

MEDICAID PROTECTION ENDING SOON: 5 MILLION LATINOS AT RISK



FEATURING

Leonardo Cuello, J.D.

Research professor

Georgetown University
McCourt School of Public Policy's
Center for Children and Families (CCF)

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Frequently Asked Questions

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Medicaid Protection Ending Soon: Five Million Latinos At Risk

Leo Cuello
April 13, 2023

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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

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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

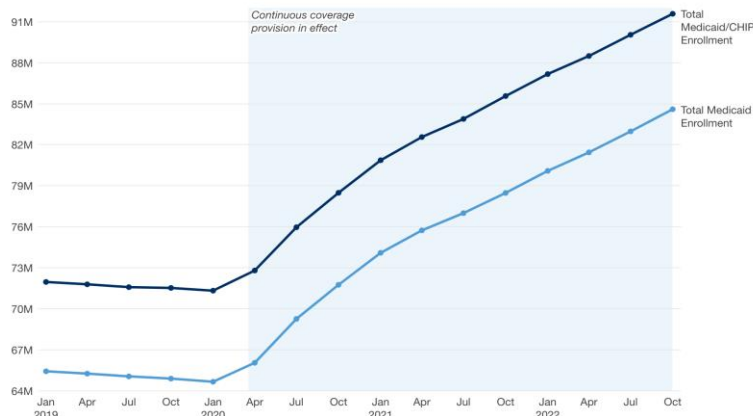
When Did Continuous Coverage End?

- 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?

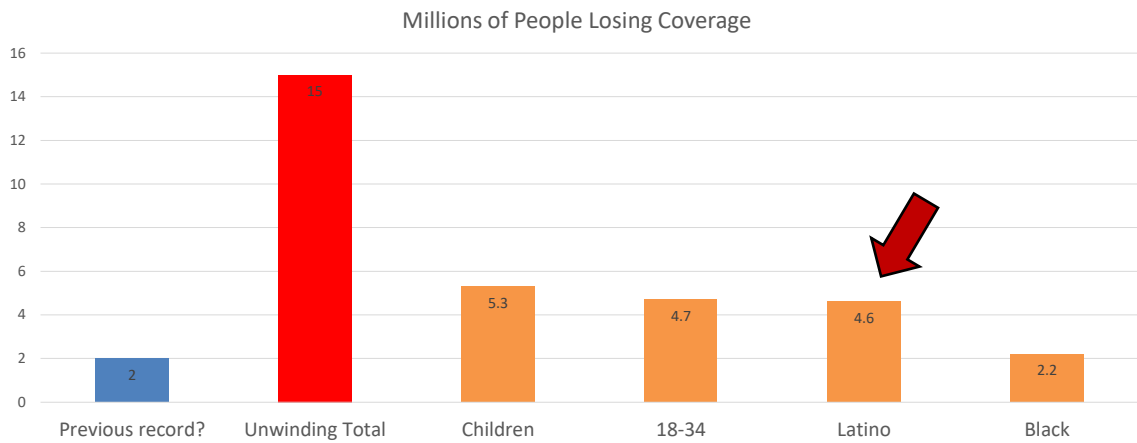
- Normally, the states disenroll millions of people during annual renewal & redetermination processes in Medicaid
 - With the continuous coverage protection in effect, that did not happen! Therefore...
1. Medicaid enrollment is at historic highs
 2. States have a large backlog of people who are “overdue” for a renewal review

Historic Medicaid Enrollment



Source: Georgetown University Center for Children and Families analysis of Centers for Medicare & Medicaid Services "State Medicaid and CHIP Applications, Eligibility Determinations, and Enrollment Data." Updated data used whenever possible; preliminary data are substituted for New Mexico in January 2019.

