

Medicaid Eligibility



Gene Coffey

***Division of Medicaid Eligibility
Policy***

Medicaid Eligibility Policy:

Eligibility Groups

- Groups are divided into Modified Adjusted Gross Income (MAGI) and MAGI-excepted. (This distinction is comes from the income methodology)
- Examples of MAGI groups:
 - Pregnant women
 - Infants and children under age 19
 - Parents and other caretaker relatives
 - Family planning option
- Examples of non-MAGI groups (primarily Aged, Blind, Disabled groups)
 - Individuals receiving SSI
 - Medicare Savings Programs -- help paying Medicare premiums and cost-sharing
 - Poverty level (100% FPL) aged or disabled individuals
- Some groups are mandatory and others are optional.
- There are a few groups limited to individuals with a specific diagnosis or limited scope of coverage

MAGI Eligibility Groups: Children under Age 19

- Coverage for infants (under 1) and children under 19 whose MAGI-based income is at or below the applicable income standard
- Income standards vary from state to state and by age group. Among the 50 states and the District of Columbia:
 - Infants under age 1 – upper income limit ranges from 139% to 375% FPL
 - Children age 1 through 5 – upper income limit ranges from 139% to 319% FPL
 - Children age 6 through 18 – upper income limit ranges from 133% to 319% FPL
- Some children covered at higher income ranges may only be eligible if they are uninsured.

MAGI Eligibility Groups:

Parents and Other Caretaker Relatives

- Coverage for parents and other caretaker relatives, and if any, the parent/caretaker relative's spouse
- State option to include any adult caretaker and the parent/caretaker relative's domestic partner
- Income standards vary widely from state to state. Among the 50 states and the District of Columbia, upper income limit ranges from 13% to 216% FPL.
- Parents could also be in the adult group.

MAGI Eligibility Groups:

Pregnant Women

- Coverage for pregnant women includes during the pregnancy and post partum period (last day of the month of a 60 day period after the end of pregnancy)
- Section 9812 of the American Rescue Plan Act of 2021 (ARP) gives states a new state plan option to provide 12 months of continuous postpartum coverage in Medicaid.
 - Individuals eligible for extended postpartum coverage are entitled to continuous eligibility through the last day of the month in which the 12- month postpartum period ends.
- Income standards vary from state to state. Among the 50 states and the District of Columbia, upper income limit ranges from 133% to 375% FPL.

Medicaid MAGI Eligibility Groups: The Adult Group

- The ACA established a new eligibility group (the “adult group”) to cover certain very low-income individuals (with income up to 133% of the FPL) who are not otherwise eligible for coverage.
- Eligibility in the new adult group is limited to individuals who are not:
 - Age 65 or older;
 - Pregnant;
 - Entitled to or enrolled in benefits under Medicare Part A;
 - Enrolled under Medicare Part B; or
 - Described in any of the other mandatory groups in the statute, such as certain parents and other caretaker relatives, children, or people eligible based on their receipt of benefits under the Supplemental Security Income (SSI) program.
- Under a 2012 Supreme Court decision (*NFIB v. Sibelius*), states are not required to adopt coverage under this group

Non-MAGI Eligibility Groups

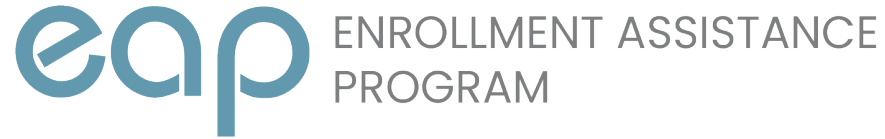
- As with MAGI-based eligibility groups, there are mandatory and optional eligibility groups for aged, blind and disabled (ABD) individuals
- For the mandatory ABD groups, three populations described in section 1905(a) are key:
 - Individuals aged 65 and older (section 1905(a)(iii))
 - Individuals with a disability
 - Individuals with blindness
- Optional coverage of ABD individuals generally falls into four categories:
 - Low income individuals,
 - Working individuals with disabilities,
 - Individuals needing long term services and supports
 - Medically needy individuals

CMS Medicaid Unwinding Partner Education Webinar: Community Outreach with Young Adults

Centers for Medicare & Medicaid Services (CMS)
Enrollment Assistance Program (EAP) for Medicaid Unwinding

September 27, 2023

Cognosante Enrollment Assistance Program



The **Enrollment Assistance Program** was established by the Centers for Medicare & Medicaid Services (CMS) to provide targeted Federal Marketplace (Healthcare.gov) application and enrollment assistance for individuals and their families determined to be ineligible for Medicaid or CHIP coverage.

