



# Medicaid Expansion: Collaborating to Connect Newly Eligible Individuals to Coverage

NCCHCA Primary Care Conference

June 6, 2024

# Presenters

- Sarah Jolly, Navigator, North Carolina Navigator Consortium
- April Morgan, Outreach & Enrollment Manager, North Carolina Community Health Center Association
- Hollis Smith, Medicaid Expansion Outreach & Education Coordinator, Care Share Health Alliance

# Agenda

- Organization Highlights
- Medicaid Expansion Introduction and Eligibility Overview
- Medicaid Expansion Resource Overview
- Strategies to Connect Patients/ Clients to Medicaid
- Addressing Suspected Fraudulent Marketplace Enrollment
- Closing



# Intro Poll!

Scan the QR Code or visit

**PollEv.com/HSmith365**

# Organization Highlights



# Care Share Health Alliance

- A health equity focused, NC-based non-profit that supports Community-Based Organizations (CBOs) which address the Social Determinants of Health
- A major focus of our work is supporting community partners and enrollment assisters during Medicaid Expansion implementation
- Learn more at [CareShareHealth.org](https://CareShareHealth.org)

# NC Community Health Center Association (NCCHCA)

- Formed in 1978 to support and advocate on behalf of community health centers (CHCs) and their patients.
- NCCHCA currently supports 43 member CHCs that collectively operate 550 sites in 88 counties.
- CHCs provide integrated medical, dental, pharmacy, behavioral health, and enabling services (e.g., *health insurance enrollment*) to patients regardless of insurance status, immigration status, or ability to pay.

# NC Community Health Center Association (NCCCHCA)

- CHCs in NC served 696,000 patients in 2022
- Insurance breakdown (2022, *prior to expansion*)
  - 36% Uninsured
  - 23% Medicaid
  - 14% Medicare
  - 27% Third-party insurance
- CHCs are an important site for identifying people who are newly eligible for Medicaid.
- These patients can continue to seek care at their local CHC and will now have peace of mind that they are covered in the event of a serious or chronic health issue.



# NC Community Health Center Association (NCCHCA)

- In early 2024, NCCHCA hired eight (8) Regional Support Specialists (RSSs) to support CHCs with Medicaid expansion outreach and enrollment efforts.
- RSSs are Certified Application Counselors (CACs) and are trained to help individuals apply for and connect to health coverage.

Hear More Tomorrow!

**Medicaid Expansion Regional Support  
Specialists: An Approach to Connecting  
Patients to Coverage**

**Friday, June 7, 10:00am**



# NC Navigator Consortium

- Led by Legal Aid of NC, the NC Navigator Consortium is a collection of 11 health & community nonprofits
- Work in collaboration to maximize Healthcare.gov Marketplace and Medicaid education/enrollment
- Coordinate outreach/enrollment/education events
- Work with local & statewide partners to get the word out
- Over 150 active Navigators at 183 locations statewide in the last year
- [NCNavigator.org](https://www.ncnavigator.org)

# NC Navigator Consortium

## Accomplishments since 2013:

- Touched over **7 million** North Carolinians with information about the ACA
- Direct 1:1 conversations with **~750,000** North Carolinians
- Directly enrolled/re-enrolled **over 120,000** North Carolinians
- Informed policy leaders, including Governor Roy Cooper, US Congresspeople, US HHS Secretary Becerra

The long-standing partnership and efforts of our three organizations have been recognized by philanthropic organizations, NC DHHS, and the NC Governor's Office.



# Funders



**Looking Back.  
Working Forward.**

Kate B. Reynolds Charitable Trust



**Cone Health  
FOUNDATION**

Driven by equity. Guided by community.



