

# Countdown to 2014 – Medicaid Expansion and the Federal-State Partnership

8<sup>th</sup> Annual Medicaid Congress May 30, 2013

Tricia Brooks

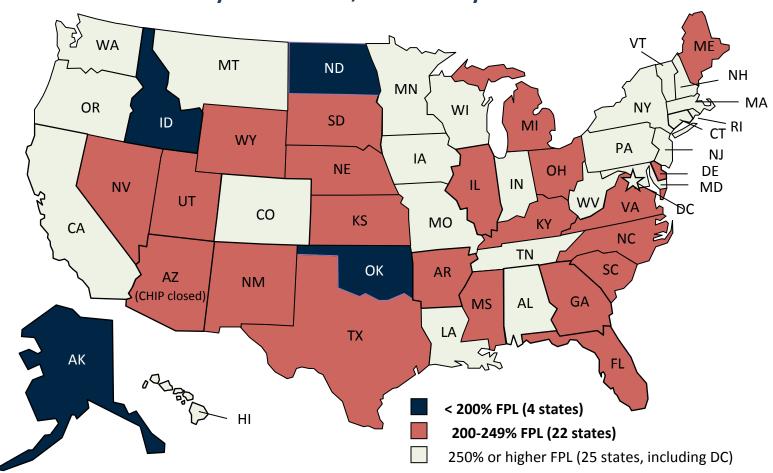
## Where Medicaid and CHIP stand today



Based on 2013 50-State Survey on Medicaid and CHIP Eligibility, Enrollment, Renewal, and Cost-Sharing Policies conducted by KCMU and Georgetown.

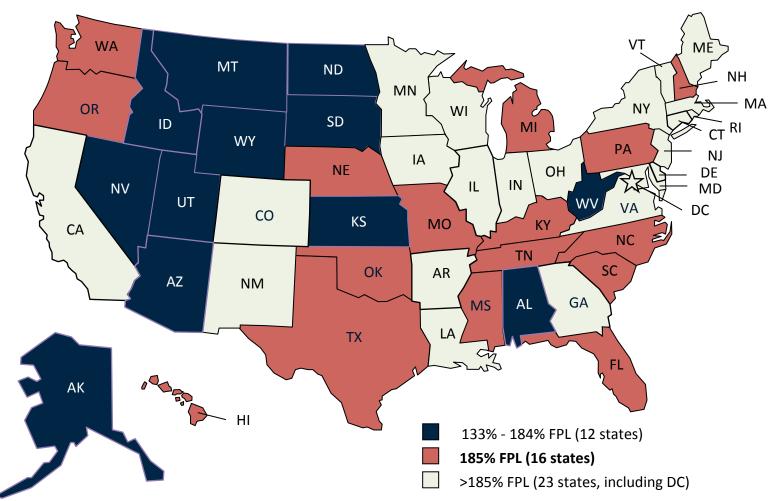


## Children's Eligibility for Medicaid/CHIP By Income, January 2013



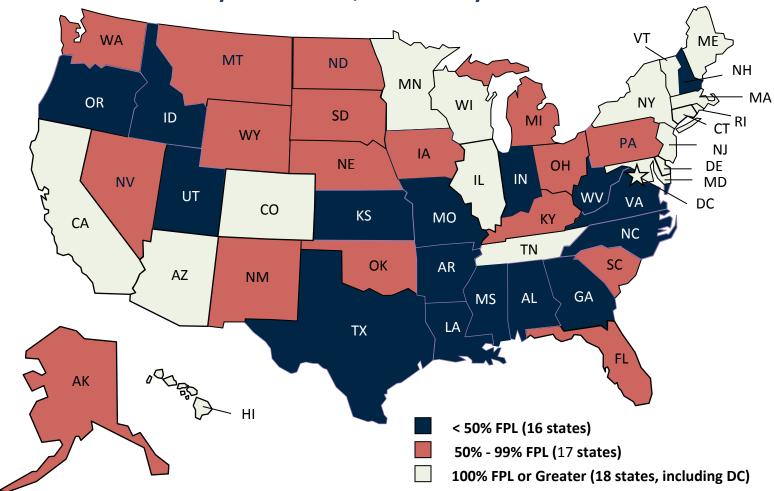
NOTE: The federal poverty line (FPL) for a family of three in 2012 is \$19,090 per year. OK has a premium assistance program for select children up to 200% of the FPL. AZ's CHIP program is currently closed to new enrollment.

