

MEDICAID TODAY: WHAT'S CHANGED, WHAT'S THE SAME AND HOW YOU CAN HELP

**Indiana School Health Network
June 2024**



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Covering Kids & Families of Indiana**



Learning Objectives

- Understand the impact of Medicaid returning to pre-pandemic rules
- Understand recent changes to Medicaid and the impact on families
- Understand how you can help families connect to healthcare coverage

Covering Kids & Families of Indiana

(Nonprofit Health Advocacy Organization)

Vision: All Hoosiers have accessible and equitable healthcare coverage and care.

Mission: Facilitate and advocate accessible and equitable health for all Hoosiers with a primary focus on healthcare coverage and children's development.



Get Covered, Stay Covered

Since 1999

Free
Unbiased
Local
Virtual



To schedule an appointment, call 1-888-975-4CKF or visit ckfindiana.org. These organizations are ready to serve your health care coverage needs. Choose the most convenient option to meet with a Navigator – your expert resource for getting covered and staying covered.





SAVE ^{THE} DATE

JU
NE

10-11

20
25

2025 INDIANA SCHOOL HEALTH NETWORK CONFERENCE

EMBASSY SUITES PLAINFIELD

www.ckfindiana.org/indiana-school-health-network-conference/





Why does healthcare coverage (insurance) matter?



Medicaid Has Long-Term Benefits for Kids

Children who are eligible for Medicaid health coverage:



do better in school,



miss fewer school days due to illness or injury,



are more likely to finish high school, attend college, and graduate from college,



have fewer emergency-room visits and hospitalizations as adults, and



earn more as adults.

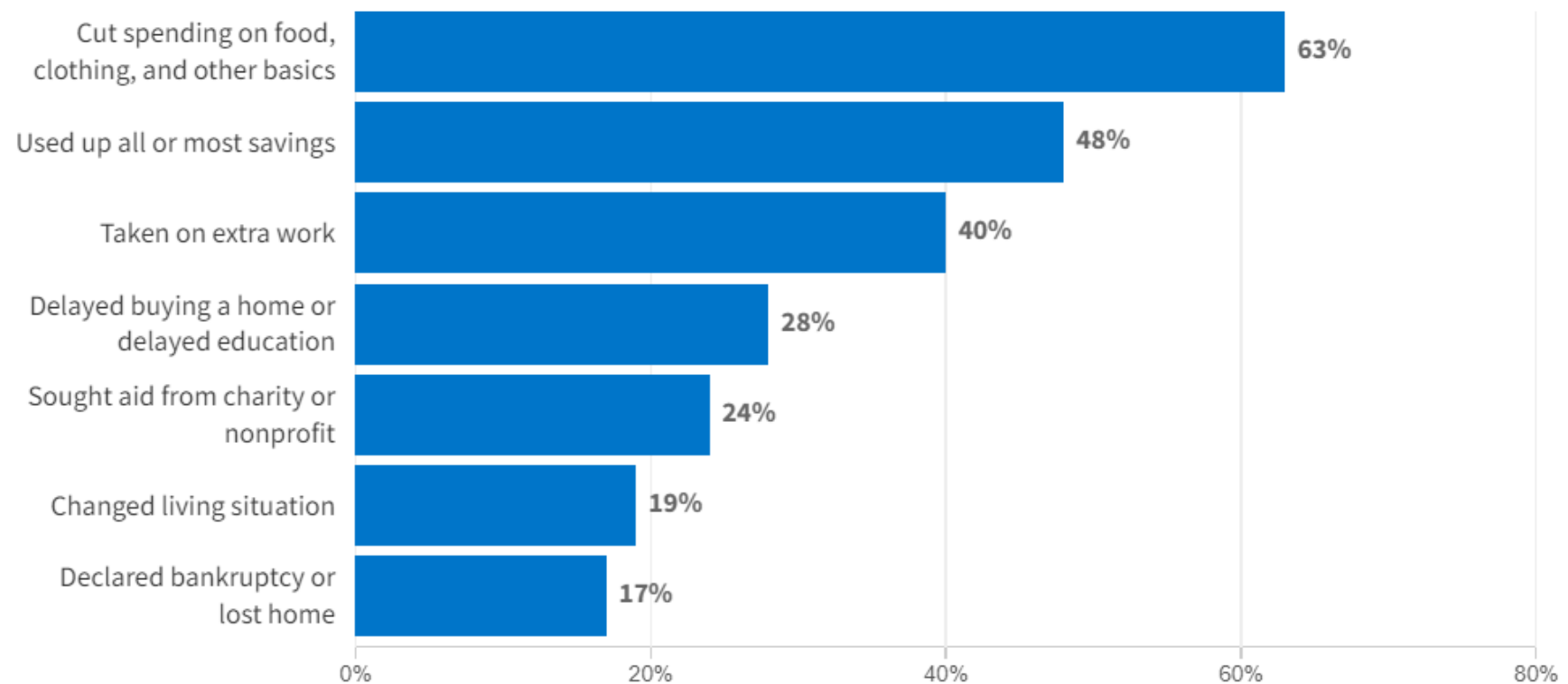
CENTER ON BUDGET AND POLICY PRIORITIES | CBPP.ORG

