



Ending the COVID-19 Continuous Medicaid Coverage Requirement:

Approx. 190,000 Medicaid recipients in the Orlando area¹ are at risk of losing Medicaid

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) will begin reviewing Medicaid eligibility for approximately 4.9 million Floridians in March 2023. The reviews will be spread over 12 months. 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 the Orlando area’s Medicaid enrollment: Medicaid enrollment in the Orlando area has increased by approximately 274,039 (57% increase) between March 2020 and March 2023. The largest rate of increase is among: 1) 19-20 year olds, whose enrollment has increased by over 21,733 (266%); and 2) parents & caregivers, where enrollment has increased from 65,623 to 184,783 (182%).² The Appendix details the increases.

Groups most at risk of losing coverage because they are no longer Medicaid eligible³:

- [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 Enrollment data is reported by Medicaid region. The Orlando area corresponds to Region 7 and consists of the following counties: Brevard, Orange, Osceola and Seminole.

² Florida statewide Medicaid Monthly Enrollment Report. Florida Agency for Health Care Administration. Retrieved April 11, 2023, from

https://ahca.myflorida.com/medicaid/finance/data_analytics/enrollment_report/index.shtml

³ Materials explaining why each of these groups is likely to lose eligibility, their options and how to prepare, can be found at FHJP’s [web page](#).

Greatest impact: Those most likely to lose Medicaid are also those who have experienced the highest rate of enrollment increase— parents/caregivers and 19-20 year olds. They are at risk because their family income exceeds Florida’s limit for these groups which is less than 30% of the federal poverty guidelines, e.g. less than \$ 500/month for a parent and one child.

- **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 have 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, 346,322 children are enrolled in Medicaid in the Orlando area. 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.⁴ Thus, in the Orlando area, over 62,000 children are at risk of losing 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.⁵

NEXT STEPS: The most important [message](#) 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 (help@floridahealthjustice.org).

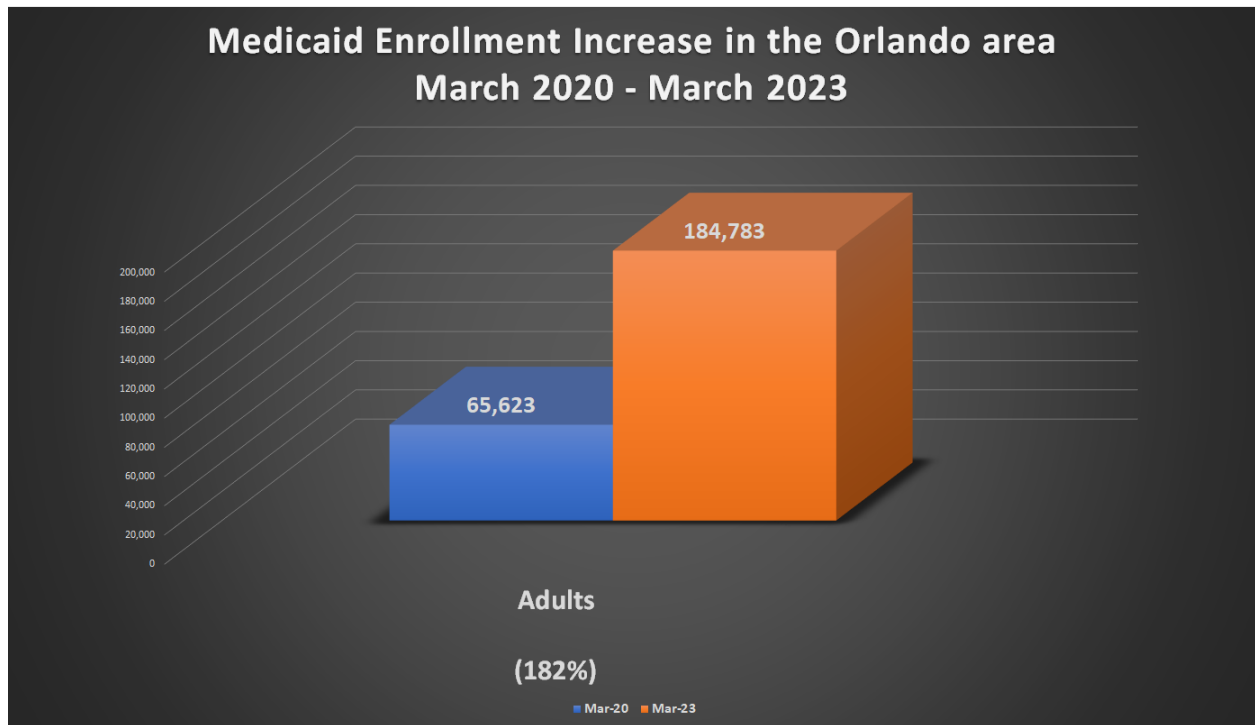
For questions, please contact Miriam Harmatz, harmatz@floridahealthjustice.org. Last Updated April 11, 2023.

