COVER MONTANA

CONNECTING YOU TO HEALTH INSURANCE COVERAGE

Cover Montana Webinar – July 2025

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Agenda

Welcome & Announcements

Outreach & Enrollment Updates

CDO and CAC Overview

Questions

Who Are We?

Montana Primary Care Association (MPCA) & Our Members

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

Cover Montana

- Founded in 2014
- In-person Navigators
  - 6 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 $1.25M 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.

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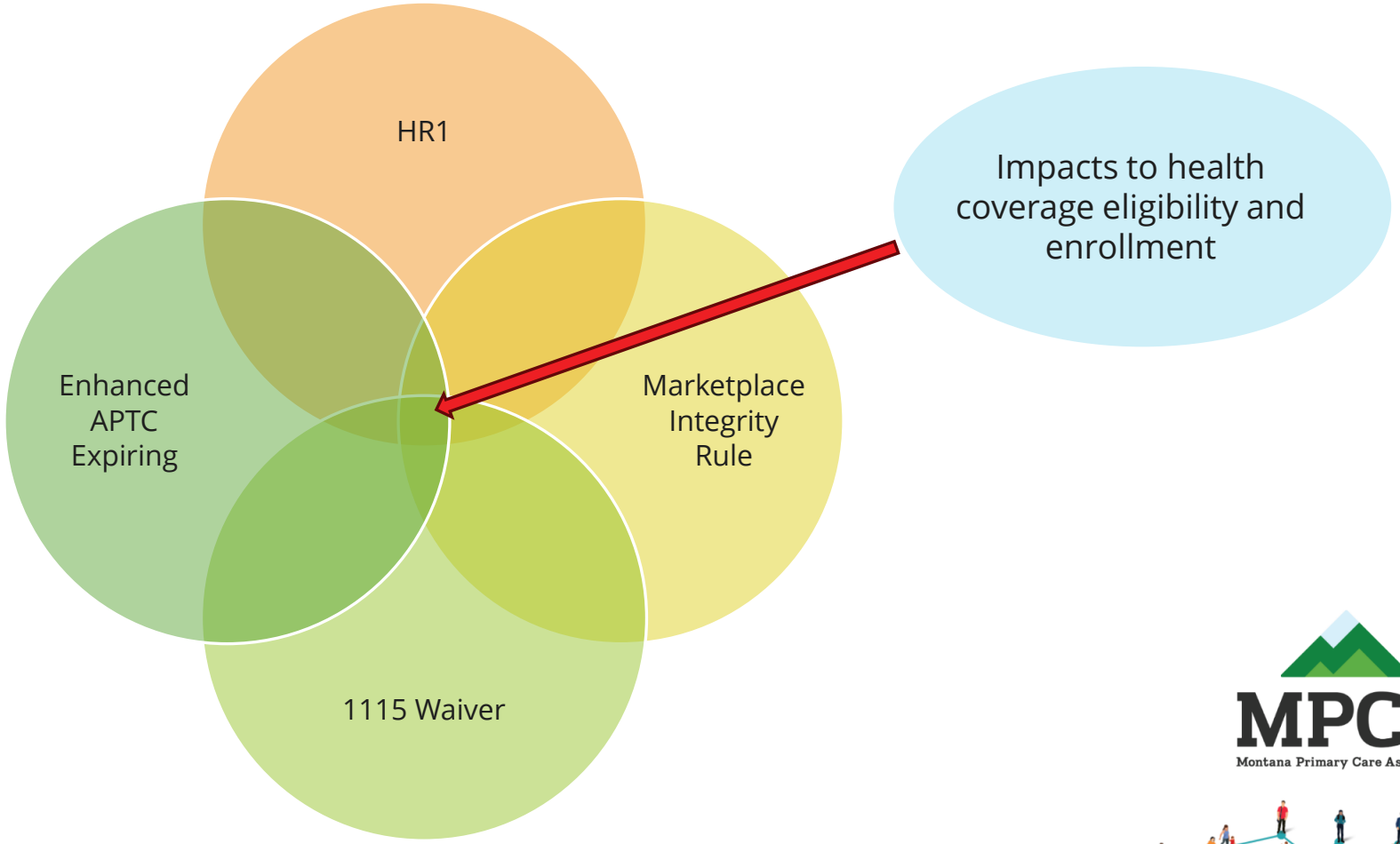
Outreach and Enrollment Changes



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Montana DPHHS 1115 Waiver

July 18: 1115 Waiver available – begin public comment period

July 29: Virtual Tribal consultation

July 31: Hybrid public meeting

August 1: Virtual public meeting

August 18: Public comment period ends

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1115 Highlights

Non-exempt 19–64-year-olds up to 138% of FPL (Adult Medicaid), 80 hours per month