#### Medicaid/CHIP Eligibility for Pregnant Women By Income, January 2013



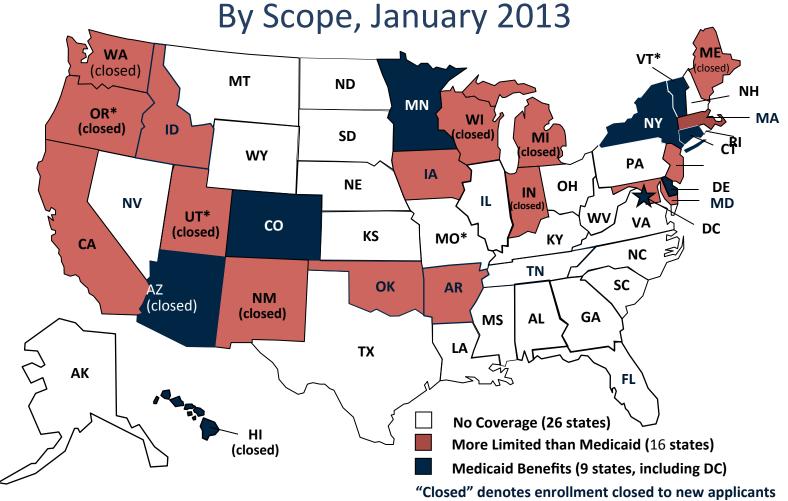
NOTE: The federal poverty line (FPL) for a family of three in 2012 is \$19,090 per year. SOURCE: Based on the results of a national survey conducted by the Kaiser Commission on Medicaid and the Uninsured and the Georgetown University Center for Children and Families, 2013.

## Medicaid Eligibility for Working Parents By Income, January 2013



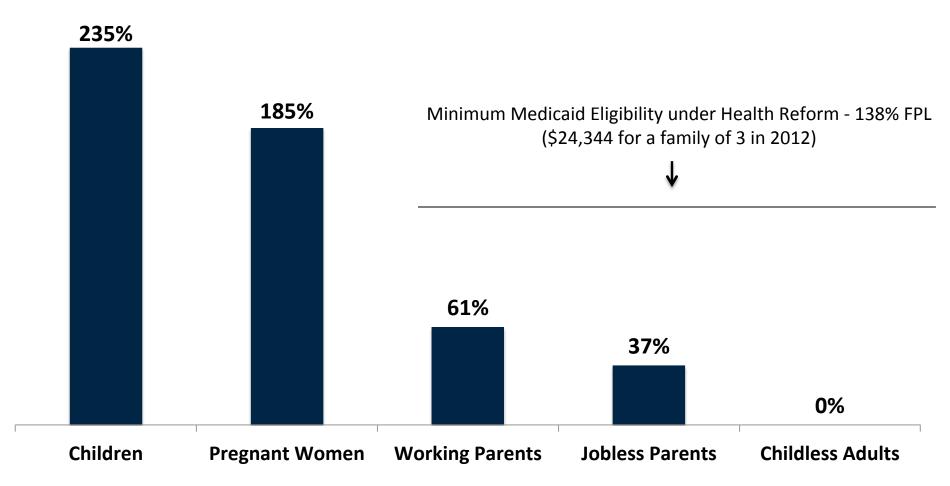
NOTE: The federal poverty line (FPL) for a family of three in 2012 is \$19,090 per year. Several states also offer coverage with a benefit package that is more limited than Medicaid to parents at higher income levels through waiver or state-funded coverage. SOURCE: Based on the results of a national survey conducted by the Kaiser Commission on Medicaid and the Uninsured and the Georgetown University Center for Children and Families, 2013.

