

**Preparing for the Public Health Emergency's (PHE) End of Continuous Medicaid Coverage:
Over 200,000 Miami-Dade County Medicaid recipients are at risk of losing coverage**

Background: During the national COVID-19 Public Health Emergency (“PHE”), which began in March 2020 and is on-going, states receive additional federal funding *if* they agree to suspend Medicaid terminations during the PHE.¹ This is referred to as the “continuous enrollment requirement.” As a result, Florida’s Medicaid enrollment has increased by approximately 1.5 million, and a significant number of current Medicaid beneficiaries who are no longer technically eligible remain covered.

After the federal government declares that the PHE has ended *or* the state decides to no longer accept the additional federal funding, normal Medicaid redeterminations and eligibility rules will return. The eligibility of approximately 5 million Florida Medicaid recipients will then be reviewed during what is referred to as the “PHE unwind.” Current enrollees who fail to complete the review, or who are no longer eligible will be terminated.

Impact of the continuous coverage provision on Miami-Dade County (MDC)’s Medicaid enrollment

Medicaid enrollment in MDC has increased by approximately 300,000 since March 2020. The largest rate of increase is among: 1) parents & caregivers, whose enrollment has increased by over 176,860 (255%); and 2) 19-20 year olds, where enrollment has more than tripled, going from 8,834 to 33,066 (274%).² The attached Appendix details the increase for each of the major coverage groups at risk of losing Medicaid.

Groups at risk of losing coverage because they are no longer eligible for Medicaid include:

- [Parents & Caregivers who are now over income](#)
- [Parents & Caregivers who no longer have any child\(ren\) under age 18](#)
- [Youth who turned 19-20](#)
- [Aged and disabled individuals now on Medicare](#)
- [Former foster children who turned 26](#)
- [Medically Needy Recipients](#)

¹ [Unwinding and returning to regular operations after COVID-19](#). Note: the enhanced federal funding exceeds the state’s cost of the additional enrollment, *see, e.g.* KFF.org May 10, 2022 brief [here](#).

² Florida statewide Medicaid Monthly Enrollment Report. Florida Agency for Health Care Administration. Retrieved December 2, 2022, from https://ahca.myflorida.com/medicaid/finance/data_analytics/enrollment_report/index.shtml

Materials on this [website](#) (also hyperlinked above) explain why each of these groups is likely to lose eligibility and what they need to do to prepare **NOW** – before the PHE unwind begins.

Greatest impact: Those most likely to lose Medicaid are also those who have experienced the highest rate of increase— parents/caregivers now over income for Medicaid and 19-20 year olds. They are at risk because they are now over Florida’s meager income limit for these groups, which is only about 30% of the federal poverty level (FPL), e.g. \$582/month for a family of 3.

- **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 PHE’s continuous coverage requirement, they remained on Medicaid. This has been a critical benefit, especially for those whose income remains at or near the poverty level. After the PHE unwind begins, virtually all working parents, along with their children aged 19-20, will lose Medicaid. The materials [here](#) and [here](#) provide additional background information and a referral flyer is [here](#).³
- **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 ensure that as many of these youth as possible are able to maintain coverage. A flyer with referral information can be found [here](#).
- **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. Additional information is [here](#).

Children at risk of losing coverage due to procedural issues: While many children currently enrolled are still eligible for Medicaid (or Kidcare) because the family income is under the applicable limit, experts estimate a coverage loss or interruption of 18% due to administrative & procedural issues.⁴ Thus, In MDC, over 60,000 children are likely to lose coverage even though they remain technically eligible.

NEXT STEPS: If you have individual client referrals or would like to join a listserv for PHE updates and local/state outreach efforts, please contact Bryan Ortiz, ortiz@floridahealthjustice.org.