**John Rex  
Endowment**

*James B. Duke*

THE DUKE ENDOWMENT

**dogwood**  
health trust



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# Medicaid Expansion Collaborative Efforts

- Medicaid Regional Trainings
- Monthly Partner Engagement Sessions
- Monthly Webinars
- Ongoing training and technical assistance for health insurance enrollment assisters
- Ongoing communications with NC DHHS

# Medicaid Expansion Introduction and Eligibility Overview

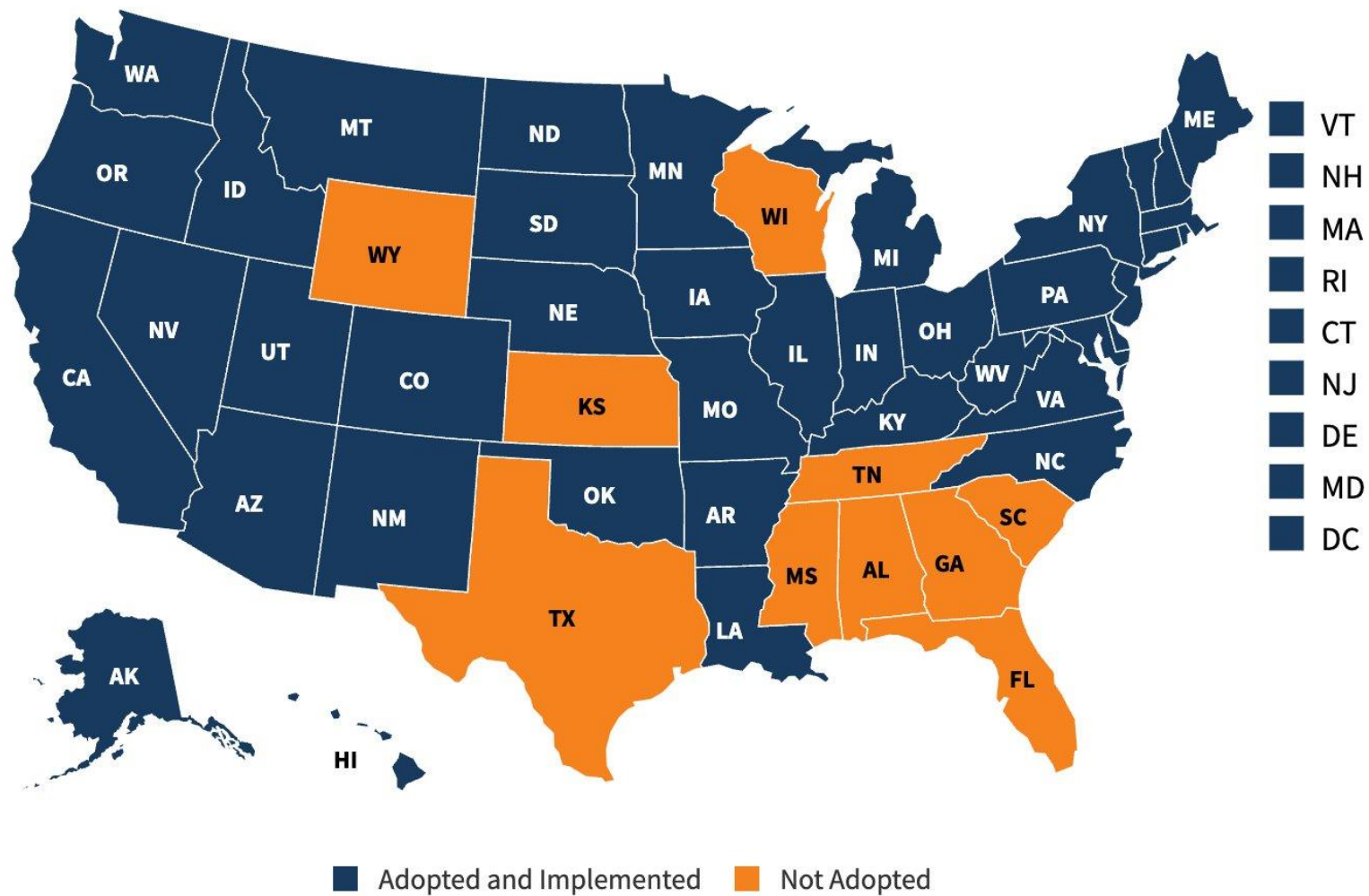


# What is Medicaid?

- Medicaid through Expansion 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).
- Medicaid is financed jointly by the federal government and states, and is administered by the states (NC DHHS in North Carolina)

