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Medicaid's Response to COVID-19

April 24, 2020

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Introduction

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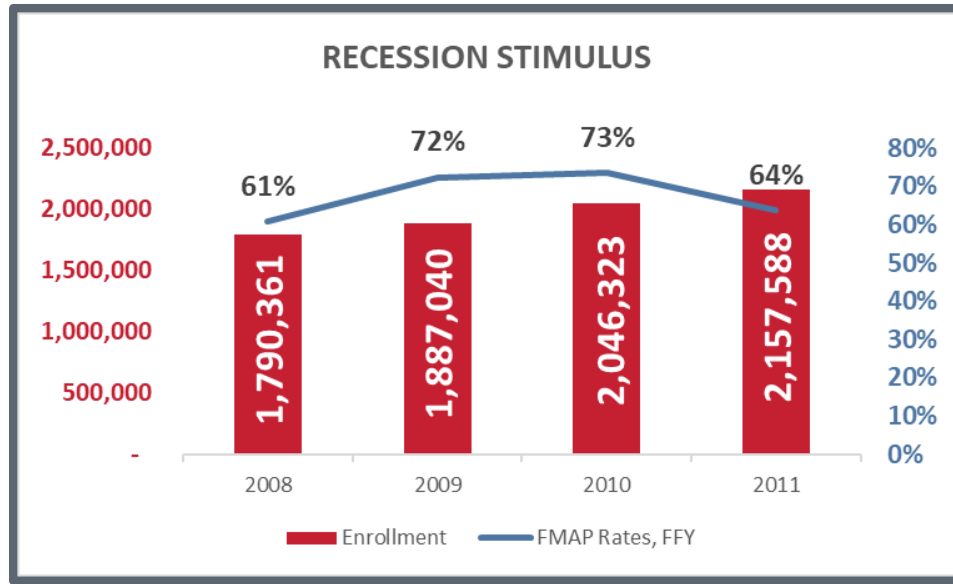
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Past is Prologue



- ARRA Provided eFMAP of 6.2%
 - More like 10%
- Total Value: \$3.4B between SFY09-10
 - Multiplier '08: 1.55
 - Multiplier '10: 2.77
- Enrollment up 370k while unemployment increased 425k

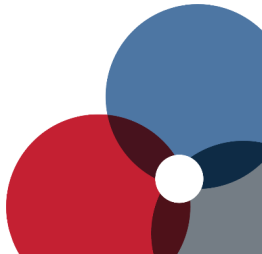
Predicting Impact

- Coverage Need
 - Need to balance unemployment rate, Medicaid, Marketplace, ESI, and uninsured levels
 - Estimates in unemployment range from 10 to 25%
 - Medicaid enrollment between 425,000 to 953,000
- Considerations
 - Impact of Expansion & Marketplace as coverage options
 - National and state policy choices regarding eligibility determinations