- Standard exemptions, short-term, good cause exemptions available

Community Engagement – must show 30 days prior to enrollment or exemption

- Community service and volunteering
- Work, training, internships, etc.
- Education and vocational programs

Cost-sharing requirements – disenrolled after 90 days of failure to pay premium (with exceptions)

- Premiums (2% of aggregate hh income, increasing by 0.5% each year up to 4%)
- Copayments included in HR1

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Marketplace Integrity Rule

Final rule released on June 20th

CMS hosted a stakeholder webinar on June 30th, webinar recording and slides available in REGTAP

Includes:

- OEP changes to November 1 – December 15 for **PY2027,** not PY2026
- Removes 150% of FPL SEP and requires additional documentation and advanced verifications for some other SEPs
- Changes rules on past-due premium payments, failure to reconcile APTC, and de minimus thresholds
- Implements $5 premiums for auto-enrolled consumers paying $0 with APTC for their monthly premium until applications are updated
- Changes allowable EHB services and immigrant/non-USC access to coverage

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HR1 (Reconciliation/BBB)

Codifies many of the Marketplace Integrity Rule provisions into law

Medicaid:

- Work requirements
- Delays implementation of CMS rule process simplifications and improvements until 2035
- More frequent redeterminations
- Cost sharing requirements

Marketplace:

- Removes repayment caps for APTC
- Ends silver-loading
- Requires pre-enrollment verification
- **Does not extend enhanced APTC**

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Beyond the Basics Training

Next Tuesday the 29th!

Cover Montana training to follow this fall

Changes Coming to ACA Marketplace Policies

Tuesday, July 29th | 2 pm ET (11am PT)

This webinar will review recent changes in ACA marketplace eligibility and enrollment policy as a result of the new marketplace program integrity regulation finalized in late June and the budget reconciliation law enacted in early July. A recording of the webinar and the slides will be available on our website soon after the webinar takes place.

Register Here

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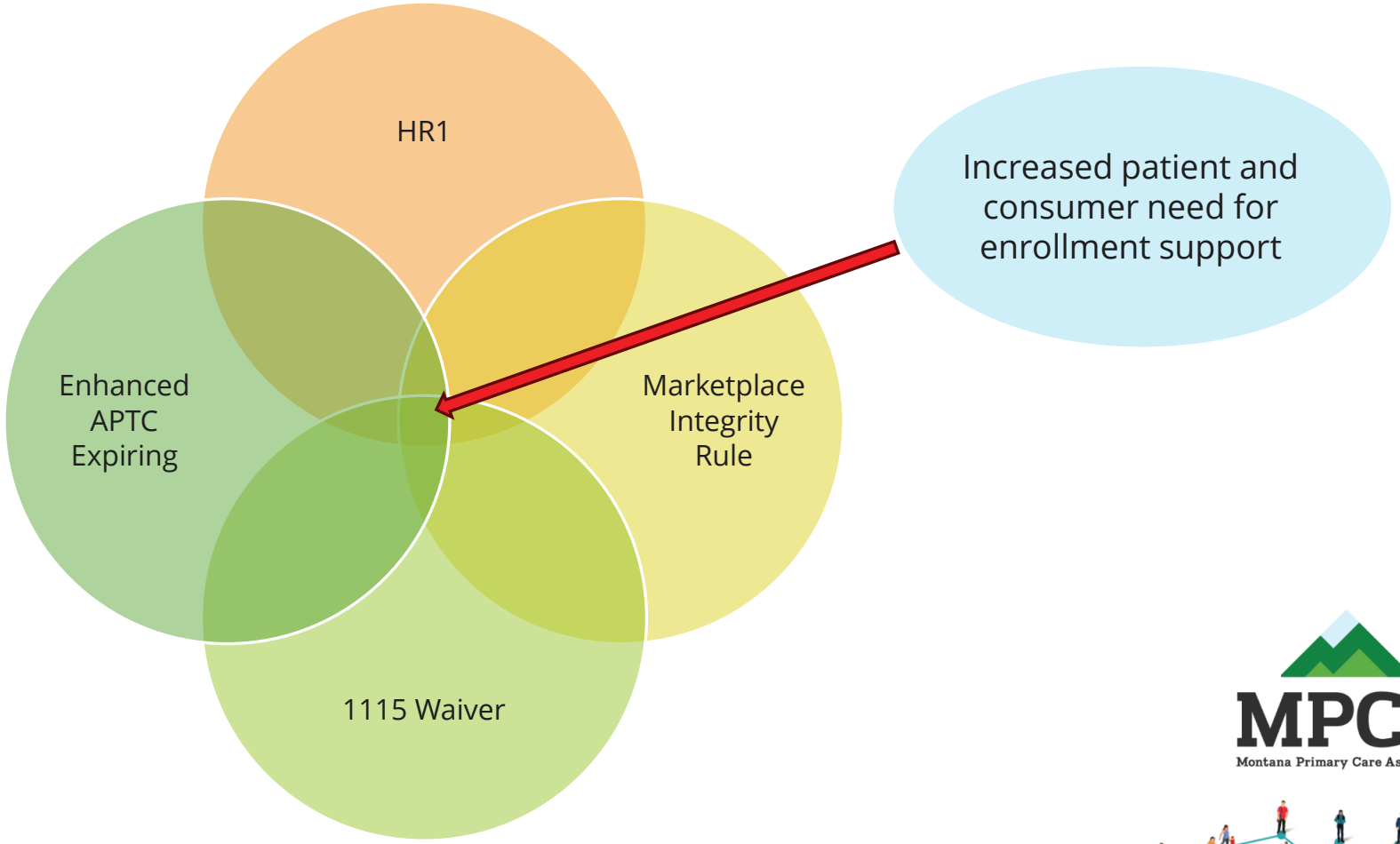

