

## Wake County CoC Membership Meeting

Monday, May 20th

2:00pm

Pullen Memorial Baptist Church

#### **AGENDA**

- Medicaid Expansion
- Mainstream Benefits
- NC ESG RFA Estimated Timeline
- Charter Timeline
- Committee Updates
- Conflict of Interest Policy Approved





## Medicaid Expansion



# Medicaid Expansion: What's Changed & What Does it Mean for Your Clients?

Hollis Smith

Medicaid Expansion Outreach & Education Coordinator

Care Share Health Alliance

Monday, May 20th, 2024



#### Agenda

- Medicaid Expansion Introduction and Eligibility Overview
- Important Protections for Beneficiaries Who are Unhoused
- Connecting Patients to Medicaid Coverage
- Resource Overview
- Closing



# Medicaid Expansion Introduction and Eligibility Overview



#### What is Medicaid?

- Medicaid is comprehensive health coverage. It pays for doctor visits, yearly check-ups, emergency care, mental health and more – at little or no cost to beneficiaries (highest copay is \$4).



#### Standard Plans vs Tailored Plans

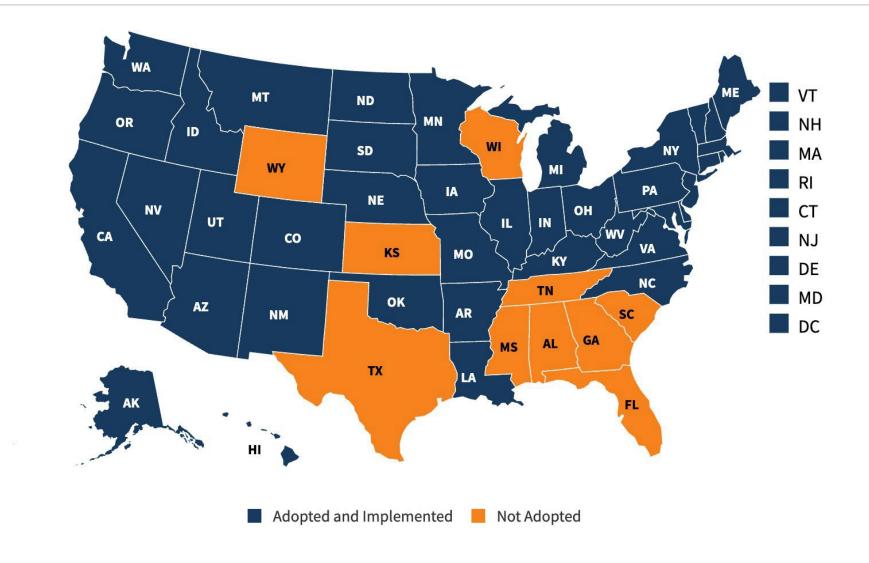
- Most Medicaid beneficiaries receive care through a "standard plan." Under NC Medicaid Managed Care, there are 5 standard plan providers.
- Tailored plans, which launch on July 1st, offer certain services that Standard Plans don't have. These include services for a mental health disorder, substance use disorder, intellectual/developmental disability (I/DD) or traumatic brain injury (TBI). Beneficiaries who are currently enrolled in Medicaid Direct will be transferred into Tailored Plans on July 1st.
  - o Request Form to move to NC Medicaid Direct or LME/MCO



### The Affordable Care Act (ACA)

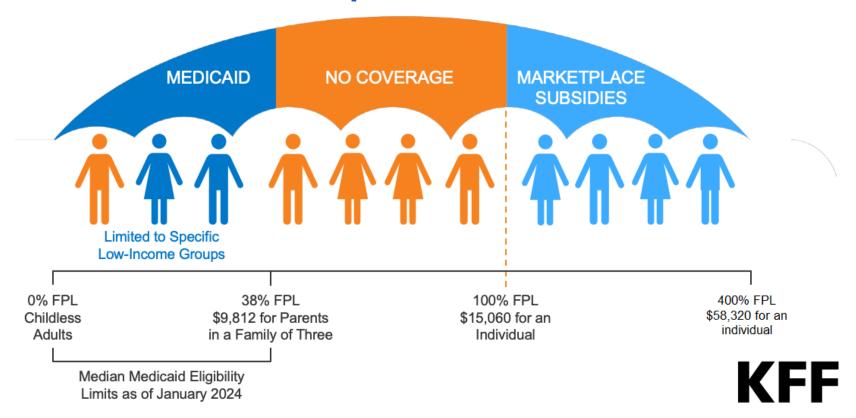
- In addition to creating the Federally-Facilitated
  Marketplace (Healthcare.gov), a key provision of the
  Affordable Care Act (ACA) was the requirement that states
  expand Medicaid eligibility to people with incomes up to
  138 percent of the federal poverty level.
- In 2012, the U.S. Supreme Court ruled that this requirement was unconstitutional, allowing states to choose whether to adopt the reform. Twenty-six states including the District of Columbia expanded Medicaid initially, and since then, 15 other states have followed suit, including North Carolina. As of May 2024, 10 states have not expanded eligibility.