Coverage of Low-Income Adults

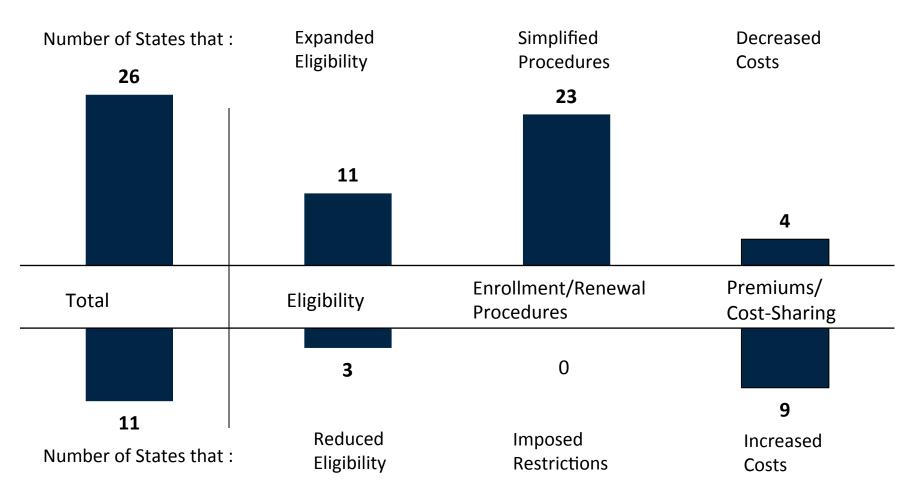


NOTE: Map identifies the broadest scope of coverage in the state. MN and VT also offer waiver coverage that is more limited than Medicaid. OR and UT also offer "premium assistance" with open enrollment. MO offers coverage limited to adults residing in the St. Louis area. SOURCE: Based on the results of a national survey conducted by the Kaiser Commission on Medicaid and the Uninsured and the Georgetown University Center for Children and Families, 2012.

## Median Medicaid/CHIP Eligibility Thresholds, January 2013



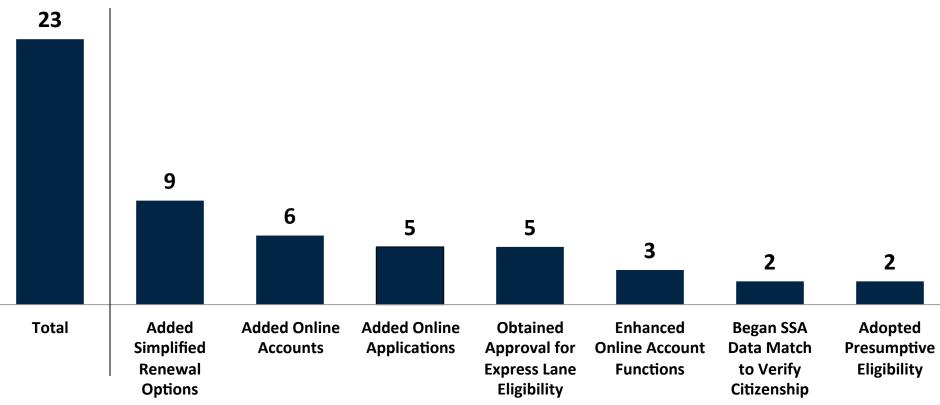
## Eligibility, Enrollment, and Cost Sharing Policy Actions in 2012



Notes: Includes policy changes affecting children, pregnant women, parents, and childless adults. Does not include changes for elderly individuals or individuals with disabilities.

## Actions Taken to Simplify Medicaid/CHIP Enrollment and Renewal Procedures in 2012

Number of States that Adopted Simplification:



NOTE: Simplified renewal options include phone, online, and administrative renewals. A state is classified as providing administrative renewal if it sends a pre-populated form or renewal letter to the family in advance of the renewal date and, if there have been no changes in circumstances the family is not required to take any action or, at most, must sign and return the form to continue coverage.

## A closer look at the ACA's impact on Medicaid regardless of whether states expand



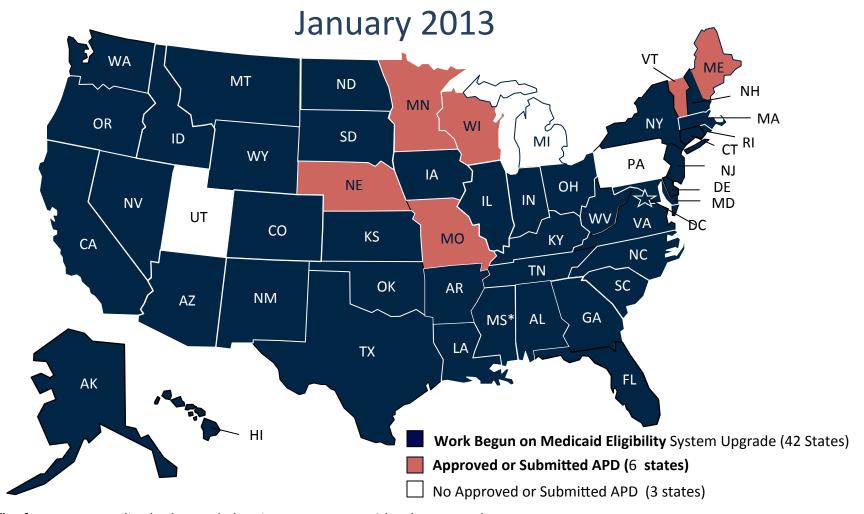
### Using Technology to Transform Eligibility & Enrollment



