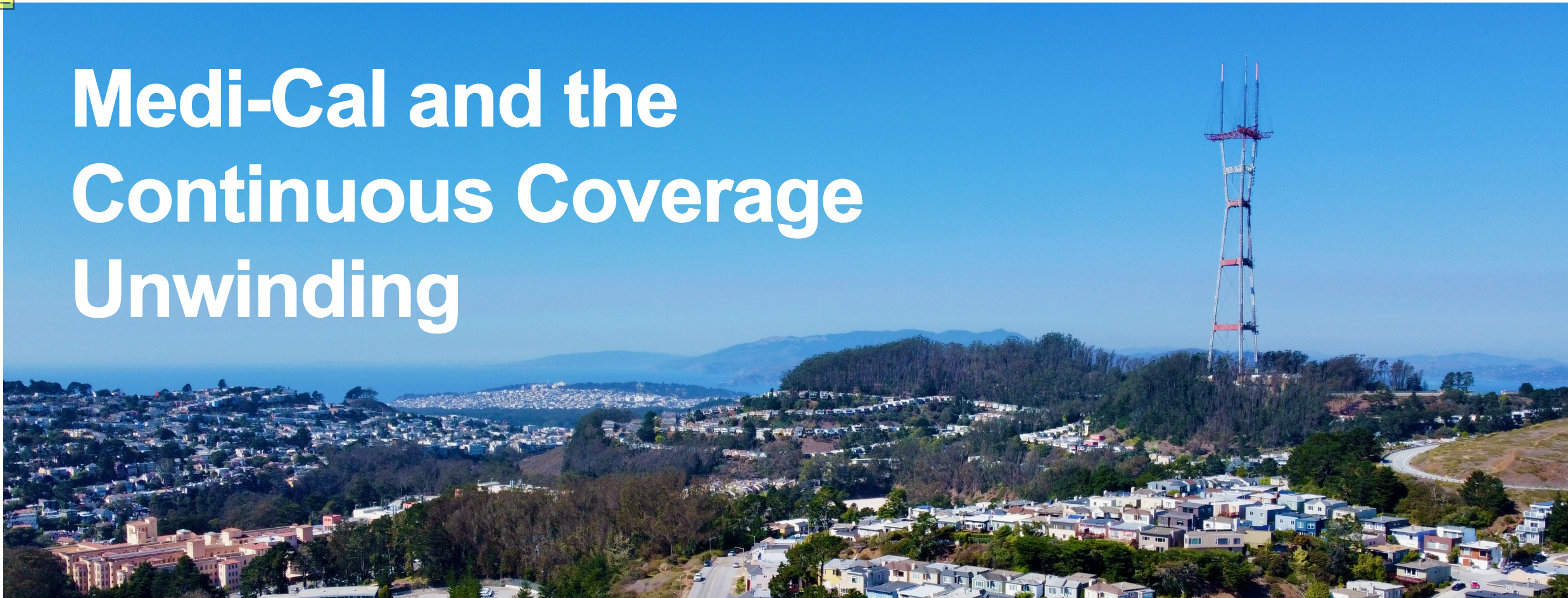


Medi-Cal and the Continuous Coverage Unwinding



Andy Scheer, LCSW 67597
Community Program Coordinator
SFDPH HIV Health Services
he/him/his | bilingüe español / inglés



Thank you

SF Human Service Agency (HSA)

Evelyn Reyes, Jeimil Belamide, Susie Smith

Covered CA

Marc Ross

PRC

Jason Cinq-Mars, Dawn Evinger

SF HIV Frontline Organizing Group Steering Committee





Learning Objectives

By the end of this section of the training participants will be able to...

- Explain, briefly, how the unwinding of Medi-Cal operations under the COVID Public Health Emergency will affect beneficiaries
- Identify two ways to update client information with Medi-Cal
- Name the program that pays private health insurance premiums for People with HIV not eligible for Medi-Cal





April 1, 2023

**What is the significance
of this day?**



Federal taxes are due **April 18th**

End of the COVID Public Health Emergency (PHE) in California **February 28th**

Federal end of the COVID PHE **May 11th**

Medi-Cal redeterminations start again **April 1st**

1st day of spring! **March 20th**



“The **expiration of the continuous coverage requirement** authorized by the Families First Coronavirus Response Act (FFCRA) presents the **single largest health coverage transition event since the first open enrollment period of the Affordable Care Act.**”

Medicaid.gov



POPULATION HEALTH DIVISION
SAN FRANCISCO DEPARTMENT OF PUBLIC HEALTH



Medi-Cal traditional and expanded

Enrollment is open year-round for Californians who meet eligibility guidelines

Traditional Medi-Cal

Eligibility is usually based on participation in another public assistance program like **CalWORKS** or **SSI**

These programs define income limits.

