



# Medicaid Expansion 101

## The Nuts and Bolts

Ruth Kennedy, Department of Health  
and Hospitals, Medicaid Expansion  
Project Director



# Overview of Topics

- Retrospective— some lessons learned since 1998
- Who is now eligible to enroll in Medicaid?
- What will now **get** and how will they get it?
- State’s overarching enrollment strategy
  - Individuals automatically enrolled May 28th
  - Individuals eligible to “express” enroll without a full application
  - Multiple ways to apply for others
- Looking ahead—some “cautions” for 2017 and beyond

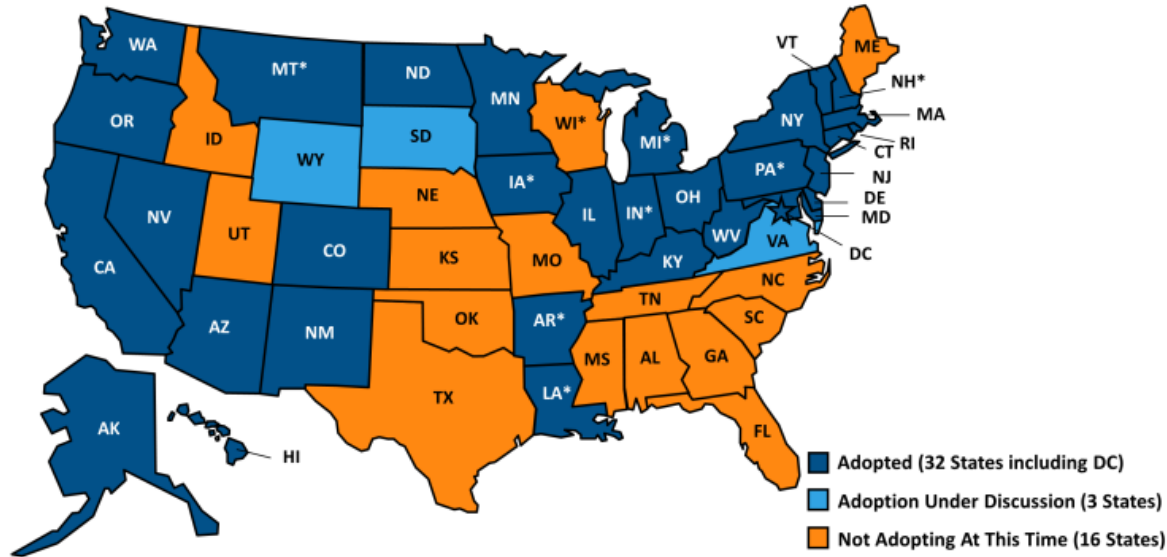
# Governor's Executive Order JBE 16-01

- Signed by Governor John Bel Edwards on January 12, 2016
- Directed DHH to adopt Rules and submit State Plan Amendments to **expand Medicaid** with effective date no later than 7/1/16.
- Directed DHH and all other executive branch departments to take actions within delegated authority necessary to implement



# Louisiana is 32<sup>nd</sup> State to Adopt Expansion

## Current Status of State Medicaid Expansion Decisions



NOTES: Current status for each state is based on KCMU tracking and analysis of state executive activity. \*AR, IA, IN, MI, MT, NH and PA have approved Section 1115 waivers. Coverage under the PA waiver went into effect 1/1/15, but it has transitioned coverage to a state plan amendment. Coverage under the MT waiver went into effect 1/1/2016. LA's Governor Edwards signed an Executive Order to adopt the Medicaid expansion on 1/12/2016, but coverage under the expansion is not yet in effect. WI covers adults up to 100% FPL in Medicaid, but did not adopt the ACA expansion. See source for more information on the states listed as "adoption under discussion."

SOURCE: "Status of State Action on the Medicaid Expansion Decision," KFF State Health Facts, updated January 12, 2016.

