



# COVER MONTANA

CONNECTING YOU TO HEALTH INSURANCE COVERAGE

## Monthly Webinar – May 25, 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](http://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

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

## Unwinding Update

- New data dashboard
- Review timelines

## Regional Breakouts

## Report Back

## Next steps



# Montana Medicaid Enrollment Dashboard



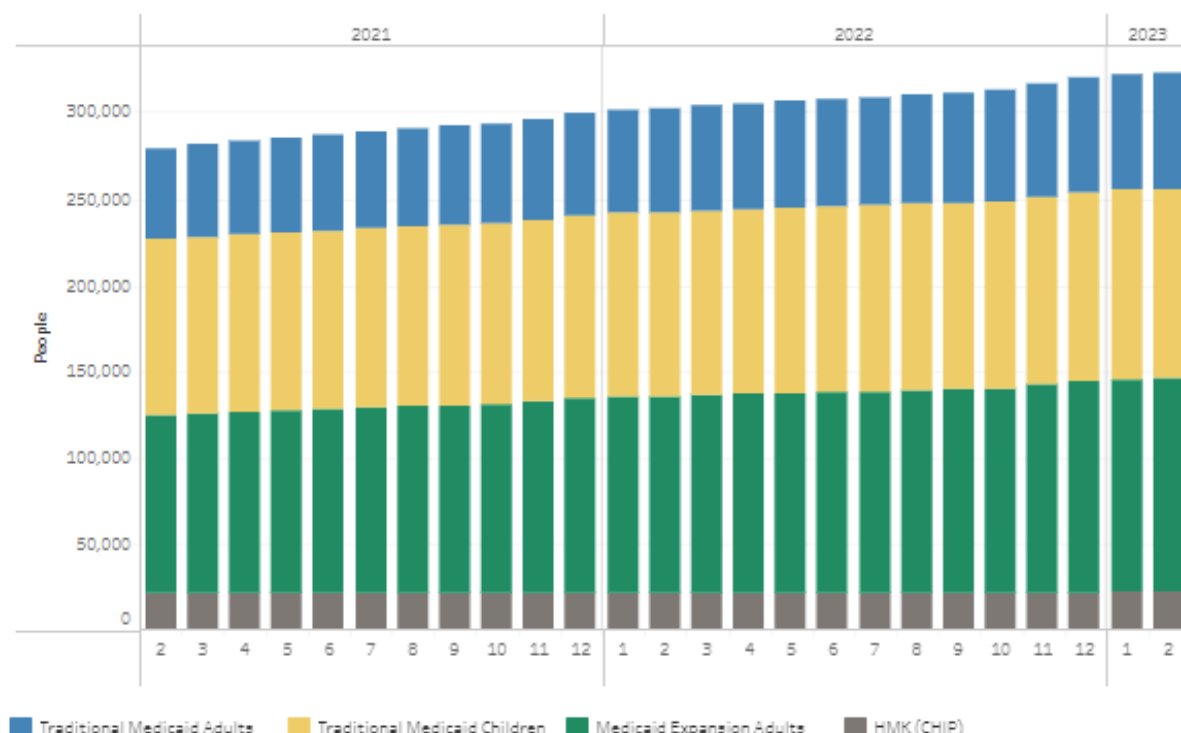
## Medicaid and CHIP Enrollment February 2023

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 5/1/2023 for Feb 2023.

[Questions or Issues with Dashboard?](#)

	Enrolled	Change from Last Month
Traditional Medicaid Children	110,136	+138
Traditional Medicaid Adults	66,543	+473
Medicaid Expansion Adults	124,221	+281
HMK (CHIP)	22,039	-14
Total	322,939	+878





# New redetermination data dashboard

## Montana Medicaid Redetermination



Montana began the Medicaid redetermination process in April 2023 and has a **60-day redetermination cycle**. The data displayed illustrates a point in time, which is updated monthly. Final case status will be available after the 60-day cycle is concluded.

Dashboard update 5/18/2023.

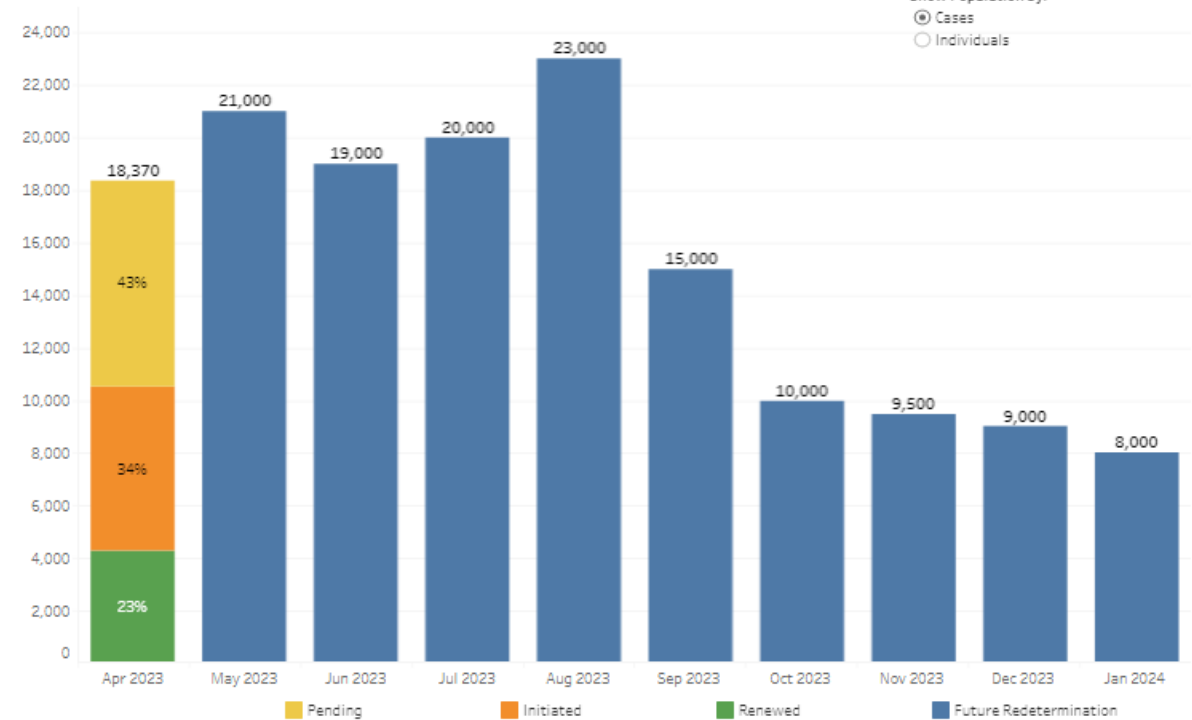
[Questions or Issues on Dashboard?](#)