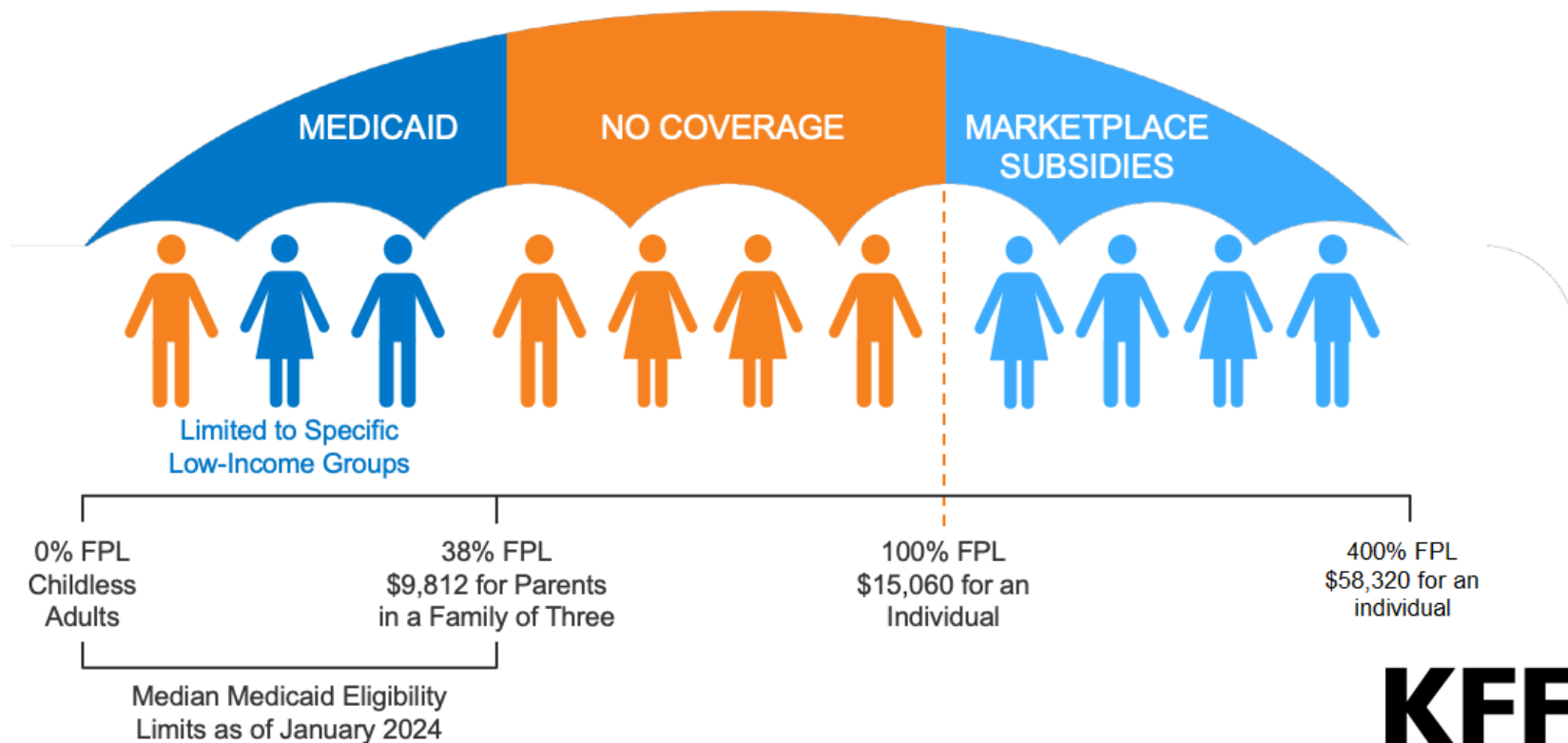
# The Affordable Care Act (ACA)

- In addition to creating the Federally-Facilitated Marketplace (Healthcare.gov), a key provision of the 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 April 2024, 10 states have not expanded eligibility.