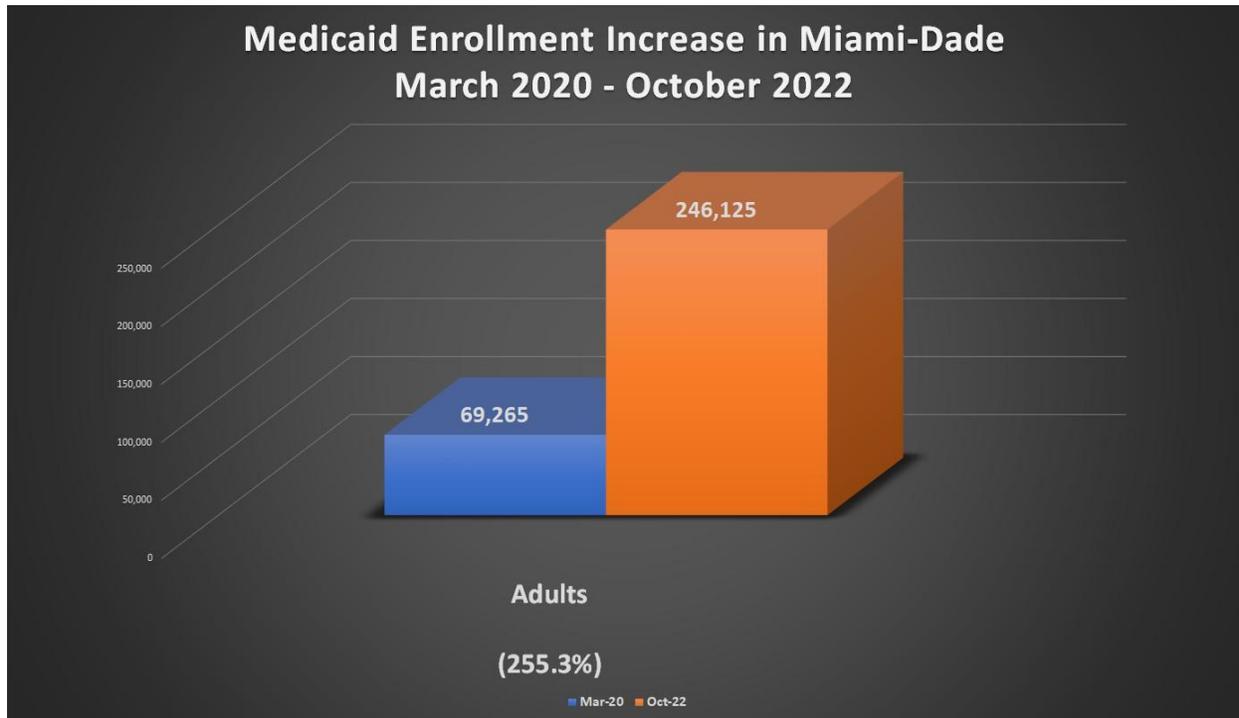
For questions, please contact Miriam Hartz, hartz@floridahealthjustice.org.

³ [Program policy manual. Program Policy Manual, Office of Economic Self-Sufficiency \(ACCESS\), Appendix A-7](#) See also, [FHJP video providing overview of Florida’s Medicaid program and how to determine income eligibility](#). (Note: Children under age 19 are less at risk because the Medicaid limit for younger children goes to 138% of poverty, and the Kidcare limit goes to 215% for children under 18).

