



COVER MONTANA

CONNECTING YOU TO HEALTH INSURANCE COVERAGE

Monthly Webinar – April 27, 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

This work is supported by the Centers for Medicare and Medicaid Services (CMS) of the U.S. Department of Health and Human Services (HHS) as part of a financial assistance award totaling \$1.15M with 100 percent funded by CMS/HHS. The contents are those of the author(s) and do not necessarily represent the official views of, nor an endorsement, by CMS/HHS, or the U.S. Government.



Agenda:

Welcome

Guest Presenter: Susan Brown, CSI

Unwinding Overview

Regional Breakouts

Report Back

Q & A



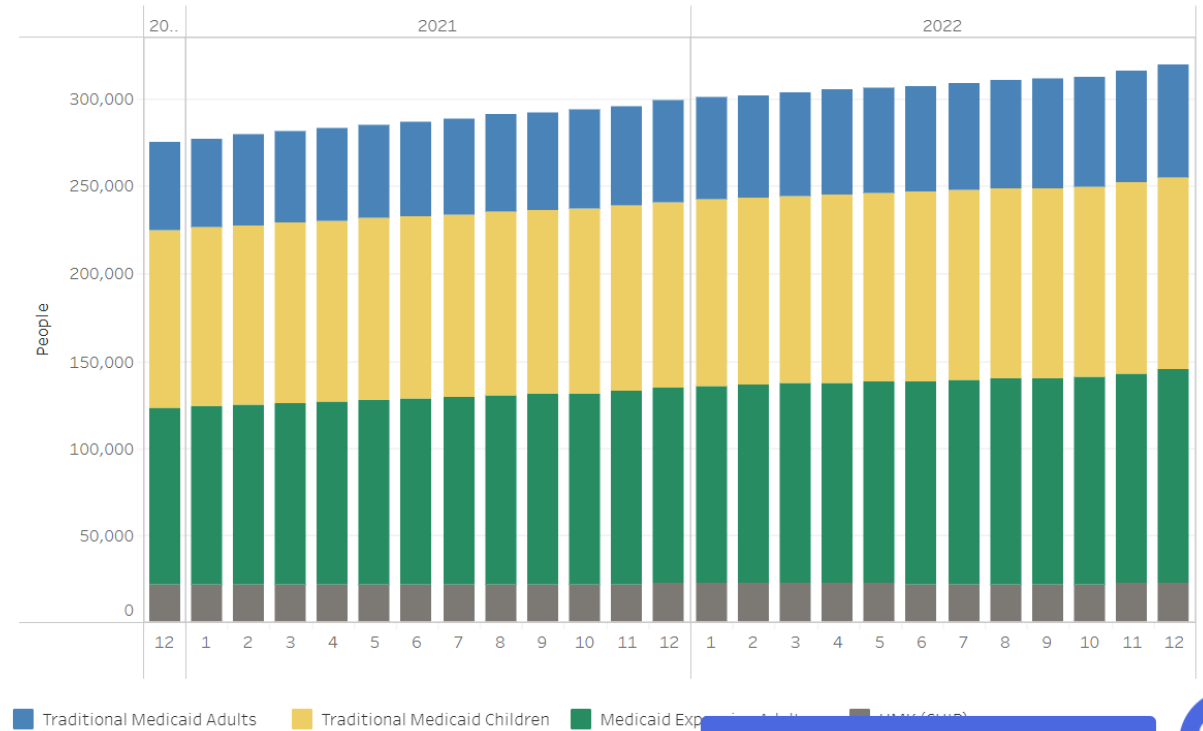


Medicaid and CHIP Enrollment December 2022

Data for this dashboard comes from the CHIMES Full Issuance report. This report observes a 90-day look back period to allow for application processing lag, retroactive enrollments, etc. Dashboard updated monthly.

Dashboard updated **3/2/2023** for **Dec 2022**.

	Enrolled	Change from Last Month
Traditional Medicaid Children	109,679	+512
Traditional Medicaid Adults	65,282	+910
Medicaid Expansion Adults	122,827	+1,976
HMK (CHIP)	22,001	+119
Total	319,789	+3,517



Hi, I can help answer your questions!

Montana Primary Care Association

Guest Presenter:

Susan Brown

Compliance Specialist APIR,PIR
Insurance Consumer Services

Office of the Montana State Auditor
Commissioner of Securities and Insurance



Medicaid Unwinding highlights:

Unwinding process begins in April 2023

Montana will take 10 months to complete all 320,000+ renewals

- Folks will be renewed at some point throughout the 10-month process --- we need ongoing public education and outreach.
- DPHHS is front loading MAGI cases in the first five months

Montana will end 12-month continuous eligibility at the same time the unwind begins

DPHHS will have a public-facing dashboard with unwinding data starting in May



Loss of coverage groups:

Cover Montana is focusing on two groups:

1. Those who need support in order to make it through the renewal process.
2. Those who are no longer eligible for Medicaid and need to transition to other coverage. There will be a short timeframe for those losing coverage to enroll in other coverage options.