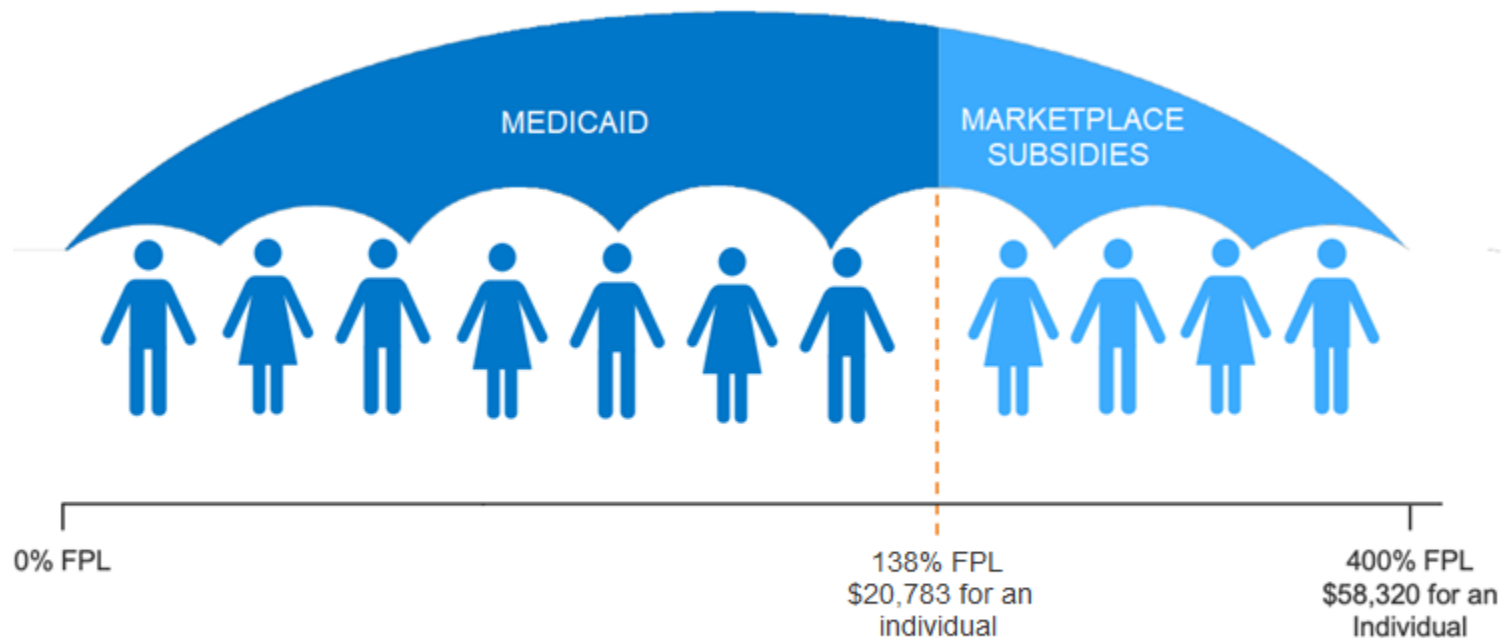


Source: KFF

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



# Medicaid/ Healthcare.gov Coverage Now



**KFF**

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.