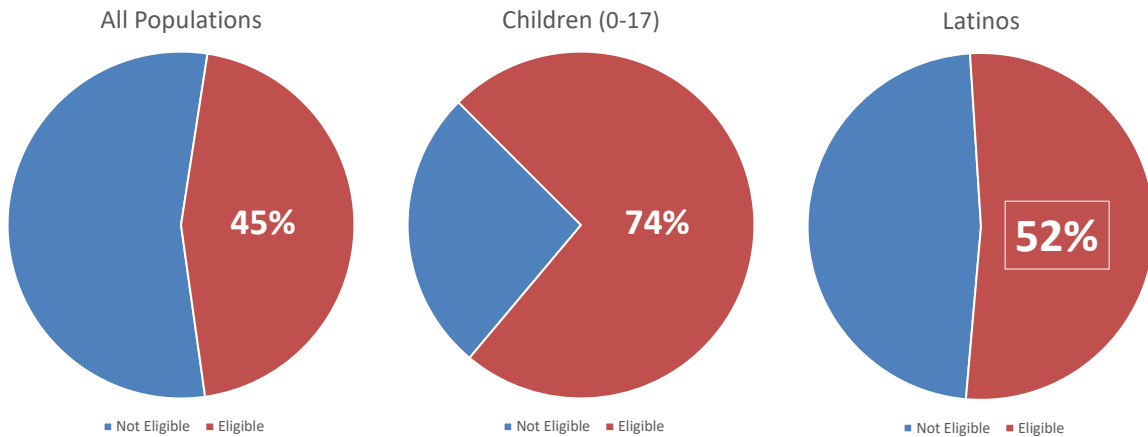
Historic Medicaid Risk: 5 Million Latinos



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?

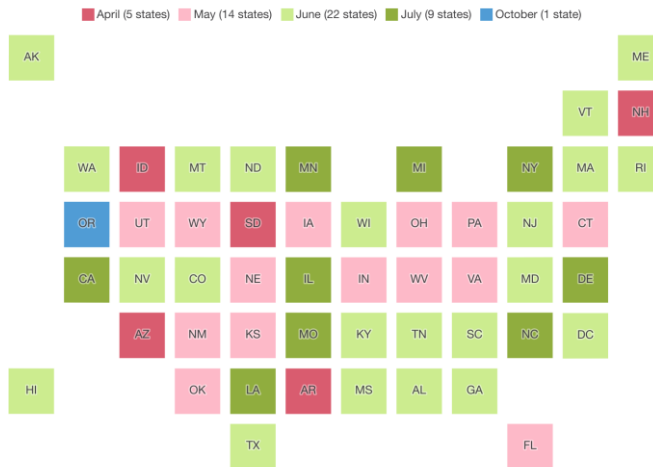


How is Unwinding Going to Happen?

- 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

Anticipated 2023 State Timelines for Initiating Unwinding-Related Disenrollments

As of February 24, 2023



Source: Centers for Medicare & Medicaid Services, "Anticipated 2023 State Timelines for Initiating Unwinding-Related Renewals As of February 24, 2023."



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

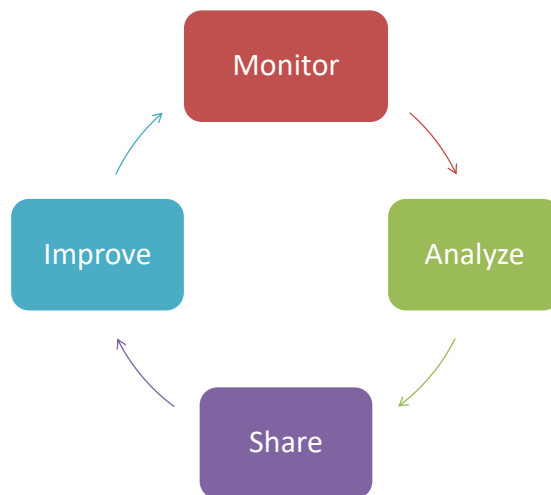
Special Requirements on States for Unwinding

- 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



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/>



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Resources: Assistance for Enrollees

- Scroll down to CCF “State Specific Renewal Flyers”: <https://ccf.georgetown.edu/2022/11/18/unwinding-resources/>
- CMS State Medicaid contacts map: <https://www.medicaid.gov/resources-for-states/coronavirus-disease-2019-covid-19/unwinding-and-returning-regular-operations-after-covid-19/renew-your-medicaid-or-chip-coverage/index.html>



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Resources: Materials in English and Spanish

- CMS has English and Spanish language communications available here (see “Communications Tools”):
<https://www.medicaid.gov/resources-for-states/coronavirus-disease-2019-covid-19/unwinding-and-returning-regular-operations-after-covid-19/index.html>



