Table of Contents

State/Territory Name: Maryland

State Plan Amendment (SPA) #: 24-0017

This file contains the following documents in the order listed:

- 1) Approval Letter
- 2) Form CMS-179
- 3) Approved SPA Pages

DEPARTMENT OF HEALTH & HUMAN SERVICES

Centers for Medicare & Medicaid Services 601 E. 12th St., Room 355 Kansas City, Missouri 64106



Medicaid and CHIP Operations Group

April 7, 2025

Ryan Moran Medicaid Director Maryland Department of Health 201 W. Preston Street, 5th Floor Baltimore, MD 21201

Re: Maryland State Plan Amendment (SPA) 24-0017

Dear Mr. Moran:

Enclosed please find a corrected approval package for your Maryland State Plan Amendment (SPA) submitted under transmittal number (TN) 24-0017. This SPA, proposes to implement Express Lane Eligibility (ELE) to streamline and expedite renewal of eligible individuals in the Maryland Medicaid Assistance Program and Maryland Children's Health Program (MCHP), was originally approved on March 14, 2025. The approval package sent to Maryland included the following errors:

- The approved SPA has a typo in the footers of the 11e and f approved SPA pages. SPA pages 11e and f are not currently in the state plan and should not have a superseding SPA ID of 10-09. SPA pages 11e-11f should be identified as NEW in the SPA page footers.
- The CMS 179 has been updated to reflect the pages that are new were removed from Box 8 as obsolete pages.

The enclosed corrected package contains the original signed letter, the corrected CMS-179, and the corrected SPA pages.

If you have any questions, please contact Talbatha Myatt at (215) 861-4259 via email at Talbatha.Myatt@cms.hhs.gov.

Sincerely,

Nicole McKnight
On Behalf of Courtney Miller, MCOG Director

Enclosures

DEPARTMENT OF HEALTH & HUMAN SERVICES Centers for Medicare & Medicaid Services 601 E. 12th St., Room 355 Kansas City, Missouri 64106



Medicaid and CHIP Operations Group

March 18, 2025

Ryan Moran Medicaid Director Maryland Department of Health 201 W. Preston Street, 5th Floor Baltimore, MD 21201

Re: Maryland State Plan Amendment (SPA) 24-0017

Dear Mr. Moran:

The Centers for Medicare & Medicaid Services (CMS) reviewed your Medicaid State Plan Amendment (SPA) submitted under transmittal number (TN) 24-0017. This amendment proposes to implement Express Lane Eligibility (ELE) to streamline and expedite renewal of eligible individuals in the Maryland Medicaid Assistance Program and Maryland Children's Health Program (MCHP).

We conducted our review of your submittal according to statutory requirements in Title XIX of the Social Security Act. This letter informs you that Maryland's Medicaid SPA 24-0017 was approved on March 14, 2025, effective July 1, 2025.

Enclosed are copies of Form CMS-179 and approved SPA pages to be incorporated into the Maryland State Plan.

If you have any questions, please contact Talbatha Myatt at (215) 861-4259, or via email at Talbatha.Myatt@cms.hhs.gov.