<http://kff.org/health-reform/state-indicator/state-activity-around-expanding-medicaid-under-the-affordable-care-act/>

# **Truisms from 18 Years of Experience in Medicaid Outreach & Enrollment**

- It's not A Field of Dreams—if we build it they may come
- You can't fake outreach
- Our Medicaid eligibility field offices have proven to be an invaluable asset and a great strength!
- The sum (State + partners) is more effective than the parts
- The goal can still be distilled into 3 broad tasks:
  - Identify
  - Inform
    - The Facts
    - The Methods
  - Enroll

**Outreach and Innovative Enrollment Strategies  
Critical to Reach and Enroll Eligible People**

- Actual experience challenges classical economic theory
- Lessons from behavioral economics
  - Maslow's hierarchy of needs
  - People have “complicated lives”
  - Simplicity of application form and process is relative
  - Still major literacy issues
  - Distrust of government
- Highly mobile population
- Prevalence of mental illness and substance use



# Medicaid Regional Enrollment and Outreach Teams

- Five person team in each of the nine DHH regions, along with Regional Administrator
- Weekly planning calls since early February
- Identifying stakeholders in regions
- Helping with enrollment events; making presentations, using talking points provided
- Hosting regional Healthy Louisiana enrollment kickoff meetings last two weeks in June
- Roster of staffs willing to assist application completion at enrollment events

# “Collaboration” – The Dictionary Definition

Col-lab-o-ra-tion n.

To work together, esp. in a joint intellectual effort. – Webster’s University  
Dictionary

## **IDENTIFY**

**Identify the population newly eligible because of  
Medicaid Expansion**

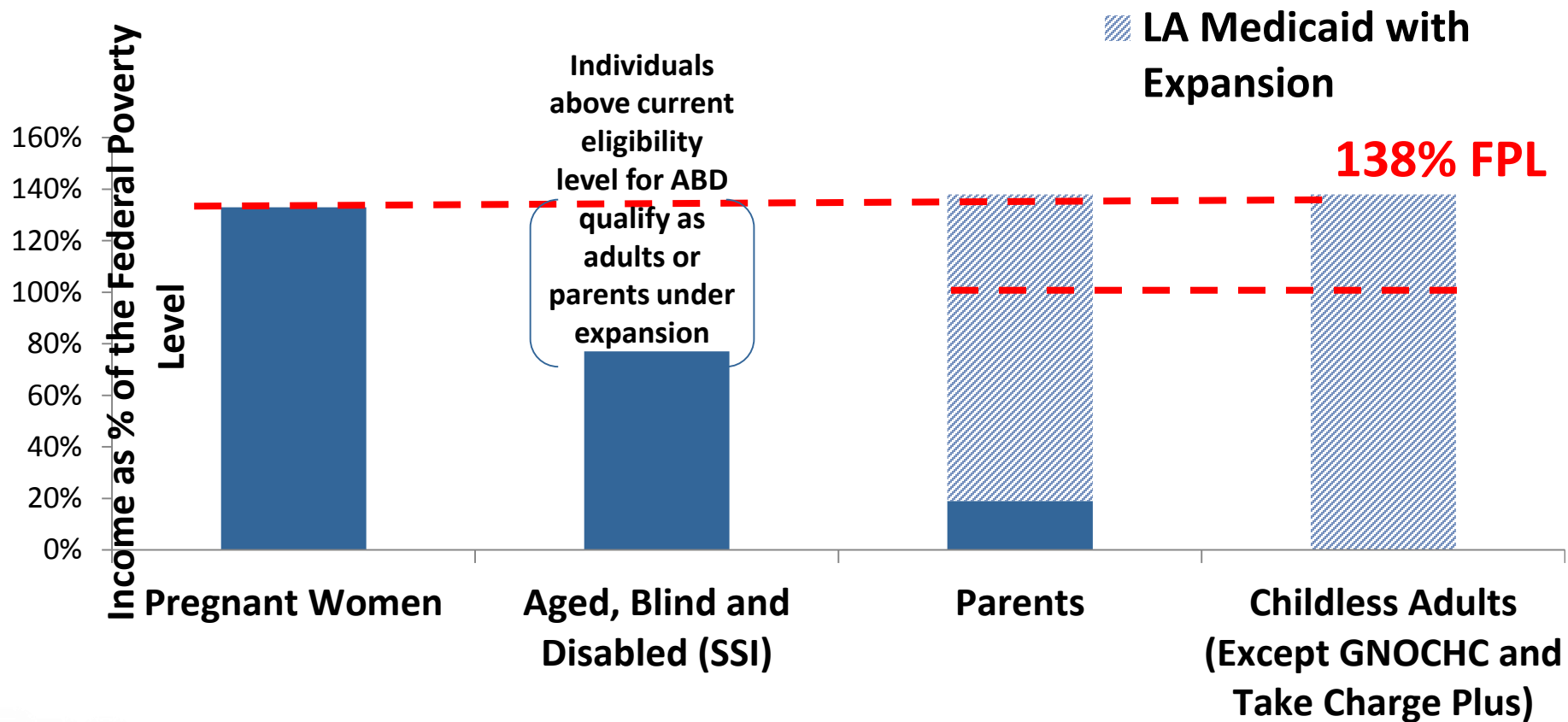
# Who Will Medicaid Be “Expanded” to Cover?