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Cover Montana Navigator Program

Trump Shrinks Funds for Navigators Who Help Americans Enroll in Obamacare

A record number of people have enrolled in health insurance plans through the Affordable Care Act marketplaces in recent years. Navigators help pick appropriate plans for enrollees.

Press Releases Feb 14, 2025

CMS Announcement on Federal Navigator Program Funding

Administration

Program Changes

Navigators **employed through end of August**

Starting September 1st, only phone and virtual assistance available through MPCA's website (appointments) and the help-line (real time enrollment assistance)

Cover Montana no longer has the capacity to help with Montanan Medicaid applications or case troubleshooting (limited capacity for complex case assistance)

What Cover MT can continue to do:

- Marketplace enrollment (but we'll be limited)
- Track changes to outreach and enrollment
- Provide monthly Cover Montana webinars and the Cover Montana Virtual Summit
- Training and technical assistance to our partners who are screening, referring, and providing enrollment assistance (for Medicaid and the Marketplace)
- Limited media capacity to share public information about changes to outreach and enrollment

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Questions? Comments?

Thank you

Building Outreach & Enrollment Capacity

Medicaid Assistance Without CDO Status

Using the SSP (apply.mt.gov) and Provider Portal

- Apply for multiple programs
- Complete renewals or report changes
- Receive email notifications, upload documents
- Add people to active cases

CDO/CAC Status

STRENGTHS

Access to FFM application
- Determination state
- Mixed-eligibility households
- Simpler interface

Additional training/TA

Some protections in a clearly defined role

WEAKNESSES

Steep learning curve for Marketplace enrollment

Staff capacity and focus

Isolation within organizations

Continual process and policy changes

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Becoming a CDO

Certified Application Counselor Designated Organization (CDO)

Can be health centers, hospitals, public health sites, community-based organizations, tribal entities, and more

CDO application through CMS now open year-round

Submitted by someone with organizational approval for contracts, Organization Senior Official (OSO)

CMS has a great CDO resource page: https://www.cms.gov/marketplace/in-person-assisters/programs-procedures/certified-application-counselor-program

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Identifying Potential CAC Staff

- Outreach program staff
- CHWs
- Financial assistance staff
- Patient registration
- Roles that help clients/patients apply for other benefits (SNAP, sliding scale, etc)
- Other ideas?

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CAC Training & Licensing

CDO/CAC Certification Timeline:

Organizations should sign up to become a CDO before September 2025

The CDO assigns a CAC number that is used to complete the federal training.

Individuals complete the CAC training after the new training is released in September 2025

Once you complete your federal requirement, you apply for a Montana license for a nominal fee through the Commissioner of Securities and Insurance.