Source: [Center on Budget and Policy Priorities](https://www.cbpp.org/)

100 Million People in America Are Saddled With Health Care Debt

What People Sacrificed

Share of indebted adults who have done the following because of health care debt:



Source: KFF Health Care Debt Survey of 2,375 U.S. adults, including 1,674 with current or past debt from medical or dental bills, conducted Feb. 25 through March 20. The margin of sampling error for the overall sample is 3 percentage points.

Credit: Daniel Wood/NPR and Noam N. Levey/KHN



Why does healthcare coverage (insurance) matter?

- ✓ Better health outcomes
 - Short term
 - Long term
- ✓ Improves family financial stability



**What are your
community's
coverage stories?**



Coverage Events



1965

Medicare and Medicaid

1997

Children's Health Insurance Program

2013

Affordable Care Act

2020-2023

Pandemic Protections

4/2023-3/2024

Unwinding/ Return to Normal Operations

Who is Covered by Medicaid in Indiana?

Pre-pandemic

1 in 8 adults (ages 19 – 64)

1 in 3 children

1 in 3 individuals with disabilities

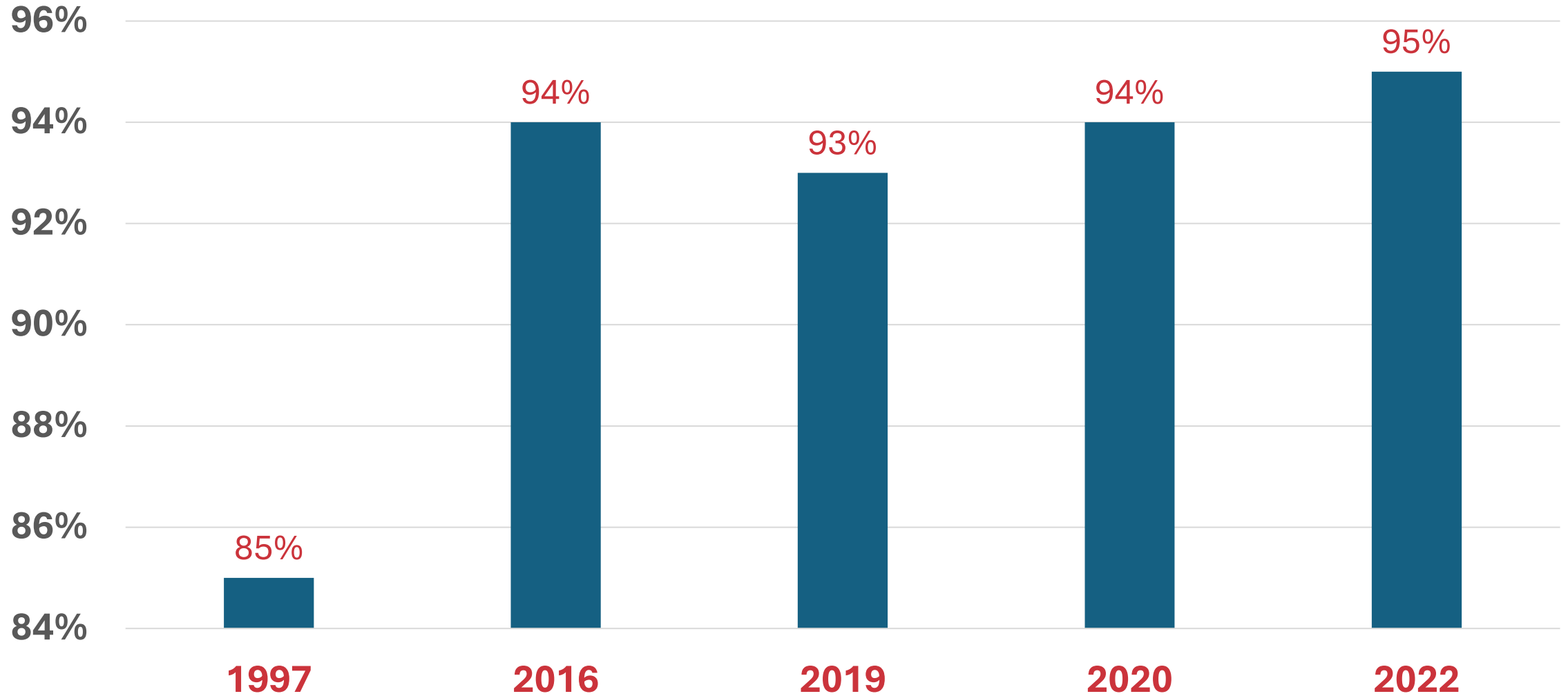
42% of children with special health care needs