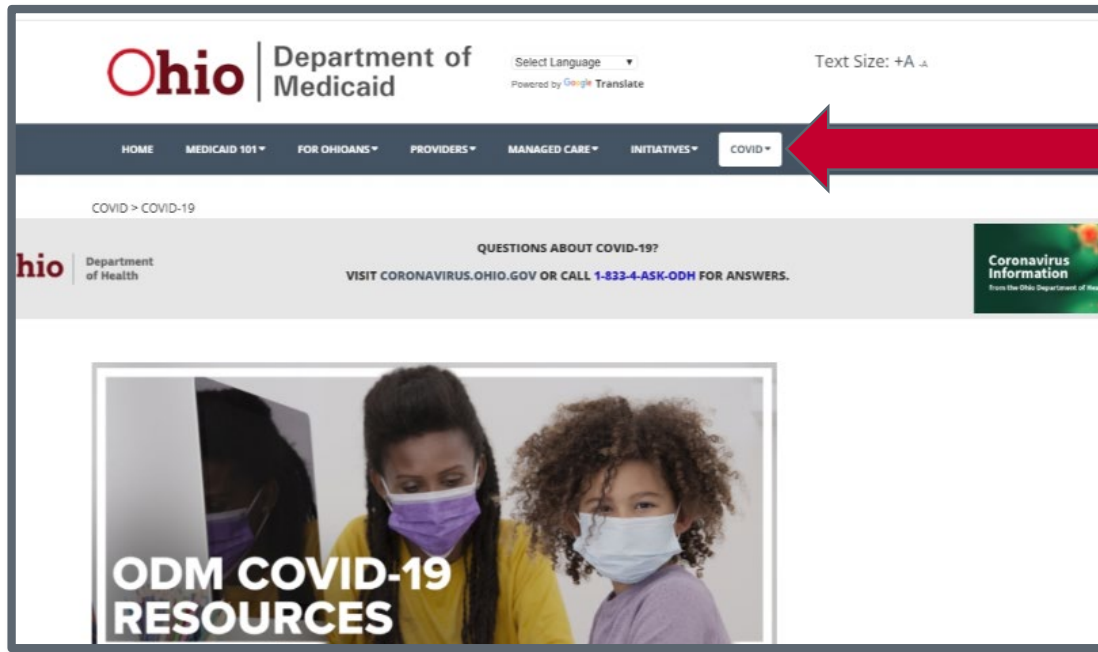


Policy Activity: CARES Act

- Enhanced FMAP of 6.2% worth \$1.2B/year with a MOE provision
- Delayed Medicaid DSH Cuts in FY20 (\$4B) and reduces FY21 (down to \$4B from \$8B)
- \$250M for CBHCs
- \$1.32B for FQHCs
- Extension of Money Follows the Person



Policy Activity: Ohio Actions



Landing page for ODM initiatives

- Telehealth
- 1135
- Appendix K

Policy Activity: Ohio Actions

1135

- Redeterminations suspended
- Licensure
- Telehealth
- Elimination of Co-pays
- Prior authorization waived
- Alternative Site designation
- Verbal authorization and self attestation

Appendix K

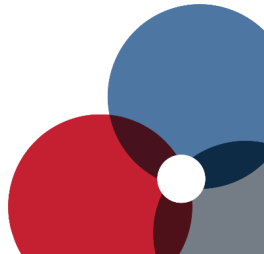
- Both DD and Aging
- Family provider reimbursement
- Service limitations and PAs waived
- Telephonic service planning

Telehealth

- Expansion of services
- New and existing patients
- Synchronous, asynchronous

Policy Activity: What Else Can Be Done?

- Increase the FMAP
 - National Governor's Association request 12% and that it should not cease until unemployment falls below 5%
- Maintain the MOE
 - CO-4 effort to remove may return
- Enhancing coverage for adults and children
 - Sen. Lehner's proposal to extend CHIP kids to 300% of the FPL
 - 446k kids between 200-300% FPL
- Special Enrollment Periods
- Suspend work requirement waiver



Questions?

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HEALTH CARE



How Do You Get It When You Don't Have It

UHCAN Ohio



Universal Health Care Action Network of Ohio (UHCAN Ohio) is a statewide, non-partisan, nonprofit organization building the consumer voice to achieve quality, affordable, accessible health care for all Ohioans.

UHCAN Ohio works to inform and unite consumers and their allies to influence decision makers so that all Ohioans can get the care they need to lead healthier lives.

What's the Problem?



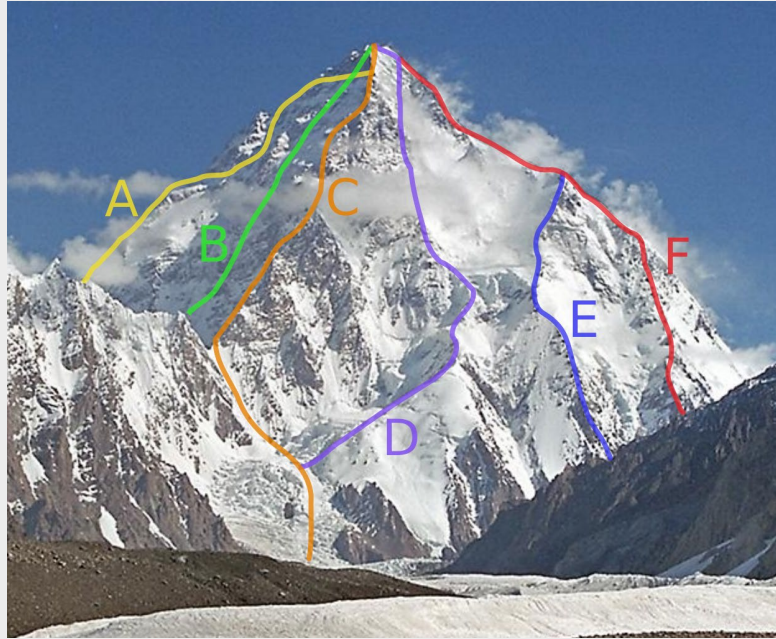
- Ohio was one of only eight states in the country to see its uninsured rate climb in 2018, according to the most recent [U.S. Census Bureau data](#).
- In Ohio, the number of people without medical insurance rose to **744,000 in 2018**, up 58,000 from the previous year.
- For the US, 5.4 % of white non-hispanics were uninsured, 9.7% of blacks, and 17.8% of Hispanics. US Census -[Table 5. Number and Percentage of People by Type of Health Insurance Coverage by Selected Characteristics: 2017 and 2018](#)

What's the problem?