90% federal match for eligibility systems (through 2015)
75% federal match – operating/maintenance costs (ongoing)
Meet 7 Standards



#### Status of Major Medicaid Eligibility System Upgrades



NOTE: "APD" refers to an Expedited Advanced Planning Document. MS has begun work on upgrading its Medicaid eligibility systems without submitting an APD.

SOURCE: Based on the results of a national survey conducted by the Kaiser Commission on Medicaid and the Uninsured and the Georgetown University Center for Children and Families, 2012, with state updates.

#### **MAGI-Based Eligibility**

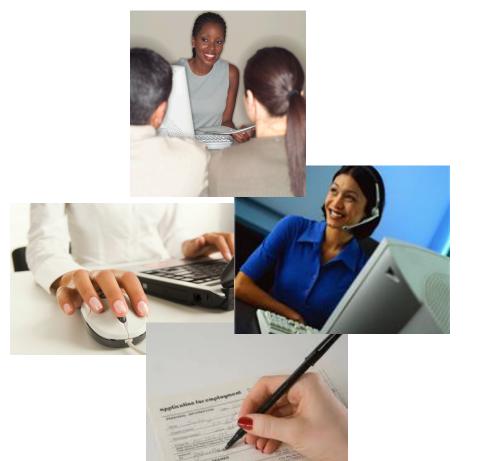
- New income and household rules aligning Medicaid and APTCs (based on tax law)
- No asset tests or face-to-face interviews
- No income disregards or deductions
- Conversion of current income limits and equivalent disregards and deductions to new minimum Medicaid standards
- MOE continues for children until 2019

#### No Wrong Door

- One application for all coverage options
  - HHS model application
  - HHS approved state alternative
- Eligibility for all coverage options regardless of point of entry
- Coordination will be key