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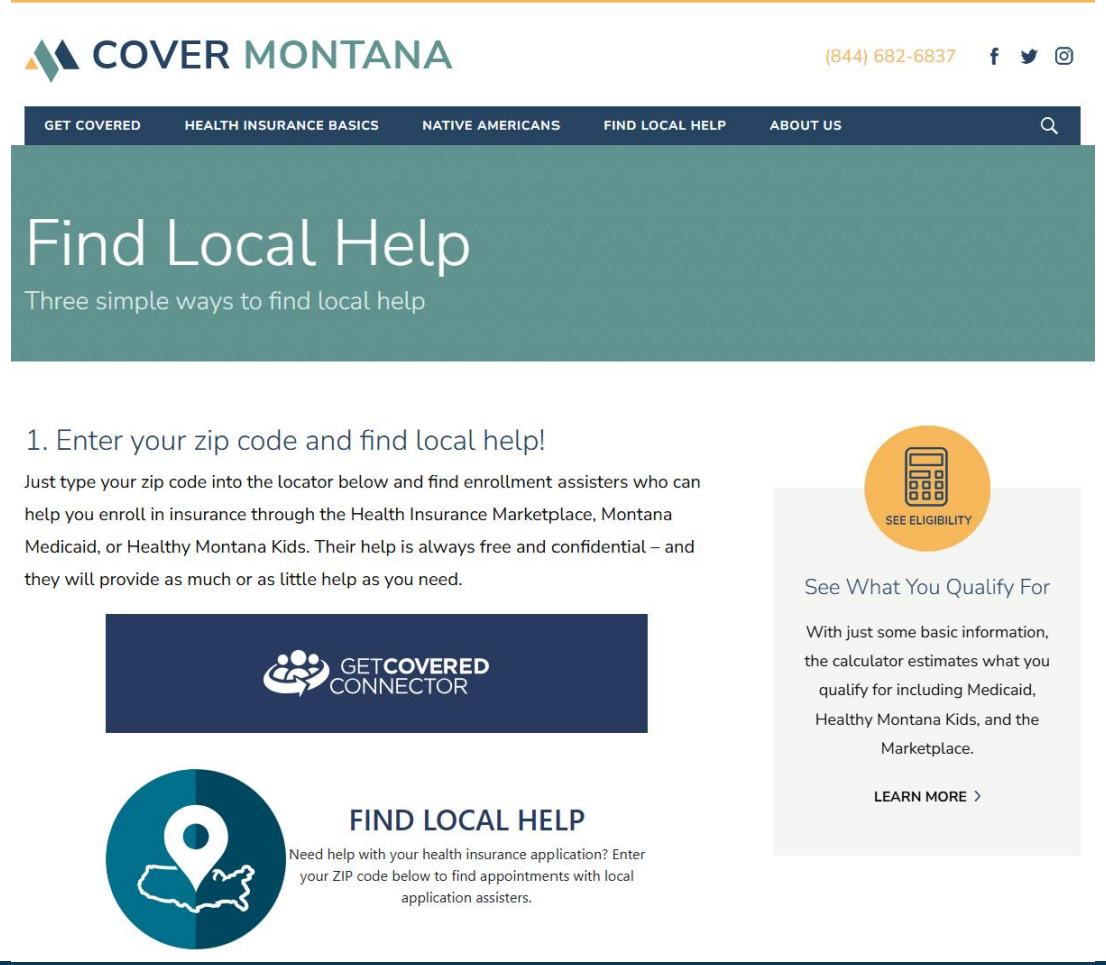

Can you help your community enroll?

Make sure your info is correct on Find Local Help!

Assister Training Reminders

2026 Assister certification training (MLMS) “go dark” on August 14th

All Assisters will take new user MLMS training once it is available for PY2026

Training available through CMS, national TA partners, and Cover MT

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CMS Assister Microlearning Modules

What is Marketplace Assister Microlearning?

- New interactive, simulation-driven modules
- Designed as an **optional** supplemental education resource for assisters
- Intended for assisters in Federally-facilitated Marketplaces (FFMs), including FFMs where the state performs plan management functions and State-based Marketplaces using the federal platform
- Periodically updated as relevant regulations, guidance, and policies are released

Account creation

Life changes

Income

Other application questions

Application walkthrough

Post-enrollment assistance

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Updated Cover Montana guides

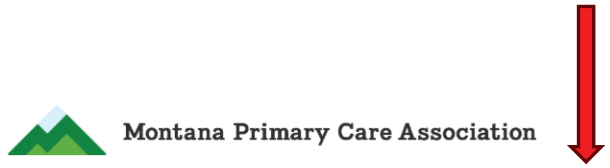
Medicaid tips for pregnancy and adding children