100% of children in foster care

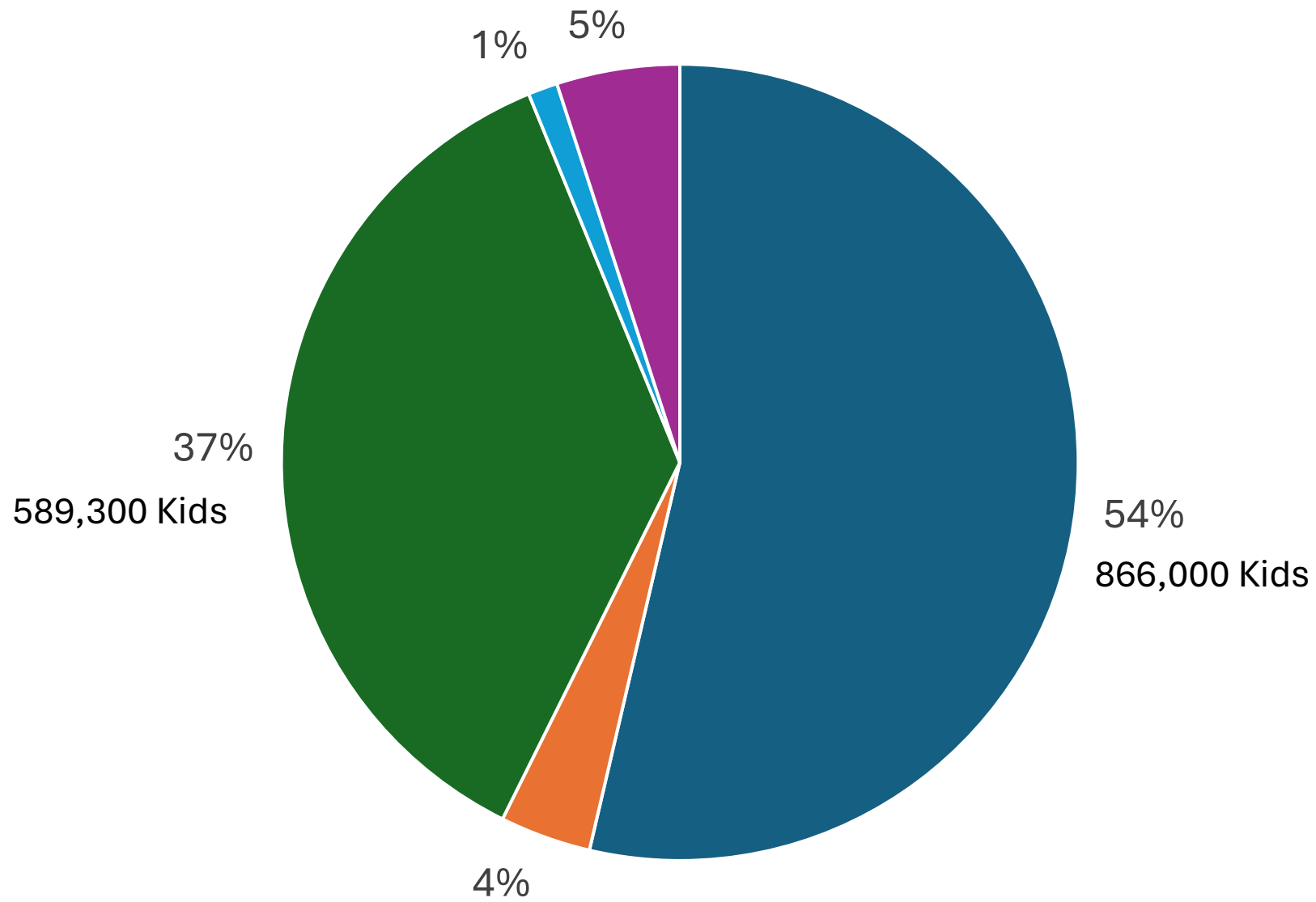
Source: <http://files.kff.org/attachment/fact-sheet-medicaid-state-IN> (October 2019)



