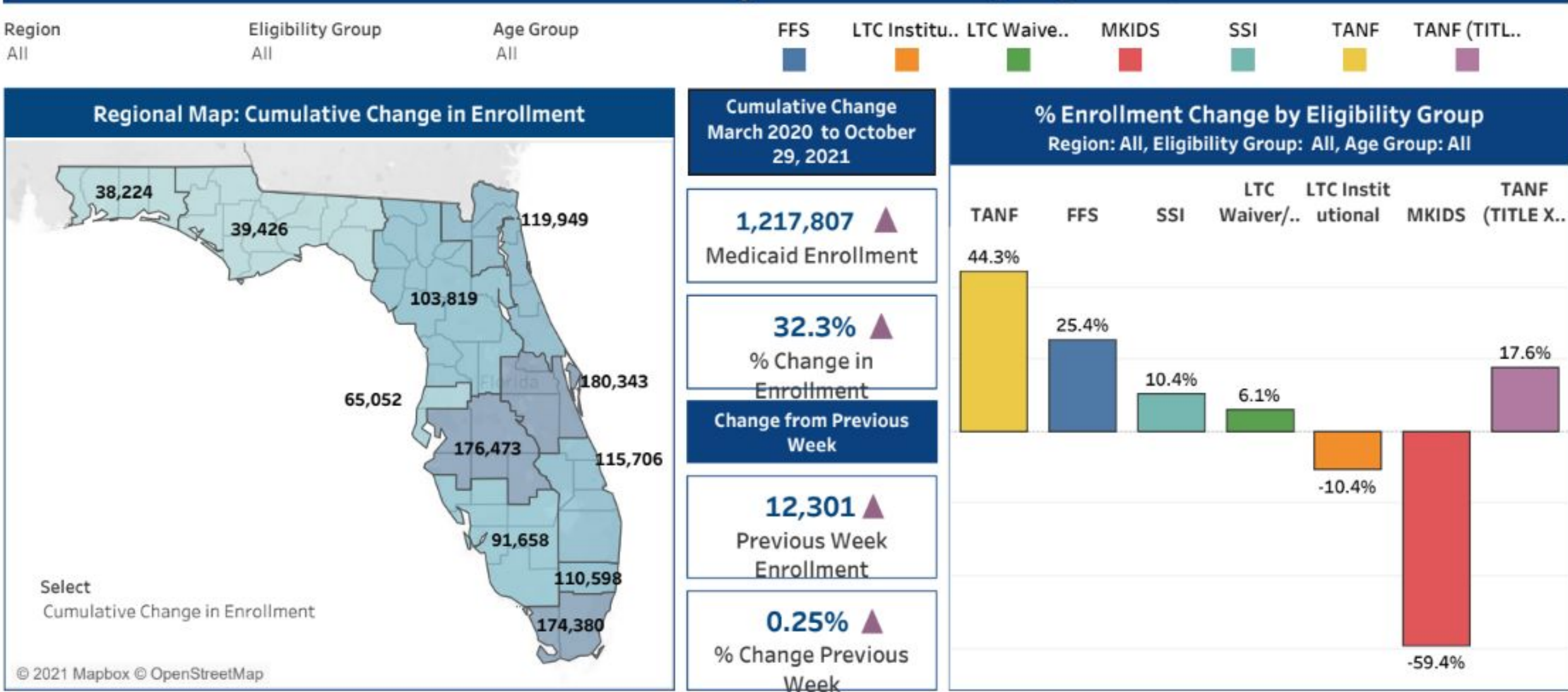
# Presentation Overview

- Background on Public Health Emergency (PHE) & extended Medicaid
- Overview of FL's family-related Medicaid coverage & PHE's impact on Miami-Dade County (MDC) enrollment
- Parents and children/youth likely impacted
- What advocates & providers can do to help Medicaid enrollees prepare?

# PHE's Protections for Medicaid: Background and Status

- Families First Coronavirus Response Act (March 2020)
  - o States receive 6.2% increase in federal Medicaid matching funds if they do the following:
    - No new eligibility or enrollment requirements/restrictions
    - No increase in premiums
    - No cost-sharing for treatment/testing for COVID-19
  - o **No disenrollment during emergency declaration**
- **Status:**
  - o Current declaration through July 15; but no 60 day notice; so assume at least through October 15

# Florida Medicaid – Enrollment: March 20, 2020 – October 29, 2021



# Family-related Coverage Groups

- Children in Low Income Families
  - Eligibility limits decrease as child gets older
- Low Income Parents/Caregivers/19-20 Year Olds
- Pregnant Women (including Postpartum)
- Medically Needy