# Medicaid Expansion Eligibility Requirements:

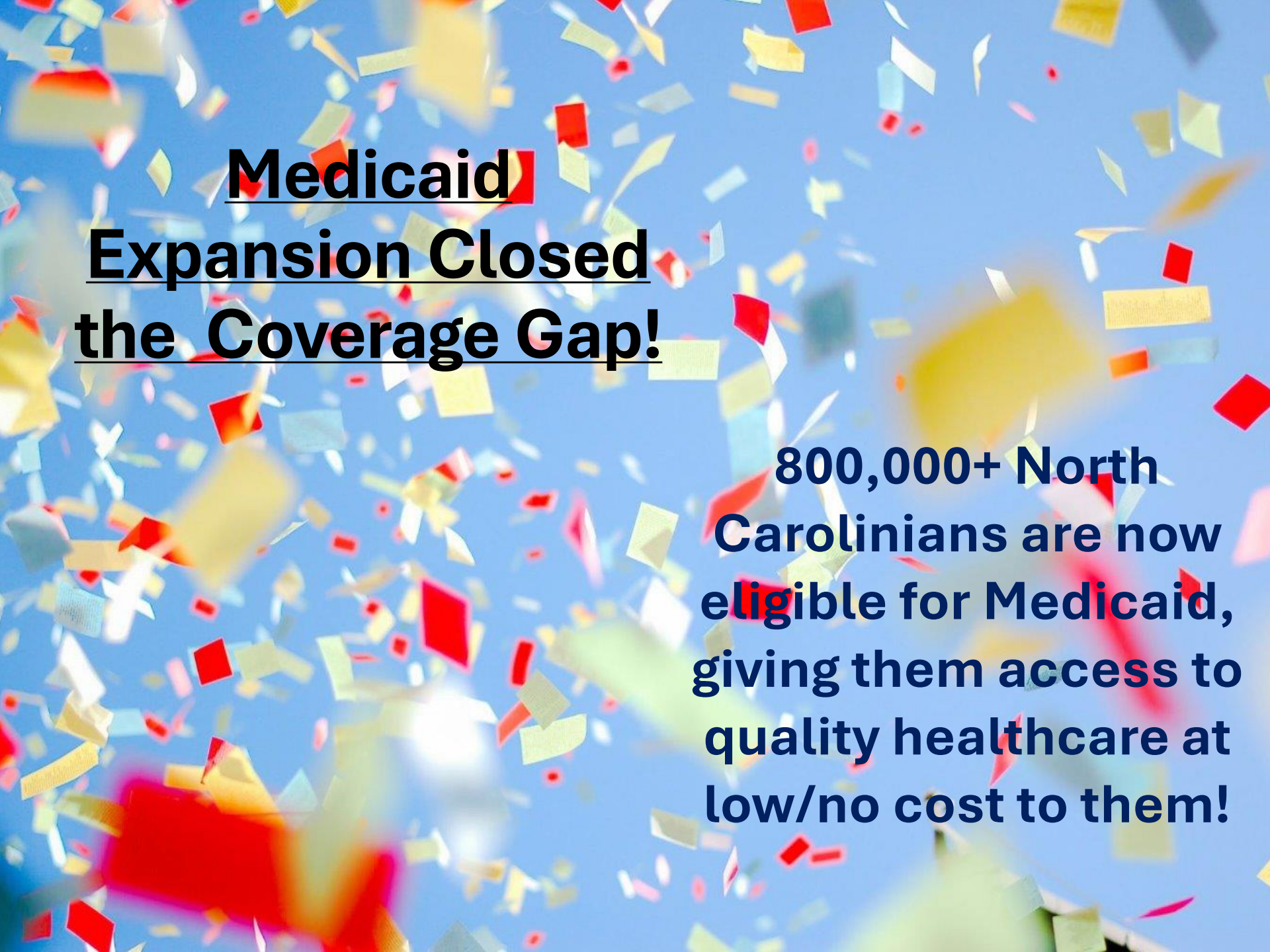
- **Live in North Carolina**
- **Ages 19 through 64 years old**
- **A citizen** ([some non-US citizens](#) can also get health care coverage through Medicaid).
- And **household income** falls within the following chart:

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

- Effective November 1, 2024, Deferred Action for Childhood Arrivals (DACA) holders will be eligible to enroll in Healthcare.gov coverage, assuming they meet other eligibility criteria
- DACA is not considered a Qualified Immigration status for Medicaid, so DACA holders are still not eligible for Medicaid through expansion
- DACA holders whose income is within the Medicaid Expansion eligibility limits (0-138% FPL) can qualify for financial assistance when enrolling in coverage on Healthcare.gov.





