



COVER MONTANA

CONNECTING YOU TO HEALTH INSURANCE COVERAGE

Monthly Webinar – June 22, 2023

Medicaid Unwinding

Montana Primary Care Association

Who Are We?

Montana Primary Care Association (MPCA) Membership

- 14 FQHC's
- 5 Urban Indian Health Centers
- Over 120,000 Montanans served by members
- Supports members in:
 - Quality/Data
 - Workforce
 - IBH/SUD
 - Social Needs

Cover MT/Cover Native MT

- Founded in 2014 for first enrollment period
- In-person Navigators
 - 7 across Montana
 - Collaborate with assisters at clinics throughout the state
- Helpline – 844 682-6837
- Website – www.covermt.org

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Agenda:

Welcome

- Please put your name and organization into the chat
- Polls

June coverage-loss data for April renewal group

Emerging Issues

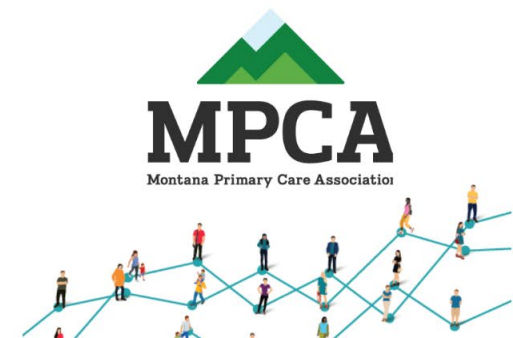
Review re-enrollment

Transitional Medicaid

Next steps

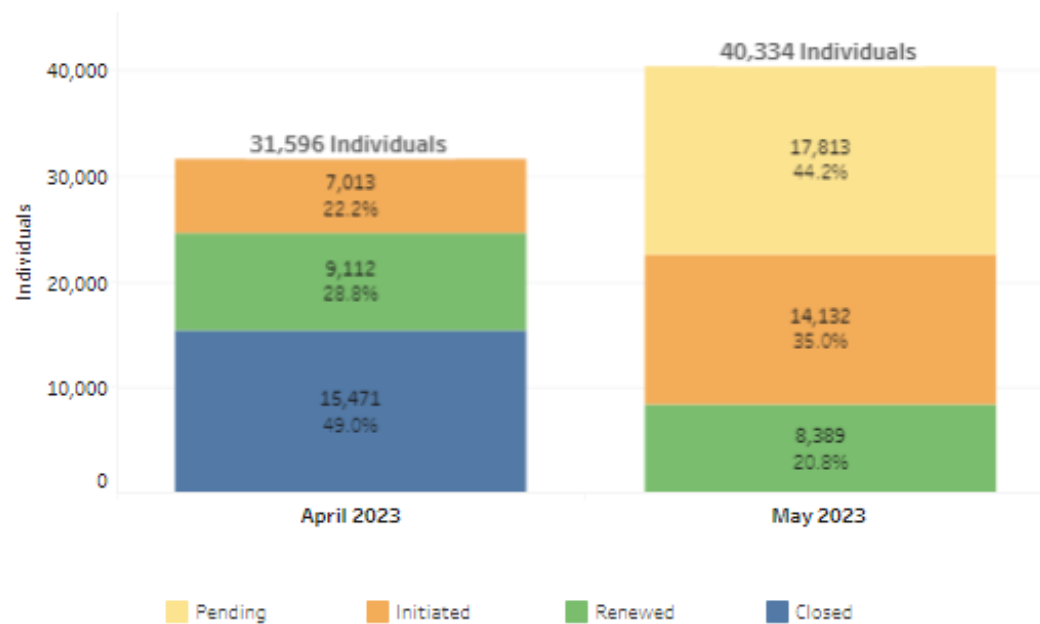


Polls!