Family Related Medicaid Income Limits												
Family	100%	Adults		Pregnant Women		Infants		Children			MNIL	MAGI Disregard (5% of 100% FPL)
Size	FPL	Parents, Caretakers, Children 19 & 20	Standard Disregard	Including PEPW		< 1		1 through 5		6 through 18 *See Note Below		
				185% FPL	Standard Disregard	200% FPL	Standard Disregard	133% FPL	Standard Disregard	133% FPL	** See Note Below	*** See Note Below
1	1,133	180	109	2,096	68	2,265	68	1,507	79	1,507	289	57
2	1,526	241	146	2,823	92	3,052	92	2,030	107	2,030	387	76
3	1,920	303	183	3,551	115	3,839	115	2,553	134	2,553	486	96
4	2,313	364	221	4,279	139	4,625	139	3,076	162	3,076	585	116
5	2,706	426	258	5,006	162	5,412	162	3,599	189	3,599	684	135
6	3,100	487	296	5,734	186	6,199	186	4,122	217	4,122	783	155
7	3,493	549	333	6,462	210	6,985	210	4,646	245	4,646	882	175
8	3,886	610	371	7,189	233	7,772	233	5,169	272	5,169	981	194
9	4,280	671	408	7,917	257	8,559	257	5,692	300	5,692	1079	214
10	4,673	733	446	8,645	280	9,345	280	6,215	327	6,215	1179	234
11	5,066	795	484	9,372	304	10,132	304	6,738	355	6,738	1279	253
12	5,460	857	522	10,100	328	10,919	328	7,261	382	7,261	1379	273
13	5,853	919	560	10,828	351	11,705	351	7,784	410	7,784	1479	293
14	6,246	981	598	11,555	375	12,492	375	8,307	437	8,307	1579	312
15	6,640	1,043	636	12,283	398	13,279	398	8,831	465	8,831	1,679	332
16	7,033	1,105	674	13,011	422	14,065	422	9,354	492	9,354	1,779	352
17	7,426	1,167	712	13,738	446	14,852	446	9,877	520	9,877	1,879	371
18	7,820	1,229	750	14,466	469	15,639	469	10,400	547	10,400	1,979	391
19	8,213	1,291	788	15,194	493	16,425	493	10,923	575	10,923	2,079	411
20	8,606	1,353	826	15,921	516	17,212	516	11,446	602	11,446	2,179	430
21	9,000	1,415	864	16,649	540	17,999	540	11,969	630	11,969	2,279	450
22	9,393	1,477	902	17,377	564	18,785	564	12,493	658	12,493	2,379	470
23	9,786	1,539	940	18,104	587	19,572	587	13,016	685	13,016	2,479	489
24	10,180	1,601	978	18,832	611	20,359	611	13,539	713	13,539	2,579	509
Additional Person	+ 394	+ 62		+ 728		+ 787		+ 524		+ 524	+ 100	
Effective Date	April 2022	April 1992		April 2022	April 2022	April 2022	April 2022	April 2022	April 2022	April 2022	January 2014	April 2022

# Family Members Most Likely to Lose Coverage: Parents/Caregivers Who Are Over Income

- Background:
  - Example
- What will happen?
  - DCF notices
  - Medically needy
  - ACA plan
  - Coverage gap-[IHS care card](#)
- Preparation
  - Address update
  - Other updates
  - Open Access Account



# Family Members Most Likely to Lose Coverage: Parents/Caregivers Who No Longer Have a Minor Child

- Background:
- What will happen?
  - Notices
  - ACA plan/local indigent care if coverage gap
- Preparation:
  - Address update
  - Other updates
  - Open Access Account
  
  - Consideration for 19-20 yr old

# Family Members Most Likely to Lose Coverage: Youth Who Are 19-20

- Background:
  - Examples
- Impact in MDC:
  - Coverage rate increased 245%
- Special considerations:
  - Family tax considerations
  - 19-20 year old other coverage options
- Need for targeted outreach

## Example: Parent/Youth



S.T.

Hollywood, FL

*S.T. and her family are living on the edge, hanging on to their family's Medicaid health insurance amid the COVID-19 pandemic, living in fear of losing the healthcare that keeps them alive.*

S.T. has lupus, an autoimmune disease recognized for its distinctive butterfly-shaped facial rash that also attacks internal organs. Her husband and son live with Marfan syndrome, a connective tissue disorder that causes cardiovascular problems. Each of them needs medical monitoring, diagnostic tests and medications.