- Over the past four weeks that ended Saturday 18 April 2020, **855,197** Ohio workers have filed claims for unemployment benefits, about 15% of the state's workforce.
- For many people, health insurance is tied to their employment.

If You Need Health Care, Which Path Do You Choose?



COBRA



COBRA is [Consolidated Omnibus Budget Reconciliation Act \(COBRA\)](#). Employers with 20 or more employees must offer to continue employee's insurance coverage for at least 18 months.

COBRA can be very costly: Enrollees [must pay](#) 102 percent of the full cost of coverage, including the employer's share, and COBRA is difficult to navigate and doesn't apply to very small employers.

Get Marketplace Coverage



[Check first to see if you qualify for Medicaid](#)

If you have changed or lost your job, you may be able to get affordable coverage through the Marketplace at <https://www.healthcare.gov/screener/>

If you need help with determining if you are eligible or picking a plan, you can [find local help here](#). Personal help is available remotely.

No cost help is also available by [Resolute's Certified Navigators](#). They can assist Ohio residents in: Butler, Champaign, Clark, Clermont, Clinton, Darke, Franklin, Greene, Hamilton, Logan, Madison, Miami, Montgomery, Preble, Shelby and Warren Counties with enrollment at *no cost* by calling: 937-222-7270 or 877-518-8585.

Challenges in enrolling in the Marketplace



- The standard "loss of coverage" SEP is **challenging** under Trump Administration regulations since you have to provide hard-to-get documentation of your status and have it verified by CMS, which can take weeks.
- CMS and Ohio need to launch an official COVID-19 SEP which **doesn't** require documentation / verification of coverage loss.
- As many as 132,000 people may enroll in the Marketplace if Ohio could open an SEP without the difficult documentation criteria

CMS and ODI Help for the Marketplace



- Advertise the special enrollment period associated with unemployment or loss of benefits
- Open a special enrollment period for everyone and eliminate the challenging paperwork requirements
- No cost sharing for COVID treatment
- Note: [ODI assured 60 day continuation of coverage](#) if there is trouble paying premiums, but premiums still must be paid

Marketplace – Premiums Increasing Next Year?



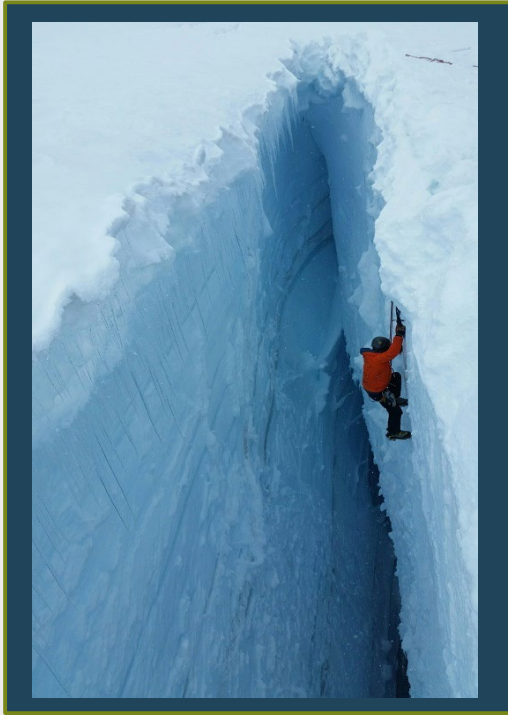
- ODI should strictly scrutinize the rate filings of the health plans to assure. Per CMS an effective rate review system must consider among other factors:
 - Cost-sharing changes by major service categories
 - Changes in benefits
 - Changes in enrollee risk profile
 - Reserve needs
- Impact of silver loading
- Cap premiums?

Medicaid



- Assure people enroll
- Presumptive eligibility
- Medicaid Emergency Services
- Withdraw the 1115 waiver requesting the imposition of work requirements
- Maintenance of Effort and Increased Federal Match

Uninsured



Unacceptable

Contact



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Other Resources



- **Help Paying Your Insurance Premiums:** If you are having problem paying your health insurance premium, insurers must provide a 60-day grace period to pay premiums or submit information. Contact your insurer to request a delay in payment.
- **Problems with Your Health Insurance:** ODI allows you to file a complaint, if your insurer has not addressed your concern. File your complaint here. Ohio Department of Insurance's Consumer Services Division is available to assist consumers and can be reached at 1-800-686-1526 and Consumer.Complaint@insurance.ohio.gov .