⁴ Alker, J., Brooks, T., (February 2022). [Millions of children may lose Medicaid](#): What can be done to help prevent them from becoming uninsured? Center For Children and Families.

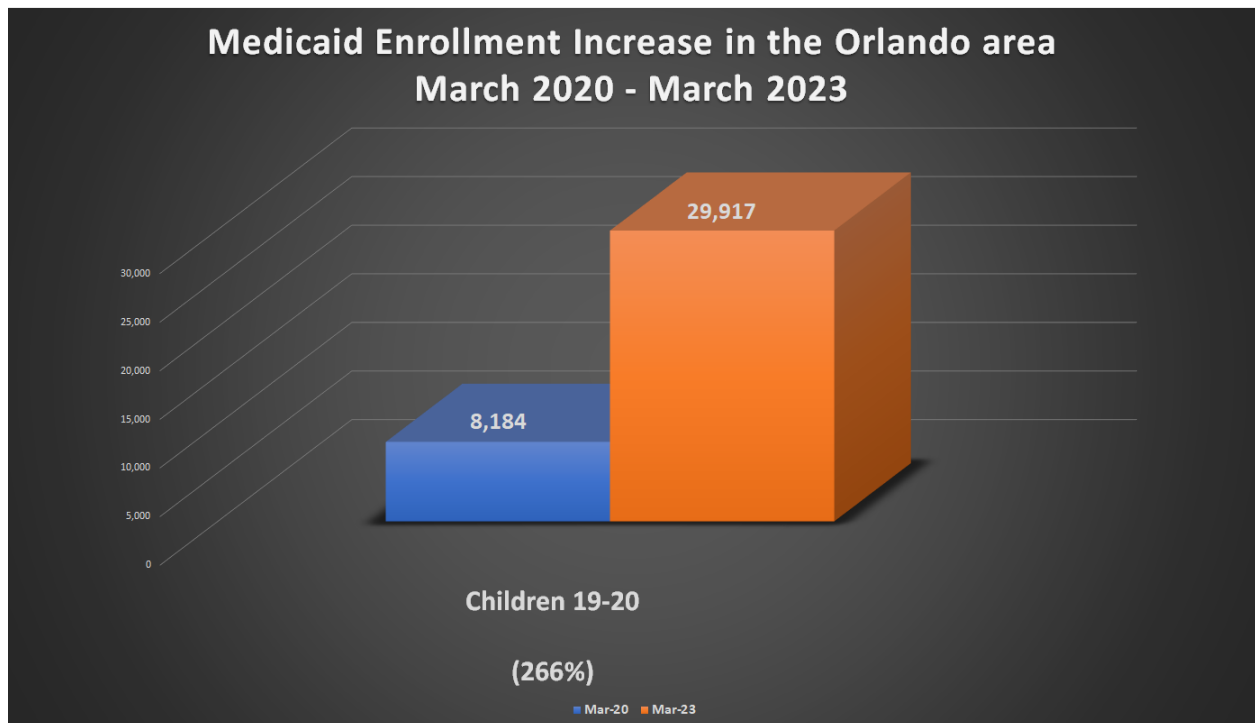
⁵ American Economic Association (August 2022). [ASPE Projections of Enrollment Impacts of Expiration of COVID Medicaid Continuous Enrollment Provision](#).

