Frequently Asked Questions
Questions We Will Answer Today!

• What was continuous coverage, and why did it end?
• Why is this a big gigantic deal?
• What is going to go wrong for Latinos?
• What should you tell Latino patients and families?
• What should you be saying to your state leaders?
• Questions and Answers
What Was Continuous Coverage?

• After the pandemic began, Congress passed legislation prohibiting states from terminating Medicaid coverage for enrollees
• This was known as the “Continuous Coverage” or “Continuous Enrollment” requirement

When Did Continuous Coverage End?

• At the end of 2022, Congress passed legislation ending the continuous coverage requirement on April 1, 2023
• Although there is a set date, it’s really a process: states will “unwind” the continuous coverage requirement over the next year
So, What’s the Big Gigantic Deal?

- Normally, the states disenroll millions of people during annual renewal & redetermination processes in Medicaid
- With the continuous coverage protection in effect, that did not happen! Therefore…

1. Medicaid enrollment is at historic highs
2. States have a large backlog of people who are “overdue” for a renewal review
Historic Medicaid Risk: 5 Million Latinos

Actually, It’s Even Worse Than it Sounds

- During the renewal process, many people who are, in fact, eligible are terminated due to paperwork failures
- Such “procedural terminations” will account for over half (about 52%) of the Latinos projected to lose coverage
What Percent of People Terminated Will Actually Be Eligible?

- All Populations: 45% Eligible, 55% Not Eligible
- Children (0-17): 74% Eligible, 26% Not Eligible
- Latinos: 52% Eligible, 48% Not Eligible

Source: Assistant Secretary for Planning and Evaluation, Issue Brief, “Unwinding the Medicaid Continuous Enrollment Provision: Project Enrollment Effects and Policy Approaches” (Aug. 19, 2022); except for the previous record data.

How is Unwinding Going to Happen?

- States have 14 months to complete unwinding eligibility renewals
- States must follow the proper process for all renewals they conduct
- States are subject to special additional requirements for unwinding renewals
What Will Go Wrong for Latinos?

- Some won’t get renewal paperwork because they moved
- If they get paperwork, they may have difficulty filling it out
- There will not be enough known assistance resources available to help the Latino community
- Some Latinos will be afraid to apply
- And, of course… many Latinos won’t even know any of this is happening!!
How to Help & Key Messages for Latinos

1. Get the word out!
2. Remind the community that applying for Medicaid is safe and will only help their families
3. “Update your address and contact info with your state Medicaid agency”
4. “Watch your mail!”

States Must Obey Proper Renewal Process

- Start with auto-renewal using data available to state, *without* requesting information from the enrollee
  - If **eligible**: send a renewal notice – renewal complete!
  - If eligibility **unconfirmed**: send a renewal form, usually prepopulated, and give 30 days to respond
  - If determined **ineligible**: notice of appeal rights and transfer file to CHIP or Marketplace
More Ways on How to Help & Key Messages

5. “If you get a renewal form, respond quickly”
6. “If you are having a problem, seek help”
7. The worst response is no response
8. If your Medicaid is canceled, seek help quickly – you may be able to fix it, appeal, or get other low-cost coverage

Special Requirements on States for Unwinding

• Update beneficiary contact information before redetermining eligibility
• If returned mail: Make the effort to contact the individual using non-mail communications mode before disenrolling
• Report timely renewal & enrollment data to CMS every month for all 14 months
✓ CMS also has special unwinding enforcement powers
Key Messages for State Leaders

• Slow down! Don’t rush to review everyone right away!
• Review & improve state auto-renewal system
• Commit more money to hiring staff
• Create dedicated call lines and assistance for enrollees
• Make sure multi-modal, multi-language assistance & communication capacity is working
• Publicly report your unwinding data ASAP
• Commit to pausing terminations if there is a problem

Get Involved: Feedback Loops

Monitor → Improve → Analyze → Share → Monitor

Monitor
Improve
Analyze
Share
Resources: How to Get Up to Speed

• UnidosUS unwinding page and problem report form: https://unidosus.org/issues/health/aca-open-enrollment/medicaid-unwinding/

• Learn about your state’s unwinding plans
  - Available in CCF 50-state tracker: https://ccf.georgetown.edu/2022/09/06/state-unwinding-tracker/
  - Also see CCF 50-state survey results: https://ccf.georgetown.edu/2023/03/16/medicaid-and-chip-eligibility-enrollment-and-renewal-policies-as-states-prepare-for-the-unwinding-of-the-pandemic-era-continuous-enrollment-provision/

Resources: Assistance for Enrollees

• Scroll down to CCF “State Specific Renewal Flyers”: https://ccf.georgetown.edu/2022/11/18/unwinding-resources/

Resources: Materials in English and Spanish

- CMS has English and Spanish language communications available here (see “Communications Tools”):
Medicaid Unwinding Landing Page

- Background & Key Messages (English and Spanish)
- Form Tracker
- Resources Tab for Affiliates, CBOs, and Community (forthcoming)
- unwinding@unidosus.org

Tracking Problems in the States

- “Is a particular family or individual having a problem?”
- “Do you think the family or individual might be willing to tell their story to the media or to government officials?”
- “Are you seeing a problem that affects many people?”
- “What kinds of people are affected by this problem (e.g., children)”
- “Do you want to hear more about what’s happening with Medicaid Unwinding?”
Meet with Other Affiliates to Discuss Unwinding

• Email unwinding@unidosus.org to opt-in to these meetings (or with any other questions or concerns about unwinding).

  • Share what you’re seeing in your state
  • Learn about strategies or new resources other Affiliates are using to respond to unwinding
  • Receive further updates from the national level UnidosUS staff about advocacy and new tools
Reports on Medicaid Unwinding

• Longer Reports and Fact Sheets with Implications for Latinos:

  • Shrinking the Medicaid Cliff: How Congress Can Prevent Health Equity Disaster by Protecting Eligible Families’ Health Care

  • Health Care Access: Protecting Latino Families’ When the COVID-19 Emergency Ends

  • The Looming Equity Crisis in Children’s Health Care: Federal and State Action Is Needed to Prevent Millions of Children from Losing Medicaid

Forthcoming

• Provider-facing “Cheat Sheet” on health coverage landscape changes

• State Policy Agenda for Medicaid Unwinding

• Audio News Releases (ANR) at different stages of the Medicaid Unwinding

• Any content you produce to share in the community bank of resources on the landing page?

• Social media videos
Questions?

*Please use the Q&A function to submit your questions.*