### Monthly Redetermination Status

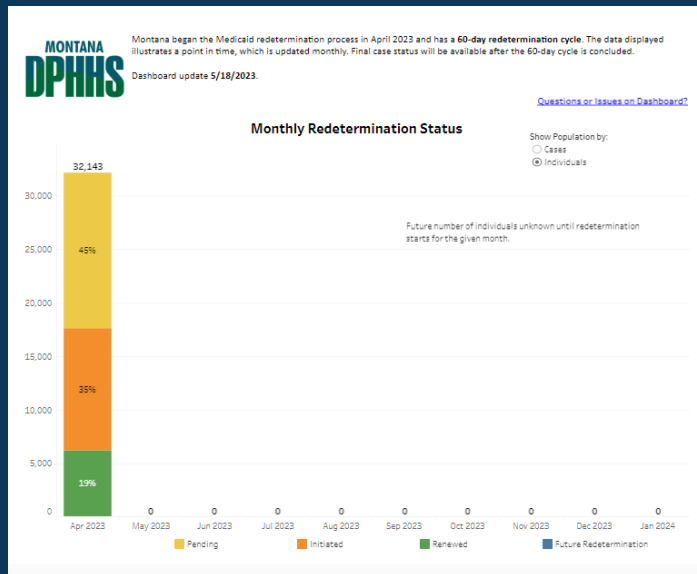
Show Population by:

☒ Cases

☐ Individuals



Montana Primary Care Association



# 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](https://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



# 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.

## **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.



# 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.

Note: If Sam accessed any health care services in June before their Medicaid was approved, they may need to ask their health care providers to resubmit claims for those services once their coverage is approved.



# 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!**



April 2023

## FAQ

# Transitioning from Medicaid to Employer-Sponsored Insurance

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

Central Montana

Southwest Montana

Eastern Montana

## Breakout questions:

How much of your enrollment work is on the Medicaid unwinding?

Are you running into any issues helping folks with renewals?

Do you have lessons learned that the rest of us should know about?

Any outstanding questions or needs?



» add a dependent through the birth or adoption of a child.

» have a change in household through marriage or divorce.

» lose insurance coverage like Medicaid or through an employer.

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

# Having a big life change?

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


**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](http://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**

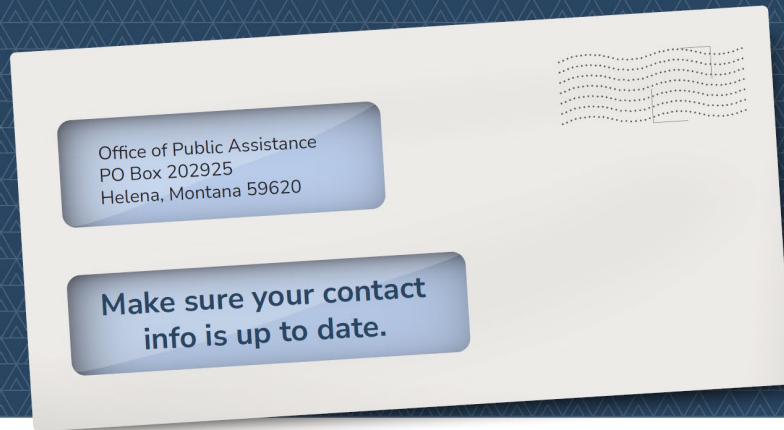
**Find local help with your zip code at [covermt.org/help](http://covermt.org/help)**

We still have materials if you need them!

Changes are coming to  
Medicaid & Healthy  
Montana Kids

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

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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](http://www.covermt.org/help)



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# Upcoming trainings

New – Cover Montana Office Hours

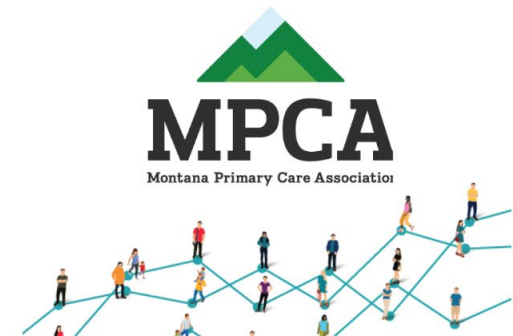
Thursday, May 8<sup>th</sup> at 11am.

Cover Montana webinar

Thursday, June 22<sup>nd</sup>

Save the date – Cover Montana Virtual Summit

October 11<sup>th</sup> and 12<sup>th</sup>





# COVER MONTANA

Thank you!

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