Sincerely,

James G. Scott, Director Division of Program Operations

Enclosures

| STATE PLAN MATERIAL | 1. TRANSMITTAL NUMBER 2. STATE 2. STATE MD | |
|--|---|--|
| FOR: CENTERS FOR MEDICARE & MEDICAID SERVICES | 3. PROGRAM IDENTIFICATION: TITLE OF THE SOCIAL SECURITY ACT XIX XXI | |
| TO: CENTER DIRECTOR CENTERS FOR MEDICAID & CHIP SERVICES DEPARTMENT OF HEALTH AND HUMAN SERVICES | 4. PROPOSED EFFECTIVE DATE July 1, 2025 | |
| 5. FEDERAL STATUTE/REGULATION CITATION | 6. FEDERAL BUDGET IMPACT (Amounts in WHOLE dollars) | |
| 42 CFR 447.201 | a FFY 2025 \$ 0 b. FFY 2026 \$ 0 | |
| 7. PAGE NUMBER OF THE PLAN SECTION OR ATTACHMENT Section 2 Pg. 11b 11f (24 0017) | 8. PAGE NUMBER OF THE SUPERSEDED PLAN SECTION OR ATTACHMENT (If Applicable) | |
| Section 2 Pg. 11b-11d (10-09) Section 2 Pg. 11e-11f (NEW) | Section 2 Pg. 11b-11f (10-09) Section 2 Pg. 11b-11d (10-09) Section 2 Pg. 11e-11f (NEW) | |
| SUBJECT OF AMENDMENT The purpose of this SPA is to implement Express Lane Eligibility (ELE) to streamli Assistance Program and Maryland Children's Health Program (MCHP). | ne and expedite renewal of eligible individuals in the Maryland Medicaid | |
| 10. GOVERNOR'S REVIEW (Check One) GOVERNOR'S OFFICE REPORTED NO COMMENT COMMENTS OF GOVERNOR'S OFFICE ENCLOSED NO REPLY RECEIVED WITHIN 45 DAYS OF SUBMITTAL | OTHER, AS SPECIFIED: | |
| | 15. RETURN TO | |
| | Ryan Moran Medicaid Director | |
| Tricia Roddy | Medicaid Director Maryland Department of Health | |
| Tricia Roddy | Medicaid Director | |
| Tricia Roddy 13. TITLE Deputy Medicaid Director 14. DATE SUBMITTED | Medicaid Director Maryland Department of Health 201 W. Preston St., 5th Floor | |
| Tricia Roddy 13. TITLE Deputy Medicaid Director | Medicaid Director Maryland Department of Health 201 W. Preston St., 5th Floor Baltimore, MD 21201 | |
| Tricia Roddy 13. TITLE Deputy Medicaid Director 14. DATE SUBMITTED 12-18-2024 FOR CMS U | Medicaid Director Maryland Department of Health 201 W. Preston St., 5th Floor Baltimore, MD 21201 | |
| Tricia Roddy 13. TITLE Deputy Medicaid Director 14. DATE SUBMITTED 12-18-2024 FOR CMS D 16. DATE RECEIVED | Medicaid Director Maryland Department of Health 201 W. Preston St., 5th Floor Baltimore, MD 21201 SE ONLY 17. DATE APPROVED 03-14-2025 | |
| Tricia Roddy 13. TITLE Deputy Medicaid Director 14. DATE SUBMITTED 12-18-2024 FOR CMS U 16. DATE RECEIVED 12-18-2024 PLAN APPROVED - OF | Medicaid Director Maryland Department of Health 201 W. Preston St., 5th Floor Baltimore, MD 21201 SE ONLY 17. DATE APPROVED 03-14-2025 | |
| Tricia Roddy 13. TITLE Deputy Medicaid Director 14. DATE SUBMITTED 12-18-2024 FOR CMS U 16. DATE RECEIVED 12-18-2024 PLAN APPROVED - OI 18. EFFECTIVE DATE OF APPROVED MATERIAL 07-01-2025 | Medicaid Director Maryland Department of Health 201 W. Preston St., 5th Floor Baltimore, MD 21201 SE ONLY 17. DATE APPROVED 03-14-2025 IE COPY ATTACHED 19. SIGNATURE OF APPROVING OFFICIAL | |
| Tricia Roddy 13. TITLE Deputy Medicaid Director 14. DATE SUBMITTED 12-18-2024 FOR CMS U 16. DATE RECEIVED 12-18-2024 PLAN APPROVED - OI 18. EFFECTIVE DATE OF APPROVED MATERIAL 07-01-2025 | Medicaid Director Maryland Department of Health 201 W. Preston St., 5th Floor Baltimore, MD 21201 SE ONLY 17. DATE APPROVED 03-14-2025 IE COPY ATTACHED | |
| Tricia Roddy 13. TITLE Deputy Medicaid Director 14. DATE SUBMITTED 12-18-2024 FOR CMS U 16. DATE RECEIVED 12-18-2024 PLAN APPROVED - OI 18. EFFECTIVE DATE OF APPROVED MATERIAL 07-01-2025 20. TYPED NAME OF APPROVING OFFICIAL Nicole McKnight | Medicaid Director Maryland Department of Health 201 W. Preston St., 5th Floor Baltimore, MD 21201 SE ONLY 17. DATE APPROVED 03-14-2025 IE COPY ATTACHED 19. SIGNATURE OF APPROVING OFFICIAL | |
| Tricia Roddy 13. TITLE Deputy Medicaid Director 14. DATE SUBMITTED 12-18-2024 FOR CMS U 16. DATE RECEIVED 12-18-2024 PLAN APPROVED - OI 18. EFFECTIVE DATE OF APPROVED MATERIAL 07-01-2025 20. TYPED NAME OF APPROVING OFFICIAL | Medicaid Director Maryland Department of Health 201 W. Preston St., 5th Floor Baltimore, MD 21201 SE ONLY 17. DATE APPROVED 03-14-2025 IE COPY ATTACHED 19. SIGNATURE OF APPROVING OFFICIAL 21. TITLE OF APPROVING OFFICIAL On Behalf of Courtney Miller, MCOG Director | |