Enrollees are subject to a “**resource test**”

(\$130,000 max, single person)

Medi-Cal Expansion

Eligibility based on income
(138% Modified Adjusted Gross
Income of the Federal Poverty Level)

No Resource Limits

Enrollees can own a primary residence
and have money in the bank.



Medi-Cal Expansion (MCE) income limits

138% MAGI FPL (effective 1/1/23)

- Modified Adjusted Gross Income of Federal Poverty Level
- For most people your MAGI is the same as the Adjusted Gross Income (AGI) found on your tax return
- See full chart at tiny.cc/IncomeCaps

Household Size	Annual Income	Monthly Income
1	\$20,121	\$1,677
2	\$27,214	\$2,269
3	\$34,307	\$2,860
4	\$41,400	\$3,450



Medi-Cal young adult expansion

- Effective January 1, 2020 | CA SB104 (2019)
- Full-scope, unrestricted Medi-Cal for anyone 19 to 26 years of age who meets MCE eligibility criteria – immigration status not considered
- State-funded – doesn't impact federal public charge considerations
- 1,289 eligible in SF as of 7/2021
- Will not be re-evaluated until 2024, at the earliest, when full expansion to all undocumented is implemented





Medi-Cal older adult expansion

- Effective May 1, 2022 | CA AB133 (2021)
- Full-scope, unrestricted Medi-Cal for anyone 50 years of age and older who meets MCE eligibility criteria – immigration status not considered
- 185,000+ people age 50+ with restricted scope were anticipated to be automatically given full scope on 5/1/22
- State-funded so doesn't impact federal public charge considerations





Medicaid what exactly are we “unwinding”?

COVID PHE CMS* Directives, March 2020

- Paused many federal compliance reporting requirements
- Provided flexibility in enrollment and service delivery
 - Ex: Telehealth – increase in compensation; flexibility in **when** it can be provided (e.g., OK for home visits or medical intakes)
where it can be provided (OK for provider to be at home)
how (Zoom OK, though not HIPAA compliant)
- Extra 6.2% in federal matching funds during PHE if states kept folks enrolled

*Center for Medicare & Medicaid Services





~~Public Health Emergency~~
~~Unwinding~~



Continuous Coverage
Unwinding



Unwinding “no negative actions” to Medi-Cal

COVID PHE CMS Directives, March 2020

- No terminations for
 - Increase in income over MCE limit
 - Aging out (former foster youth, family coverage)
 - Household size decrease
- No increase in Share of Cost (SOC)
- No reduction from full to restricted scope for immigration status
- OK negative actions: deceased, no longer resident of state, request voluntary discontinuance, application fraud or admin error





Unwinding
“reinstating regular
Medi-Cal eligibility
determinations to
address the
outstanding work that
has accumulated
during the federal
COVID-19 PHE”

