

# The Public Health Emergency and Extended Medicaid Coverage: *What we know & don't know; What advocates can do to prepare*

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# Presentation Overview

- Background on Public Health Emergency (PHE) Medicaid continuous coverage requirement
  - Current status
- Big picture: overview of FL's Medicaid program & impact on enrollment with PHE
- Federal Guidance on Unwinding
- DCF actions and notices
- Groups likely impacted
- What advocates can do

# Florida Health Justice Project

<https://www.floridahealthjustice.org/>

- **Mission:** Expand health care access and promote health equity for vulnerable Floridians.
- **How we work:** Use every tool in the “advocate's tool kit”
  - Advocacy and education
    - [Policy briefs](#), talking points, public comments
    - Consumer: [Know Your Rights](#) handouts and [videos](#)
  - Increase the capacity of the advocacy community
    - Publish [advocate guides](#)
    - [Trainings](#) & technical assistance
  - [Elevate voices](#) of individual Floridians facing healthcare access barriers
  - Secure health care rights through [systemic litigation](#).

# Florida Policy Institute

<https://www.floridapolicy.org/>

- **Florida Policy Institute** is committed to advancing state policies and budgets that improve the economic mobility and quality of life for all Floridians.
- Analyze state budget and revenue trends, propose common-sense policy options with the aim of encouraging broad public education, discussion, and informed action.

# Background

- Families First Coronavirus Response Act (FFCRA)  
-Moratorium on terminations
- [Public Health Emergency](#) (PHE)

The screenshot shows a news article from 6 South Florida. The header includes navigation links for LOCAL, WEATHER, VIDEO, ENTERTAINMENT, INVESTIGATIONS, RESPONDS, NEWSLETTERS, and TV LISTINGS. The article is categorized under 'MEDICAID SERVICES' and has the main title 'Public Health Emergency End Could Cause Millions to Lose Medicaid Coverage'. A sub-headline states: 'Up to 15 million Americans, including 6 million kids, are at risk of losing Medicaid coverage once the public health emergency ends. State and federal officials are scrambling to prepare'. The article was published and updated on December 19, 2021, at 10:33 am. Below the text is a photo of a stethoscope on a keyboard. To the right, there is a 'Trending Stories' section with several items, including 'OMICRON VARIANT', 'WILTON MANORS', and 'COVID-19'.

6 SOUTH FLORIDA LOCAL WEATHER VIDEO ENTERTAINMENT INVESTIGATIONS RESPONDS NEWSLETTERS TV LISTINGS

MEDICAID SERVICES

## Public Health Emergency End Could Cause Millions to Lose Medicaid Coverage

Up to 15 million Americans, including 6 million kids, are at risk of losing Medicaid coverage once the public health emergency ends. State and federal officials are scrambling to prepare

Published December 19, 2021 • Updated on December 19, 2021 at 10:33 am

krisanapong detraphiphat

File photo

**Trending Stories**

- OMICRON VARIANT**  
Child COVID Hospital Are Up, Especially in States
- WILTON MANORS**  
Suspect in Deadly Wilton Manors Hit-and-Run Outburst in Court
- WILTON MANORS**  
Man Arrested in Wilton Manors Hit-and-Run Crash that Killed 2 Children: BSO
- COVID-19**  
Florida Shatters Daily Case Record, Report 46,000 New Infections
- WILTON MANORS**  
Accused Hit-And-Run Driver Charged

# “Big Picture”

- FL Medicaid Program
- Eligibility categories
- Coverage gap
- Moratorium and enrollment trends