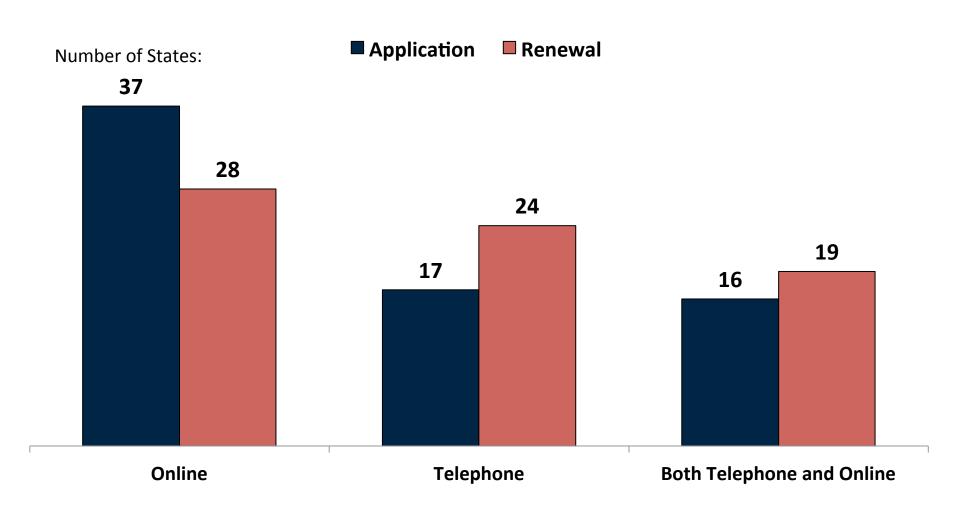


#### Multiple Paths to Enrollment and Renewal



- Online
- Phone
- In Person
- Mail
- Navigators/assisters

## Simplified Application and Renewal Methods January 2013



## **Getting to Paperless**





### Electronic Verification of Eligibility

#### **State Sources of Data**

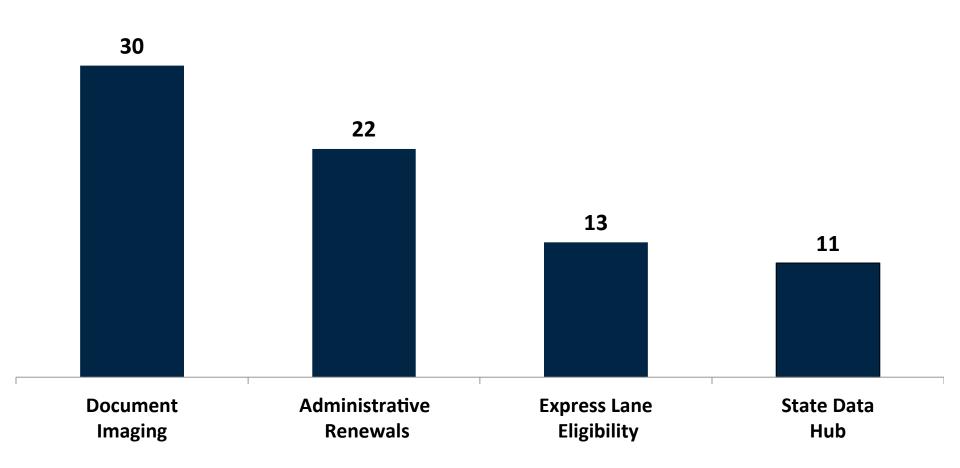
- Wage and labor databases
- Unemployment
- SNAP and other benefits
- Child support
- Vital statistics
- DMV
- Other sources

#### **Federal Data Services Hub**

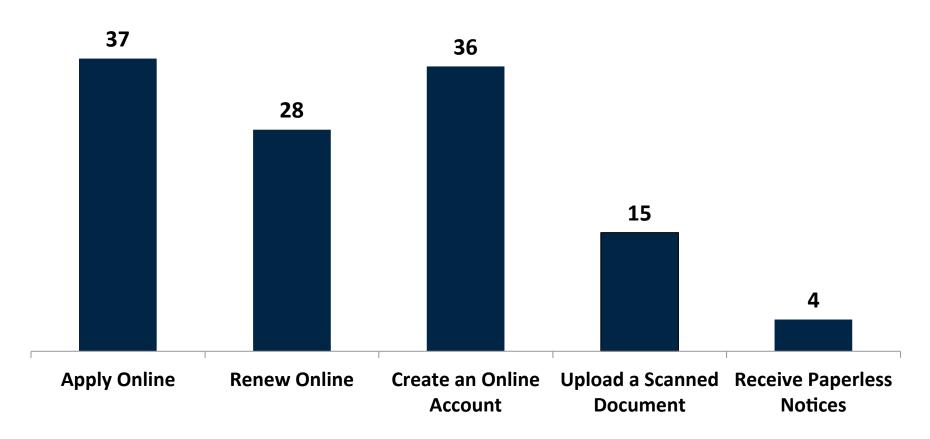
- SSA –SSN and SS income and confirm citizenship
- DHS –immigration status
- IRS Income and household size



## # of States with Selected Paperless Processes January 2013



# # of States with Selected Online Application and Renewal Capabilities January 2013



### New High-Performing Systems Can Support Consumer Self-Service

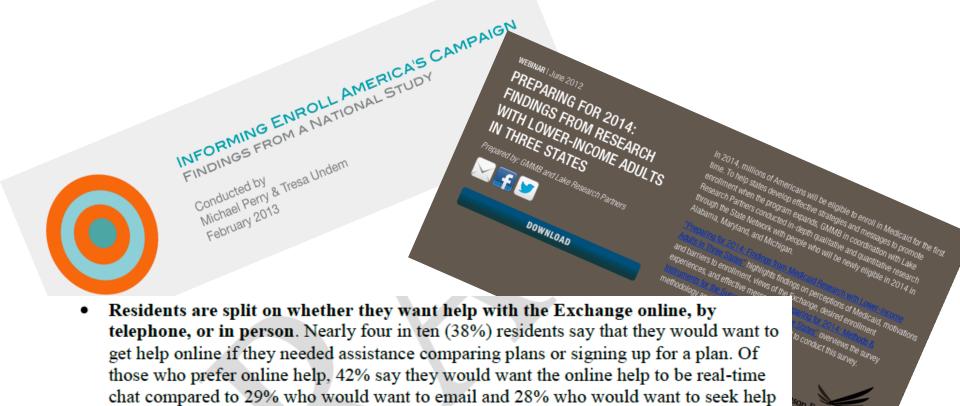
- Consumer-tested, easy-to-use online applications with dynamic questioning
- Pop-up help boxes; alerts
- E-Chat
- Personal accounts
- Upload documents
- Electronic notices
- Co-browsing



Supporting consumer self-service is as important a consumer assistance service as providing a human touch!



