



FLORIDA HEALTH JUSTICE PROJECT

The Public Health Emergency (PHE) and Extended Medicaid Coverage: *What will happen to parents & caregivers whose youngest child turned 18 after the PHE?*

Background: During the national COVID-19 Public Health Emergency (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. However, after the federal government declares that the PHE has ended, Florida 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.

One example is low-income parents who no longer have a child under age 18. Under normal Medicaid rules, if you qualified for Medicaid as a low-income parent, your Medicaid eligibility ends when you 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 PHE’s continuous Medicaid coverage protection, she still has Medicaid.

What will happen to parents & caregivers who no longer have any minor children? The Department of Children and Families (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 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 \$ 2900 for a family of 2), she is eligible for enrollment in the [Medicaid Family Planning Waiver Program](#).

Additionally, 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 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.
- 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 PHE ends.
- Please check our [PHE and Extended Medicaid web page](#) for updates.

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