# **Medicaid Expansion Closed the Coverage Gap!**

**800,000+ North  
Carolinians are now  
eligible for Medicaid,  
giving them access to  
quality healthcare at  
low/no cost to them!**



# Where are we now?

## Data Dashboard Overview

- First result when you Google "NC Medicaid Expansion Dashboard"

### NC Medicaid Expansion Enrollment Dashboard

Last Update on April 4, 2024  
Updated Monthly

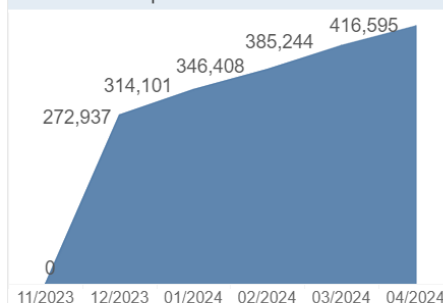
NC Medicaid Expansion Enrollment as of April 4, 2024: **416,595**

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

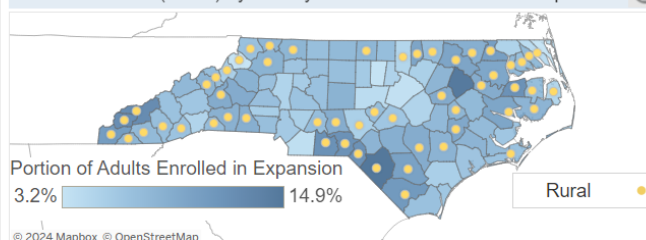
This dashboard shows the number of people enrolled in NC Medicaid only through expansion coverage. The charts, excluding the map, can be viewed by health plan, demographics, and/or county by using the filters below. *Note: Enrollment counts are pulled at the beginning of the month except for January 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
(All)	(All)	(All)	(All)	(All)	(All)	(All)

NC Medicaid Expansion Enrollment Trend



Portion of Adults (19-64) by County Enrolled in NC Medicaid Expansion



© 2024 Mapbox © OpenStreetMap

The statewide average portion of adults (19-64) enrolled in Medicaid Expansion is 6%.  
Note: The OSBM determination of rural and urban is used for reporting. Fifty-four NC counties are classified as rural, and forty-six NC counties are classified as urban.  
<https://www.osbm.nc.gov/facts-figures/population-demographics/state-demographer/countystate-population-projections>

# Important Reminders about Medicaid Expansion

- 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
- Previous Medicaid denial or recent termination does not necessarily disqualify someone from Medicaid Expansion

# Reminder: 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 Clinical Coverage Policy and State Plan Amendment

# Questions?



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# Medicaid Expansion Resource Overview



# NC DHHS Medicaid Expansion Toolkit

- The [toolkit](#) includes flyers, social media posts, and an ePASS demo
- All materials are available in English and Spanish, with two flyers available in the following additional languages:
  - Chinese, Arabic, Haitian Creole, Hmong, Korean, Russian, Vietnamese
- The toolkit is updated regularly