MEDIL 22-18



Medicaid Coverage the numbers

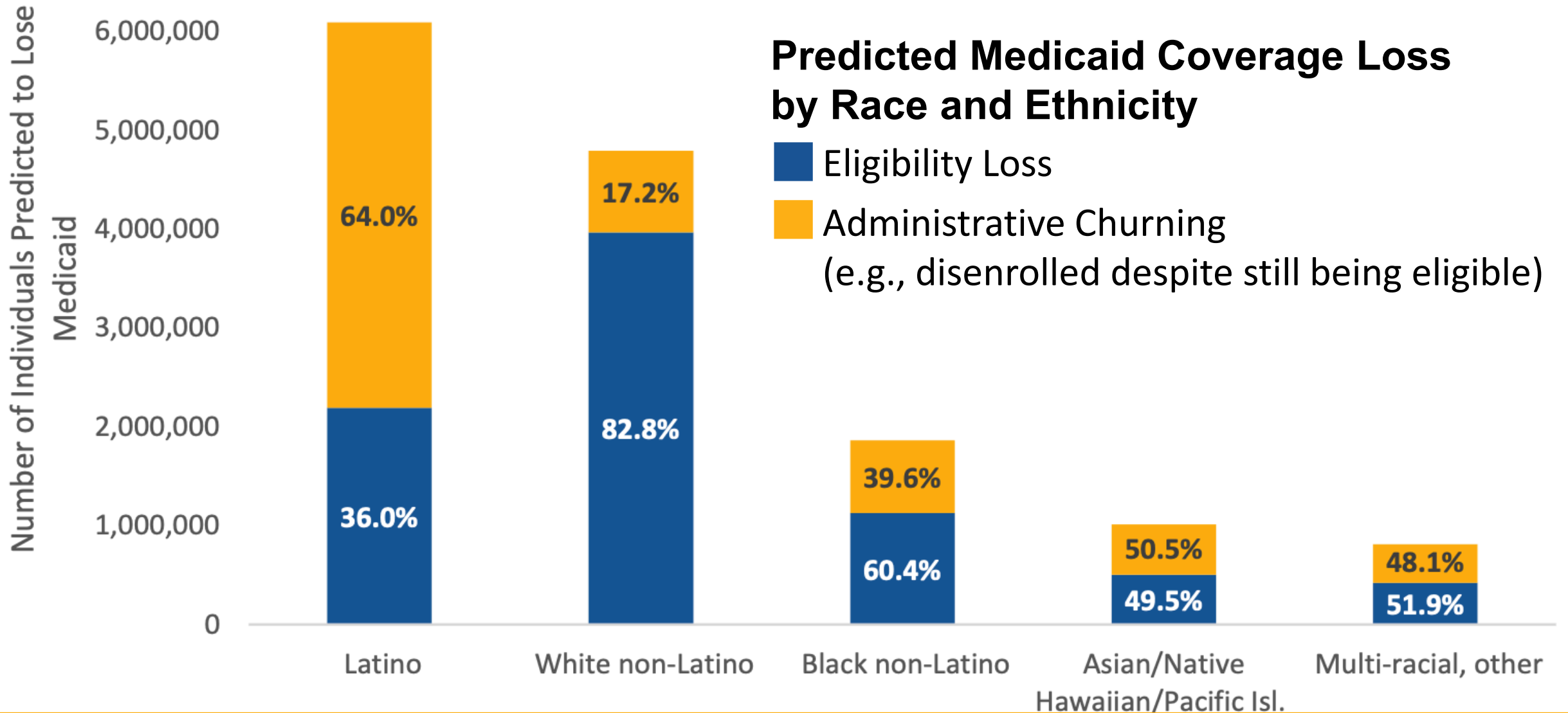
- **Nationally** **91.3 million in Medicaid & CHIP***
increase of 29.5% (20.8 million)
February 2020 to October 2022
- **California** **15.2 million in Medi-Cal***
increase of 16% (2.7 million)
February 2020 to December 2022
- **San Francisco** **214,629 in Medi-Cal****
increase of 20% (41,346)
Jan 2020 to July 2022

****not including SSI-linked Medi-Cal**



***CHIP=Children's Health Insurance Program
(included in Medi-Cal, in California)**

Unwinding coverage loss disparities





Medi-Cal Ex Parte

- Start of the eligibility redetermination process
- Happens on the back-end
- HSA is required to conduct ex parte eligibility review
- Utilizes info in federal, state, and local records (CalFresh, CAAP, SSA, IRS, EDD, Equifax and others)





Timeline for Medi-Cal Recertifications & Transfers to Private Insurance

Medi-Cal sends redetermination forms



Starting April 1, 2023

Medi-Cal tries Ex Parte eligibility renewal



Not renewed Ex Parte?
Medi-Cal mails MC216 (Medi-Cal Renewal) and MC355 (Request for Information) form(s) to enrollees, based on original enrollment date



Medi-Cal enrollees send back completed eligibility redetermination forms

Medi-Cal makes eligibility decision

Medi-Cal renewals, adjustments, terminations and transfers to private insurance will happen on a rolling basis starting April 1, 2023