Coverage transitions include: Employer sponsored coverage, the Health Insurance Marketplace (Healthcare.gov) (possibly through tribal premium sponsorship), Medicare, and more.



Cover MT role in Medicaid Unwind

- Cover Montana's Help Line receives referrals from the Public Assistance Help Line for MAGI applications
- Cover Montana Navigators have limited CHIMES access to eligibility information
- Create educational resources in partnership with DPHHS
- Provide public education to help community partners prepare
- Navigators assist enrollees with questions about redetermination
- Navigators assist no longer eligible enrollees to avoid a gap in coverage and find affordable health insurance outside of MT Medicaid



How to prepare for a renewal:

Medicaid & Healthy Montana Kids Renewal Timeline

About this timeline:

- Medicaid and HMK renewals generally take two months to complete.
- The process begins in the first month and is complete by the end of the second month.
- The date listed on apply.mt.gov is the last day of the month your renewal will be completed, so the second month of the process.
- For example, if your renewal month is September 30th, your process begins in August.

Don't to be surprised!

Find out when your Medicaid is set to renew and get prepared!

1. Create an account on apply.mt.gov.
2. Select "My Benefits" and see the "Details" under your health coverage assistance.
3. Need help creating or linking an account? [Click here.](#)

1. Log into account
2. Select My Benefits Tab
3. Select appropriate case and press the continue button.
4. Scroll to the My Benefits section of the page, select the "Details" magnifying glass association with "Health Coverage Assistance"
5. See the case # and Next Review Date



Renewal Timeline

First month of renewal process

Beginning of month:

- The Office of Public Assistance tries to renew your coverage with the information they have
- The OPA mails a renewal packet to people who couldn't be automatically renewed

End of month: OPA sends a reminder notice about your renewal

Second month of renewal process

This is the month listed under "Check My Benefits" on apply.mt.gov portal

10th day of month by 5pm: (if the 10th is a weekend, the following Monday) DPHHS needs to have *received* your renewal packet by the 10th. If nothing is received, a notice that your coverage is ending is sent, and coverage ends at the end of the month

By the 21st day of month:

OPA mails a letter with the results of your renewal



Health Insurance Coverage Options

Medicaid/HMK Renewal Outcomes

Medicaid Eligible:
Coverage for up to 12 months if no changes in circumstances

Not Eligible:
Didn't provide all renewal information

Not Eligible:
Over age 65 and Eligible for **Medicare**

Not Eligible:
Over Income for Medicaid or Healthy Montana Kids

Health Insurance Coverage Options

If you think you are still eligible:
Submit a new Medicaid application to reapply for coverage.

Enroll in Medicare:
Loss of Medicaid triggers a Special Enrollment Period to enroll in Medicare.

Enroll in Employer Coverage:
Loss of Medicaid or HMK triggers a 60-day special enrollment period. Ask your employer about how to apply.

Enroll at Healthcare.gov:
Loss of Medicaid or HMK triggers a special enrollment period.

Sign up *before* your Medicaid/HMK coverage ends to avoid a gap in coverage!



FAQ

Transitioning from Medicaid to Employer-Sponsored Insurance

Health Reform:
Beyond the Basics

New resource about
employer-
sponsored coverage
SEP

Also have FAQ about
fixing the “family
glitch”

Beginning in April 2023, for the first time since early 2020, states can terminate Medicaid for people they have determined are no longer eligible. People enrolled in Medicaid may be required to submit current information about their household and income to stay enrolled in Medicaid.

Normally, the state Medicaid agency requires enrollees to renew their coverage annually. But when the pandemic began in early 2020, Congress enacted laws to help people get through the crisis. One of those laws prohibited states from terminating most people’s Medicaid coverage, so states have not been requiring enrollees to go through the annual renewal process and update their eligibility information. This policy ended effective March 31, 2023.

This FAQ focuses on helping people who lose Medicaid transition to employer-sponsored insurance. For more information about the Medicaid renewal process and how to help people keep their Medicaid coverage during the unwinding process, see [FAQ: Unwinding Medicaid Continuous Coverage](#) and [Tips for Community Partners](#).

<https://www.healthreformbeyondthebasics.org/transitioning-from-medicaid-to-esi/>



Breakout Conversations!

Please join a regional group:

- Western Montana (Missoula, Kalispell)
- Helena & Butte
- Bozeman
- Great Falls and the High Line
- Billings (Crow, N. Cheyenne)
- East of Billings

Breakout questions:

- Quick intro (designate a reporter)
- How is the unwinding going so far?
- Any questions or challenges you are facing?
- If you are helping with renewals, how are you helping (paper, fax, online)?
- What do you need to help support your work?



Apply.mt.gov

Cover Montana is encouraging enrollees to create/link their account.