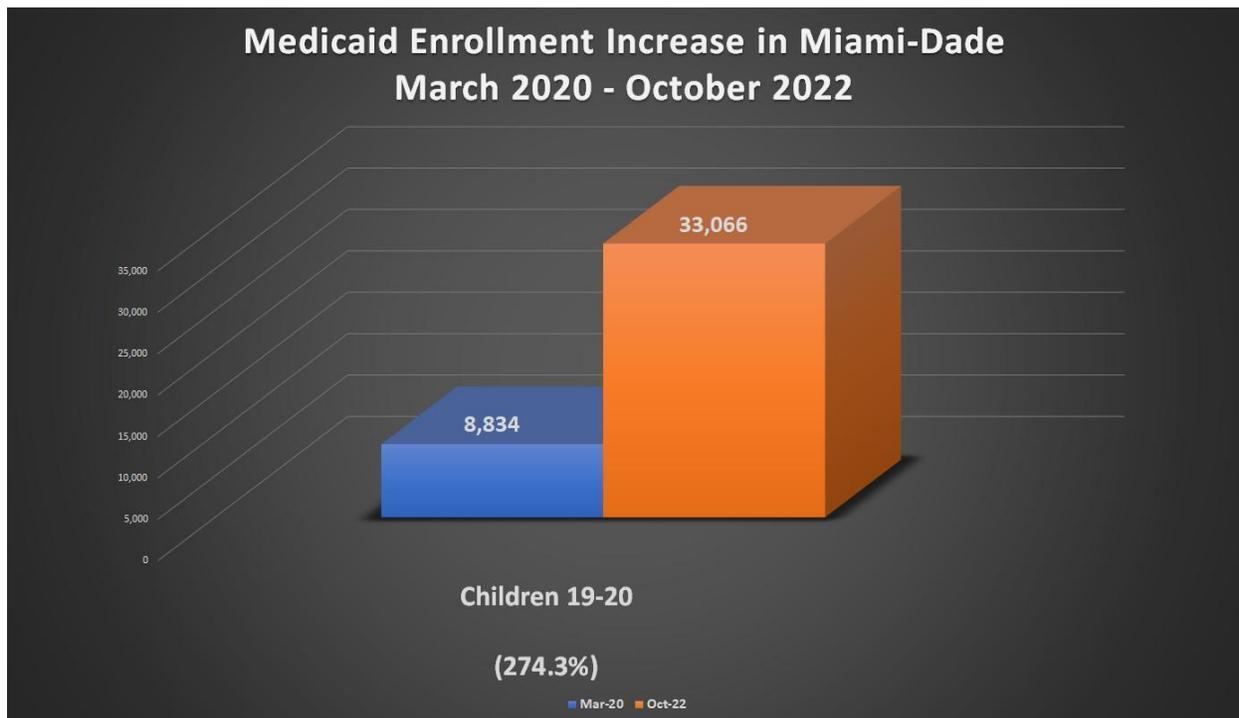
⁴ Alker, J., Brooks, T., (February 2022). [Millions of children may lose Medicaid](#): What can be done to help prevent them from becoming uninsured? Center For Children and Families.

Appendix

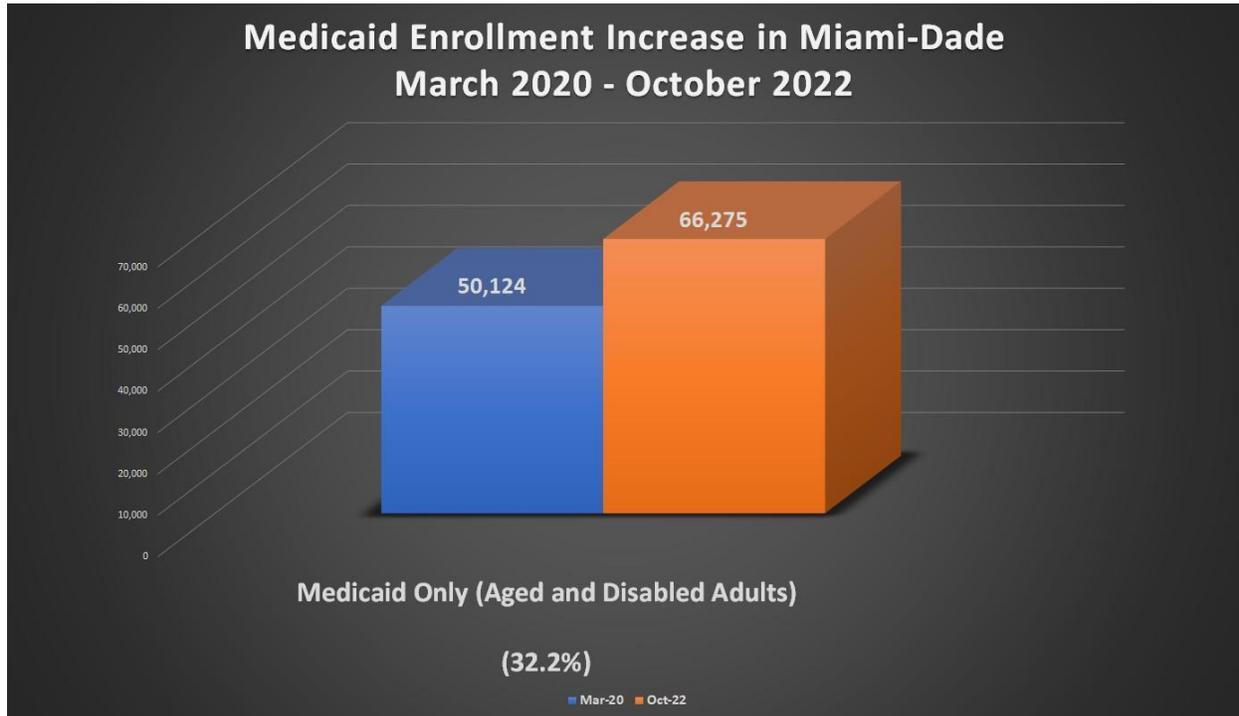
Graph 1: Medicaid Enrollment increase of Adults in Miami-Dade MAR 2022-OCT 2022.



