

Medicaid Unwinding | Quick Guide for Tribal Leaders

Medicaid and the Children's Health Insurance Program (CHIP):

Medicaid and CHIP offer free or low-cost health coverage for eligible children and other family members. These programs may be called by different names in your state. For example, Medicaid is called "Medi-Cal" in California, "SoonerCare" in Oklahoma, "Apple Health" in Washington State, and "DenaliCare" in Alaska. **You can search by state for program names <u>here</u>.**

"Medicaid Unwinding" - What is it?

At the beginning of the COVID-19 pandemic, Congress enacted a law which included a requirement that Medicaid programs keep people continuously enrolled in exchange for enhanced federal funding. However, millions of people could lose coverage now that this requirement has ended. All states have resumed checking Medicaid eligibility (also called redeterminations) after the three-year pause due to the public health emergency (PHE).

Medicaid Unwinding Brief Timeline:

February 1, 2023: State Medicaid programs can begin the Medicaid eligibility redetermination process. They cannot yet begin disenrolling individuals.

March 31, 2023: The continuous enrollment requirement, which had permitted individuals to remain on Medicaid regardless of a change in circumstance – like income – has ended. Now, states can gradually return to normal eligibility and enrollment operations, which include dropping individuals from Medicaid that are deemed ineligible.

April 1, 2023: State Medicaid programs can begin disenrolling individuals who are deemed ineligible for Medicaid. This can be due to an individual now making too much money to qualify, compared to their pre-pandemic income.

May 11, 2023: The COVID-19 PHE officially ends. Some flexibilities will end, while others have been extended through 2023, and some extended through to the end of 2024.

June 1, 2024: State Medicaid programs should have completed <u>all</u> eligibility redeterminations by this date.

Information for enrollees:

Help beneficiaries renew so they do not have a gap in coverage:

Let individuals enrolled in Medicaid know they will receive letters from Medicaid asking for income verification or other eligibility information. Some have already received these letters. States have 12 months to initiate this redetermination process, so some Medicaid enrollees will receive these letters sooner than others, and some will be <u>disenrolled</u> sooner than others.

If you moved in the last three years:

Let folks know that they need to make sure their contact information is up to date so that they do not miss any of these letters. Encourage folks to open their mail, especially if it looks like it is coming from their Medicaid office.

Share with the community:

If your community has questions, encourage them to talk to their Tribal Enrollment Assister and/or Patient Benefit Coordinator at their local health facility. If you have citizens living far from your community, you can share the tool to find an Indian Health Service (IHS), Tribal, or Urban Indian Health Program facility near them: https://www.ihs.gov/findhealthcare/. This tool provides a phone number for the facility (hospital, health center, dental clinic, behavioral health facility), so individuals can call ahead to learn about what services they offer and to ask for help enrolling in Medicaid or renewing their Medicaid coverage.

What else can you do?

- Share this information and other Medicaid and CHIP information at Tribal events and community activities, like health fairs, powwows, cultural events, and schools.
- Use local radio stations and newspapers to run advertisements and public service announcements.
- Post informational flyers on community boards at local supermarkets, post offices, community centers, and any other place where your Tribal citizens gather.
- Use Facebook or email blasts to promote programs, provide information about the renewal and redetermination process, and remind people to apply for and renew their coverage.
- The National Indian Health Board (NIHB) has created a resource page on Medicaid unwinding, accessible here. The page offers federal resources, webinar materials for Patient Benefit Coordinators and Tribal Enrollment Assisters, and customizable graphics you can use to create flyers to place on community informational boards.