STATE PLAN UNDER TITLE XIX OF THE SOCIAL SECURITY ACT State: Maryland **Medical Assistance Program**

Page 11b

| Girli (A | SECTION 2 – COVERAGE AND ELIGIBILITY |
|---------------------------|---|
| Citation(s) | |
| | 2.1 Application, Determination of Eligibility and Furnishing Medicaid (Continued) |
| 1902(e)(13) of the Act | (e) Express Lane Option. The Medicaid State agency elects the option to rely on a finding from an Express Lane agency when determining whether a child satisfies one or more components of Medicaid eligibility. The Medicaid State agency agrees to meet all of the Federal statutory and regulatory requirements for this option. This authority may not apply to eligibility determinations made before February 4, 2009, or after September 30, 2013. |
| | (1) The Express Lane option is applied to: ☐ Initial determinations ☐ Redeterminations ☐ Both |
| | (2) A child is defined as younger than age: □ 19 □ 20 ☒ 21 |
| | (3) The following public agencies are approved by the Medicaid State agency as Express Lane agencies: |
| Services (D | s Lane Agency at redetermination will be the Maryland Department of Human HS). DHS is the administrator of the Supplemental Nutrition Assistance NAP) in the state of Maryland. |
| | |

TN No.: <u>24-0017</u> Supersedes TN No.: <u>10-09</u> Approval Date 03/14/2025 Effective Date 07/01/2025

STATE PLAN UNDER TITLE XIX OF THE SOCIAL SECURITY ACT State: Maryland Medical Assistance Program Page 11c

SECTION 2 – COVERAGE AND ELIGIBILITY

| Citation(s) | | |
|-------------|--|--|
| | | |

- 2.1 Application, Determination of Eligibility and Furnishing Medicaid (Continued)
- (4) The following component/components of Medicaid eligibility are determined under the Express Lane option. Also, specify any differences in budget unit, deeming, income exclusions, income disregards, or other methodology between Medicaid eligibility determinations for such children and the determination under the Express Lane option.

At redetermination, the Maryland Medical Assistance Program will renew Medicaid eligibility for children under age 21 who are receiving SNAP benefits, despite differences in household composition and income-counting rules. The State will renew Medicaid eligibility for SNAP participants under age 21 whose gross income as determined by SNAP is under the applicable modified adjusted gross income (MAGI)-based income standard for Medicaid eligibility without conducting a separate MAGI-based income determination. The highest MAGI threshold is 200% FPL. The highest non-MAGI income standard is 300% FBR. This process will apply to the MAGI and non-MAGI population.

The Maryland Medical Assistance Program will identify children for both Medicaid and SNAP through a data match. This process will be used for renewals only. All members eligible for this process have completed an initial application and have been approved for both Medicaid and SNAP eligibility.

The following summarizes SNAP methodologies in determining eligibility based on income:

TN No.: <u>24-0017</u> Approval Date <u>03/14/2025</u> Effective Date <u>07/01/2025</u>

Supersedes TN No.: 10-09

STATE PLAN UNDER TITLE XIX OF THE SOCIAL SECURITY ACT State: Maryland **Medical Assistance Program** Page 11d

SECTION 2 – COVERAGE AND ELIGIBILITY

| Citation(s) | | |
|-------------|--|--|
| | | |

2.1 Application, Determination of Eligibility and Furnishing Medicaid (Continued)

SNAP Budget Unit: May be one person or a group of individuals living together who purchase food and prepare meals together.

SNAP Gross Income Limit: 200% FPL for categorically eligible households and 130% for non-categorically eligible households. Medicaid will use SNAP income data for all children's groups whose income standards are at or below 200% FPL for the MAGI population and 300% FBR for the non-MAGI population.