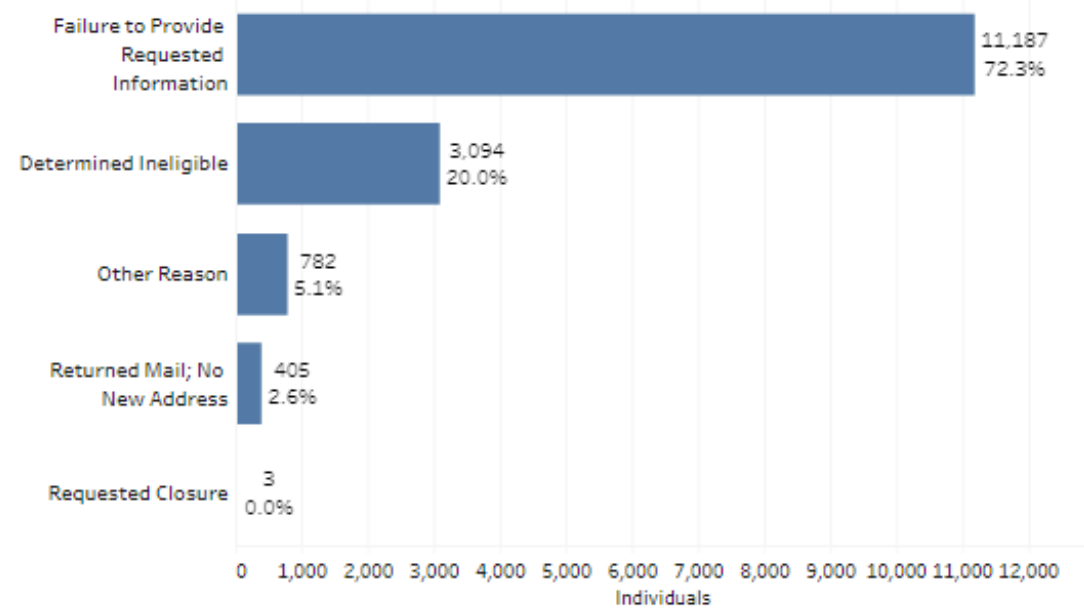


Montana Medicaid Redetermination

Monthly Redetermination Status

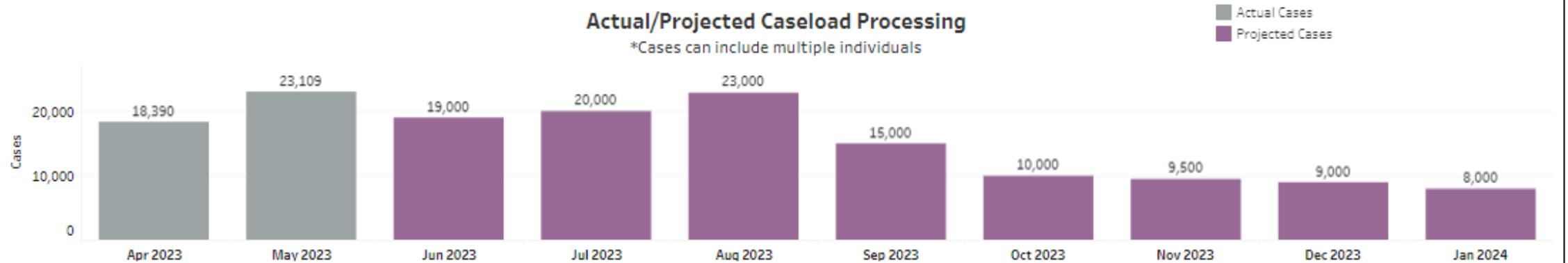


April 2023 Reasons for Closure



Actual/Projected Caseload Processing

*Cases can include multiple individuals



It's not too late to return a renewal!

Q: What happened if folks missed the May 10th deadline?

The OPA automatically sent them a notice telling them that they were going to lose coverage because they didn't complete their renewal.

Question: Have you seen any of these cases, where someone missed the May 10th deadline, but completed their renewal by May 31st, get approved/denied?

Q: Is it too late to complete the renewal?