Percent of Hoosiers <19 with Health Insurance

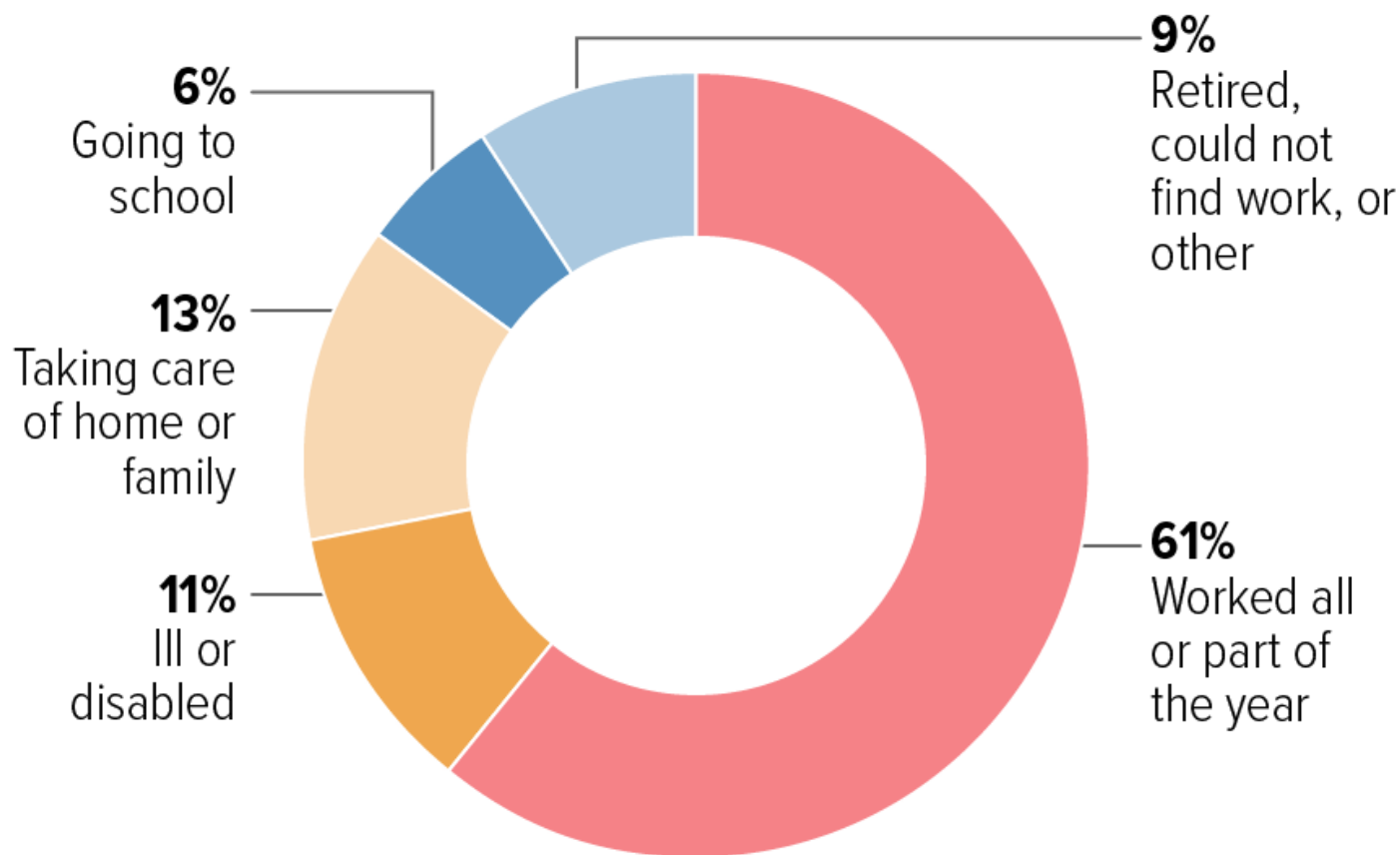


2022 Health Insurance Coverage of Children <19 in Indiana



■ Employer ■ Non-Group ■ Medicaid ■ Other Public ■ Uninsured

Most Adults With Medicaid Work — And Those Who Don't Mainly Are Ill or Disabled, Caring For Family, or Going to School



Note: Includes non-elderly adults who were covered by Medicaid, did not receive Supplemental Security Income (SSI), and were not enrolled in Medicare.

Source: CBPP analysis of March 2022 Current Population Survey

**What do you
want to
remember?**





Federal Health Coverage Programs

- Medicare
- Health Insurance Marketplace



Most Common Indiana Health Coverage Programs (Medicaid) – State and Federal Partnership

Hoosier Healthwise

- Under 19
- Some pregnant people
- Includes Medicaid and the Children's Health Insurance Program (CHIP)



Hoosier