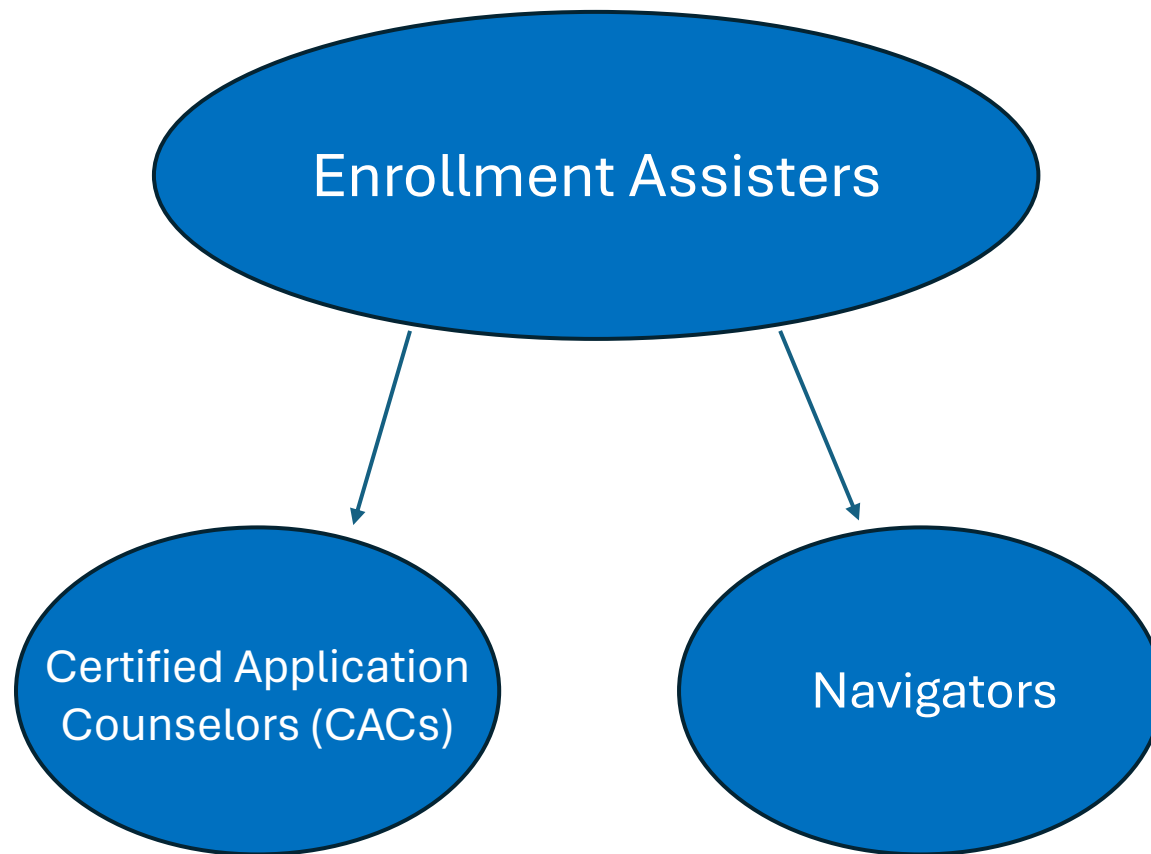
Medicaid Expansion Materials are  
available to order. Place your order  
by **June 10.**



# NC Medicaid Ombudsman

- The NC Medicaid Ombudsman provides free, confidential, and unbiased support to Medicaid beneficiaries about their rights and responsibilities under NC Medicaid Managed Care.
- Beneficiaries can contact the Ombudsman by calling 877-201-3750. They have English and Spanish representatives.
- There is a separate Ombudsman for providers.
  - [Medicaid.ProviderOmbudsman@dhhs.nc.gov](mailto:Medicaid.ProviderOmbudsman@dhhs.nc.gov)
  - Phone: [866-304-7062](tel:866-304-7062)





# Get Covered Connector

- Schedule an appointment with an enrollment assister
- Linked at <https://widget.getcoveredamerica.org/>
  - Spanish version: <https://widget-es.getcoveredamerica.org/>



## FIND LOCAL HELP

Need help with your health insurance application?  
Enter your ZIP code below to find appointments with  
local application assisters.