- Parents with dependent child; and other adults 19 - 64 years old
- Gross tax household income at or below 138% FPL
- Not eligible to get Medicare
- Not eligible for current Medicaid program that uses federal tax income method (parent < 19 % FPL, pregnant woman under 138% FPL)

# 138% FPL Income Limits for 2016

| Household Size | Weekly | Bi-Weekly | Monthly  | Yearly    |
|----------------|--------|-----------|----------|-----------|
| 1              | \$ 316 | \$ 631    | \$ 1,367 | \$ 16,395 |
| 2              | \$ 426 | \$ 851    | \$ 1,843 | \$ 21,108 |
| 3              | \$ 536 | \$ 1,071  | \$ 2,319 | \$ 27,821 |
| 4              | \$ 645 | \$ 1,290  | \$ 2,795 | \$ 33,534 |
| 5              | \$ 755 | \$ 1,510  | \$ 3,271 | \$ 39,248 |
| 6              | \$ 865 | \$ 1,730  | \$ 3,747 | \$ 44,961 |

# We Are Filling the Gap!



# How Many Louisianans are Newly Eligible?

- Based on best available data, 300,000 – 450,000 people qualify
  - U.S Census Bureau: ~ 300,000 Louisianans uninsured & income below 138% FPL expansion limits. Census data is the best national data available but some states have found it understated eligible population
  - Louisiana Administrative Data: ~ 450,000 people might be eligible. This data also has limitations. For example, it includes people who already have insurance.
- Current DHH budget savings for SFY17 (\$184M) assumes enrollment of **375,000** in first year
- **More than half of the 375,000 are already enrolled and have been mailed their Medicaid ID card!**

# People Who Have Marketplace Coverage Now and Qualify for Expansion

- People with income 100-138% FPL can choose between:
  - Low cost private coverage through Healthcare.gov with sliding scale tax credits, OR
  - No cost public coverage through Medicaid expansion
- People in this group who are covered through Healthcare.gov now will get a letter letting them know they can enroll in Medicaid beginning 7/1
- No one will be automatically disenrolled from Healthcare.gov or made to enroll in Medicaid
- People who do enroll in Medicaid but don't disenroll from Healthcare.gov may owe tax credits back



# Misinformation Can Be Worse Than No Information!

- Not necessary to be working
- Not necessary to have a dependent child
  - Not necessary to have a disability
- Not necessary to meet a resource or asset test
  - Not necessary to be uninsured
- Enrollment period is open ended and not limited

**INFORM**  
**Establish and disseminate the facts about Medicaid  
Expansion**

# The WIIFM Question – What Exactly Are We Encouraging People to Apply For?

- Health insurance coverage for all the essentials like physicians, clinics, in patient and outpatient hospital, pharmacy, lab and X-ray, therapies, mental health services, and more [same Medicaid benefits as non-Expansion adults]
- Extra Benefits offered by the Healthy Louisiana plans like glasses, some dental, health coaches
  - No monthly premiums
  - No annual deductible
  - Nominal co-pays for pharmacy only (50 cents to \$3 per prescription)
- 19 and 20 year olds will be also be eligible for Early Periodic Screening, Diagnosis, and Treatment (EPSDT) comprehensive benefits
- Opportunity to get preventive care and identify health problems before actual symptoms appear
- Someone to help in getting health care needs met