Still Medi-Cal eligible?
Coverage continues; next recertification in 1 year



Not Medi-Cal eligible?
Application is transferred to Covered CA marketplace*

No response from Medi-Cal beneficiary?
Coverage is terminated



*People may also transition to private coverage via employer, spouse, or purchased directly from an insurance company

Transfers to private insurance

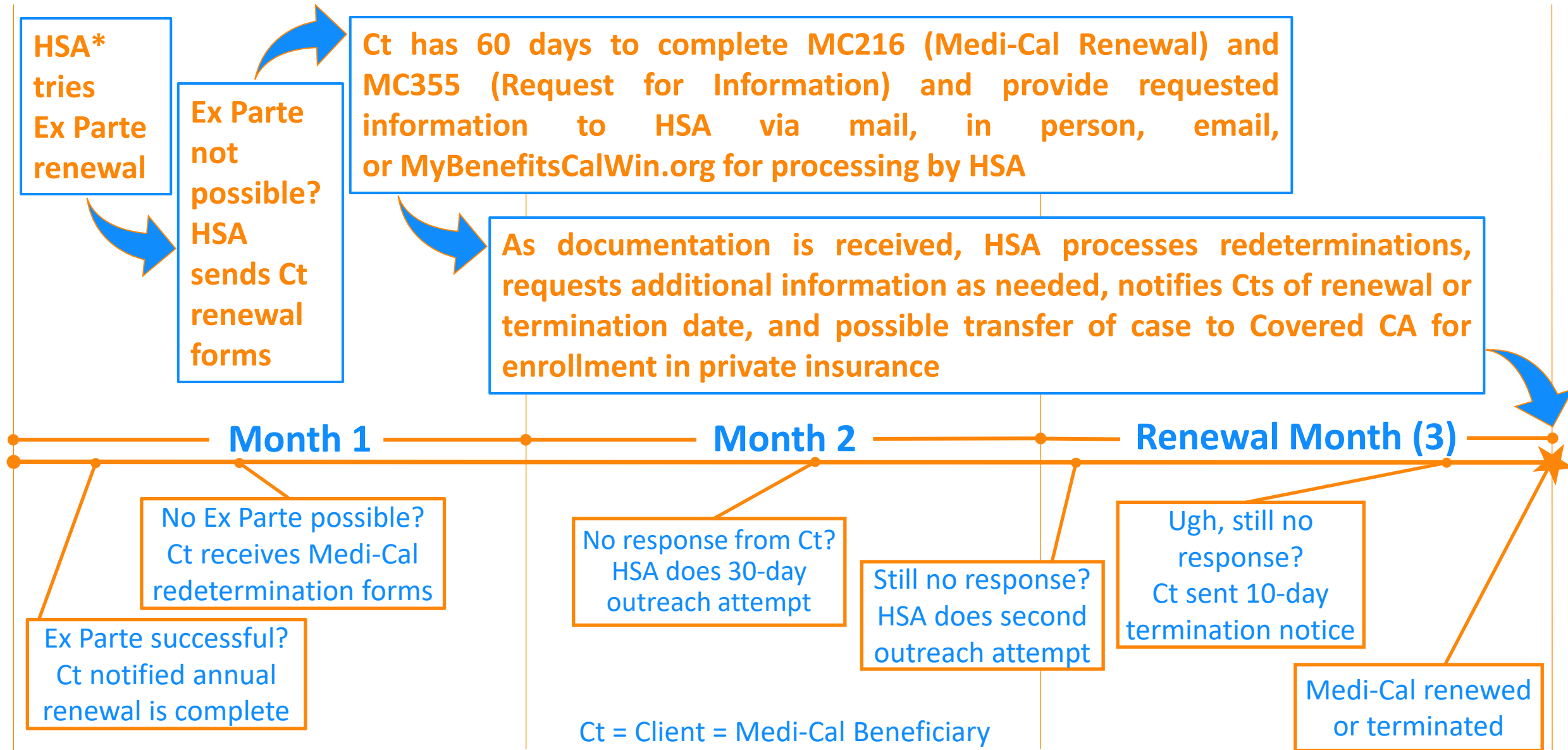
Medi-Cal sends beneficiary a letter about transfer of case to Covered CA



Covered CA receives case and begins communicating with beneficiary about transition from Medi-Cal to private insurance via insurance marketplace

People with HIV can enroll in ADAP & OA-HIPP to pay insurance premiums, out-of-pocket costs, & medication co-pays

Timeline Medi-Cal Unwinding Redeterminations



*HSA = Human Service Agency, 1440 Harrison St., San Francisco, CA 94103

A faded background image of the Golden Gate Bridge in San Francisco, spanning the water with its iconic towers and suspension cables.

