



FLORIDA HEALTH JUSTICE PROJECT

Ending the COVID-19 Related Continuous Medicaid Coverage Requirement: *Impact on children under 19 whose family's income has increased*

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 [Florida's Medicaid Redetermination Plan](#), the Department of Children and Families (DCF) began reviewing the eligibility of approximately 4.9 million Floridians currently on the Medicaid program in March of 2023. For those individuals scheduled for redetermination each month, DCF first reviews its available data to determine if the individual is still eligible for Medicaid. If there is not enough data, DCF will send “renewal” notices beginning in mid-March, requesting that the individual complete a redetermination. For those who are found to be ineligible or who fail to complete the renewal process, a termination notice will be sent (beginning in mid-April), and the first terminations will be effective April 30, 2023. This process will be repeated over the next 12 months.

Children under age 19 whose family's income has risen above the applicable eligibility limit for their age group will no longer be eligible for Medicaid. Notably, *income eligibility limits for Medicaid are much higher for children than for adults*. This means that even if the parents or caretakers in the household are deemed ineligible for Medicaid due to income, the minor children in the family may still be eligible.

Also, children who no longer qualify for Medicaid coverage based on family income may be eligible for another state-sponsored health insurance program, Florida Healthy Kids (FHK).

For example, Julian, age 9, and Sofia, age 7, live with their parents who both work. The family became eligible for Medicaid during 2020 when their parents were laid off from their jobs due to the COVID-19 pandemic. They have remained on Medicaid since then under the

pandemic-related continuous Medicaid coverage protection. Their parents have now regained employment, and the family's income is \$42,000 per year, or \$3,500/month. This income exceeds the current Medicaid eligibility levels for the parents (\$8,520/year or \$710/month) and the children (\$41,400/year or \$3,450/month). Therefore, none of the family members will be able to continue to receive Medicaid.

What will happen to children who no longer qualify for Medicaid? When the parents respond to DCF's request for updated eligibility information, DCF will determine that the children are not eligible for Medicaid and will automatically submit the family's information to FHK to evaluate eligibility for that program.¹ Because the family's income is approximately 140% of the current federal poverty level for a family of four (4), Julian and Sofia will be eligible for in coverage under Florida Healthy Kids; the parents should be notified of their eligibility by FHK, and the children will be enrolled after the family pays a monthly premium of \$15.

The children will also be referred to the Medically Needy/"Share of Cost" program. DCF will tell you your "share of cost" which is the amount of medical expenses you must incur each month before receiving Medicaid coverage. More information about this program is available [here](#). This can be an important benefit for children with complex medical needs and high monthly medical bills like [Cassidy](#).

If their family's income rises, Julian and Sofia will remain eligible for Florida Healthy Kids coverage, with premiums of \$15 or \$20 per month, up until the family's income reaches 215% of the federal poverty level for their family size (\$64,500).² The children and parents may also be 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](#).

¹See [Florida's Medicaid Redetermination Plan](#) p. 14 ("The Department automatically refers certain individuals who are no longer eligible for Medicaid coverage electronically to Florida Healthy Kids [and other programs]") and [Florida KidCare presentation to Senate Appropriations Committee on Health and Human Services](#), February 22, 2023, at pp. 32-34 (describing automatic referral process from DCF to Florida KidCare for children who no longer qualify for Medicaid due to a change in the family's income).

² Although the [Florida KidCare presentation](#) (at p. 30) and the Florida Healthy Kids [website](#) state that the income eligibility threshold for the low monthly premium coverage is 200%, changes in federal law in 2014 required the State to increase this threshold to 210% (see [State of Florida KidCare Program Plan](#) at pp. 22-23, 177) and to reduce each applicant's adjusted gross income by 5% of the applicable federal poverty level threshold to determine income eligibility (see 42 U.S.C. § 1396a(e)(14)(I); 42 C.F.R. §§ 435.603(d)(4), 457.315(a)).

What are some things you can do before your Medicaid case is renewed?

- Create an online account with DCF [here](#), and make sure all your information is updated. It is especially important that your contact information be accurate so that you can receive any notices sent by DCF.
- When you receive the DCF request for information to determine current eligibility for Medicaid, be sure and respond promptly with the information requested even if you don't think you or your children will remain eligible for Medicaid. Once you have provided the requested information to DCF it can refer you to other programs, in some cases (like Florida Healthy Kids) without you having to complete a new application. At this time, there is no standalone application for Florida Healthy Kids, so all applications and updates must be made through DCF's [ACCESS Florida](#) system.
- When you receive notification of FHK eligibility you should pay the premium promptly to ensure continuous coverage of your children after their Medicaid is terminated.
- You might be eligible for insurance in the federal ACA Marketplace. ("Obamacare"). Contact your local navigator program for help. Click [here](#) in order to find contact information for local navigator programs administered by [Covering Florida](#).
- Medicaid is complicated! The Florida Health Justice Project will be providing updated information about what happens regarding Medicaid eligibility after the continuous coverage requirement ends.
- Please check our [web page](#) for updates.

For questions, please contact [Lynn Hearn](#), or [Miriam Harmatz](#). Last update March 2023