



COVER MONTANA

CONNECTING YOU TO HEALTH INSURANCE COVERAGE

Cover Montana Webinar – May 2025

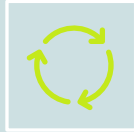
Agenda



Welcome & Introductions



2025 Legislative Session Updates –
Stacey Anderson



On the Horizon



Q&A

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

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Where are Navigators Located?

Annie Carlson
Kalispell & Northwest
Montana

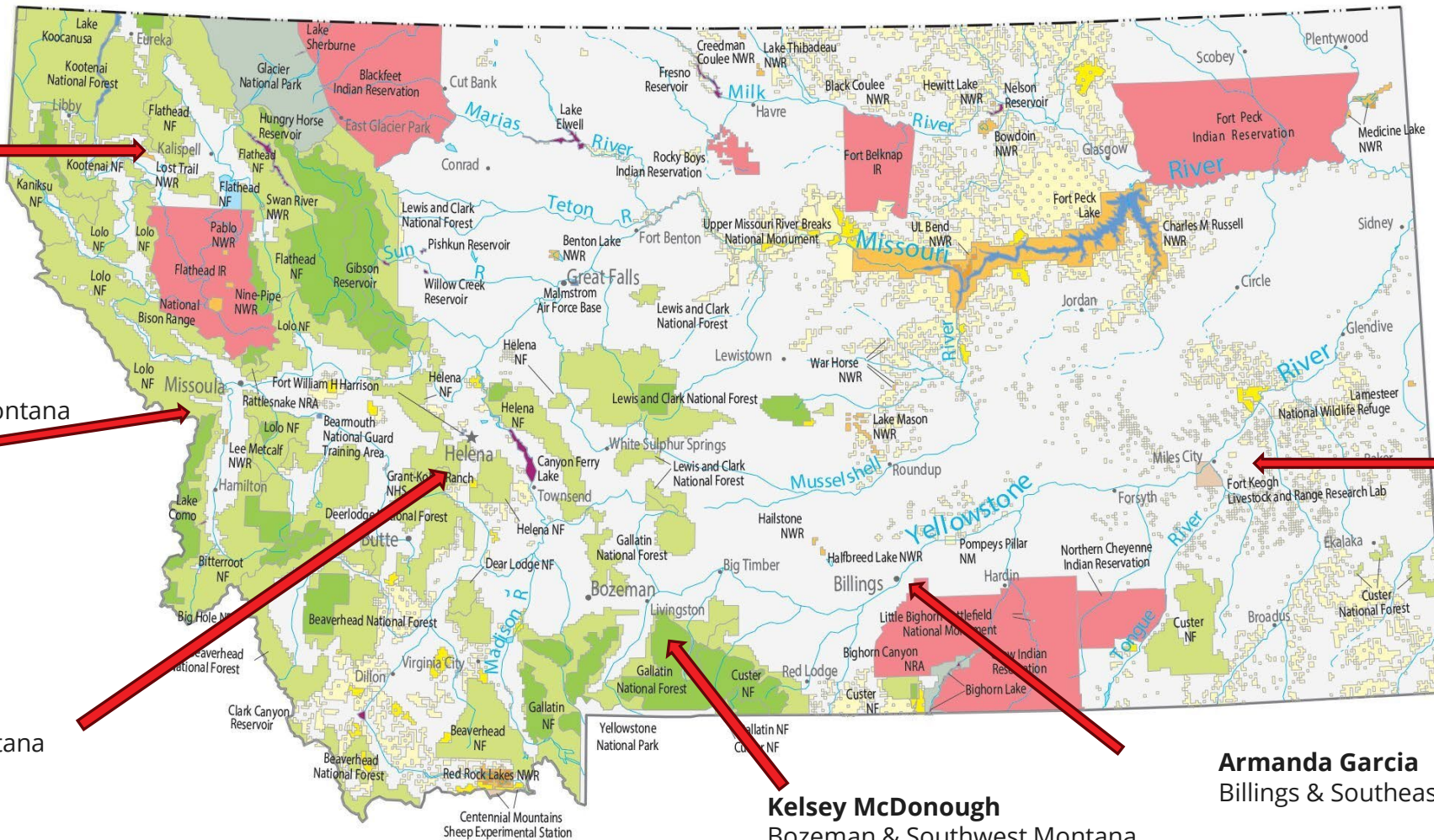
Rachel Pauli
Missoula & Western Montana

Julie Burrows
Helena & Central Montana

Kelsey McDonough
Bozeman & Southwest Montana

Armanda Garcia
Billings & Southeast Montana

Tiffany Klein
Miles City & Eastern
Montana



Breakout Intros! – 5 minutes

Introduce yourself to your room!