Healthwise

Learn more at
fssabenefits.in.gov

Indiana Health Coverage Programs (Medicaid) - continued

Healthy Indiana Plan (HIP)

- Medicaid Expansion for low-income adults since 2015
- Ages 19-64



Indiana Health Coverage Programs (Medicaid)

Most programs provided by a Managed Care Entity (Organization)

- Anthem
- Caresource
- MDwise
- MHS (Managed Health Services)



Connecting to Healthcare Coverage



CHILDREN

Hoosier Healthwise

- Up to 250%* of federal poverty level (FPL)
- Family of 4 = \$79,560

PARENTS**

Healthy Indiana Plan (HIP)

- Up to 133%* of federal poverty level (FPL)
- Family of 4 = \$43,056

Marketplace

Up to 400% FPL for tax credits***

100 - 250% for cost sharing help

Family of 4 at 400% FPL = \$120,000

*5% disregard

**Income Guidelines for pregnant people are higher

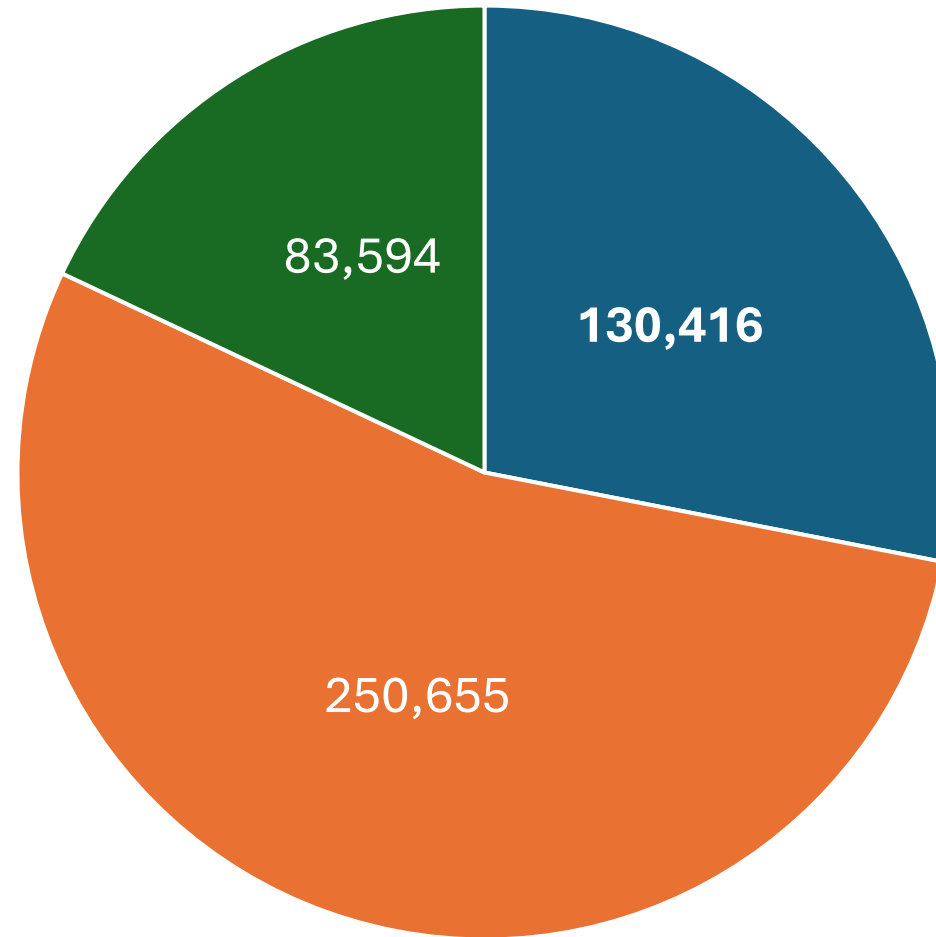
***Waived until 2025 under current legislation