CMS provides this support through local Assisters who are trained and certified to work on the agency's behalf.

Vulnerable Populations



Low health literacy

- Health disparities – more mental health challenges than non-LGBTQ+ respondents (Census Bureau Research)

Generational poverty

- 20% will become homeless the day they age out (finallyfamilyhomes.org and National Foster Youth Institute).
- Within 18 to 24 months after emancipation, approximately 50% become homeless. Half will become homeless or incarcerated. (kids-alliance.org).

Lack of gainful employment opportunities

- From spring 2019 to spring 2020, unemployment among young adults spiked from 8.4% to 24.4%. Even before the pandemic, the youth labor market was in crisis, with the percentage of young people employed or looking for work at historic lows. In 2018, more than 4 million 16- to 24-year-olds were “opportunity youth,” neither in school nor employed. As many as one in three young adults may now fall into this group—over 10 million people.

Stigma

Discrimination

Outreach

Partnering with Medicaid and CHIP

Education, awareness, and seamless transition into Marketplace health insurance



Foster Care System and Transitional Age Youth programs/housing

Reach youth that are aging out of the system



Friends of the Children–Utah is part of a national network of Friends of the Children chapters across the United States. With youth from as early as age 4 through high school graduation – 12+ years, no matter what.

LGBTQ+ youth groups

Tailor outreach messaging and strategies to specific needs of this population



Center on Halsted, the Midwest's largest community center dedicated to advancing the LGBTQ movement.

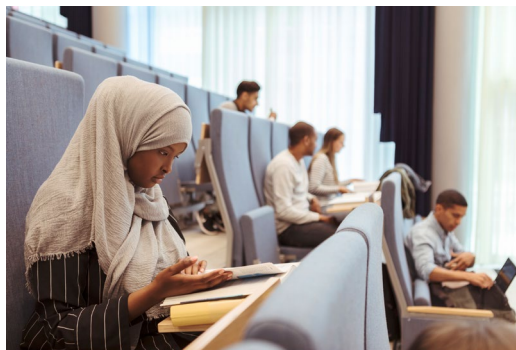
Outreach

Community Colleges and local **Universities**
Career Technology and Trade Schools
Mentor/Scholarship programs



Many education institutions and programs require current immunizations along with additional screenings prior to clinical placements required for certification completion: Lab Techs, Imaging Techs, CNA, Medical Assistants, RNs, Phlebotomists, EMT, etc.

Arizona Team is working with the Phoenix College every Wednesday along with participating in a Refugee/Asylee specific enrollment event.



Illinois Team is partnering with Chicago Health Department and the VA to create large scale health fair and vaccination clinic.

Outreach

Parole/Probation and Re-entry programs



Transitional Reentry Adult Program
(T.R.A.P) Evolution in **Tennessee**

Transition-Age Youth Shelters

Provide educational sessions on
how health insurance literacy
Provide enrollment assistance



*Sisu is a low-barrier, identity-affirming space in **Oklahoma City** where unhoused transition-age youth find the shelter and support they need to pursue the life they want. Sisu serves youth ages 15-24 in Oklahoma City who are at a high risk to be homeless or are experiencing homelessness.*

Addiction/Recovery Centers

According to the CDC, Youth with
substance use disorders also
experience higher rates of physical
and mental illnesses, diminished
overall health and well-being



Outreach

Planned Parenthood and Family Planning events



Louisiana Team is working with the health department at the LaSalle Parish Unit's family planning day. It is a free clinic where mothers can go for birth control, child vaccines, STD checks, pap smears, etc.

Domestic Violence shelters and transitional housing



The Tennessee Teams' partnership with the Mobile Grocer targets food deserts to increase scope and reach to those underserved communities.

Food Insecurity Programs

Food banks, food pantries, Faith Based Organizations and Church food pantries, mobile grocery trucks, etc.

Contact Us!

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Young Invincibles + Medicaid Unwinding Outreach

2023



fb.com/together.invincible



[@younginvincible](https://twitter.com/younginvincible)

YOUNG 
INVINCIBLES¹⁶

Who is Young Invincibles?

YOUNG INVINCIBLES

A national, nonprofit organization committed to elevating the voices of young adults in the political process, and expanding *economic opportunity* for 18-34 year-olds.