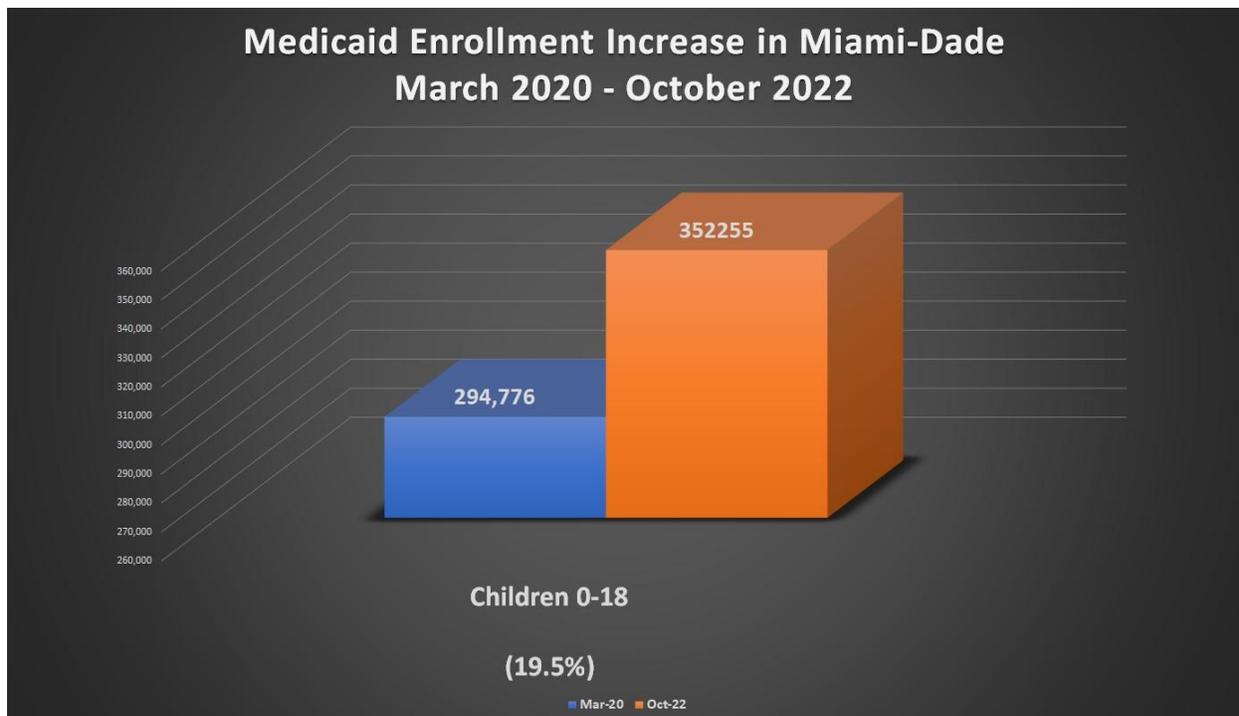
Graph 2: Medicaid Enrollment increase of 19-20 year olds in Miami-Dade MAR 2022-OCT 2022.



Graph 3: Medicaid Enrollment increase of Aged & Disabled Adults in Miami-Dade MAR 2022-OCT 2022.



Graph 4: Medicaid Enrollment increase of Children (0-18) in Miami-Dade MAR 2022-OCT 2022.



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