# Understanding Florida's Medicaid Program

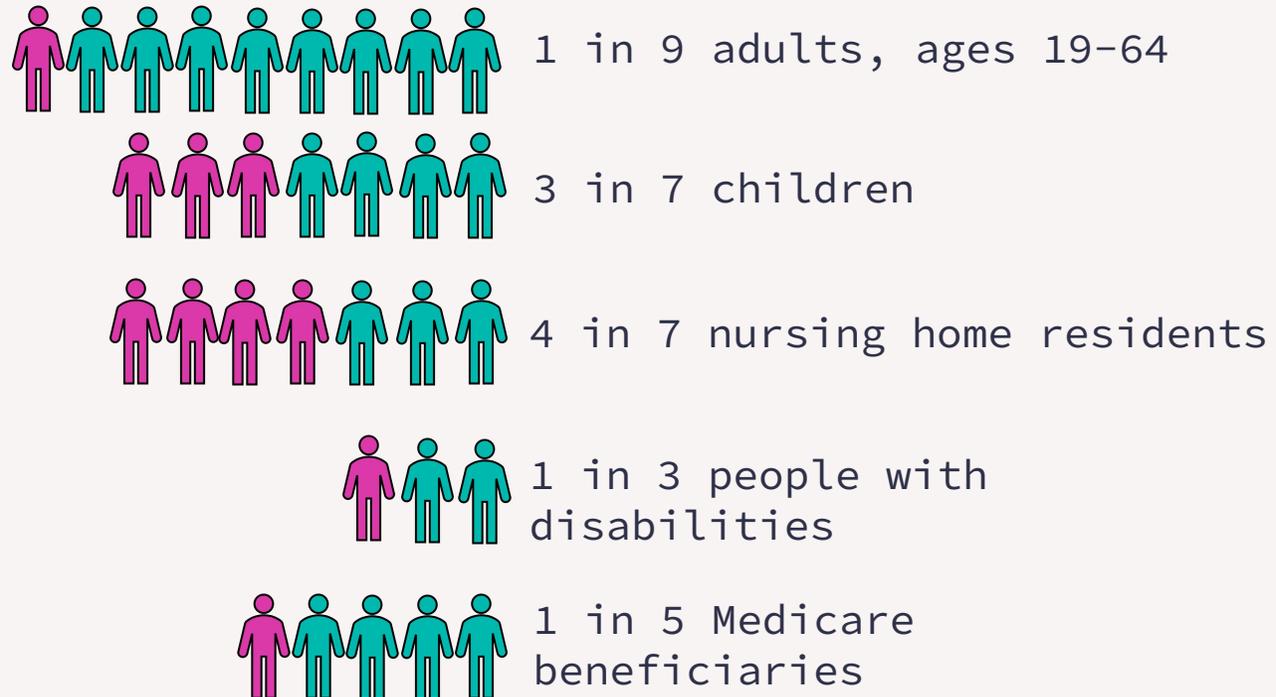
## What is Medicaid?

- Medicaid is a public health insurance program for low-income people. In Florida, Medicaid insurance covers mostly children, pregnant women, parents, seniors over age 65 and people with disabilities.
- Over 4.7 million Floridians have health coverage through Medicaid.
- Medicaid is jointly funded through federal and state dollars and administered by the state. Every \$1 Florida spends on Medicaid is matched by \$1.56 in federal funds. (However, during the term of the COVID-19 federal public health emergency, the state is getting an enhanced federal match.)



# Understanding Florida's Medicaid Program

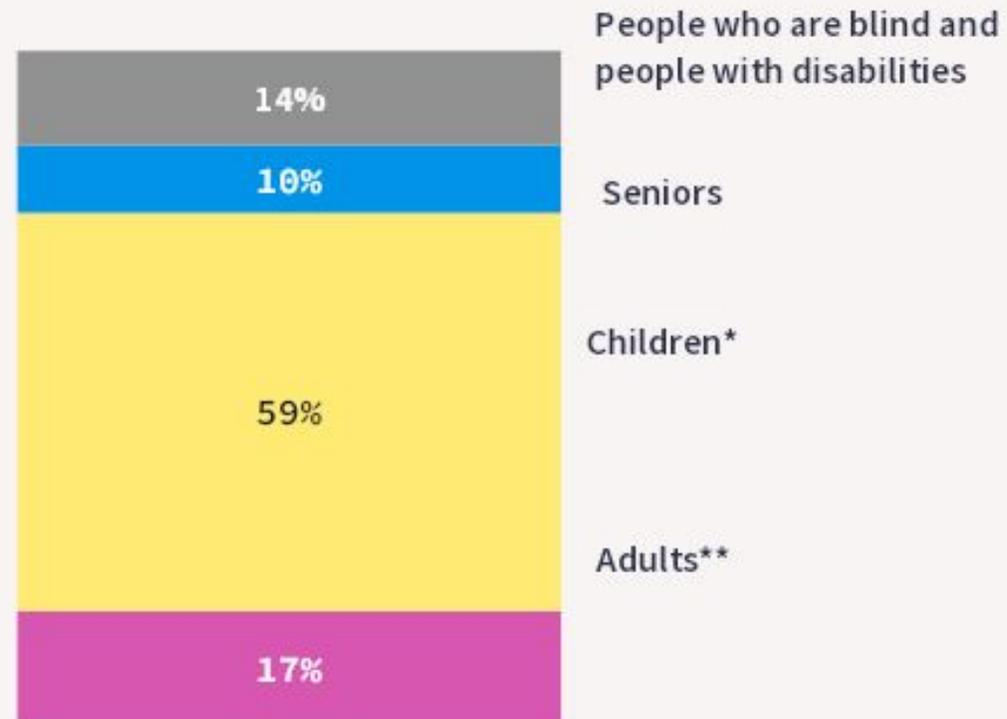
Medicaid plays an important role in health coverage. In Florida, Medicaid covers:





# Understanding Florida's Medicaid Program

The Largest Share of Florida Medicaid Enrollees are Children



\*Children who do not have a disability

\*\*Adults who do not have a disability



# Understanding Florida's Medicaid Program

## Who qualifies for Medicaid in Florida?

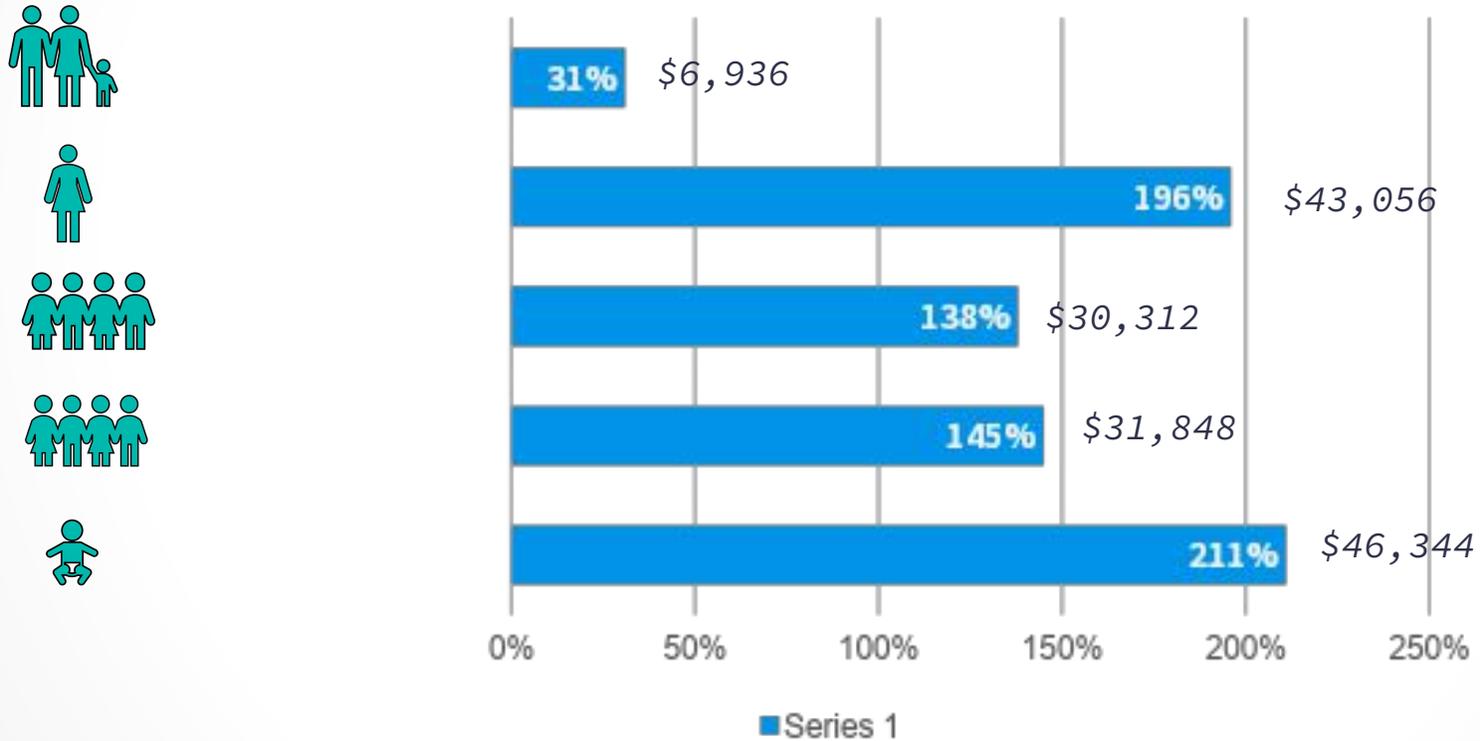
- Coverage categories and income eligibility levels determine who can receive coverage.
- Each of the coverage groups have varying income eligibility thresholds based on the poverty level set forth by the U.S. Department of Health and Human Services.



# Understanding Florida's Medicaid Program

## FAMILY-RELATED MEDICAID INCOME ELIGIBILITY LIMIT AS A SHARE OF THE FPL

Thresholds based on 100% of the poverty level. In 2021 for a family of three, that is \$21,720.