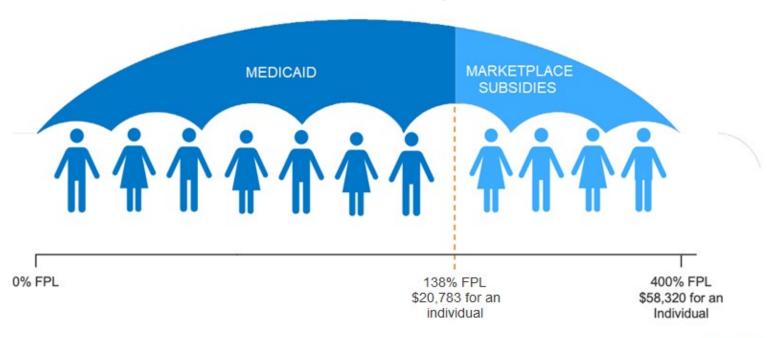


## Medicaid/ Healthcare.gov Coverage *Prior to* Expansion in NC



## Medicaid/ Healthcare.gov Coverage Now







NC Medicaid income requirements have been expanded to include adults ages 19-64 earning up to 138 percent of the Federal Poverty Line.

• Previously, the income limits were much lower, with no option for childless adults without disabilities.

# Expansion Closed the Coverage Gap!



 600,000+ North Carolinians are now eligible for Medicaid, giving them access to quality healthcare at low/no cost to them!



# Medicaid Expansion Eligibility Requirements:



- Live in North Carolina: self-attestation is accepted
- Ages 19 through 64 years old
- A citizen (<u>some non-US citizens</u> can also get health care coverage through Medicaid).
- And household income falls within the following chart:

Family Size	Monthly Income Limit, Before Taxes	Annual Income Limit, Before Taxes
Single adult	\$1,732 or less	\$20,782 or less
2	\$2,392 or less	\$28,207 or less
3	\$2,969 or less	\$35,631 or less
4	\$3,588 or less	\$43,065 or less
Each additional person	Add \$618/month	Add \$7,424/year

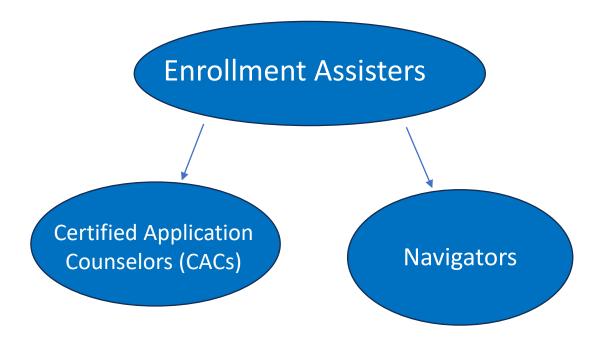


### Update: DACA status eligibility

- DACA is not considered a Qualified Immigration Status, so folks with this status are not eligible for Medicaid through expansion
- As of November 1st, 2024, DACA holders will be eligible to enroll in Healthcare.gov coverage, assuming they meet other eligibility criteria
- DACA holders whose income is within the Medicaid Expansion eligibility limits (0-138% FPL) but don't qualify for Medicaid based on immigration status can qualify for financial assistance when enrolling in the Marketplace.



#### Enrollment Assisters, Defined

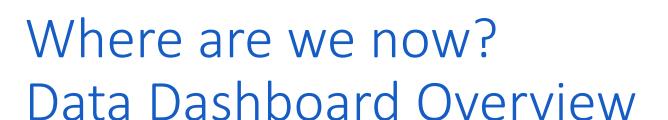


Enrollment assisters provide free and unbiased support with applying for Medicaid or ACA Marketplace coverage. They are in all 100 NC Counties and offer in-person, phone, and Zoom appointments.





- Medicaid is for low-income individuals,
   while Medicare is typically for individuals age 65+
- The "asset test" is not a part of the Expansion eligibility requirements
- A history of incarceration cannot disqualify someone from receiving Medicaid through Expansion
- Previous Medicaid denial or recent termination does not necessarily disqualify someone from Medicaid Expansion- encourage them to apply again!





NC Medicaid Expansion Enrollment as of April 4, 2024: 416,595

#### NC Medicaid Expansion Enrollment Dashboard

Last Update on April 4, 2024 Updated Monthly

Note: Enrollments processed after this date are not reflected in this dashboard.