1. Check renewal date
2. Sign up for email copies of notices
3. Complete renewals online

Using Self-service Portal (SSP) for Medicaid Redetermination:

Account Creation:

- DPHHS has instructions for account creation here: [SSP-Okta User Workflow \(mt.gov\)](https://mt.accessgov.com/dphhs/Forms/Page/medicaid/changeofaddress)
- To create an account on <http://apply.mt.gov> you must have an active email account that you have current access to in order to verify your account

DO YOU RECEIVE MEDICAID? PLEASE ENSURE DPHHS HAS YOUR CURRENT ADDRESS SO YOU RECEIVE IMPORTANT INFORMATION ABOUT YOUR BENEFITS. TO UPDATE YOUR CONTACT INFORMATION CLICK HERE: <https://mt.accessgov.com/dphhs/Forms/Page/medicaid/changeofaddress>

If you have signed up to receive email notifications when correspondence is available for your case, you will start receiving emails from sspnotification@announcements.mt.gov. To ensure you receive these emails, please add this email address to your contact list.

Welcome to the Department of Public Health and Human Services online application. Here you can apply for food, medical, or cash assistance. Find out more about the programs by clicking the links below.

Supplemental Nutrition Assistance Program (SNAP) – Formerly Food Stamps
Temporary Assistance for Needy Families (TANF) – Cash assistance
Health Coverage Assistance – Medicaid, Healthy Montana Kids, health insurance assistance and tax credits through the federal Health Insurance Marketplace

[Apply Now](#) [Sign In/Create Account](#)

Answer a few questions to see if you may qualify for food, medical, or cash assistance. [Am I Eligible?](#)

Apply for food, medical, or cash assistance. [Apply for Assistance](#)

View details about your case. [Check My Benefits](#)

View mail for your case. [My Mail](#)

Report a change or renew benefits for your case. [Report Change & Renew](#)

- Click “Sign In/Create Account”
- DPHHS uses a multi-factor authentication system called Okta that manages login information for Montana.gov

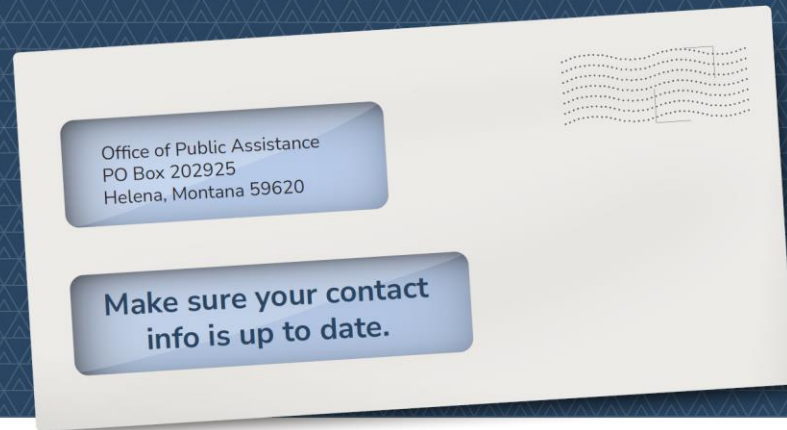


We still have materials if you need them!

Changes are coming to
Medicaid & Healthy
Montana Kids

 **COVER MONTANA**
(844) 682-6837 | covermt.org

This publication is supported by the Centers for Medicare and Medicaid Services (CMS) of the U.S. Department of Health and Human Services (HHS) as part of a financial assistance award totaling \$1.25M with 100 percent funded by CMS/HHS. The contents are those of the author(s) and do not necessarily represent the official views of, nor an endorsement, by CMS/HHS, or the U.S. Government. Cover Montana is a project of the Montana Primary Care Association.



Changes are coming to
Medicaid & Healthy Montana Kids



Don't risk losing your coverage.
Update your contact information.

Make sure Medicaid and Healthy Montana Kids
has your current contact info. It is fast and easy.
Visit <https://bit.ly/dphhsform> or call 1-844-682-6837.

Need help?

Cover Montana can help you update your contact information and answer questions about upcoming changes to Medicaid. Call (844) 682-6837 or find local, in-person enrollment help at www.covermt.org/help



COVER MONTANA
CONNECTING YOU TO HEALTH INSURANCE COVERAGE

(844) 682-6837
covermt.org



This poster is supported by the Centers for Medicare and Medicaid Services (CMS) of the U.S. Department of Health and Human Services (HHS) as part of a financial assistance award totaling \$1.25M with 100 percent funded by CMS/HHS. The contents are those of the author(s) and do not necessarily represent the official views of, nor an endorsement, by CMS/HHS, or the U.S. Government. Cover Montana is a project of the Montana Primary Care Association.

Where are Navigators Located?

Contact Cover Montana for free, local help.

Missoula and Western Montana
(406) 438-3410

Browning and North Central Montana
(406) 845-2376

Kalispell and Northwest Montana
(406) 471-7049 or (406) 897-4141

Billings and Eastern Montana
(406) 591-9139

Helena and Central Montana
(406) 461-6991

Bozeman and Southwest Montana
(406) 595-4934

Visit covermt.org or call (844) 682-6837.



COVER MONTANA
CONNECTING YOU TO HEALTH INSURANCE COVERAGE



COVER MONTANA

Thank you!

Olivia Riutta – oriutta@mtpca.org

