



FLORIDA HEALTH JUSTICE PROJECT

Ending the COVID-19 Related Continuous Medicaid Coverage Requirement: *Impact on parents & caregivers whose youngest child turned 18 after March 1, 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.

Low-income parents/caregivers who no longer have a child under age 18 will lose eligibility. Under normal Medicaid rules, those who qualified for Medicaid as a low-income parent or caregiver lose that eligibility when they no longer have a(ny) minor child(ren).

For example, Angela, a grandparent, lost her job and enrolled herself and her youngest grandchild, Hugo, in Medicaid in April 2020. Hugo turned 18 in May 2022. Because Angela is no longer taking care of any minor children, she is no longer "technically eligible" for Medicaid coverage as a low-income parent/caregiver. However, under the pandemic related continuous Medicaid coverage protection, she has stayed on Medicaid since April 2020.

What will happen to parents & caregivers who no longer have any minor children? DCF will look at their case to see if the parent is *eligible for a different type of Medicaid*. There are different groups of people who may be eligible for Medicaid and if they lose coverage under their current type of coverage, they may be eligible for another type of coverage. Angela, for example, might still be eligible if she is taking care of a niece or nephew under 18; or if she is pregnant or over age 65 or disabled.

Also, if the parent/caregiver losing Medicaid coverage is a woman under age 56 whose family income is below 191 percent of the federal poverty level (about \$2,900 for a family of 2), she is

eligible for enrollment in the [Medicaid Family Planning Waiver Program](#).

Additionally, many parents or caregivers whose income now makes them ineligible for Medicaid, will be eligible for subsidies in the Affordable Care Act (ACA) marketplace, and 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 you can do before the PHE ends?

- If you are receiving family-related Medicaid, and you are disabled: You should apply for benefits with the Social Security Administration. [Here](#) is information on applying.
- 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.
- 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.