Are there special considerations for People Experiencing Homelessness?

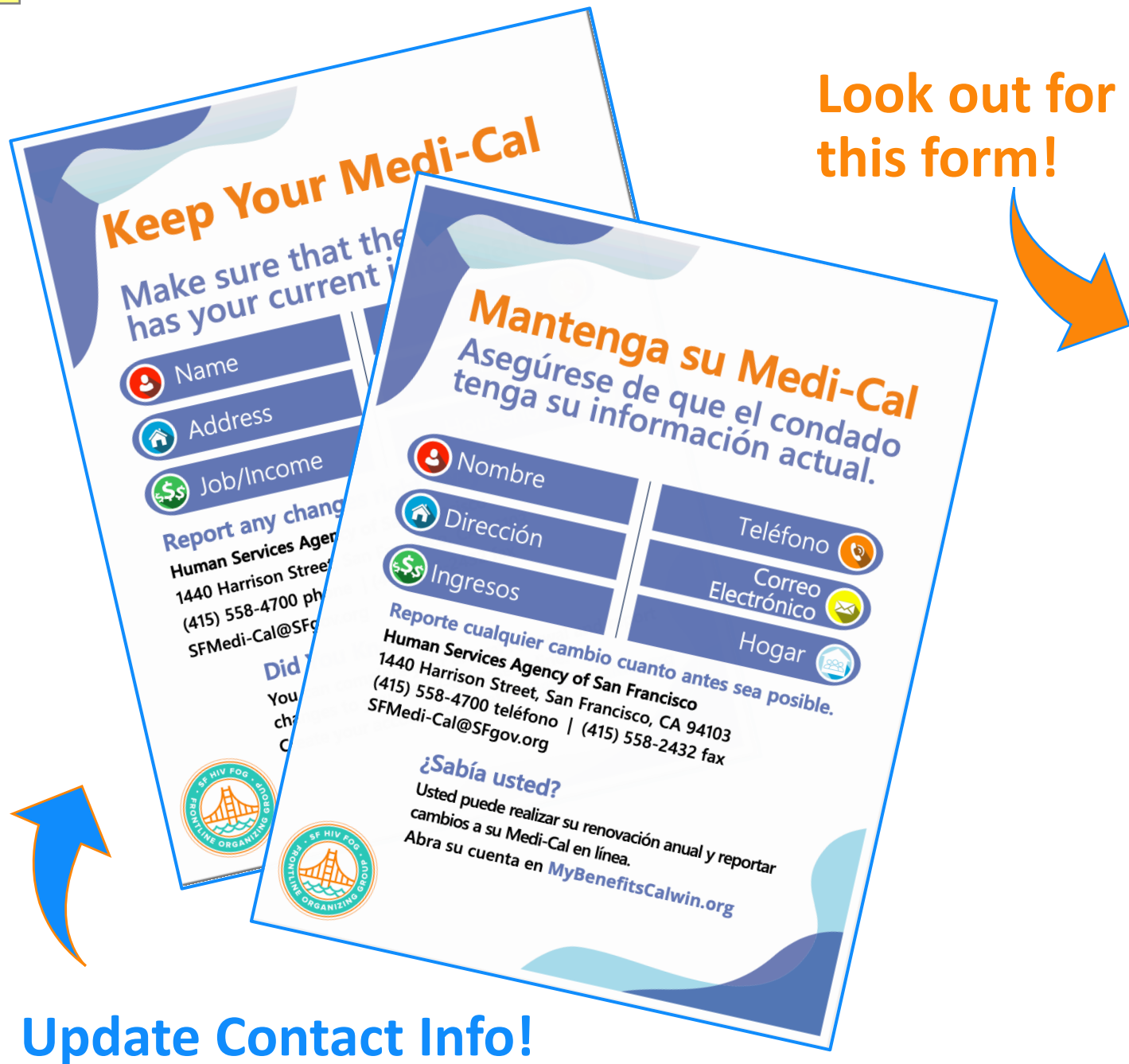
Unfortunately, no. Mail goes to:

- USPS address on file with HSA
- General delivery (391 Ellis)

Consider

- Email notifications & online recertification via [MyBenefitsCalWin.com](https://mybenefitscalwin.com)
- Using clinic/agency address

In SF, the percentage of homeless individuals who automatically renew is high



Look out for
this form!