Our Health Care Work

The YI Story

- Engaging the “young invincibles”
 - Joining the national health reform conversation
 - Sharing stories and providing facts to decision-makers
- School cafeteria in 2009 → National org with 5 regional offices (+DC) in 2023
 - Health care policy at the federal level
 - State advocacy work
 - Outreach and enrollment advocacy and support

**National Get Covered
Coalition
+
Outreach and
Enrollment Support**

Outreach and Enrollment

Key topics that YI and O&E community address

- The health coverage options available to consumers
- Existence of assisters
 - Where to find them
- Existence of open enrollment period (OE) and special enrollment periods (SEPs)
 - Dates
 - Who should sign up
 - How to sign up
 - Financial help available
- Health insurance literacy: Choosing and using health coverage to access care

National Get Covered Coalition

Supporting the outreach and enrollment community

- National coalition of organizations, programs, and individuals who conduct health coverage outreach and/or enrollment services, primarily in Healthcare.gov states
- Navigator programs, community health centers, health care advocacy organizations, community-based organizations, and more!
- Continuation and expansion of work done by Enroll America
- Central to organizing and raising awareness about OE, other health coverage issues

O&E + Medicaid Unwinding Materials

For assisters, outreach orgs, and/or consumers

- One-pagers
- Toolkits
- Social media messaging + graphics
- Videos
- Trainings
- One-on-one support calls
- Consumer ed emails
- Weekly newsletter (OE)
- Twitter events (chats, storms)
- Digital advertising



O&E Materials

DEADLINE: TODAY

Sign up today at [HealthCare.gov](https://www.healthcare.gov)

#EnrollByAug15

A long bath can help you relax, but getting covered gives you peace of mind.

#HealthCareIsSelfCare



YOUNG INVINCIBLES
NATIONAL YOUTH ENROLLMENT DAY

Seguro de salud gratuito o a bajo costo.

Inscríbese hoy en [cuidadodesalud.gov](https://www.cuidadodesalud.gov).



Need Health Coverage?

See if you qualify to sign up today on [HealthCare.gov](https://www.healthcare.gov)!

Sign Up On:
www.healthcare.gov

The Coronavirus outbreak has caused massive disruption in many young adults' lives. However, if you need health insurance right now, you have options. If your situation has changed - you've lost your insurance or recently moved - check out your health coverage options on [HealthCare.gov](https://www.healthcare.gov) today!

Is Financial Help Available?

Most people who buy their insurance on [HealthCare.gov](https://www.healthcare.gov) will qualify for tax credits to help them with their monthly costs. In fact, 2 in 3 [HealthCare.gov](https://www.healthcare.gov) shoppers can find plans for \$10 or less!

Check out the income guidelines below to see if you qualify for help with monthly costs.

Family Size	Annual Family Income
1	Up to \$49,960
2	Up to \$67,640
3	Up to \$85,320
4	Up to \$103,000
5	Up to \$120,680

Example: A single 27-year old in Houston, TX making \$23,000 per year could get a plan for under \$2/month! A family of 4 in Houston, TX making \$55,000 per year could get a plan for under \$0/month!

How Do People Sign Up?

- ✓ Enroll online at [HealthCare.gov](https://www.healthcare.gov)
- ✓ Call 800.318.2596 to sign up over the phone
- ✓ Or visit <https://widget.getcoveredamerica.org/connector> to find personalized assistance in your state!

Remember

Even if you think your income will be more than those listed above, it's still a good idea to check out your options at [HealthCare.gov](https://www.healthcare.gov) to be sure your plan is comprehensive.

What Are the Benefits of Shopping on [HealthCare.gov](https://www.healthcare.gov)?

- Guarantees coverage of essential health benefits like doctor visits, hospitalization, and prescription drugs.
- Only place to access financial assistance to help cover monthly costs

YOUNG INVINCIBLES

Medicaid Unwinding Materials

Act now:

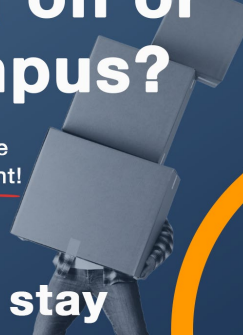
Update your contact information with Medicaid



Moving on or off campus?

Don't forget to update your Medicaid account!

Login and stay covered.