This dashboard shows the number of people enrolled in NC Medicaid only through expansion coverage.
The charts, excluding the map, can be viewed by health plan, demographics, and/or county by using the filters below.
Note: Enrollment counts are pulled at the beginning of the month except for January 2024 which was pulled on the twelfth of the month. For privacy reasons, categories and/or charts with counts less than 11 will not display.

Health Plan

Age Group

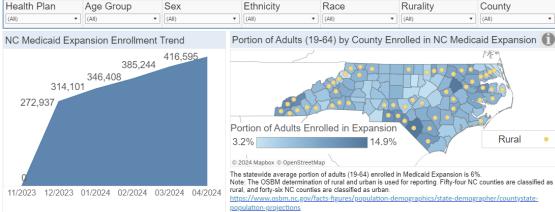
Sex

Ethnicity

Race

Rurality

County







# Protections for Unhoused Beneficiaries



#### Mailing Addresses

If your client does not have an address at which they can receive mail, they are allowed to use their county DSS office as their address on their application for Medicaid mail only.

- There is no time limit for how long folks can use the office as their address.
- Beneficiaries will receive important updates about changes to their coverage and information needed to recertify their Medicaid, so they should check their mail regularly



### Medicaid Copays

Service	Сорау
Chiropractic visits Doctor visits Non-emergency and emergency department visits Optometrist and optical visits Outpatient visits Podiatrist visits	\$4 per visit
Generic and brand prescriptions	\$4 per prescription

#### There are **no NC Medicaid copays** for:

- Members under age 21
- Members who are pregnant
- Members who get hospice care
- Federally recognized tribal members
- North Carolina Breast and Cervical Cancer Control Program (NC BCCCP) beneficiaries
- People living in an institution who get coverage for cost of care
- Children/youth in foster care
- Behavioral health, intellectual/developmental disability (I/DD) or traumatic brain injury (TBI) services



#### Medicaid Copays

Beneficiaries should not be denied services due to an inability to pay at the time of service.

- Under 42 C.F.R. 447.52(e)(2) providers are generally prohibited from denying "services to an eligible individual on account of the individual's inability to pay the cost sharing.
- Guidance found in <u>Clinical Coverage Policy</u> and <u>State Plan Amendment</u>



#### Medicaid Copays

## My beneficiary has been denied services because they can't pay. What do I do?

- Please report the name and location of any provider/pharmacy who is denying service due to inability to make payment
- Certain types of providers/ pharmacies tend to be more willing to provide service without payment. Ex: local pharmacies, FQHCs, etc.



#### Medical Transportation

Your client's managed care plan is required to provide transportation support if your client can't travel to their medical appointments.

- Find more information here.
- Google "Plan Name NC Medicaid Transportation"



### Agent/Broker Fraud

Over the past 1.5 years, there has been an increased frequency of agents or brokers committing fraudulent enrollments in Healthcare.gov plans.

- Vulnerable populations are targeted (unhoused folks, undocumented folks)
- Applications are being submitted with falsified information and without the individual's full understanding or consent



### Agent/Broker Fraud

# If your client is told they are enrolled in a Marketplace plan that they weren't aware of

- Report the instance to an enrollment assister ASAP.
- If they cancel the plan on their own, they may still face tax penalties for the period they were "double-covered" by the Marketplace and Medicaid.



# Opportunities to Connect Clients to Medicaid



#### **Connect patients to information**

- Display <u>flyers</u> throughout your offices/ physical locations (e.g., waiting areas, bathrooms)
- Have client-facing staff become familiar with basic Medicaid expansion eligibility criteria
- If you are aware of your clients' insurance status, prioritize reaching uninsured clients
  - Help clients understand if they have Family Planning or Full Medicaid, and what the differences are



#### Connect patients to assistance

- Connect patients with an enrollment assister (even if you're not sure the patient qualifies for Medicaid)
  - Provide phone number and website for the Connector
  - Help patient schedule appointment on the Connector
- Set-up kiosk in your office for patients to <u>apply</u> online for <u>Medicaid</u>



#### Staff provide enhanced support

- Become <u>Medicaid Ambassador</u> to answer questions about Medicaid expansion.
- Become a Navigator <u>or</u> Certified Application Counselor (CAC) to help people apply for Medicaid and Marketplace coverage.

#### **Navigator**

 Become a volunteer Navigator by completing <u>this form</u> and selecting the "Enrollment Assister Interest" box.

## **Certified Application Counselor** (CAC)

- Your organization becomes

   Certified Application Counselor
   Designated Organization (CDO).
- Staff can then train to become a CAC
- CDO application window opens in June.