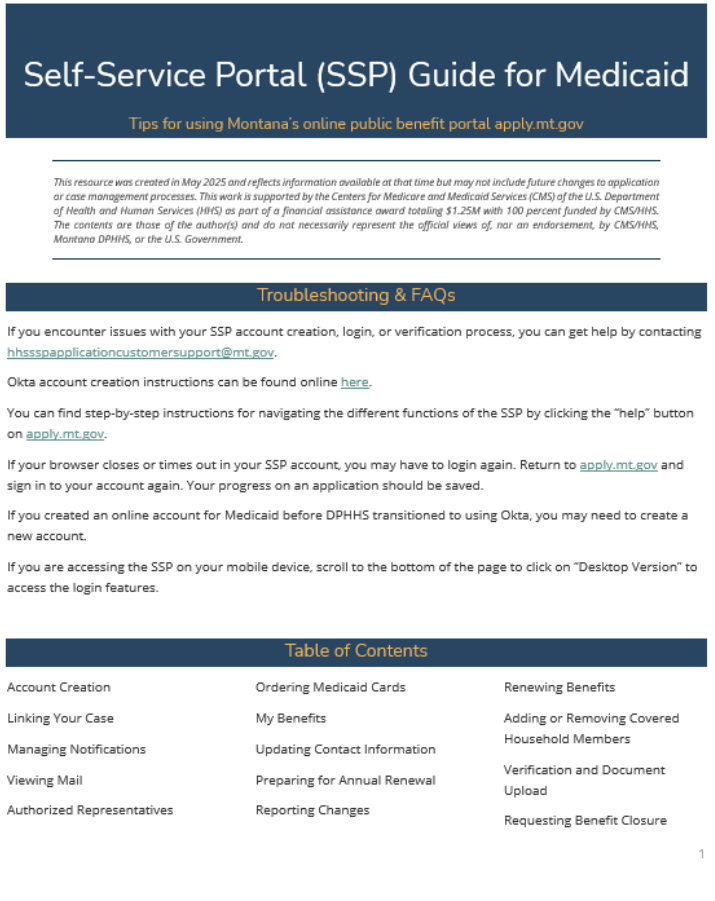
New SSP Guide for Medicaid

Self-employment Income Guide

Prescription Benefit programs

Available soon in the MPCA Resource Library





Self-Service Portal (SSP) Guide for Medicaid

Tips for using Montana's online public benefit portal apply.mt.gov

This resource was created in May 2025 and reflects information available at that time but may not include future changes to application or case management processes. 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 $1.25M 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, Montana DPHHS, or the U.S. Government.

Troubleshooting & FAQs

If you encounter issues with your SSP account creation, login, or verification process, you can get help by contacting hhssspapplicationcustomersupport@mt.gov.

Okta account creation instructions can be found online here.

You can find step-by-step instructions for navigating the different functions of the SSP by clicking the "help" button on apply.mt.gov.

If your browser closes or times out in your SSP account, you may have to login again. Return to apply.mt.gov and sign in to your account again. Your progress on an application should be saved.

If you created an online account for Medicaid before DPHHS transitioned to using Okta, you may need to create a new account.

If you are accessing the SSP on your mobile device, scroll to the bottom of the page to click on "Desktop Version" to access the login features.

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Verification and Document Upload
Requesting Benefit Closure

1

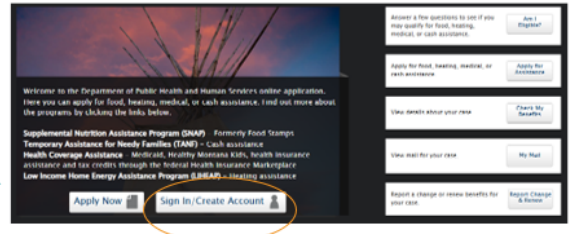
Account Creation

To create an SSP account, you must have an active email address with current access to complete verification.

Montana DPHHS uses a multi-factor authentication system called Okta that manages login information for the SSP.

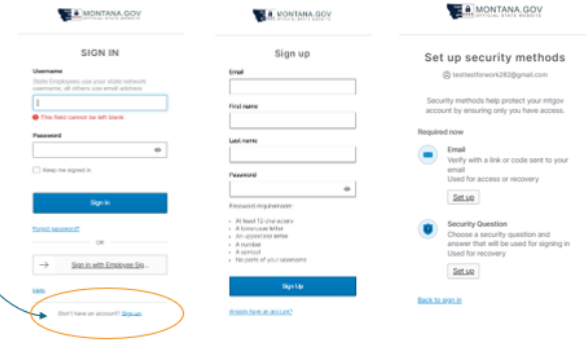
Account creation instructions from DPHHS can be found online here.

Click "Sign In/Create Account".



Click "Don't have an account? Sign up".

Enter Name, email address, and password that meets the requirements. **Email addresses can only be used to create one account on the SSP. If you have already used the email address entered, you will have to use a new email address or reset your password on your existing account.**



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Upcoming Trainings and Webinars

SAVE THE DATE

VIRTUAL COVER MONTANA SUMMIT

October 23 – 24, 2025

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Registration available soon on the MPCA website!

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QUESTIONS?