No. For folks who started the process in April, their Medicaid renewal needs to be received by the OPA by the end of May. If they submit by the end of May and are still eligible, they should stay covered. They probably won't receive a notice saying they are still eligible until sometime in June because it will take DPHHS time to process their case.



Breakout Conversations

Emerging Issues

Are you seeing folks who lost coverage for failure to complete the renewal, but they submitted the renewal before the May 10th due date?

- If so, how did they complete the renewal?

Have you seen folks who didn't receive a renewal packet, but lost coverage?

Have you seen folks who have lost coverage without notice?

- Did they get a renewal packet?

Any other issues you are seeing?

- Non-Medicaid issues? Marketplace enrollment or

If you see any of this, please share any case numbers with us!



What happens if someone loses coverage and they think they still qualify?

Folks who submitted their renewal and were determined ineligible: If someone thinks that Medicaid has made a mistake and determined them ineligible, they can appeal the determination and request a fair hearing. A fair hearing request must be made in writing. You can find a [copy of the notice](#) that someone in this situation would receive. Here is more info about fair hearings from the [Medicaid policy manual](#) and from [Montana Law Help](#).

Folks who lost coverage because of procedural reasons - didn't return their renewal packet: If folks lose Medicaid coverage for procedural reasons, meaning they didn't turn in a renewal packet or other info requested by the OPA, but think that they still qualify, they should submit a new application and possibly request retroactive coverage.



Example

Example: Sam is a single adult who makes \$12,000 a year. Sam lost coverage on June 1st because they didn't return their renewal packet by the end of May. Sam was in the first unwinding group and their renewal process started in April.

- Scenario #1: If Sam reapplies for Medicaid on June 20th, and is found eligible, Sam's coverage effective date is the beginning of the month, June 1st. Sam won't have a gap in coverage.
- Scenario #2: If Sam reapplies for Medicaid on July 20th and requests retroactive coverage, and is found eligible, Sam's coverage effective date is June 1st. If Sam doesn't request retro coverage, their effective date would be July 1st and they would have a gap in coverage.



Reminder: Transitional Medicaid

Review the Medicaid Policy Manual:
<https://dphhs.mt.gov/assets/hcsd/fmamanual/FMA201-13Feb012019.pdf>

Transitional Medicaid

A transitional coverage period for parent/caretaker relatives exceeding eligibility criteria for ACA PCR, ACA Adult Medicaid, and ACA Adult coverage and who meet the following criteria:

A parent/caretaker relative must have:

- A qualifying child under the age of 19 living with them (the child must meet citizenship criteria)
- Been included in the family assistance unit when coverage was lost (coverage cannot have been Family Medically Needy)
- Or is a dependent child receiving SSI

Experience a qualifying event where they lose eligibility due to new or increased earned income, and/or self-employment income

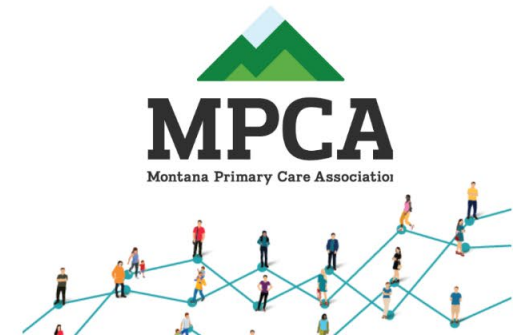
Must have been issued ACA PCR, ACA Adult Medicaid, or ACA Adult in three of the past 6 months; The qualifying child(ren) must be actively covered by a Montana Medicaid program



Transitional Medicaid

Transitional Medicaid can last up to 6 months as long as:

- There is a qualifying child in the home (under age of 19)
- They cooperate with Third Party Liability (TPL) and Program Compliance
- They continue to live in Montana



Transitional Medicaid

QUALIFYING ADULT: A qualifying adult includes those individuals whose needs and income were included in the assistance unit in the eligibility determination of ACA PCR, ACA Adult Medicaid, and ACA Adult at the time the case closed/became medically needy.