Other Resources



- **Help with Hospital Bills:** Patients who need hospital care, but are unable to pay for it, may be eligible for free or reduced fee care at Ohio hospitals through the Hospital Care Assurance Program (HCAP). Applications for HCAP are accepted by the hospital where care was received, and patients seeking HCAP assistance should contact their hospital's billing department for application instructions.

Other Resources



- **Extra Help with Medicare Prescription Drug Plan Costs:** Some Medicare beneficiaries can qualify for Extra Help with their Medicare prescription drug plan costs. To qualify for the Extra Help, a person must be receiving Medicare, have limited resources and income, and reside in one of the 50 States or the District of Columbia. [Click here](#) for more information or to apply online.
- **Ohio's Best Rx:** Ohio's Best Rx is a prescription discount card for **ALL** Ohioans of any age. Ohioans who are over age 60 or have incomes less than 300% of the [Federal Poverty Level](#) are eligible for additional savings. Discounts apply to almost all brand name and generic drugs. Ohio's Best Rx is accepted at over 2,300 pharmacies in Ohio and 60,000 pharmacies nationwide, and there is also a mail order option. For more information or to sign up online, visit the [Ohio's Best Rx website](#). To enroll by phone, call 1-866-923-7879.
- **NeedyMeds:** NeedyMeds is a 501(c)(3) national non-profit information resource dedicated to helping people locate assistance programs to help them afford their medications and other healthcare costs. Visit their [website](#) or call their helpline at 800-503-6897 for help finding prescription assistance.
- **Partnership for Prescription Assistance:** Visit the [web site](#) of this free service to help people who don't have prescription drug coverage find assistance programs that are right for them. The service is run by a group of drug companies, health care providers, patient advocacy organizations, and community groups.
- **Reduced Cost Pharmacy Programs:** Many pharmacies offer savings programs or clubs that may provide discounts on certain prescriptions. Talk to your pharmacy to see if they offer a savings program.



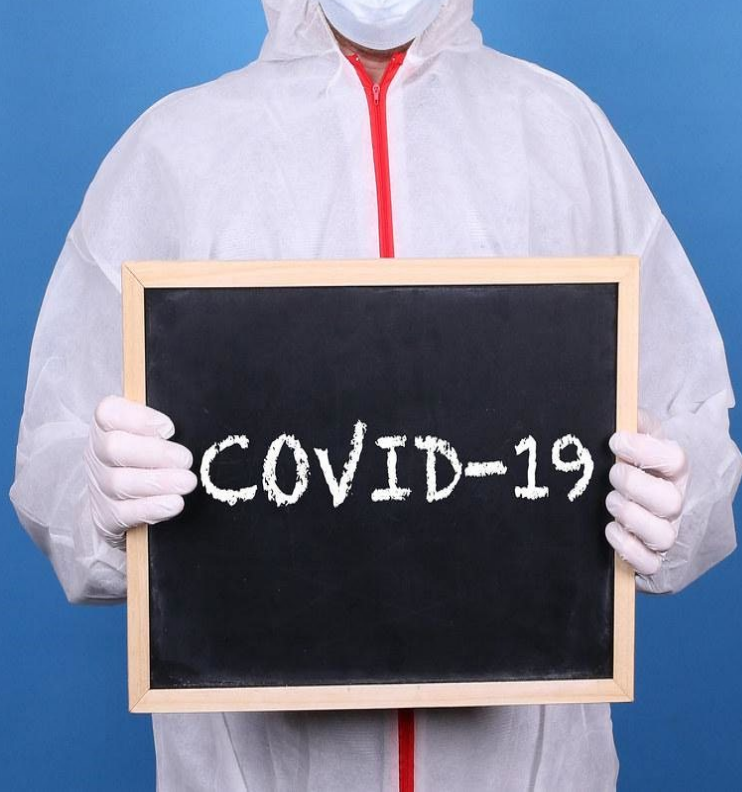
Medicaid/CHIP Protects Ohio Children & Families During the COVID-19 Pandemic

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April 24, 2020



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- Schools and daycare centers closed
- All non-essential business closed
- Stay-at-home orders
- Over 13,250 confirmed cases of COVID-19
- 557 deaths



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Unemployed Families and Uninsured Children