Enter your ZIP code

25 miles away    Any Language

Show locations that offer: ☒ In Person ☒ Telephone ☒ Zoom

SEARCH FOR HELP

# Questions?



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# Strategies to Connect Clients/Patients to Medicaid

# Connect Patients to Information

- Display flyers in exam rooms, waiting areas, bathrooms, etc.
- Have patient-facing staff become familiar with basic Medicaid expansion eligibility criteria
- Prioritize reaching uninsured patients
  - Run a list of uninsured patients and reach out to them
  - Identify uninsured patients when they come in for appointment

# 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 an appointment on the Connector
- Set-up kiosk for patients to apply online for Medicaid

# Provide Enhanced Support

## **Patient-facing staff can train to become:**

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

# Provide Enhanced Support

## Navigator

- Become a volunteer Navigator by completing this form and selecting the "Enrollment Assister Interest" box.

## Certified Application Counselor (CAC)

- Organization becomes a Certified Application Counselor Designated Organization (CDO)
- Staff of CDOs can train to become a CAC
- CDO application



# Community Partnerships

- Connect with community partners that:
  - Serve potentially eligible people
  - Provide education about Medicaid
  - Assist with the Medicaid applications
- 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?

# Questions?



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# Addressing Suspected Fraudulent Marketplace Enrollments

# Background

**Over the past 1.5 years, there has been an increased frequency in suspected fraudulent enrollments by agents and brokers in Healthcare.gov plans.**

CMS received 90,000 complaints about unauthorized enrollments in the first quarter of 2024. (Source: KFF News)

- Certain vulnerable populations are being targeted (ex: people for whom English is not their first language, unhoused populations)

# Background

## What does this look like?

- Applications are being submitted either without the individual's knowledge or consent OR individuals are being intentionally misled and not given information about the implications of the enrollment
- A beneficiary might only realize that they are enrolled in both Marketplace and Medicaid coverage when they attempt to use their Medicaid coverage

# Implications

## **Clients enrolled in both Marketplace and full Medicaid coverage can experience several problems:**

- Medicaid is the payor of last resort and won't cover medical costs until the client's Marketplace plan has been charged.
- Tax penalties- if someone is double-covered for an extended period and the fraud isn't appropriately reported, they might have to re-pay the Marketplace subsidy they received.

# Steps to Take

**If a patient is told they are enrolled in a Marketplace plan that they weren't aware of...**

- Refer them to an enrollment assister ASAP
- Enrollment Assisters can fill out a Complex Case Form to report the fraud and retroactively cancel the enrollment, and help connect them to the NC Department of Insurance if needed

## Exclusive: Senator Urges Biden Administration To Thwart Fraudulent Obamacare Enrollments

## Biden Team's Tightrope: Reining In Rogue Obamacare Agents Without Slowing Enrollment

## How the government is trying to stop rogue brokers from plaguing ACA enrollees

MAY 7, 2024 · 5:31 AM ET

FROM **KFF** Health News

By Julie Appleby





# Questions?



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# Closing Quiz!

Scan the QR Code or  
visit **PollEv.com/HSmith365**

# Takeaways From Today's Session

- Understand the eligibility requirements for Medicaid expansion and how expansion has impacted the health insurance Coverage Gap
- Awareness of Medicaid expansion tools and resources to support outreach and enrollment efforts
- How to support/assist Medicaid patients who have been enrolled in Marketplace coverage without their knowledge/consent

# Our Collective Medicaid Expansion Efforts

- Webinars (second Thursday of the month)
- Partner Engagement Sessions (first Thursday of the month)
- Medicaid Expansion Regional Trainings

Materials housed at  
[equitypn.org/nc-medicaid-expansion](https://equitypn.org/nc-medicaid-expansion)

Sign up for our Medicaid Expansion O&E Listserv!



# Questions?

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## Thank you!

Contact us:

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Hollis Smith, [hsmith@caresharehealth.org](mailto:hsmith@caresharehealth.org)