[Indiana Eligibility](#)

[Guidelines](#)

[Marketplace Information](#)

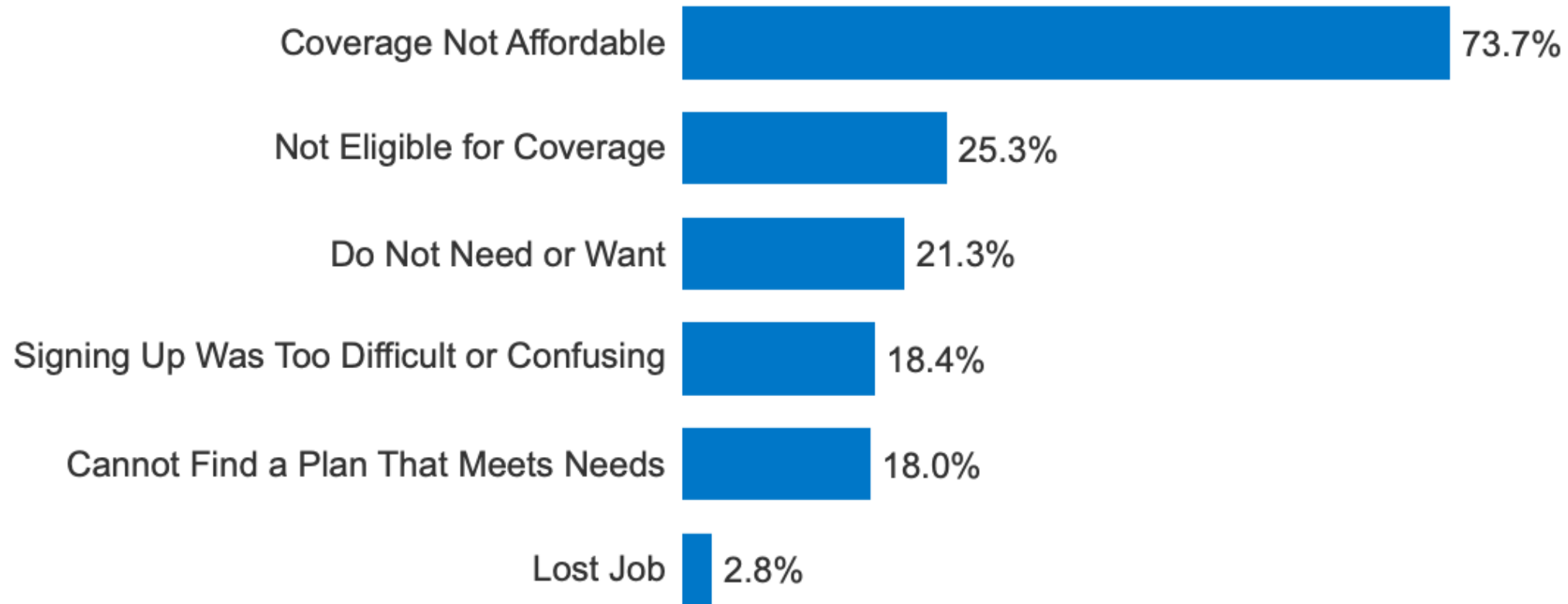
Uninsured Hoosiers by Federal Poverty Level (2022)



■ <138% ■ 138-399% ■ 400% +

Figure 7

Reasons for Being Uninsured among Uninsured Nonelderly Adults, 2019



NOTE: Includes nonelderly individuals ages 18 to 64. Respondents can select multiple options.
SOURCE: KFF analysis of 2019 National Health Interview Survey.