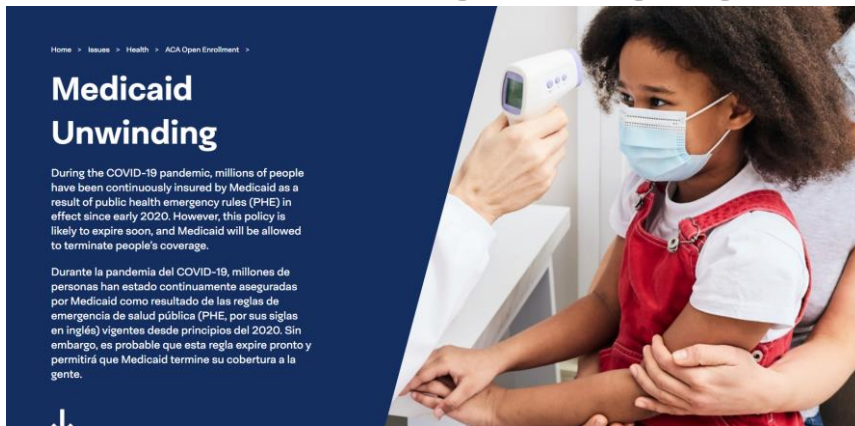
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Medicaid
Unwinding
Resources

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?”**



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Medicaid Unwinding Toolkit

UNIDOSUS
CONSEJERÍA DE INMIGRANTES

FACT SHEET
MARCH 2023

IMPORTANT STEPS TO PROTECT FAMILIES FROM LOSING MEDICAID OR CHIP COVERAGE

Since the pandemic began in March 2020, federal law prevented states from ending anyone's Medicaid. **Beginning April 1**, the law protecting families' health care will end. States are already asking many families with Medicaid to provide information showing whether they are still eligible. If the state decides a family makes too much money, or if the family doesn't answer the state's questions fast enough, the family could lose their Medicaid starting on April 1.

HELP PROTECT FAMILIES BY SHARING FOUR KEY MESSAGES RIGHT NOW:

- 1. Contact your state's Medicaid or CHIP office to give them your address, cell phone, and other contact information.** They need that information to reach you and see if your family is still eligible. Unfortunately, you may need to wait a long time on the phone. Or you could go to Medicaid.gov/Renewals. Find your state, and update your contact information online. Making sure Medicaid has the right contact information is the first step in protecting your family's Medicaid.
- 2. Watch for mail from Medicaid and answer their questions right away.** If you get mail from Medicaid, open it right away. Fill out any forms they ask you to complete. Send them all your information right away to make sure your family can keep its health care.
- 3. Renewing Medicaid won't hurt your family's ability to legalize or stay in the United States.** The federal government changed the 2019 public charge rule. It's now safe to keep your family's Medicaid. Medicaid will be looking at everyone who gets Medicaid to see if they are still eligible. They are sending letters to lots of people, and past immigrant families.
- 4. If you need help figuring out what to do, contact a trusted community agency right away.** To find a UnidosUS Affiliate in your state who may be able to help you, visit unidosus.org/about/affiliates.

It is very important for all of us to work together and track the problems that

¡No pierdas la COBERTURA DE MEDICAID!

Si tu programa estatal de Medicaid/CHIP intenta terminar con el seguro médico de tu familia, tienes derechos.

Es posible que puedas evitar la información que falta y recuperar el Medicaid de tu familia, o puedas cambiarte a un programa de seguro médico diferente.

¡Ponte en contacto con una agencia comunitaria de confianza para obtener ayuda.

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PROTECT YOUR FAMILY'S MEDICAID!

Complete Medicaid forms

If your state Medicaid/CHIP program asks you for information, **send it to them right away.**

That way, they will know if your family is still eligible.

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PROTECT YOUR FAMILY'S MEDICAID!

Update your contact information

Make sure your state Medicaid/CHIP program has your current mailing address, phone number, and email so they can contact you.

UNIDOSUS [PLACE YOUR LOGO HERE]

Medicaid Unwinding graphics and social media text in English, Spanish, and with options for co-branding

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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

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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](#)

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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

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Questions?

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