



# FLORIDA HEALTH JUSTICE PROJECT

## **The Public Health Emergency (PHE) and Continuous Medicaid Enrollment: *What will happen to youth who turned 19-20 since the PHE began?***

**Background:** During the national COVID-19 Public Health Emergency (called the “PHE”), which began in March 2020 and is still on-going, almost no one on Medicaid can lose coverage. Thus, many Medicaid beneficiaries who are no longer technically eligible have stayed covered. This is referred to as the “continuous enrollment requirement.” However, after the federal government declares that the PHE has ended, states will begin returning to normal Medicaid redeterminations and eligibility rules. At that time, beneficiaries who are no longer eligible for Medicaid *under any coverage category will lose Medicaid.*

**Medicaid income eligibility limits vary based on the individual’s coverage category. For children, the income limit goes down gradually as the child gets older.** For example, In a household of 3, the monthly income limit for an infant under age 1 would be \$4040; for a 1-5 year old child it would be \$2783; and for a child age 6-18 it would be \$2649.

**Once the child turns 19, the income limit drops significantly,** to only \$582 for a household of three (3), or \$ 346/mo for a household of one (1). Thus, a number of Florida youth who are now age 19 or 20, and who have been on Medicaid since the PHE began in March 2020, will have special considerations when the PHE ends.

**For example,** Angela is a single parent with a son, Oscar, who turned 18 in May 2020, and a daughter, Lydia, who turned 7 in April, 2020. Oscar is now aged 20 and Lydia is 9. Angela lost her job during the COVID shutdown in April 2020, and enrolled the family in Medicaid. Angela got another job in June 2020 with a monthly income of around \$ 2000 (or slightly over 100 % of the federal poverty level). Under Florida’s normal Medicaid rules, Angela and Oscar would not be eligible for Medicaid since the income limit for parents, caretakers & 19-20 year olds is \$ 582/month for a household of 3. However, they have both remained on Medicaid due to the PHE’s continuous enrollment requirement.

**After the PHE ends what will happen? DCF will determine the eligibility of each household member, and the eligibility determinations for children not yet 19 and parents will be straightforward.** Under this example, Lydia, age 9, remains eligible for Medicaid after the PHE ends because the family income is well under the limit for children 6-18, or \$ 2649 for a family of 3.

Angela will lose Medicaid after the PHE ends because her income is too high for Florida’s parent income eligibility limit. Click [here](#) for more information on parents who are now over income. The income limit for a parent in a household of 3 is \$ 582, and If Oscar files as a separate household, the limit is \$ 463 for a household of 2.

**For youth ages 19 & 20, the redetermination process can be more complicated.** Oscar's ability to keep Medicaid depends on if he files as a separate household of one (1), or if his mother counts him in her household.

**Can Oscar still be eligible if he files for Medicaid on his own? Yes,** as a household of one (1) Oscar is eligible if his income is below \$ 346/month. Importantly, if he files as a single household for Medicaid, Angela cannot claim him as a dependent on her taxes.

**Can Oscar file for Medicaid on his own and still live at home? Yes.** Oscar can still live in the home with his mother and sister if he files his own tax return. Alternatively, if he does not file a tax return he can still live in the home with his mother and sister, file on his own for Medicaid, and not count his parent's income if he is not a full time student.

**What will happen if Oscar remains part of Angela's household for purposes of taxes and Medicaid?**

The family's eligibility will be redetermined as a household of 3, and Oscar's Medicaid coverage will be terminated (along with his mother's), because the household income is over \$ 582, Florida's limit for the coverage category for parents/caregivers & 19-20 year olds.

**After the redetermination, DCF will send the household a Notice of Case Action.** In addition to determining that Lydia remains eligible and enrolled in Medicaid, the notice will inform Angela and Oscar that they have been enrolled in the "**Medically Needy**" program and specify their "share of cost" (which is like a deductible). For more information on the Medically Needy program, click [here](#).

Additionally, while Angela and Oscar are now over income for Medicaid, they are 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](#).

**What are some things 19-20 year olds can do before the PHE ends?**

- If you are disabled: apply for benefits with the Social Security Administration as soon as possible. [Here](#) is information on how to apply.
- If you and your parents determine it is in everyone's best interest for you to be redetermined for Medicaid as a household of one (1), you should create your own online account with DCF [here](#), and report all your information, including up to date address.
- Medicaid is complicated! The Florida Health Justice Project will be providing updated information about what happens regarding Medicaid eligibility after the PHE ends. Please check our [website](#) for updates.

*For questions, please contact [Miriam Harmatz](#) or [Katy DeBriere](#), Last updated April 2022*