# Healthy Louisiana Plans Medicaid Managed Care Organizations



Name #

# Enrollment in Medicaid is Immediately Followed by Assignment to Health Plan

- Enrollees will receive services through same five Medicaid MCOs (Bayou Health has been rebranded as Healthy Louisiana)
  - Auto enrollment to a Plan when no active choice is made at application
  - Option to change plans in the first 90 days and for good cause after that
- First annual enrollment will be in Fall 2017
- Same provider networks as other Medicaid MCO enrollees

# Factors Considered When Auto Assigning Enrollee to a Health Plan

1. Previous Medicaid application and selected the Plan (although never eligible for full Medicaid)
2. Previously enrolled in Medicaid and Health Plan
3. Another household member identified as currently in that Health Plan
4. If Medicaid claims data is available, Health Plan in which PCP participates
5. “Round robin” distribution between the five Health Plans

# Enrollment Means Lots of Mail—Each with Different Purpose

- Notice of Medicaid Eligibility Decision
  - Sent by Department of Health/ Medicaid
  - Includes Appeal Rights
- Notice of **Healthy Louisiana** Plan Assignment
  - Sent by “Healthy Louisiana”
  - Name of Health Plan and deadline to change w/o cause
- White plastic ID card sent from Medicaid
- ID card, welcome letter, and member handbook sent from Healthy Louisiana Plan

## **ENROLL**

**Assist the person with applying and being approved for Medicaid**



# Most People Getting SNAP Can “Express Enroll” – No Application Necessary

- New option for states; Louisiana will be first state to get CMS approval to use this strategy
- People getting SNAP and “certain to be eligible” for Medicaid
- Opportunity for additional 110K Expansion adults to “express enroll”
  - No application to complete
  - Four questions to answer + telephonic or physical signature (mail, fax, e-mail)
  - Eligibility is based on SNAP household income
  - No eligibility decision for DHH to make
- Offer letters mailed for delivery beginning May 31
- Incorporated into Medicaid application process beginning 7/1 to also enroll children who get SNAP w/o completing an application.

# Ways Other Newly Eligible Adults Can Apply for Medicaid



**Telephone**

1-888-342-6207



**Online**

[www.healthy.la.gov](http://www.healthy.la.gov)



**In Person**

Application  
Assistance Sites





## Apply by Phone

- Callers can apply by phone between 7 AM and 7 PM Monday – Friday & 8 AM to 4 PM Saturdays
- Telephone applicants are routed to Maximus Call Center in Atlanta to complete application
- Agents are fully trained; average telephone application takes less than 20 minutes.
- Contingency plans in place if wait times exceed ten minutes



# Apply Online: Healthy.LA.Gov



## Healthy Louisiana

[<< RETURN TO THE MAIN DHH SITE](#)

Louisiana.gov > DHH > Healthy Louisiana

Text Size: [+](#) [-](#)

ABOUT HEALTHY LOUISIANA

MAKING PEOPLE HEALTHIER

BOLSTERING OUR ECONOMY

STRENGTHENING OUR WORKFORCE

IMPROVING CARE

### Improving Care Delivery

Louisiana's Bayou Health Program is a national leader in terms of efficiency and effectiveness.



Making People Healthier

Bolstering Our Economy

Strengthening Our Workforce

Improving Care Delivery

### Now, your health is your choice!

Louisiana has changed Medicaid and LaCHIP to Healthy Louisiana to better serve your healthcare needs.

**Choose Coverage:** After you are notified that you are eligible, you choose a managed care provider for each member of your family who has Medicaid or LaCHIP. You will also need to choose a managed care for each member who gets Behavioral Health Services.