Appendix

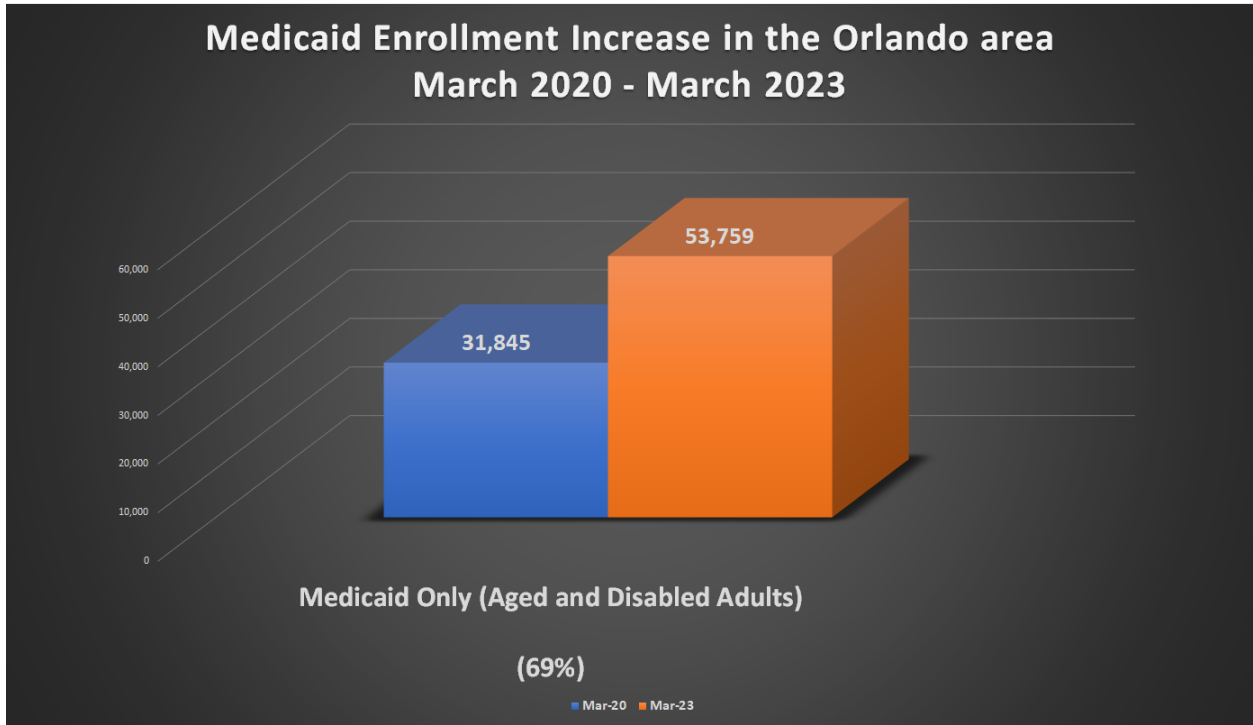
Graph 1: Medicaid Enrollment increase of Adults in the Orlando area Mar 2020 - Mar 2023



Graph 2: Medicaid Enrollment increase of 19-20 year olds in the Orlando area Mar 2020 - Mar 2023



Graph 3: Medicaid Enrollment increase of Aged and Disabled Adults in the Orlando area Mar 2020 - Mar 2023



Graph 4: Medicaid Enrollment increase of Children (0-18) in the Orlando area Mar 2020 - Mar 2023