STATE OF CALIFORNIA HEALTH
AND HUMAN SERVICES AGENCY

DEPARTMENT OF HEALTH CARE SERVICES

You may lose
your Medi-Cal if
you do not
respond by

Medi-Cal Renewal Form
You can get this form in another language or accessible format of your choice.
To ask for help in your language, call:

Notice date: _____
Case number: _____
Case name: _____
Worker name: _____
Worker telephone number: _____


It's time to renew benefits for:


Name	Date of birth


Household members not on this form will get a separate letter about their Medi-Cal.


→ Step 1. Read the form and answer the questions
→ Step 2. Sign and date on the Declaration and Signature page
→ Step 3. Send the form with proof by the due date of

Easy ways to give us your form and proof:

 **Online**
at
or coveredca.com.

 **By mail**
in the envelope that
came with this letter.

 **By phone**
at

 **In person**
to

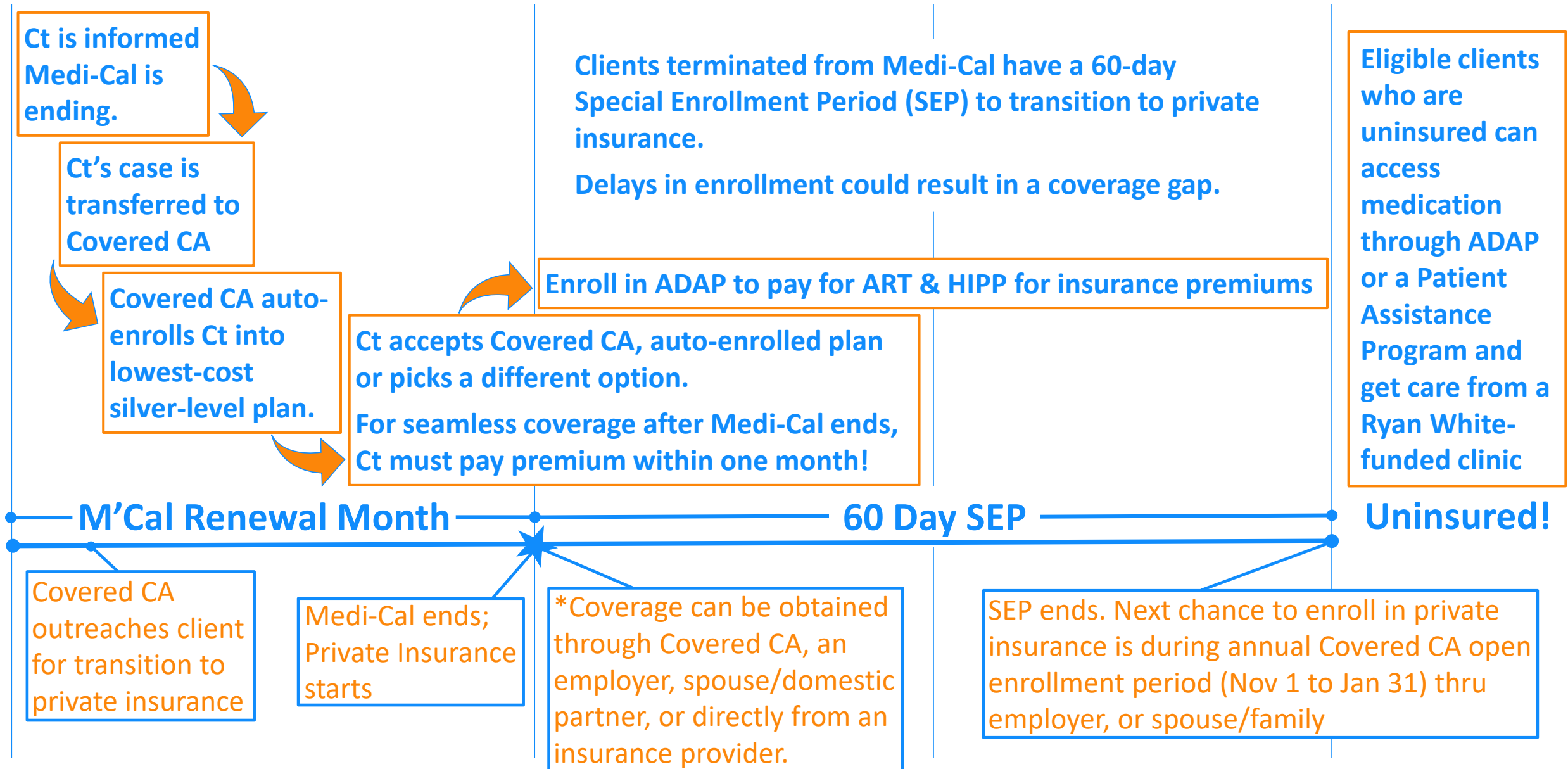
at
They are open
Monday through Friday,
a.m. to p.m.]