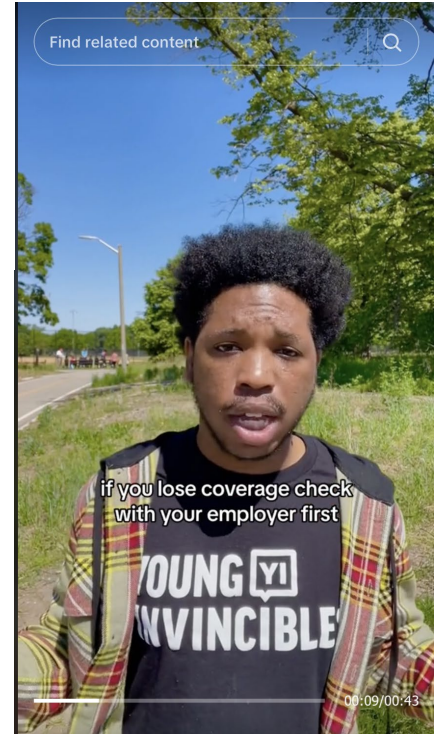
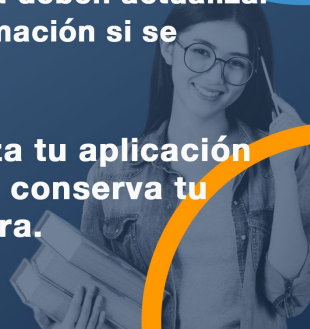
Losing Medicaid? Stay covered!

Sign up at [HealthCare.gov](https://www.healthcare.gov)



Los estudiantes con Medicaid deben actualizar su información si se mudan.

Actualiza tu aplicación online y conserva tu cobertura.



Messaging

- **Changes are coming**
- **Update your contact information**
- **Watch your mail**
- **Act quickly**
- **If you miss your notice**
 - Contact your Medicaid agency ASAP
- **Disenrolled consumers have options**
 - ACA marketplace @ healthcare.gov
 - Employer
- **Free help is available!**
 - [GetCoveredAmerica.org](https://www.getcoveredamerica.org)
 - [Localhelp.healthcare.gov](https://www.localhelp.healthcare.gov).

Other tips:

✗ Language about the public health emergency - most consumers don't associate the PHE with their Medicaid coverage

✓ Try: "Changes are coming..." "It's time to renew..."

✗ Aggressive or "scary" language - "If you don't act you may lose your coverage!"

✓ Try: "Make sure your contact information is up to date."

Messaging Cont.

- Did you move during the pandemic? Have you updated your address with your state Medicaid agency? Medicaid renewals have returned, and it is essential that they are able to reach you. Update your information today to ensure you receive your renewal notice.
- Medicaid mail? That's not junk! Be sure to open any mail from your state Medicaid office promptly. Renewals are back and this notice contains important information about your coverage. If you have questions, contact ____.
- Update. Watch. Act. Medicaid renewals are back, and you don't want to miss yours! Here's what you can do:
 - Update your information with Medicaid
 - Watch your mail for your renewal notice
 - Act quickly to complete and return your paperwork
- Recently lost your Medicaid coverage? No access to employer coverage? You may still be able to get covered! Check out the low cost plans available at [HealthCare.gov](https://www.healthcare.gov). All plans are comprehensive, and 4 in 5 shoppers can find a plan for \$10/month or less!

More Tools

YI also supports:

- The Get Covered Connector
 - Scheduling and reporting tool for assisters
 - One place for:
 - Managing schedules
 - Tracking appointments
 - Managing reports
 - Search tool for consumers to find your organization
- The Get Covered Storyhub
 - Central storybanking tool
 - Assisters or consumers can input their story to share why coverage matters

The Get Covered Connector



FIND LOCAL HELP

Need help with your health insurance application? Enter your ZIP code below to find appointments with local application assisters.

Enter your ZIP code

25 miles away

Any

SEARCH FOR HELP

Schedule an Appointment Online



Available this week

Hamdard Center for Health and Human Services

1542 W Devon Ave, Chicago, IL, 60660
773-465-4600

SCHEDULE ONLINE



Available in next 30 days

Heartland Health Centers-Wilson

845 W Wilson Ave, Chicago, IL, 60640
773-751-7062

SCHEDULE ONLINE



Available this week

Sunnyside Health Center

1 mi 4501 North Sheridan Road, Chicago, IL, 60640
773-878-8098

SCHEDULE ONLINE



Available this week

Winfield Moody Health Center

6 mi 1276 N. Clybourn, Chicago, IL, 60610
312-337-1073

SCHEDULE ONLINE



Available this week

Komed Holman Health Center

12 mi 4259 S. Berkeley Ave, Chicago, IL, 60653
773-268-7600

SCHEDULE ONLINE

Thank you!

**For questions, or to join the National Get Covered
Coalition:**

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