



FLORIDA HEALTH JUSTICE PROJECT

Ending the COVID-19 Related Continuous Medicaid Coverage Requirement: *Impact on parents & caregivers whose income is above the eligibility limit*

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 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.

Many low-income parents/caregivers whose income increased will lose eligibility: Florida’s income limit for parents with minor children is very low: only about 30% of the federal poverty level (FPL). This means that a single parent with 2 minor children will lose coverage if her/his taxable income is above \$582/month.¹

***For example:** Zoe, a single parent with 2 minor children, lost her job during the COVID shutdown in April 2020, and enrolled the entire family in Medicaid. Even though Zoe got another job in June 2020 with a monthly income of \$1000, everyone in the family remained on Medicaid due to the PHE’s continuous coverage rule. However, Zoe is now over Florida’s income limit for parents, and her coverage will be terminated.*

How many Florida parents/caregivers are likely to lose coverage: Enrollment for the adult coverage group grew by [855,066](#) between March 2020 and December 31, 2022. Thus, if the state returns to pre pandemic enrollment levels, approximately 850,000 adults will be terminated. (Note: this number also includes parents/caregivers who lose Medicaid eligibility because they

¹ This example is based on 2022 federal poverty guidelines.

no longer have a minor child(ren), former foster youth who are now over age 26, and new mothers who have had a full year of postpartum Medicaid coverage.)

What will happen to parents/caregivers whose income exceeds the eligibility limit? As noted above, DCF will be redetermining eligibility between March 2023 and April 2024. This individual redetermination process includes considering if someone who loses Medicaid eligibility under their current type of coverage may be eligible *for a different type of Medicaid*. Zoe, for example, might still be eligible if she is pregnant or disabled because those types of coverage have higher income limits than the limit for parents.

Also, when DCF terminates the coverage for any current recipient because their income is over the limit for their coverage category, the DCF termination notice should inform the individual that they have been enrolled in the “**Medically Needy**” program and specify the individual’s “share of cost” (which is like a deductible). For more information on the Medically Needy program, click [here](#).

Additionally, 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 \$ 2900 for a family of 2), she is eligible for enrollment in the [Medicaid Family Planning Waiver Program](#).

Finally, many parents 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 should parents/caregivers do before the continuous coverage requirement ends?

- If you qualify for Medicaid as a low income parent or caregiver, and you are disabled: apply for benefits with the Social Security Administration as soon as possible. [Here](#) is information on how to apply.
- If possible, create an online account with DCF [here](#), and report all your information, including if you are pregnant or disabled. **You should also make sure your address on file is up-to-date.**
- 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 [Miriam Hartz](#) or [Katy DeBriere](#). Last update January 2023