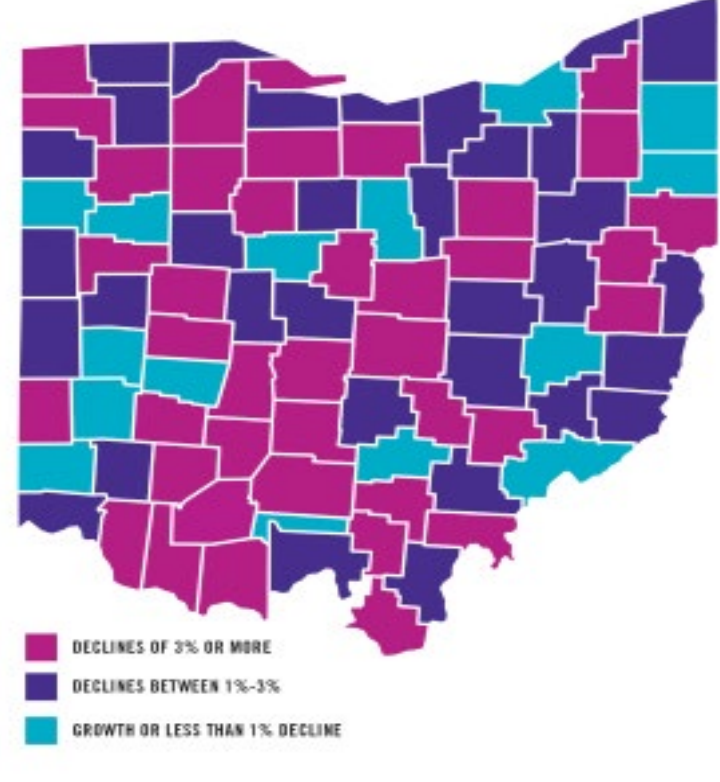
- 964,566 Ohioans filed for unemployment -March 14 and April 18
- Pre-pandemic 8% of employed Ohioans were uninsured
- We estimate that 70,000 newly unemployed did not have health insurance through previous employer
- Not eligible for health insurance through the Marketplace.



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Ohio Landscape Before COVID-19

- 2018 Ohio child un-insured rate was 4.8% (2016 rate was 3.8%)
- One of the largest rates of decline in child health coverage in the nation
- In 2019, > 23,000 Ohio children lost Medicaid



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HEALTHCHEK SERVICES ARE COVERED BY MEDICAID AND INCLUDE:



Preventive checkups for newborns, infants, and toddlers.



Twelve complete medical exams during a baby's first two and a half years of life: at birth, 3-5 days of age and at 1, 2, 4, 6, 9, 12, 15, 18, 24, and 30 months. After that, children receive yearly exams.



Healthchek provides a robust list of benefits for babies and children:

- | | |
|--|---|
| ✓ Age appropriate physical exams | ✓ Lead testing |
| ✓ Reviews of physical and mental development | ✓ Immunizations |
| ✓ Vision, dental, and hearing screenings | ✓ Medically necessary follow-up care |
| ✓ Nutrition checks | ✓ Inpatient or outpatient hospital care |
| ✓ Developmental screenings | ✓ Clinic visits |
| ✓ Laboratory tests for certain ages | ✓ Prescription drugs |
| | ✓ Health education |

- Over 1 million children in Ohio are covered by Medicaid
- Under Healthchek (EPSDT) Children are entitled to certain services
- 12 visits in first 2.5 years
- includes developmental checks & immunizations



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COVID-19

Coronavirus Disease 2019

CDF-Ohio Recommendations

Prioritize childhood immunizations

Expand presumptive eligibility

Increase CHIP to 300% of FPL

Temporarily suspend Medicaid redetermination, re-enrollment & terminations

Enhanced FMAP to 12%

Suspend Public Charge

Re-open federal health insurance marketplace



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Families First Coronavirus Relief Act

Provides a temporary increase in the federal Medicaid matching rate (FMAP) of 6.2 percentage points

COVID-19 testing is covered by Medicaid and CHIP without cost-sharing

Require that Ohio not disenroll anyone receiving Medicaid as of March 18, 2020 or those who become eligible during the state of emergency.



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Ohio 1135 Emergency Waiver

- Expand Presumptive Eligibility decisions to hospitals and Dept. of Medicaid staff
- Suspend eligibility renewals and redeterminations,
- Suspend Medicaid terminations



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Work Ahead

1. Prioritize childhood immunization
2. Increase CHIP to 300% FPL
3. Open Federal insurance marketplace
4. Suspend Public Charge



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