



## Ending the COVID-19 Related Continuous Medicaid Coverage Requirement *What will happen to youth who turned 19-20 since March 2020?*

### 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).

Under [Florida's plan](#), the Department of Children and Families (DCF) will begin reviewing the eligibility of approximately 4.9 million Floridians currently on the Medicaid program in March 2023. The reviews will be spread throughout a 12 month period. For those individuals scheduled for redetermination each month, DCF will first review its available data to determine if the individual is still eligible for Medicaid. If there is not enough data, DCF will send a notice requesting that the individual complete a redetermination. 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.

As explained below and in this [video](#), many Florida adults currently on Medicaid are over Florida's income limit and will lose eligibility when their case is reviewed over the next 12-14 months. The adult coverage group includes parents/caregivers. **However, 19-20 years olds, unlike their parents/caregiver, can remain on Medicaid in certain circumstances.** It is critical that they understand if and how they can stay on Medicaid.

**Medicaid income eligibility limits vary based on the individual's coverage category. For children, the income limit goes down gradually as the child gets older.** For example, in a household of 3, the monthly income limit for an infant under age 1 would be \$4,040; for a 1-5 year old child it would be \$2,783; and for a child age 6-18 it would be \$2,649.<sup>1</sup>

**Once the child turns 19, the income limit drops significantly,** to only \$582 for a household of three (3), or \$346/mo for a household of one (1). Thus, a number of Florida youth who are now

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<sup>1</sup> These examples are based on 2022 federal poverty guidelines. The increase for adults (parents, caregivers and 19-20 year olds) under 2023 guidelines will be de minimis.

age 19 or 20, and who have been on Medicaid since the PHE began in March 2020, will have special considerations when the PHE ends.

**For example**, Angela is a single parent with a son, Oscar, who turned 18 in May 2020, and a daughter, Lydia, who turned 7 in April 2020. Oscar is now aged 20 and Lydia is 9. Angela lost her job during the COVID shutdown in April 2020, and enrolled the family in Medicaid. Angela got another job in June 2020, with a monthly income of around \$2,000 (or slightly over 100% of the federal poverty level). Under Florida's normal Medicaid rules, Angela and Oscar would not be eligible for Medicaid since the income limit for parents, caretakers & 19-20 year olds is \$582/month for a household of 3. However, they have both remained on Medicaid due to the PHE's continuous enrollment requirement.

**What will happen after the continuous coverage requirement ends?** DCF will determine the eligibility of each household member, and the eligibility determinations for children not yet 19 and parents will be straightforward. Under this example, Lydia, age 9, remains eligible for Medicaid after the PHE ends because the family income is well under the limit for children 6-18, or \$ 2,649 for a family of 3.

Angela will lose Medicaid after the PHE ends because her income is too high for Florida's parent income eligibility limit. Click [here](#) for more information on parents who are now over income. The income limit for a parent in a household of 3 is \$582.

**For youth ages 19 & 20, the redetermination process can be more complicated.** Oscar's ability to keep Medicaid depends on whether he files as a separate household of one (1), or if his mother counts him in her household.

**Can Oscar still be eligible if he files for Medicaid on his own?** Yes, as a household of one (1) Oscar is eligible if his income is below \$ 346/month. Importantly, if he files as a single household for Medicaid, Angela cannot claim him as a dependent on her taxes.

**Can Oscar file for Medicaid on his own and still live at home?** Yes. Oscar can still live in the home with his mother and sister if he files his own tax return. Alternatively, if he does not file a tax return he can still live in the home with his mother and sister, file on his own for Medicaid, and not count his mother's income if he is not a full time student.

**What will happen If Oscar remains part of Angela's household for purposes of taxes and Medicaid?** The family's eligibility will be redetermined as a household of 3, and Oscar's

Medicaid coverage will be terminated (along with his mother's), because the household income is over \$582, Florida's limit for the coverage category for parents/caregivers & 19-20 year olds.

**After the redetermination, DCF will send the household a Notice of Case Action.** In addition to determining that Lydia remains eligible and enrolled in Medicaid, the notice will inform Angela and Oscar that they have been enrolled in the "**Medically Needy**" program and specify their "share of cost" (which is like a deductible). For more information on the Medically Needy program, click [here](#). (The notice will **not** inform Oscar that he can apply on his own in certain circumstances and might still be eligible for Medicaid.)

Additionally, while Angela and Oscar are now over income for Medicaid, they are eligible for subsidies in the Affordable Care Act (ACA) marketplace. Local "navigators" are available to help people understand their options and enroll in a new low cost health care plan. Click [here](#) in order to find contact information for local navigator programs administered by [Covering Florida](#).

#### **What are some things 19-20 year olds can do before the PHE ends?**

- If you are disabled: apply for benefits with the Social Security Administration as soon as possible. [Here](#) is information on how to apply.
- If you and your parent(s) determine it is in everyone's best interest for you to be redetermined for Medicaid as a household of one (1), you should create your own online account with DCF [here](#), and report all your information. It is especially important that your contact information be accurate so that you can receive any notices sent by DCF.
- Medicaid is complicated! The Florida Health Justice Project will be providing updated information about what happens regarding Medicaid eligibility after the PHE ends. Please check our [website](#) for updates.

*For questions, please contact [Miriam Hartz](#) or [Katy DeBriere](#).*

*Last update January 2023*