What are you hoping to learn and/or get answered today?

Designate a note taker/sharer.

Once we come back from the breakouts, they will report out in the chat!

If you are on the phone, don't have a mic., etc. please do your best to engage. When you chat in breakout rooms, only your room sees the conversation.



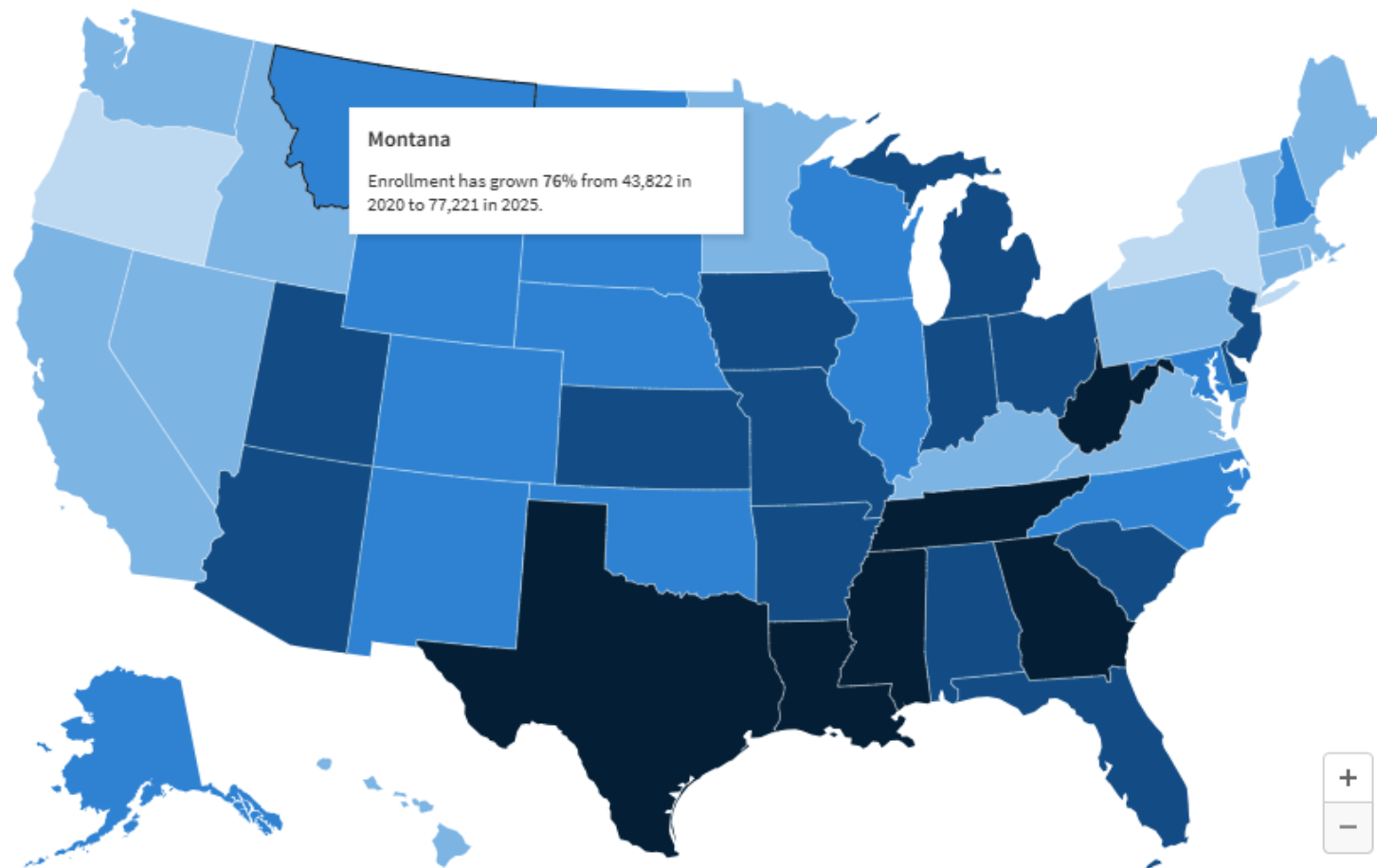
2025 Marketplace Enrollment

Figure 2

Affordable Care Act (ACA) Marketplace Enrollment More than Doubled in 20 States from 2020 to 2025

Percent Growth in Affordable Care Act (ACA) Marketplace Signups, 2020 - 2025*

■ < 0% ■ 0%–50% ■ 50%–100% ■ 100%–200% ■ ≥ 200%



Note: *2025 enrollment data is as of the end of Open Enrollment for all states except Rhode Island. Rhode Island reports 2025 data through December 7, 2024.