# Understanding Florida's Medicaid Program

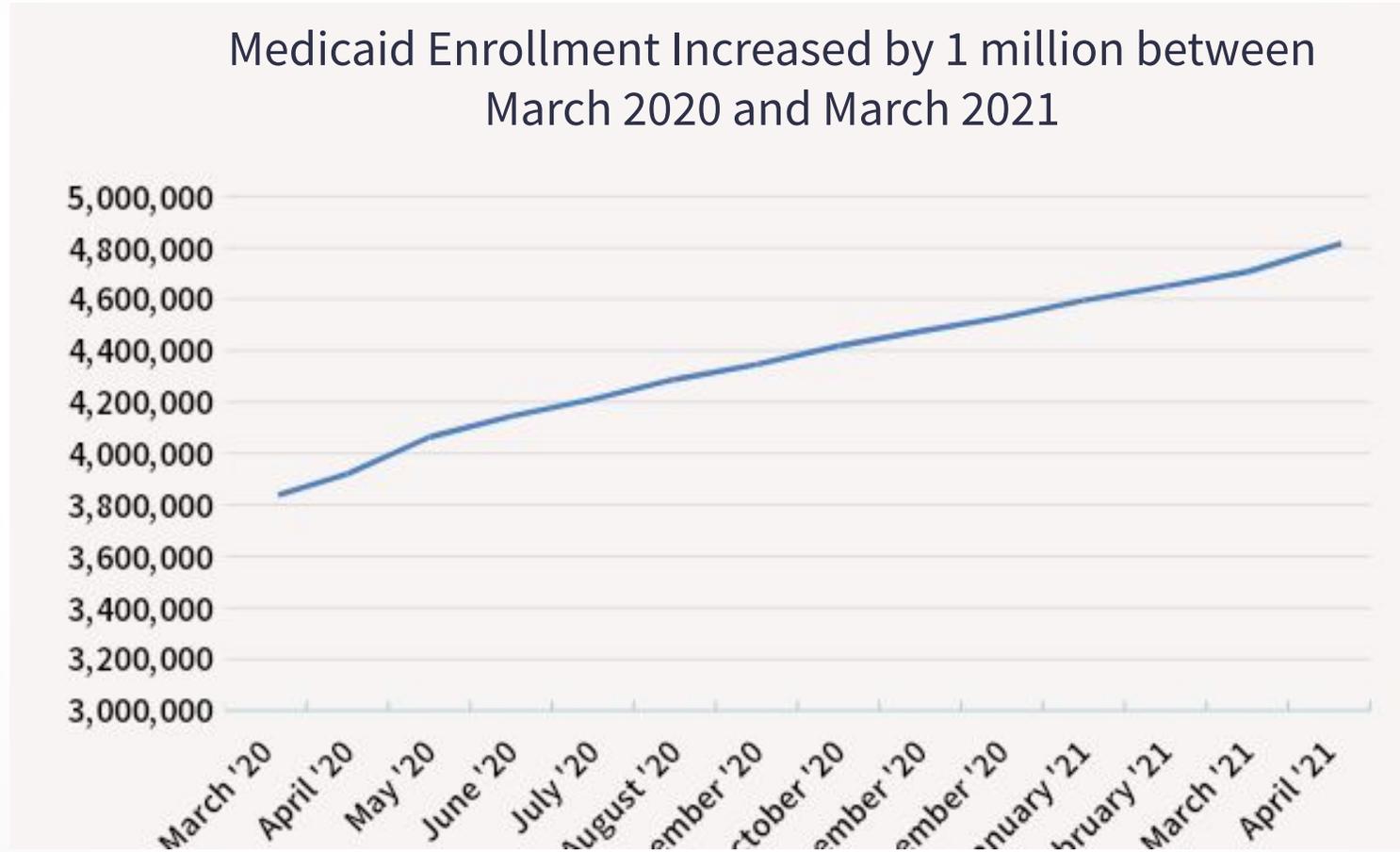
## SSI-RELATED MEDICAID INCOME ELIGIBILITY LIMIT AS A SHARE OF THE FPL

Thresholds based on 100% of the poverty level. In 2021, for a single person, that is \$12,888.