**Questions? Call your local county office at
before the due date.**

MC 216 ENG (Rev 10/20)

page 1 of 19

Timeline Medi-Cal to Private Insurance





What workers can do when change happens

- **Support transitions** until clients have picked up meds using their new coverage and have seen their new provider
- **Know the key players at other clinics** and introduce your clients to them
- **Instill confidence** in your clients: “You’re going to be OK”
- **Review your panel** – Who is now working and over income for MCE? Who moved? Who will need extra help?
- **Educate clients about ADAP and HIPP**





How might this impact the HIV system of care?

- **DPH clinics don't take private insurance** – Clients no longer eligible for Medi-Cal will need to transition to a new medical home
- **Enrollment Workers will likely see an uptick in workload** – ADAP, HIPP, PrEP-AP enrollment; Medi-Cal appeals, Covered CA
- **Likely increase in uninsured** – No longer eligible for MCE but missed transition to private insurance; will need Ryan White-funded OPAC
- **Healthy SF** – Yes, but person first must be without insurance for 90 days, will face fine on taxes, and still need ADAP





Medi-Cal Continuous Coverage Unwinding

CA OFFICE OF AIDS (OA)

Cost Savings Programs for People with HIV





ADAP

AIDS Drug Assistance Program

- **Managed by CA State Office of AIDS (OA)**
- **Administered by a Pharmacy Benefits Manager (PBM)**
Magellan Rx (contracted by OA)
- **Complements private insurance**
pays ADAP formulary medication co-pays
- **Pays for full cost of drugs for uninsured**
not enrolled in private insurance



ADAP, *continued*

AIDS Drug Assistance Program

- **CA resident** immigration status not a bar
- **HIV+**
- **18+ years of age**
- **Income between 138% and 500% of MAGI FPL**
based on household size;
for undocumented, income from 0% to 500% of MAGI FPL
- **Rx from CA physician**
- **Do not qualify for coverage that pays 100% of Rx costs**
i.e., Traditional or Expanded Med-Cal



OA-HIPP

Office of AIDS Health Insurance Premium Payment Program

- **Pays health insurance premiums**
up to \$1,938/month!
(dental and vision, too, if included in plan)
- **Pays medical out-of-pocket (MOOP) expenses**
- **Private insurance plans purchased via Covered CA, COBRA, or directly from an insurance carrier**
- **Administered by OA contractor**
Pool Administrators, Inc. (PAI)





OA-HIPP, *cont'd*

General Eligibility Criteria

- **Enrolled in ADAP**
all eligibility criteria met
- **Not enrolled in Medicare or Medi-Cal with no share of cost**
- **Enrolled in private health insurance with Rx drug coverage**

PAi



EB-HIPP

Employer-based Health Insurance Premium Payment program

- **Pays health insurance premiums**
up to \$1,938/month!
(dental and vision, too, if included in plan)
- **Pays medical out-of-pocket (MOOP) expenses**
- **Private insurance through an employer**
- **Administered by OA contractor**
Pool Administrators, Inc. (PAI)





SF HIV CARE OPTIONS

A guide to San Francisco's clinics, providers, and the healthcare coverage they accept.



Clinic-Based Care Options

HIV Clinics often offer "wrap around" care with Primary Care Physicians, RNs, Social Workers, Benefits Coordinators, and other services

CLINIC NAME

Positive Health Program at Ward 86 ¡español!

