

## More That Matters: Medicaid At-A-Glance

With Charlene Julien

Clay (00:00):

... Thank you for joining us on this important More That Matters, Medicaid at a Glance. Listen along as Charlene Julien, Deputy Director over eligibility for Medicaid with the Louisiana Department of Health, defines what the program is, who's eligible, and important facts members need to know to remain enrolled.

Clay (00:26):

Welcome to the show, Charlene.

Julien (00:28):

Good morning and thank you for having me.

Clay (00:30):

It's fantastic to have you here with us. Let's get started with an easy one just out of the chute. What is Medicaid?

Julien (00:37):

Well, there's a lot of, uh, confusion with Medicaid and Medicare. Medicaid is the program that provides medical benefits, which is also referred to as health insurance, to low-income individuals and families. Medicaid covers individuals from birth to age 65. It is funded through a mix of federal funds and state funds, approximately 76% of the funds are federal dollars.

Julien (01:04):

The federal government establishes the general rules for Medicaid, but states administer the program and can make adjustments to meet the needs of the people we serve. Any changes that we make to the program must be approved by the federal government.

Julien (01:19):

Medicare, on the other hand, is strictly a federal program, and it provides health care coverage to those 65 and older. Certain younger people with disability, and those with end-stage renal failure disease, and that's permanent kidney failure requiring dialysis or a transplant.

Diane (01:38):

I appreciate that because I think a lot of people have a tendency to use those two terms interchangeably, and, you know, they think Medicare/Medicaid, and it... And it's confusing, so thank you for clarifying what the two mean and how they are very much different, Charlene. So, how many people in Louisiana receive their health benefits from Medicaid?

Julien (02:08):

Well, as of the end of last month, February 29th, Medicaid covers approximately 1.8 million individuals in the state of Louisiana-

Diane (02:13):

Hmm.

Clay (02:14):

Wow.

Diane (02:15):

Yeah.

Julien (02:16):

[inaudible 00:02:16] it is an enormous number.

Clay (02:18):

That- that's so interesting, it's a f... That's about a fourth of the state's population. Uh, let's, let's talk about what services are covered by Medicaid.

Julien (02:25):

Medicaid covers a wide variety of services, it's really a comprehensive list. The health plans or managed care are organizations, they've worked with managing our member's care. There's really a bunch on a list that's really too hard for us to go through, but if members want to find out what's covered through Medicaid, they can find that at [LDH.LA.gov/page/Medicaid-services](http://LDH.LA.gov/page/Medicaid-services), or you can Google, "Louisiana Medicaid services" One of the first ones that you see.

Diane (03:02):

When, when you were talking about that, that's all-things Medicaid, and, and that includes the managed care organization, is that what you were kind of referring to as well?

Julien (03:10):

Those are services that's either covered through the state or through our managed care plans, it's all of the services are encompassed in that list that's provided. Uh, we have services for children, services for adults, including wellness visits, health screens, treatments for chronic diseases and illnesses, and more.

Julien (03:32):

And in the coming year, you'll hear more about screenings and preventive health care. The leadership at LDH is focused on growing our community partnerships, and partnerships with the managed care organizations to increase the number of screenings that we offer.

Julien (03:48):

And as you know, our goal is to help our members participate in the screenings so that we can make sure they are receiving the care that they need to improve their overall health.

Diane (03:58):

So when you're talking about, a- again, you know, you just touched on it, you know, a few minutes ago, let's talk more in depth about managed care.

Julien (04:08):

Our managed care organization, often referred to as MCOs, is a health planning company that contracts with the Department of Health to provide the healthcare coverage to our members. In Louisiana, we're contracted with six managed care organizations, Aetna Better Health, AmeriHealth Caritas of Louisiana, Healthy Blue, Humana Healthy Horizons in Louisiana, Louisiana Healthcare Connections, and United Healthcare Community Plan.

Julien (04:42):

Together, these managed care organizations make up what is normally referred to as Healthy Louisiana, and members can pick any plan that they want to. They have the opportunity to choose their plans once they are eligible for Medicaid in a program which offers managed care.

Julien (04:58):

Or once a year, usually in October, members are invited to participate with open enrollment. This is when a member can choose their health plan. They're going to receive correspondence during open enrollment, they will receive that in the mail, to help them review information about all of the plans, compare the plans, and then choose the one that best meets their health care needs.

Clay (05:19):

Yeah. I was gonna ask about their ability to pick the plan and you, you covered that.

Diane (05:22):

Yeah.

Clay (05:23):

Um, where can Medicaid members access the, uh, health services?

Julien (05:27):

There's many places individuals can access care, including the Parish Health Unit and clinics. The health plans are the managed care organizations that we just spoke about, they work with doctors and doctor's offices across the state to make sure that members have access to care.

Julien (05:42):

To find a clinic, or specialty clinic, or a specific doctor, the easiest way is to download the free Healthy Louisiana app to your smartphone, and you can enter your zip code, type the doctor, or the type of doctor that you're looking for in the app, and it'll provide you a list of doctors that are located near you. And from your computer, if you don't have a smartphone, you can go to [Healthy.LA.gov](https://www.healthy.la.gov), scroll down, and click, "Find a provider."

Diane (06:12):

Y-... We were talking just a moment ago, when you were explaining about the plan that people can choose, and that there are several, uh, different plans, I would... I would think, you know, Charlene, that sometimes it might be just a little bit difficult or challenging for individuals to choose the plan that's best for them, or that's best for their family, but y- you- you're trying to make it very easy for everyone that, the people that are involved with Medicaid, to do what is best for them. Is that correct?