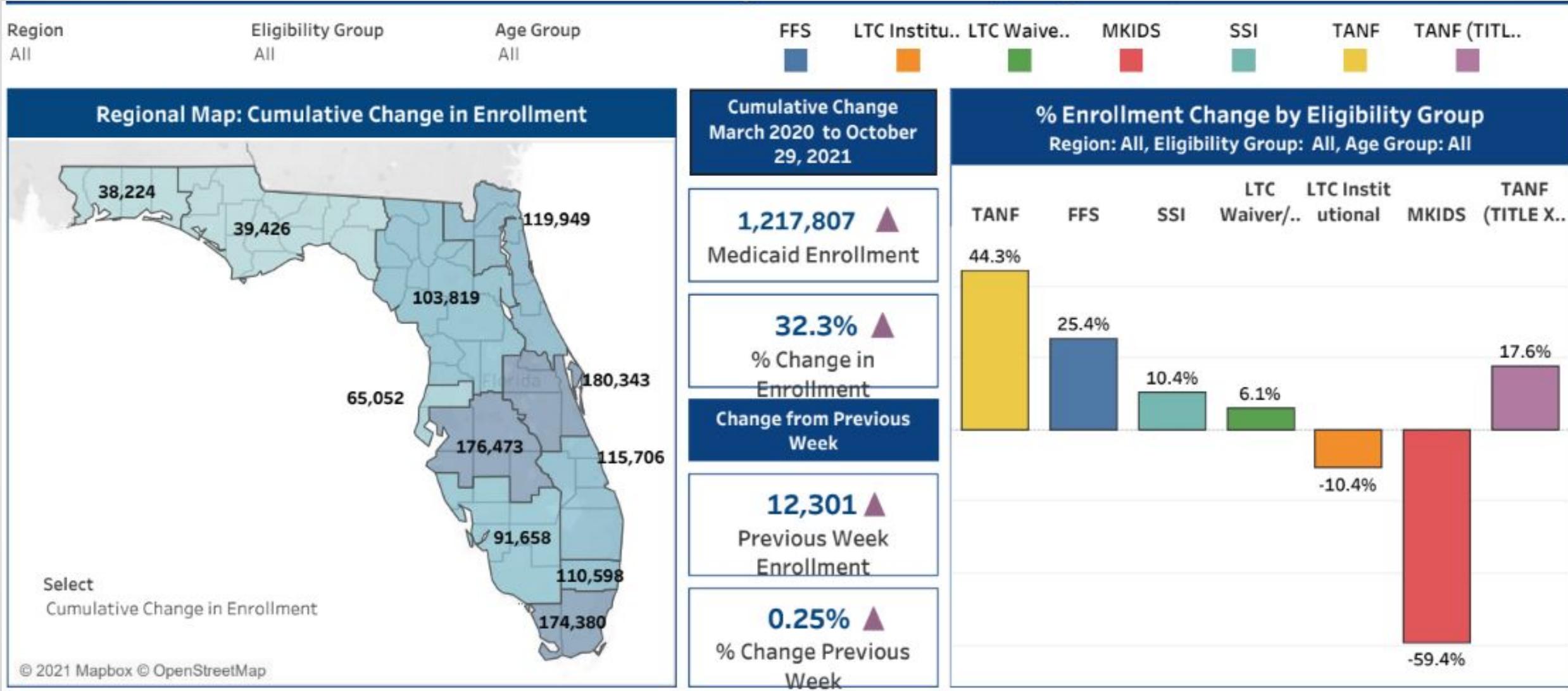




# Medicaid Enrollment During the Pandemic



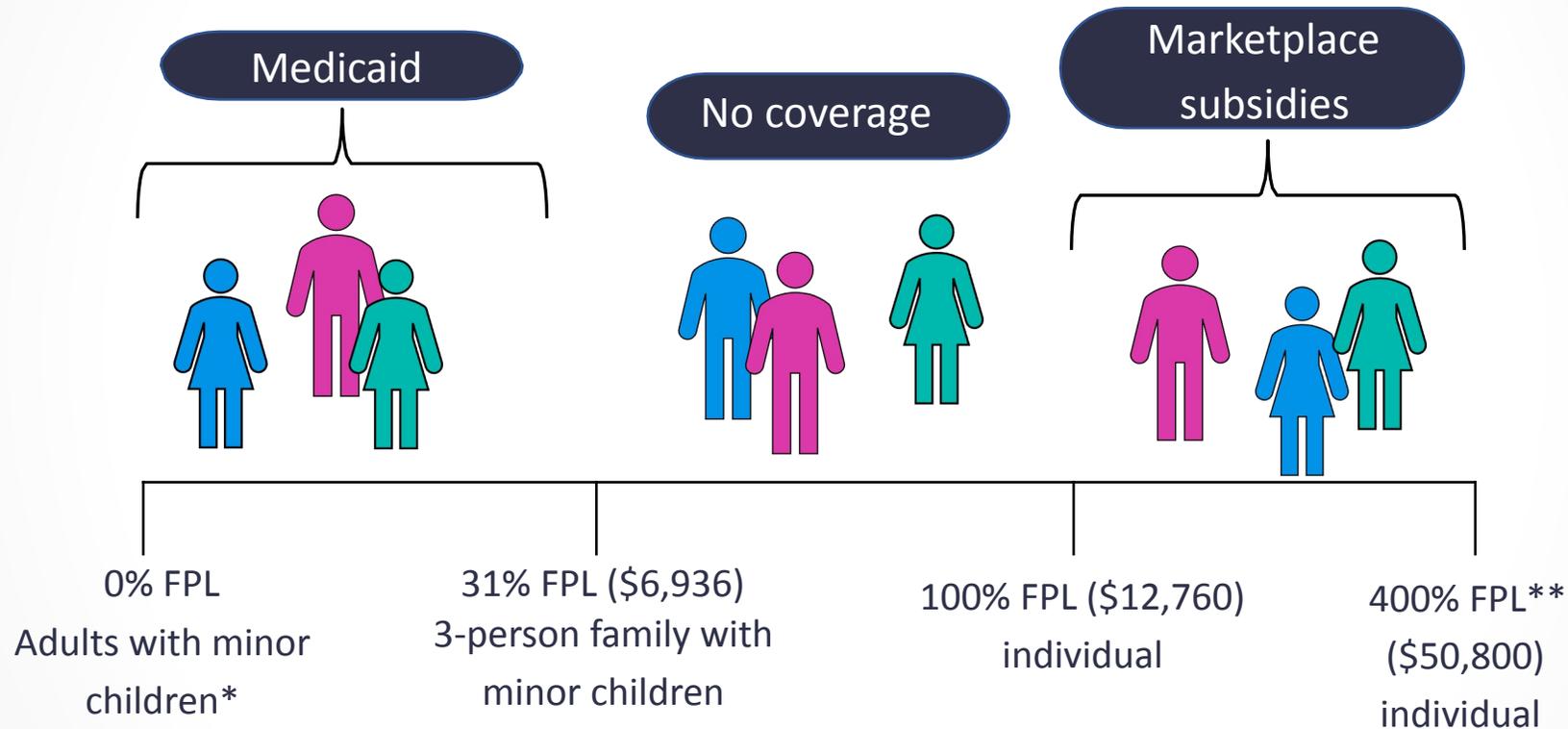
# Florida Medicaid – Enrollment: March 20, 2020 – October 29, 2021