# Consumers Still Need and Want Assistance

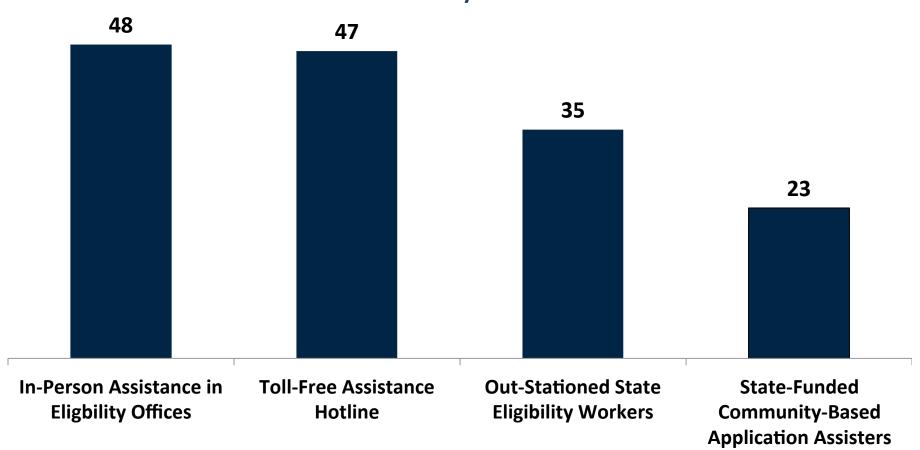


from a Frequently Asked Questions (FAQ) page. The individuals most likely to want online help include adults under 40 years old and those with a college degree or at least



some college.

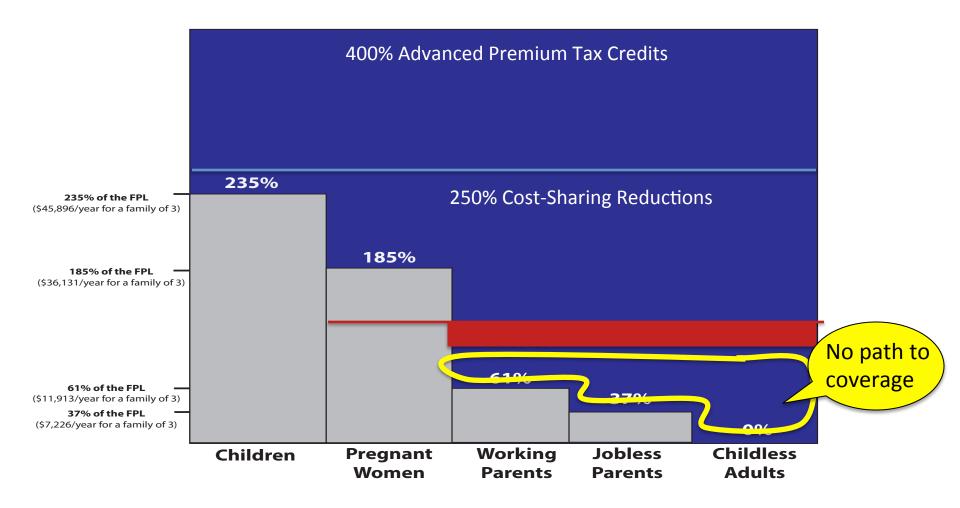
#### Selected Outreach and Enrollment Assistance Resources in Medicaid and/or CHIP January 2013



# What about the Medicaid Expansion?



### Eligibility without Medicaid Expansion



#### Coordination between Medicaid and FFE

- Families members will be split across programs
- Families will transition between programs when their circumstances change



 FFE and Medicaid agencies must transfer electronic case records to fulfill the promise of no-wrongdoor, streamlined access to coverage



Questions?



# Georgetown Health Policy Institute Center for Children and Families

#### Tricia Brooks

Research Assistant Professor – Georgetown Health Policy Institute Senior Fellow – Georgetown Center for Children and Families

pab62@georgetown.edu 202-365-9148

Our website: <a href="http://ccf.georgetown.edu/">http://ccf.georgetown.edu/</a>

Our child health policy blog: Say Ahhh! <a href="http://ccf.georgetown.edu/blog/">http://ccf.georgetown.edu/blog/</a>

