

Medicaid & CHIP in 2014: A Simple Seamless Path to Affordable Coverage

Photo 1

Photo 2

Photo 3

- Seniors and Individuals with Disabilities in the World of MAGI

Eligibility for Seniors and People with Disabilities in 2014

Everyone under age 65 with income at or below 133% FPL eligible for Medicaid, regardless of disability status, as long non-financial eligibility criteria are met.

Minimum Medicaid Eligibility Levels Now and 2014

Population	Current Minimum Eligibility Levels	2014 Minimum Eligibility Levels
Children and Preg. Women	100%/133%	≥ 133% (Varies by State)
Parents	AFDC level (Average = 64%)	133%
Disabled Adults	74% (SSI-related)	133%
Other Adults	0%*	133%

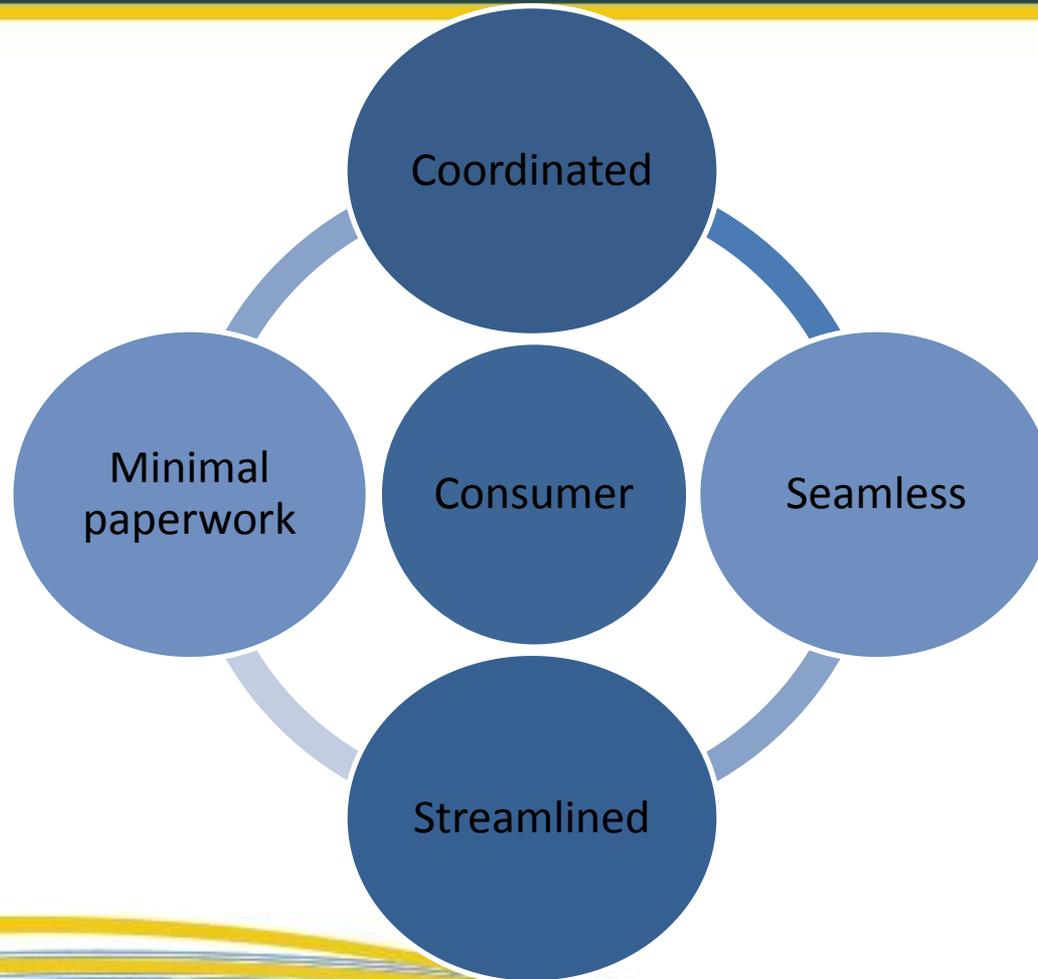
* 5 States provide Medicaid or Medicaid look-alike coverage to certain childless adults; 15 States provide a limited benefit package to certain childless adults.

Eligibility for the Aged, Blind and Disabled in 2014

Coverage Challenges

- ✓ No coverage gap for SSI recipients not eligible for Medicaid in 209(b) States due to more restrictive criteria; they are eligible under new adult group with enhanced FMAP if newly-eligible. (§435.119(b)(4))
- × Challenge remains for seniors who are
 - Not eligible for Medicare
 - Not eligible for SSI
 - Have MAGI below 100% FPL

Consumer-Centric Experience: A Simple Seamless Path to Affordable Coverage



Key Challenges

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- ❖ Policy and operational challenges to create consumer-centric experience for all Medicaid populations.
- ❖ Streamlined application
- ❖ Eligibility determination and enrollment process
- ❖ Special challenges for the elderly
- ❖ Transitions between insurance affordability programs and to Medicare

Coordinated and Streamlined Eligibility Determination Process Challenges

The Three Proposed Rules Coordinated

- ❖ Disabled individuals able to enroll in coverage through the Exchange and receive advance payments of the premium tax credit pending determination of Medicaid eligibility based on disability (Proposed 42 CFR 1200(f) and 45 CFR 155.345(b)(2))
- ❖ No reconciliation (re-payment of advanced PTCs) under §1.36B-2(c)(2)(iii)(B) of Treasury NPRM for individuals ultimately determined eligible for Medicaid retroactive to date of application.

Coordinated and Streamlined Eligibility Determination Process Challenges

Challenge: To integrate multiple eligibility pathways for seniors and people with disabilities into single streamlined and coordinated eligibility and enrollment process.

NPRM: Single streamlined application + approved supplemental forms or separate targeted application. (§435.907(c))

Coordinated and Streamlined Eligibility Determination Process Challenges

Challenge: To integrate multiple eligibility pathways for seniors and people with disabilities into single streamlined and coordinated eligibility and enrollment process.

NPRM: Individuals not eligible based on applicable MAGI standard through single application (MAGI-based income too high, 65+, eligible for Medicare) must be evaluated for Medicaid eligibility on other bases. (§435.911(c)(2))

Challenges Developing the Single Streamlined Application

- ❖ Identification of individuals not eligible based on MAGI who may be eligible on other bases
 - Screening questions through single application
 - Opportunities for self-identification

Challenges Developing the Single Streamlined Application

Identification of individuals not appropriate for single streamlined application

- Seniors
- Long term care

Transitioning to Medicare

- ❖ Beneficiaries regularly and predictably transitioning into Medicare
 - SSDI recipients in 24-month waiting period
 - People aging into Medicare
- ❖ Not a new issue, but new magnitude and new opportunities

Challenges for Individuals Age 65+

- ❖ Coverage challenges
- ❖ Access via web portals and other common eligibility doors
- ❖ MAGI exception for elderly includes elderly caretaker relatives

Questions and Comments?

Sarah deLone

sarah.delone2@cms.hhs.gov

410-786-0615

Anne Marie Costello

AnneMarie.Costello@cms.hhs.gov

410-786-5075