SNAP Income Deductions:

- Income deductions are used to determine benefit level and eligibility for all SNAP households included in this process except for those with an elderly or disabled member who are required to meet the net income standard.
- For households with an elderly or disabled member, a 100% net income threshold must be met by using the following disregards:
 - Standard deduction determined according to household size in accordance with 7 CFR 273.9(d)(1).
 - Excess medical deduction for non-reimbursable medical expenses in excess of \$35 a month.

SNAP Income Exclusions:

SNAP Income Exclusions are items that are deducted from the household's gross income to determine eligibility and benefit level after gross income has been calculated. The following are deducted from a household's gross income:

- Standard deduction as described above;
- Earned income deduction equal to 20% of gross monthly earned income and 50% for self-employment income;
- Excess medical deduction;
- Dependent care deduction for children under 18 and people with disabilities of any
- Child support deduction for legally obligated child support payments to a nonhousehold member;
- Excess shelter deduction:
- Standard utility allowances;
- Infrequent and irregular incomes not in excess of \$30 per recipient per quarter;

Effective Date 07/01/2025 TN No.: 24-0017 Approval Date 03/14/2025

Supersedes TN No.: 10-09

STATE PLAN UNDER TITLE XIX OF THE SOCIAL SECURITY ACT State: Maryland **Medical Assistance Program** Page 11e

SECTION 2 – COVERAGE AND ELIGIBILITY

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2.1 Application, Determination of Eligibility and Furnishing Medicaid (Continued)

- Educational assistance, including but not limited to: grants, scholarships, fellowships, education loans on which payment is deferred, work-study, veterans' educational benefits;
- Other loans including loans from private individuals and commercial institutions;

Excluded Income:

Excluded Income is non-countable income. The following are excluded from income counting for all households and are not included when calculated gross income:

- Monies received and used for the care and maintenance of a third-party beneficiary who is not a household member;
- Earned income of elementary or high school students who are members of the household and are 17 years old or younger;
- Non-recurring lump-sum payments;
- Reimbursements for past or future expenses that do not exceed actual incurred expenses and do not represent a gain or benefit to the household;
- Income in-kind;
- Vendor payments (money or an in-kind payment not owed to the household and paid directly to someone outside the household for a household expense);
- Child support payments received by TCA recipients;
- Income excluded by federal statute;
- Cash donations or contributions based on need from private organizations;
- Earned income tax credit payments;
- Income withheld from an assistance payment, earned income, or other source that is voluntarily or involuntarily returned to the source to repay a prior overpayment received from that income source;
- Reverse mortgages;
- Housing and Urban Development (HUD) utility reimbursements or allowances;
- Interest earned on bank accounts;
- Cost of producing self-employment income;
- Guaranteed Basic Income (GBI).

Effective Date 07/01/2025 Approval Date <u>03/1</u>4/2025 TN No.: 24-0017

Supersedes TN No.: NEW

STATE PLAN UNDER TITLE XIX OF THE SOCIAL SECURITY ACT State: Maryland Medical Assistance Program

Page 11f

| | SECTION 2 – COVERAGE AND ELIGIBILITY |
|-------------|--|
| Citation(s) | |
| | 2.1 Application, Determination of Eligibility and Furnishing Medicaid (Continued) |
| | (5) Check off and describe the option used to satisfy the Screen and Enroll requirement before a child may be enrolled under title XXI. (a) Screening threshold established by the Medicaid agency as: |
| | (i) percentage of the Federal poverty level which exceeds the highest Medicaid income threshold applicable to a child by a minimum of 30 percentage points: specify; or |
| | ☐ (ii) percentage of the FPL (describe how this reflects the value of any differences between income methodologies of Medicaid and the Express Lane agency: |
| |); or |
| | \square (b) Temporary enrollment pending screen and enroll. |
| | ☒ (c) State's regular screen and enroll process for CHIP. |
| | ☐ (6) Check off if the State elects the option for automatic enrollment without a Medicaid application, based on data obtained from other sources and with the child's or family's affirmative consent to the child's Medicaid enrollment. |
| | (7) Check off if the State elects the option to rely on a finding from an Express Lane agency that includes gross income or adjusted gross income shown by State income tax records or returns. |

TN No.: <u>24-0017</u> Approval Date <u>03/14/2</u>025 Effective Date <u>07/01/2</u>025

Supersedes TN No.: NEW