# Florida's Opportunity to Expand Medicaid

Coverage gap for adults ages 19 to 64



\*Adults (19-64) without minor children and who do not have a disability cannot get coverage

\*\*Under the 2021 American Rescue Plan Act, for years 2021 and 2022, marketplace subsidies are also available for families with income above 400% of the poverty level.



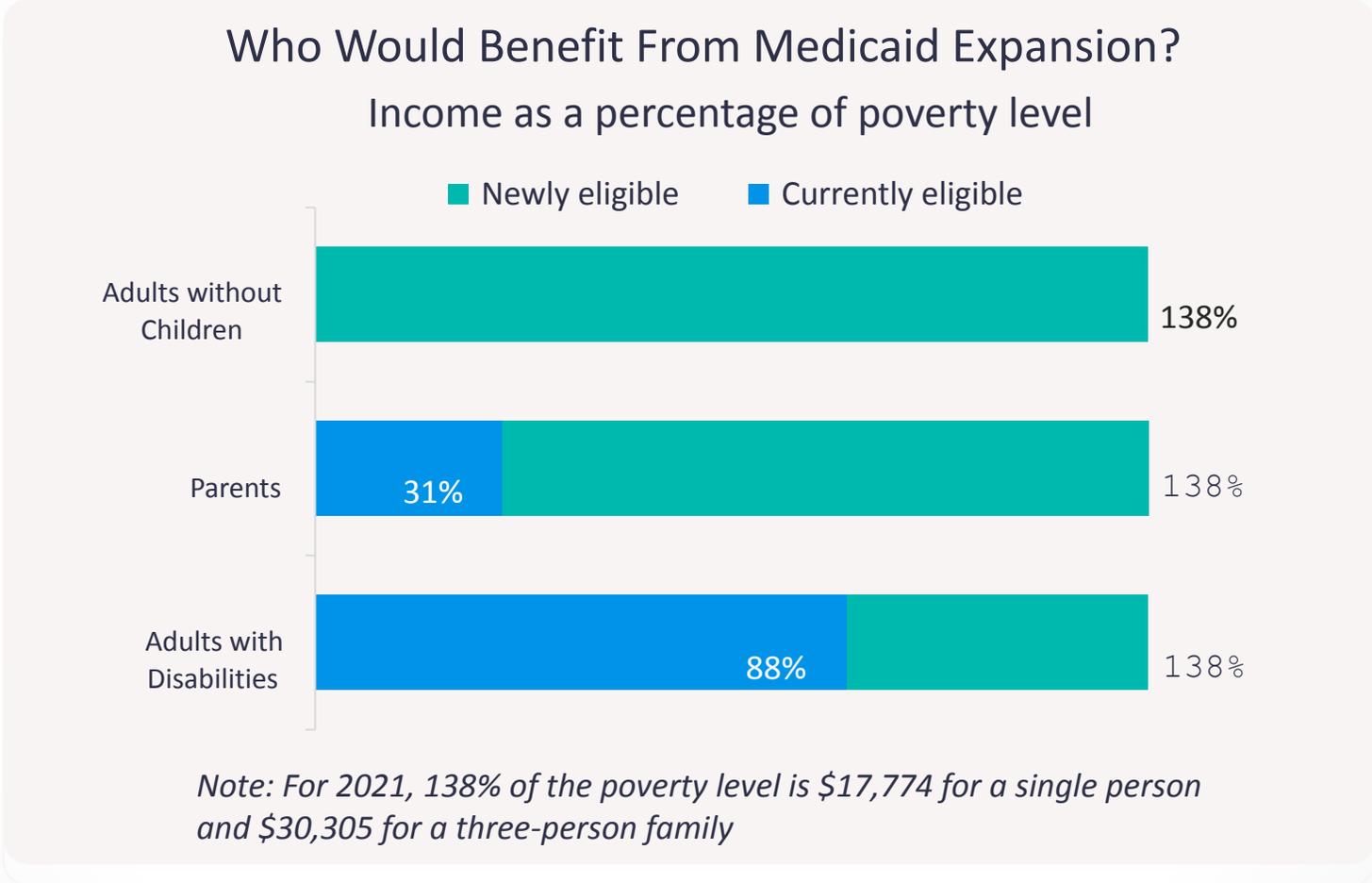
# Florida's Opportunity to Expand Medicaid

