The Medicaid Unwinding Period: A Message for the HIV Community [UPDATED]

Up to 15 million individuals—many of whom are still eligible—may lose coverage by next summer.

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I want to continue reminding people with HIV and service organizations about the importance of ensuring coverage as the Medicaid unwinding period continues. As in my earlier blog, I share important actions and resources below.

Data from the Kaiser Family Foundation shows that nearly five million individuals have lost Medicaid coverage since April 2023. A recent report from the Department of Health and Human Services estimates that up to 15 million individuals may lose coverage by next summer. Of the people who have lost Medicaid coverage, 75% were due to procedural issues such as not completing paperwork or outdated contact information. Many of those people are still likely eligible for Medicaid.

The Centers for Medicare and Medicaid Services (CMS) sent letters to all 50 states and Washington, D.C. warning that their disenrollment processes might not be compliant with federal law and regulations. The letters identified three data points that CMS is using to assess Medicaid programs' compliance: slow application process, long call center wait times, and high rates of people losing Medicaid because of paperwork issues.

On review, at least 36 states were cited as falling short on at least one criterion, with five states (Alaska, Florida, Montana, New Mexico, and Rhode Island) that fell short on all three. More than half of states were flagged by CMS for having high rates of disenrollment for paperwork reasons.

CMS has released a document outlining strategies to minimize Medicaid terminations for procedural reasons and another to assist Medicaid programs in ensuring complaint renewal processes and another laying out mitigation strategies for complying with Medicaid renewal requirements.

CMS also recently warned states that they must conduct eligibility checks at the individual level

and not the family level after discovering that several states have been using an automatic family eligibility review to streamline the process. The family determination process has likely led to millions of children being erroneously disenrolled as children often have higher financial eligibility limits than adults. The letter, sent by CMS to all states, gives states two weeks to evaluate whether they are in violation of federal requirements and to stop conducting renewals if they are. If states are non-compliant, CMS has threatened to strip Medicaid funding.

Action Steps – Updated!

There are key actions for Medicaid enrollees to take. And, if you work with people with HIV, please make sure you communicate these messages:

- Update your contact information (address, email, phone number) with your state Medicaid office.
- Respond to the Medicaid renewal form as soon as it arrives.
- Consider applying for other coverage options even if you don't think you're eligible. If you have children, your children might qualify, even if you don't. To reapply, visit your state's Medicaid website. You can find links to all programs here. Need more help? Visit HealthCare.gov to get help from someone in your area. This service is free and can help you better understand your family's health care options. If you have a Ryan White HIV/AIDS Program or other case manager, please work with them to take any needed steps.
- For organizations, partner with health care and social organizations in your area to get the word out and assist Medicaid enrollees with completing forms and linking them to other health care options.
- Protect yourself from fraud! Your state Medicaid office will never threaten you with legal action or ask for payment for you to keep or qualify for Medicaid or CHIP coverage. Avoid scams and get to the official place to renew by visiting gov/renewals.

If you have recently lost your Medicaid coverage, there are several steps you can take:

- If your coverage ended recently because you didn't send in your renewal form, complete and send it back right away. You may be able to restart your coverage without a new application.
- If you aren't sure if you lost Medicaid or CHIP, or believe you're still eligible, contact your state Medicaid office to confirm.

- Explore low-cost, quality health coverage options through the Health Insurance Marketplace at HealthCare.gov.

Resources

Many resources have been developed to assist service providers, Medicaid programs, and beneficiaries to understand this period. Please see below for several key resources:

- For additional resources on the Medicaid continuous enrollment unwinding period, please visit medicaid.gov, which includes, for example, toolkits in several languages and communications to Medicaid programs.
- NEW – CMS has developed a page for Medicaid beneficiaries and a video explaining the process.
- The HIV/AIDS Bureau (HAB) at the Health Resources and Services Administration has also issued a program letter (PDF, 182 KB) regarding the Medicaid unwinding process. The letter outlines action items and resources that Ryan White HIV/AIDS Program recipients and subrecipients can use to assist clients to renew or enroll into new health coverage. HAB also has additional resources related to Medicaid unwinding, including an on-demand webinar.
- The Administration for Community Living published a blog with tips for aging and disability networks.
- The Kaiser Family Foundation published a brief, 10 Things to Know About the Unwinding of the Medicaid Continuous Enrollment Provision.
- NEW – Georgetown University's Health Policy Institute, Center for Children and Families has a 50-State Unwinding Tracker dedicated to linking to the most current information about the unwinding process in all states. Their Unwinding Continuous Coverage page is updated frequently with new information.
- NEW – The Hemophilia Federation of America has developed a toolkit to educate people about the unwinding process.

Background

During the COVID-19 public health emergency, states received enhanced federal funding to keep people continuously enrolled in Medicaid. That continuous enrollment period has now come to an end in all states. Some experts estimate that between 5 million and 14 million people will lose Medicaid coverage during the unwinding period. Health care coverage gaps are particularly

serious for people with HIV.

As a reminder, at the end of the March Presidential Advisory Council on HIV/AIDS (PACHA) meeting in Washington, D.C., I, along with Marlene McNeese, PACHA Co-chair, put out a call to action via video for partners to help people living with HIV avoid gaps in coverage by redetermining eligibility for Medicaid.

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http://beta.docker.poz.com/blog/medicaid-unwinding-period-message-hiv-community-update