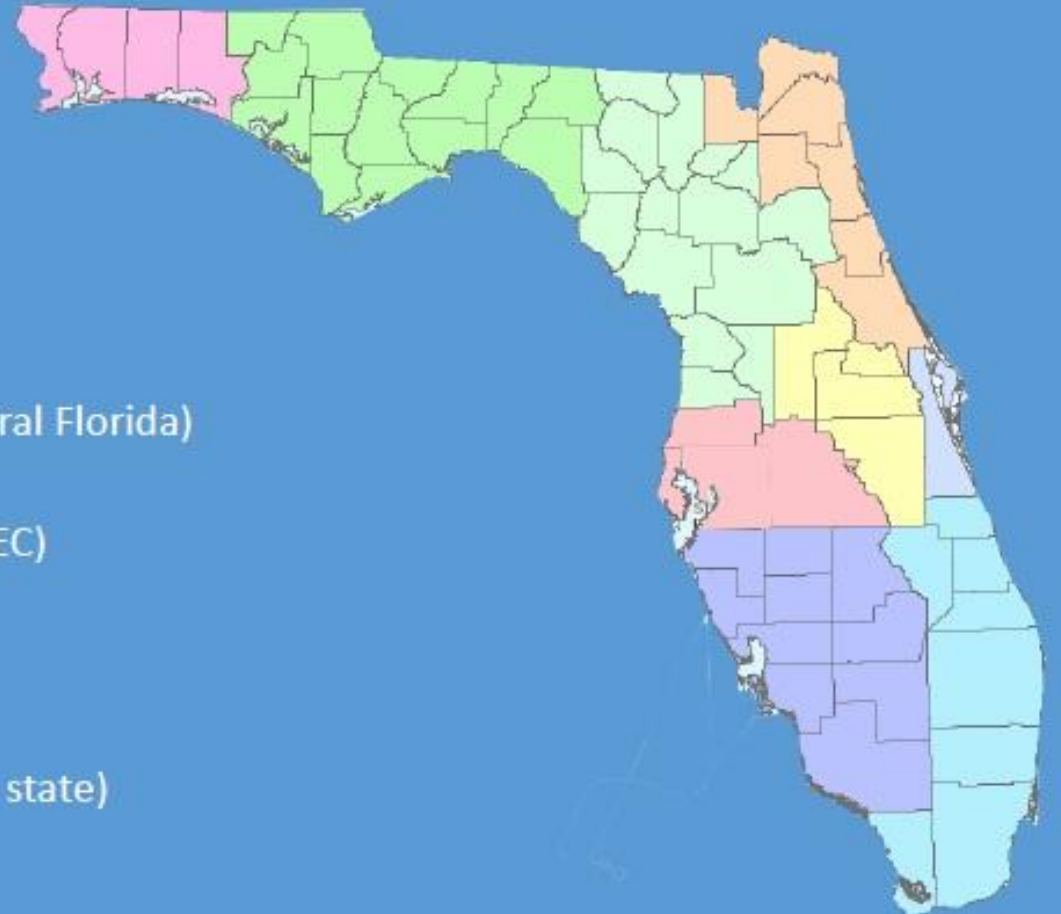
# Potential Problems?

- Kids now over-income for Medicaid but eligible for KidCare having break in coverage
  - Currently no FHK online application; online application goes to DCF ACCESS; DCF will send to Kidcare for final processing. Is it working?
  - If child over-income now for Medicaid and loses Medicaid after PHE ends, unless the worker correctly puts in code, there is risk of break in coverage as child applies for KidCare (which is not retroactive).
  - Issues with income guidelines: confusing, outdated, inaccurate, see FPI brief here <https://www.floridapolicy.org/posts/demystifying-floridas-medicaid-kidcare-income-eligibility-criteria>
- Call center capacity
- Consumers without internet

# Navigator Contacts

-  **90 Works**
  - Cory Brown, [cbrown@90works.org](mailto:cbrown@90works.org), 855-909-6757
-  **Big Bend Area Health Education Centers (AHEC)**
  - Calandra Portalatin, [cportalatin@bigbendahec.org](mailto:cportalatin@bigbendahec.org), 850-544-1670
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-  **Epilepsy Florida**
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-  **Health Planning Council of Northeast Florida**
  - Joyce case, [joyce\\_case@hpcnef.org](mailto:joyce_case@hpcnef.org), 904-762-8600
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-  **Health Planning Council of Southwest Florida**
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-  **Primary Care Access Network (PCAN, Covering Central Florida)**
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  - Rebecca Sayago, [rebeccasayago@outlook.com](mailto:rebeccasayago@outlook.com), 407-836-7178
-  **Suwannee River Area Health Education Centers (AHEC)**
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  - Desiree Salter, [dsalter@srahec.org](mailto:dsalter@srahec.org), 386-230-9400
-  **Family Healthcare Foundation**
  - Michelle Ray, [michelle@familyhealthcarefdn.org](mailto:michelle@familyhealthcarefdn.org), 813-777-9901
  - Katie Turner, [Katie@familyhealthcarefdn.org](mailto:Katie@familyhealthcarefdn.org), 813-995-7005
-  **University of South Florida navigators (covers whole state)**
  - Jodi Ray, [jray@usf.edu](mailto:jray@usf.edu), 813-974-3143
  - Sabrina Watson, [sabrinawatson@usf.edu](mailto:sabrinawatson@usf.edu)

-  **United Way of Brevard**
  - Keith Heinley, [kheinly@uwbrevard.org](mailto:kheinly@uwbrevard.org), 321-635-8885
  - M Bonilla, [mbonilla@uwbrevard.org](mailto:mbonilla@uwbrevard.org), 321-631-2740



# Q & A: Suggestions/Outreach

For more information/updates, please check our PHE web page

<https://www.floridahealthjustice.org/public-health-emergency.html>

If questions/suggestions, please contact:

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THANK YOU!