### Countdown

#### Countdown to Coverage

**55** DAYS

**15** HOURS | **08** MINUTES | **5** SECONDS

July 1, 2016

### Get More Information

PHONE  
1.888.342.6207

EMAIL  
[MedWeb@la.gov](mailto:MedWeb@la.gov)

[REQUEST MORE INFO »](#)

PHONE US AT  
1-855-229-6848

EMAIL US AT  
[Healthy@La.Gov](mailto:Healthy@La.Gov)



Get Help [Quit Smoking](#)

Apply for  
**MEDICAID**

Choose a  
**HEALTH PLAN**

# Why Use Healthcare.Gov Online Application for Healthy Louisiana?

- Effective July 1, Louisiana will be a “determination” state and accept eligibility decisions from Marketplace
  - Marketplace will use DHH income limits to determine correct La Medicaid program for which they qualify (regular, expansion)
  - Daily file transfer from federal Marketplace, with case added to La Medicaid eligibility system by system
  - Reduces number of applications requiring processing and decision by DHH Eligibility and potential for significant backlog developing
- CMS has advised that projected turnaround time from submission of application and file to us is “one day”
- [Healthy.la.gov](http://Healthy.la.gov) link to Apply Online --
  - Until July 1: DHH online application
  - July 1 and beyond: will link to [Healthcare.gov](http://Healthcare.gov) online application



# Apply In Person

- DHH-approved Medicaid Application Centers
- CMS' Louisiana Navigator grantees
  - Navigators for a Healthy Louisiana (Statewide)
  - Families Helping Families (Baton Rouge)
- One time enrollment events
  - Hosted at location in community; Health Plans can sponsor as part of their community outreach
  - Medicaid eligibility employees provide actual application assistance

# Medicaid Application Centers

- Medicaid Application Centers agreeing to provide assistance to public at least one day per week are listed on website (204 and growing)!
- Additional Medicaid Application Centers and assisters are being aggressively recruited
  - Recruitment flyer developed
  - Contract package modified to expedite enrollment
  - Digital signatures; fillable forms
  - Streamlining training for assisters; additional trainings added
  - Option to assist with non-disability/age-related applications only

# Comparing Necessary Paperwork for Medicaid Application Assisters

- Forms in Addition to Application for **Disability** Pathway

Social and Medical Information Form

Release for Medical Information Form(s)

Resources Application Addendum (Bank Accounts, Vehicles, Property, Life Insurance Policy Info)

Insurance Policy Information Form(s)

- Forms in Addition to Application for “New” Adults Pathway

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# Eligibility Worker Outstationing

- Will efficiently enroll eligible people; focus on customer service
- DHH places trained Medicaid eligibility worker at host location
- Initial focus has been hospitals and FQHCs but other providers and entities can host as well
- Does not supplant hosts' existing enrollment & outreach employees
- Outstationed worker provides eligibility guidance and assistance for host location, e.g.
  - Is a Medicaid application already pending? Do we have everything needed to process?
  - Was Medicaid application denied in last 30 days because information was not received?
  - Is person eligible for SNAP-assisted enrollment and full application not necessary?
- Is near real time eligibility actually possible?

# “Success Isn’t Permanent”

## Challenge of Sustaining Enrollment

- One doesn’t enroll in Medicaid for life (unlike Medicare)
- Incorporate awareness of need to reenroll “early and often”
- Failure to focus on retention: proven recipe for dramatic and rapid reduction in enrollment
- Ongoing renewal **process improvement** and adjustments are essential

# While You're Not Looking...

- The players (employees and organizations) can dramatically change
- Lack of focus **will** result in “drift” and slippage
  - Focus on outreach
  - Attention to administrative simplifications
  - Emphasis on retention
- Outreach will **always** be necessary
- Get ready to live in the “new normal” and shift gears when needed

**Making our people healthier; bolstering the State's economy;  
strengthening Louisiana's workforce; improving healthcare delivery**

Ruth Kennedy

Medicaid Expansion Project  
Director

Cell: 225 241-1437

[ruth.kennedy@la.gov](mailto:ruth.kennedy@la.gov)

Healthy Louisiana Medicaid  
Website:

[www.healthy.la.gov](http://www.healthy.la.gov)

Medicaid Expansion Questions:

[healthy@la.gov](mailto:healthy@la.gov)

Questions about Medicaid  
Application Centers:

[Kathryn.Honeycutt@la.gov](mailto:Kathryn.Honeycutt@la.gov)



**BREAK**  
**10:30AM – 10:45AM**