Source: KFF analysis of [2020 Open Enrollment Period Public Use Files](#), [Marketplace 2025 Open Enrollment Period Report: National Snapshot](#), and enrollment data from state press releases or Marketplaces • [Get the data](#) • [Download PNG](#)

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](#)



2025 Montana Legislative Update

STACEY ANDERSON, ASCENSION STRATEGIES



Key legislation

HB 245: Revise the Montana HELP Act workforce development provisions and termination date

- ✓ Directs Dept of Labor and Industry to assess Medicaid Expansion recipients for employment readiness and/or probable barriers to employment
- ✓ Repeals the 6/30/2025 sunset on the 2019 Medicaid Expansion reauthorization
- ✓ Does NOT include a new sunset



Medicaid Expansion-related law or legislation

1. Community Engagement requirements (i.e. work requirements)
 - i. In existing law (MCA 53-6-1308):
 - a. **Counts toward 80 hour requirement:** employment, workforce training, education, substance use education.
 - b. **Exempt:** medically frail, blind or disabled, pregnant, acute medical condition, primary caregiver, foster parent, fulltime student, chronic homelessness, domestic violence, high poverty area, etc.
 - ii. HB 687: Revise age of expanded Medicaid participants required to engage in community engagement activities from 18-55 to 18-62.
2. DPHHS will pursue a Medicaid waiver to implement requirements.



Medicaid –related legislation

1. HB 601: Create online portal for community assisters related to Medicaid
 - i. Online portal by May 1, 2026 that allows community assister to help Medicaid applicants or enrollees to submit required documents
 - a. Review status of application or redetermination;
 - b. View notices;
 - c. Report changes;
 - d. View required actions;
 - e. Update contact info;
 - f. Submit applications; and
 - g. Upload verification documents.
 - ii. Medicaid applicant/enrollee must designate person to by their assister.
 - iii. Assister can mean a person OR an organization.



Medicaid –related legislation

1. SB 72: Provide presumptive eligibility for Medicaid coverage of home and community-based services
 - i. Presumptive eligibility may be grants to a person who has a physical disability or who is elderly
 - ii. Screening may be conducted by staff of
 - a. DPHHS;
 - b. Area Agency on Aging;
 - c. Tribal entity;
 - d. Hospital or hospital-affiliated facility; or
 - e. Another entity deemed appropriate by DPHHS Long-term Care Services Division.
 - iii. Presumptive eligibility last from date of application to last day of the following month.
 - iv. Presumptive eligibility may only be used once in 12 month period.



On the federal horizon....

Federal budget (Reconciliation, HHS budget)

- Work requirements
- Change to FMAP (supposedly removed from negotiations)
- Per capita cap on enrollee expenditures (supposedly removed from negotiations)
- Stricter surveillance on immigrant enrollment
- Limiting state's tax on hospitals (that then is used to leverage expansion programs)



Marketplace Enrollment Changes

Coverage loss SEP verification change – 5/16/25

CMS proposed Marketplace Program Integrity Rule

- Changes OE 26 to November 1st – December 15th
- Increased verification processes
- Changes to benchmark plans, payment formulas, premium costs, and CSRs
- \$5 premium application for \$0 rollover enrollments
- Changes failure to reconcile tax credit enrollment eligibility
- Removes gender-affirming care from EHB



Breakouts – outstanding needs?

Do you have outstanding questions?

What can Cover Montana do to support your immediate needs?

We'll have ~7 minutes in breakouts for folks to connect. If you are on the phone, not zoom, please just unmute yourself (if possible) and participate as much as possible.

Designate a sharer who can report back on your top three questions, worries, or needs!



Upcoming Cover Montana Trainings and Webinars

June 12th

11 AM

July 24th

11 AM

Register on the
events calendar on
MPCA website



QUESTIONS?