SF General Hospital, 995 Potrero Ave., Bldg. 3
(628) 206-2400, option 3 (new patient appointment)

Kaiser ¡español!

2238 Geary Blvd., 4 West – Geary Campus
1600 Owens, 4th Floor – Mission Bay Campus
(415) 833-4638 – HIV Clinic Intake Line
(415) 833-3475 – HIV Benefits Hotline

360 Wellness Center | Women's HIV Clinic ¡español!

UCSF Medical Center
350 Parnassus Ave., Ste. 908
(415) 353-2119, option 5 (new patient appointment)

Clínica Esperanza ¡español!

Mission Neighborhood Health Center
240 Shotwell St.



SF HIV BENEFITS OPTIONS

How to pay for health care and medication so you can stay in care and undetectable



Private Insurance

Employer-based Insurance Health Insurance

- **Enrollment:** Through your employer's Health Insurance
- **Open Enrollment:** Defined by the employer
- **Cost-savings Programs:** ADAP | EB-HIPP
- **Leave your job?** You have 60 days to enroll in Covered CA or "off exchange", directly from your employer. If you don't, you may have to cover these private insurance premiums

Covered CA California Blue Shield

- **Enrollment:** (800) 300-1506 | Covered CA
- **Open Enrollment:** November 1 to January 15 (if you lose employer-based insurance or Medi-Cal)
- **Cost-savings Programs:** Cost-reductions
- **Before purchasing insurance** ask your medical professional

Off-Exchange Full-price Blue Shield

- **Effective way to obtain full-scope insurance**

2023

INCOME THRESHOLDS

CA Office of AIDS Programs*, Medi-Cal Expansion, Aged & Disabled Medi-Cal, Covered CA, and Healthy San Francisco



Household Size	Medi-Cal Expansion as of 1/1/23		CA OA* and Healthy SF to update 4/1/23	Covered CA to update 11/1/23
	138% (annual)	138% (monthly)	≤500% (annual)	600% (annual)
1	\$20,121	\$1,677	\$67,950	\$81,540
2	\$27,214	\$2,269	\$91,550	\$109,860
3	\$34,307	\$2,860	\$115,150	\$138,180
4	\$41,400	\$3,450	\$138,750	\$166,500
5	\$48,494	\$4,043	\$162,350	\$194,820

- ***California Office of AIDS Programs:**
ADAP (medication) | PrEP-AP (medication + some medical co-pays)
OA-HIPP & EB-HIPP (insurance premiums + medical co-pays)
MPPP (Medicare Parts C, D, and MediGap premiums, Part C and B medical co-pays)
- Amounts are Modified Adjusted Gross Income of Federal Poverty Level (MAGI FPL)
- For Unemployment Insurance, multiply weekly benefit amount by 4.33 to determine

Sources

- Medicaid.gov - [Unwinding and Returning to Regular Operations after COVID-19](#), 10/13/22
- Kaiser Family Foundation - [Analysis of Recent National Trends in Medicaid and CHIP Enrollment](#), 10/4/22
- CMS – [October 2022 Medicaid and CHIP Enrollment Trends Snapshot](#)
- CA Department of Healthcare Services – [Medi-Cal and COVID-29 Public Health Emergency and Continuous Coverage Operational Unwinding Plan](#), 1/13/23
- CA Department of Healthcare Services - [Medi-Cal Monthly Eligible Fast Facts, August 2022](#)
- CA Department of Healthcare Services - [Medi-Cal Enrollment Update, 8/30/22](#)
- San Francisco Human Services Agency - [Medi-Cal Demographics Report, December 2022](#)
- US Dept of Health and Human Services, Assistant Secretary for Planning and Evaluation - [Unwinding the Medicaid Continuous Enrollment Provision: Projected Enrollment Effects and Policy Approaches](#), 8/9/22 (presentation data and graphic on slide “Unwinding coverage loss disparities”)
- California Health Advocates - [Upcoming Medi-Cal Changes in 2023](#), 9/28/22





Questions?



Andy Scheer, LCSW 67597

Community Program Coordinator

SFDPH HIV Health Services

andy.scheer@sfdph.org

he/him/his | bilingüe español / inglés