QUALIFYING CHILD: A qualifying child is one who:

1. Is under age 19;
2. Meets U.S. citizenship, U.S. National or qualified alien status and:
 - a. Was included in the ACA PCR, ACA Adult Medicaid, and ACA Adult household and related as child/stepchild or other related within 5th degree of kinship (niece/nephew, grandchild) at the time the case became medically need/closed; or
 - b. Is a dependent child receiving Supplemental Security Income (SSI).

QUALIFYING EVENT: To be eligible for TMA, the family must have:

1. Received non-medically needy ACA Medicaid in Montana during three of the previous six months prior to the case closing/becoming medically needy and case closed/became medically needy due to a new or increased earned income to the household; AND
2. At least one qualifying child remains in the household.



Transitional Medicaid

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Home Tools 847242 TR notice.p... x

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If you have any questions, please call the Montana Public Assistance Helpline at 1-888-706-1535.

Your Health Coverage Benefits

Extended Health Coverage

Your income is over the limit for the health coverage you've been receiving. The following people are eligible for up to 6 months of continued coverage under an extended Medicaid program.

- [REDACTED]
- [REDACTED]

Coverage under this program will continue through 02/29/2020 as long as the following requirements are met:

- Continue to live in Montana
- A dependent child remains in the home

Additional Services Available to You

Case #: [REDACTED] Page 2 of 6 Document #: [REDACTED]

FYI – Changes to HC.gov questions

Medicaid or CHIP coverage ending

[Learn more about Medicaid and Children's Health Insurance \(CHIP\) programs.](#)

Did anyone have West Virginia Medicaid or West Virginia Children's Health Insurance Program (WVCHIP) that recently ended or will end soon?

Select a person's name if one applies:

- Their coverage ended between 3/14/2023 and today
- Their coverage is going to end between today and 8/11/2023

☒ Shannon

☒ eli

☐ None of these people

Enter the last day of Shannon's coverage.

If you don't know it, enter the last day of the month that you know Shannon had, or will have, coverage, for example: 6/30/2023. Most coverage ends on the last day of the month.

HealthCare.gov

[← Back](#) | [1 Set up](#) - **[2 Household](#)** - [3 Coverage & changes](#) - [4 Review & submit](#)

Recent household or income changes

Has the household income or size changed since Shannon and eli was/were found ineligible by the state?

☐ Yes

☒ No

Save & continue

Application ID: 4604783056



Having a big life change?

Some changes allow you a special opportunity to enroll in affordable health insurance coverage.

You may be able to sign up for low-cost health insurance through the Health Insurance Marketplace **HealthCare.gov** if you:

- » lose insurance coverage like Medicaid or through an employer.
- » have a change in household through marriage or divorce.
- » add a dependent through the birth or adoption of a child.

Members of federally recognized tribes can enroll anytime.



COVER MONTANA



Because of a new law,
Montana health insurance plans
are more affordable than ever.

Most Montanans qualify
for financial assistance.

Contact Cover Montana for free, local help.
Visit covermt.org or call 1 (844) 682-6837.

Cover Montana
Montana Primary Care Association
1805 Euclid Ave.
Helena, MT 59601



Losing Medicaid Coverage?

You may qualify for coverage through **HealthCare.gov**,
an employer-sponsored plan, or Medicare.

Act now so you don't have a gap in health coverage.

Cover Montana provides free, confidential help
to connect you to health insurance.



Contact Cover Montana for free, confidential help.

Western Montana
(406) 471-7049

Eastern Montana
(406) 591-9139

Central Montana
(406) 845-2376

Southwest Montana
(406) 461-6991

Get phone and virtual help at 1 (844) 682-6837

Find local help with your zip code at covermt.org/help

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A reminder about application assistance vs. determinations



Upcoming trainings

New – Cover Montana Office Hours

Thursday, July 13th at 11am

Cover Montana webinar

Thursday, July 27th at 11am

Save the date – Cover Montana Virtual Summit

October 11th and 12th





COVER MONTANA

Thank you!

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