### Community Partnerships

- Develop/foster relationship with county DSS office.
  - Could a DSS caseworker be present at your organization one day/week to assist patients and answer their questions?



## Resource Overview

# NC DHHS Medicaid Expansion Toolkit



- The <u>toolkit</u> includes flyers, social media posts, ePASS demo, and newsletter template
- All materials are available in English and Spanish
  - Two flyers are available in 7 additional languages: Chinese, Arabic,
     Haitian Creole, Hmong, Korean, Russian, Vietnamese
- Click here to order printed materials to display at your offices or hand out at outreach events (deadline: May 30)
- The toolkit is updated regularly so keep it bookmarked!



#### NC Medicaid Ombudsman

- The NC Medicaid Ombudsman provides free, confidential and unbiased support and education about the rights and responsibilities people have under NC Medicaid Managed Care.
- They utilize a no wrong door approach, so this is a great place to start if you're not sure who to reach out to about an issue.
- Beneficiaries can contact the Ombudsman by calling 877-201-3750.

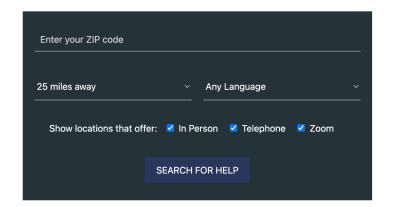


#### Get Covered Connector

- Schedule an appointment with an enrollment assister
- Linked
   at <a href="https://widget.getcoveredame">https://widget.getcoveredame</a>
   rica.org/
  - Spanish
     version: <a href="https://widget-es.getcoveredamerica.org/">https://widget-es.getcoveredamerica.org/</a>









## Our Medicaid Expansion Efforts

- Webinars (second Thursday of the month)
  - Highlight: <u>Medicaid Expansion Best</u>
     Practices for Unhoused Populations
- Partner Engagement Sessions (first Thursday of the month)
- Medicaid Expansion Regional Trainings

Materials housed at equitypn.org/nc-medicaid-expansion

Sign up for our Medicaid Expansion O& E Listserv!





# Questions?

# Thank you!

Contact us:

Hollis Smith, <a href="mailto:hsmith@caresharehealth.org">hsmith@caresharehealth.org</a>



## Mainstream Benefits



## Food Stamps

- Provides supplemental food assistance for individuals and families based on income
- eligibility based on income and household size
- Controlled substance felony require a QPSA assessment
- How to apply:
  - In Person Wake County DSS (wake.gov, oak city cares)
  - Online ncpass.nc.gov
  - Over the phone: 919-212-7000

Table 1: SNAP Income Eligibility Limits - Oct. 1, 2023, through Sept. 30, 2024

Household Size	Gross monthly income (130 percent of poverty)	Net monthly income (100 percent of poverty)
1	\$1,580	\$1,215
2	\$2,137	\$1,644
3	\$2,694	\$2,072
4	\$3,250	\$2,500
5	\$3,807	\$2,929
6	\$4,364	\$3,357
7	\$4,921	\$3,785
8	\$5,478	\$4,214
Each additional member	+\$557	+\$429

<sup>\*</sup> SNAP gross and net income limits are higher in Alaska and Hawaii.



## SSI (Supplemental Security Income)

- Monthly disability income for adults and children with low income
- Eligibility based on income, resources and disability status
- Ways to apply:
  - Online- ssa.gov/disability
  - Phone: 1-800-772-1213 (appointments over the phone or via in person)



## (Social Security Disability Income)

- Monthly income for disabled workers who have a work history that has paid into social security
- Eligibility based on disability status and work history
- Ways to apply:
  - Same as above for SSI





 Temporary financial assistance and support services to low income families with children



#### **Work First Maximu**

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Assistance Unit*	Maximum Benefit Payment
1	\$181
2	\$236
3	\$272
4	\$297
5	\$324

6	\$349
7	\$373
8	\$386
9	\$406
10	\$430
11	\$448
12	\$473
13	\$496
14	\$521



# NC ESG RFA Estimated Timeline



### **RFA Estimated Timeline**

June 11, 2024	Public Notice Release
June 14, 17, and 18, 2024	RFA Instructional Trainings
August 26, 2024	All Applications Due (this date will not change)
August 27 – October 3, 2024	NC ESG Application Review
October 4, 2024	Funding Decisions Announced
October 18, 2024	Agency's intent to appeal Due
October 25, 2024	Appeals & Special Consideration Materials Due
November 22, 2024	Appeal Responses
December 16, 2024	Contracts Sent Out



## **Charter Timeline**



# **Committee Updates**



# Conflict of Interest Policy

## Adjourn



Next Meeting:

June 17th at 2:00pm

**In Person Only** 

Location: TBA

CoC Coordination or for more info: Info@wakenc507.org