Julien (06:43):

That is definitely correct. We try to make it as easy as possible, and if they look at the managed care organizations, they can ultimately compare and see who offers the services in which they utilize.

Diane (06:56):

'Cause when you're kind of faced with a list, or sometimes when you're faced with options, you kind of don't know which option, and you're hoping to pick right the one, so-

Clay (07:04):

That's right. That's right.

Diane (07:05):

Yeah.

Clay (07:05):

Yeah, and, and, and just if you could elaborate a little bit more on how someone can apply for these.

Julien (07:11):

People that are eligible for Medicaid follow several factors, which include income, family size, and other things. Um, you can review the income limits on our website, and you can get there by Googling, "Louisiana Medicaid income limits" And if you're unsure, you can begin the application process, and we will go through everything and determine whether or not you're eligible or not.

Julien (07:37):

Now, there are several ways to apply. You can visit the Louisiana self-service portal. This is linked on our website from the Healthy.LA.gov site. We have Medicaid application centers statewide. Those locations are also located on our website.

Julien (07:56):

There's an area in which you can download a paper application and send it back to us. Instructions are listed on the application on how to complete it, or you can call our customer service center between the hours of 8:00 AM and 4:30 PM, and that number for our customer service center is 1-888-342-6207. Uh, but I do want to caution that because we are in the unwind, we do have very high call volumes and the wait time may be a little longer than normal.

Clay (08:35):

Well, that's interesting, you mentioned the unwind-

Diane (08:36):

Yeah.

Clay (08:37):

Uh, 'cause it's been in the... In the news a lot. Explain what the unwind is and what it's all about.

Julien (08:42):

Oh, the unwind, yes. We've been hearing a whole lot about unwind, uh, since the pandemic began. Uh, right now through the end of May, we are in what's being called the Medicaid unwind period. So during COVID-19 public health emergency, Medicaid did not close coverage or end coverage for any member who was enrolled in the program, except for those who either moved out of state, requested closure, or were deceased. Typically, Medicaid completes an eligibility verification at least once per year.

Diane (09:18):

Mm-hmm.

Julien (09:19):

Members refer to this as Medicaid renewal or Medicaid redetermination. These annual renewals were paused for the three years during the public health emergency, but in early 2023, the Biden administration instructed states to verify eligibility for all members, and to only renew, renew those who were eligible.

Julien (09:42):

In Louisiana, we chose to spread these eligibility verifications out over a full year, so we began in June, so in April... We ended our last cycle in March. So, what happens is that we are at the end of unwind. We had to complete renewals on about 2.4 million members over a 12-month period-

Diane (10:04):

Oh, gosh.

Clay (10:04):

Wow.

Julien (10:05):

And we are finally starting to see the light at the end of the tunnel.

Diane (10:09):

What do members have to do to complete this process, Charlene?

Julien (10:12):

They need to keep their contact information up to date.

Diane (10:15):

Okay.

Julien (10:16):

We have a quick and easy form on our website. Our members can text the word, "Info" To 72417, and all they have to do is get on their phones and type, "Info" To 72417.

Diane (10:31):

Mm-hmm.

Julien (10:32):

And this is very important because we need to make sure that we know where our members are in order so that they are receiving any correspondence that we send to them.

Diane (10:42):

Absolutely, yes.

Julien (10:43):

Um, right. And if a member gets mail from Louisiana Medicaid, they need to open that mail, but not only opening it, they need to complete it, submit the verification or information that is requested, and they need to get it back to us as soon as possible. It's critical for members to follow the instructions in the mail and respond by the deadline.

Julien (11:06):

If members don't do those three things, they risk losing their Medicaid coverage even if they are still eligible, so keep your contact information up to date, open your mail from Medicaid, and respond to your mail by the deadline given.

Diane (11:20):

Pay attention to it, now pay attention.

Julien (11:22):

You know, it's very easy for us to open mail and put it on the side-

Diane (11:26):

Mm-hmm.

Julien (11:27):

To go back, but for Medicaid members, this is critical because we want to m- make sure that all individuals who are eligible for Medicaid remain enrolled in Medicaid.

Diane (11:37):

Charlene, you- you've given us so much critical and really pertinent information that people need to know about Medicaid. Is there anything that you can think of that possibly we have not touched on that we want to make sure that our listeners are aware of today?

Julien (11:54):

The most important thing for our listeners to be aware of is that the Department of Health, and Medicaid in particular, we want to make sure that people who are eligible for Medicaid remain on our roles.

Julien (12:04):

We know that there is a renewal period. Once you lose coverage, you can go back and reapply within three months of notifying, so submit your form within three months, without having to submit a new application and that's part of the term process.

Julien (12:20):

You have three months after your case has been closed to contact us, so provide us verification and we will review and re-open your case if you're eligible, but we really need them to make sure that they are staying in contact with us, and providing us any information that will help us to make sure that we know where they're located, and that we know what their current household situation is.

Julien (12:43):

So, they just need to be mindful of the fact that we are here for them. They can reach out to us at any time, uh, by going into the local office, or calling our customer service unit, or even going onto the self-service portal. But we are here for the members of the state of Louisiana to continue to be enrolled in Medicaid if they are eligible.

Clay (13:02):

Charlene, thank you so much for joining us and sharing such great insight and information with us.

Julien (13:07):

Thank you for having me.

Clay (13:08):

Thanks for tuning in for the facts on Medicaid. Links and resources mentioned today can be found in the episode description. Be sure to follow Vax Matters for more information you need to know and explore our full library of episodes on all things vaccine and other health topics. See you next time.