## Closing the gap and expanding Medicaid coverage

- Florida lawmakers could close the coverage gap by increasing Medicaid income eligibility for all adults (18-64) with income up to 138% of the poverty level. This is equal to an annual income of \$17,784 for an individual and \$30,312 for parents in a family of three in 2021.
- As of June 2021, 39 states, including D.C., have adopted Medicaid expansion. This includes Louisiana, Arkansas, Kentucky, Virginia and West Virginia.



# Florida's Opportunity to Expand Medicaid



## Build Back Better (BBB)

- Background on BBB
- Fix for coverage gap
- Delinked continuous coverage from PHE
- Changed schedule and process for unwinding
- Status

# Federal guidance on the “unwinding” of continuous coverage

- In [December 2020](#) and [August 2021, federal guidance](#) was published. It specifies:
  - *States may not terminate coverage for any individual determined ineligible for Medicaid during the PHE until the state has completed a redetermination in compliance with 42 CFR section 435.916 made after the PHE ends.*
  - States must check available information and electronic data sources to attempt a redetermination without having to contact the beneficiary.
  - If that is not possible, states must provide beneficiaries a minimum of 30 days to provide information necessary to verify eligibility.
  - After that, if the state decides to end coverage, it must provide the beneficiary a minimum of 10 days advance written notice, including information on fair hearing rights before coverage can be terminated.
  - If the beneficiary contests the termination decision, the state must continue coverage pending a final hearing decision if:
    - the beneficiary requests this continuous coverage no later than the last day of the month prior to the month coverage is scheduled to end.

# Department of Children and Families (DCF) Notices

Dear Mom Mom

## Continuation Letter

The following is information about your eligibility.

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### Medicaid

Your application for Medicaid dated May 26, 2021 is **approved**. You are eligible for the months listed below:

<b>Name</b>	<b>Jul, 2021</b>
	<b>Ongoing</b>
Mom Mom	Eligible
Dad Dad	Eligible

We have reviewed your Medicaid eligibility and determined you are no longer eligible for Medicaid coverage. To make sure you have Medicaid coverage during the COVID-19 Pandemic Health Emergency we will keep your Medicaid coverage open until the end of the month the federal government determines the emergency is over. You must continue to report any changes in your household circumstances while you remain open so we can redetermine their eligibility based on the most up-to-date information once the health emergency ends.

# DCF Notices

Pre-PHE Notices will be used when "unwind" begins:

- [Notice of Eligibility Renewal](#)
- [Pending notice](#)
- [Termination notice](#)

Issues:

- Language: focus on “renewal” not “ application:
- Interim Contact form: only for subset of SSI
- Overpayment question: *stay tuned*

# Clients most likely impacted: (i.e. no longer eligible for Medicaid)

## Family-related

- Low income parents/caregivers who no longer have minor child (under 18)
- Families no longer eligible due to increased income
- Children, youth aged out of coverage (19-20 yr old)
- Medically needy

## SSI-related

- Aged and disabled who became eligible for Medicare since March 2020
- Medically needy

For examples of current Medicaid recipients who are no longer eligible under their current coverage categories, see [FHJP's Q and A for FL Medicaid recipients](#)

# Goal: Ensuring ongoing coverage

Individuals still eligible for Medicaid but under different category

OR

Individuals no longer eligible for Medicaid but eligible -or potentially eligible for Kidcare or Marketplace

What advocates can do to prepare

Medicaid tools - [FPI Chartbook](#) and [FHJP's Advocates' Guide to the Florida Medicaid Program Marketplace](#)

Tips for clients/ before unwind starts

[Create ACCESS account](#); update address

Contact FHJP if questions/concerns at [info1@floridahealthjustice.org](mailto:info1@floridahealthjustice.org)

# What we know as of January 6, 2022

- DCF is awaiting outcome of the BBB and final CMS guidance to decide how and when unwind will take place
- DCF's plan is not to begin the unwind process until after the end date of the PHE.
- It is anticipated the unwind process will spread over many months, not to exceed the twelve (12) months referenced in federal guidance.
- DCF plans to return to pre -PHE as quickly as possible within federal guidelines.
- Hundreds of thousands of enrollees were sent the notice that they appear ineligible for Medicaid but will keep Medicaid coverage through the end of the PHE.
- The requirement to follow the redetermination regulation is in both the BBB and the current CMS guidance.

## We don't know as of January 6, 2022

- When the continuous coverage provision will end
- When the PHE will end
- If the BBB, with provisions governing the CC sunset, will pass
- What will happen to people in the coverage gap when the CCP ends

# Potential Problems: New & Longstanding ACCESS Issues

- Insufficient consumer support
- Call center capacity
- Consumers without internet
- Tech issues with online accounts
- Resetting passwords
- Terminations triggered by returned mail
- Changes in the Community Partners program

# Resources

[FHJP Website Page on Medicaid & the Public Health Emergency](#) – containing updated resources, federal guidance, materials for [advocates](#) and [consumers](#), and references.

[Legal Aid Offices](#)

[Covering Florida](#)

- [Navigator Regional Contacts](#)
- FPI Health Care Research & Policy

<https://www.floridapolicy.org/tags/health-care>

- [Safety Net Advocacy Coalition](#)

DCF transmittals

# Navigator Contacts

-  **90 Works**
  - Cory Brown, [cbrown@90works.org](mailto:cbrown@90works.org), 855-909-6757
-  **Big Bend Area Health Education Centers (AHEC)**
  - Calandra Portalatin, [cportalatin@bigbendahec.org](mailto:cportalatin@bigbendahec.org), 850-544-1670
  - Allison Wiman, [awiman@bigbendahec.org](mailto:awiman@bigbendahec.org), 850-321-7204
  - Tracy Melin, [tmelin@bigbendahec.org](mailto:tmelin@bigbendahec.org), 850-224-1177
-  **Epilepsy Florida**
  - Islara Souto, [isouto@epilepsyfl.org](mailto:isouto@epilepsyfl.org), 305-496-1243
  - Karen Egozi, [kegozi@epilepsyfl.org](mailto:kegozi@epilepsyfl.org), 305-670-4949
  - Judy Clauser, [jclauser@epilepsyfl.org](mailto:jclauser@epilepsyfl.org), 305-670-4849
  - Mario Negron, [mnegron@epilepsyfl.org](mailto:mnegron@epilepsyfl.org), 954-744-0044
-  **Health Planning Council of Northeast Florida**
  - Joyce case, [joyce\\_case@hpcnef.org](mailto:joyce_case@hpcnef.org), 904-762-8600
  - Cary Quinones, [cary\\_quinones@hpcnef.org](mailto:cary_quinones@hpcnef.org), 904-762-5774
-  **Health Planning Council of Southwest Florida**
  - Mokina Castro, [mokinacastro@hpcwf.org](mailto:mokinacastro@hpcwf.org), 866-547-2793
-  **Primary Care Access Network (PCAN, Covering Central Florida)**
  - Anne Packham, [annepackham2@gmail.com](mailto:annepackham2@gmail.com), 407-489-2752
  - Rebecca Sayago, [rebeccasayago@outlook.com](mailto:rebeccasayago@outlook.com), 407-836-7178
-  **Suwannee River Area Health Education Centers (AHEC)**
  - Sarah Catalanatto, [Sarahc@srahec.org](mailto:Sarahc@srahec.org), 352-256-7080
  - Desiree Salter, [dsalter@srahec.org](mailto:dsalter@srahec.org), 386-230-9400
-  **Family Healthcare Foundation**
  - Michelle Ray, [michelle@familyhealthcarefdn.org](mailto:michelle@familyhealthcarefdn.org), 813-777-9901
  - Katie Turner, [Katie@familyhealthcarefdn.org](mailto:Katie@familyhealthcarefdn.org), 813-995-7005
-  **University of South Florida navigators (covers whole state)**
  - Jodi Ray, [jray@usf.edu](mailto:jray@usf.edu), 813-974-3143
  - Sabrina Watson, [sabrinawatson@usf.edu](mailto:sabrinawatson@usf.edu)

-  **United Way of Brevard**
  - Keith Heinley, [kheinly@uwbrevard.org](mailto:kheinly@uwbrevard.org), 321-635-8885
  - M Bonilla, [mbonilla@uwbrevard.org](mailto:mbonilla@uwbrevard.org), 321-631-2740



## Q & A

For more information or questions please feel free to contact:

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