What's the Same?

- Medicaid coverage impacts children's lives in the long term
- Types of Medicaid programs
- How Medicaid is run –with managed care organizations





What's New?



Enrollment in Indiana Health Coverage Programs (Medicaid) as of 5/6/2024

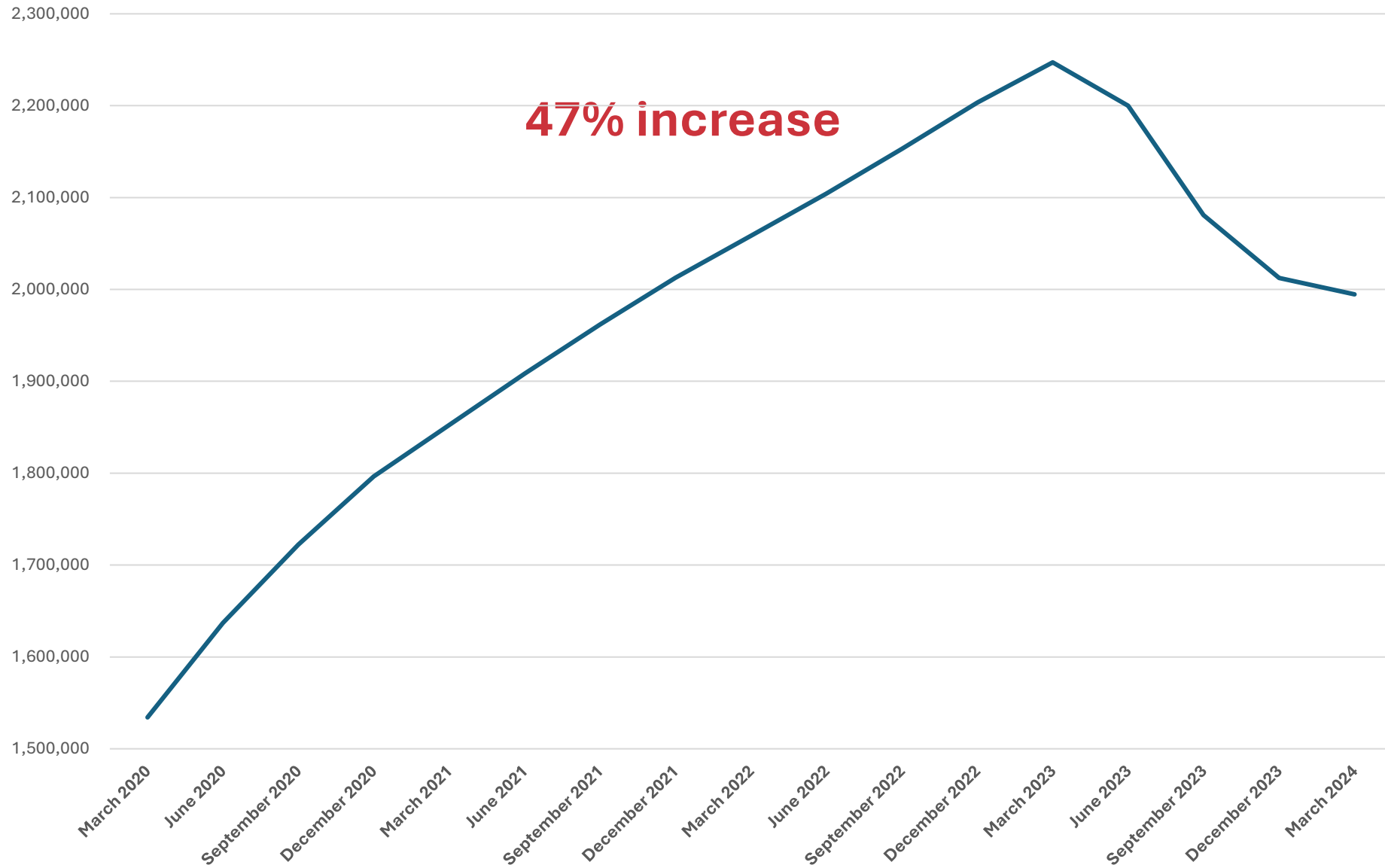
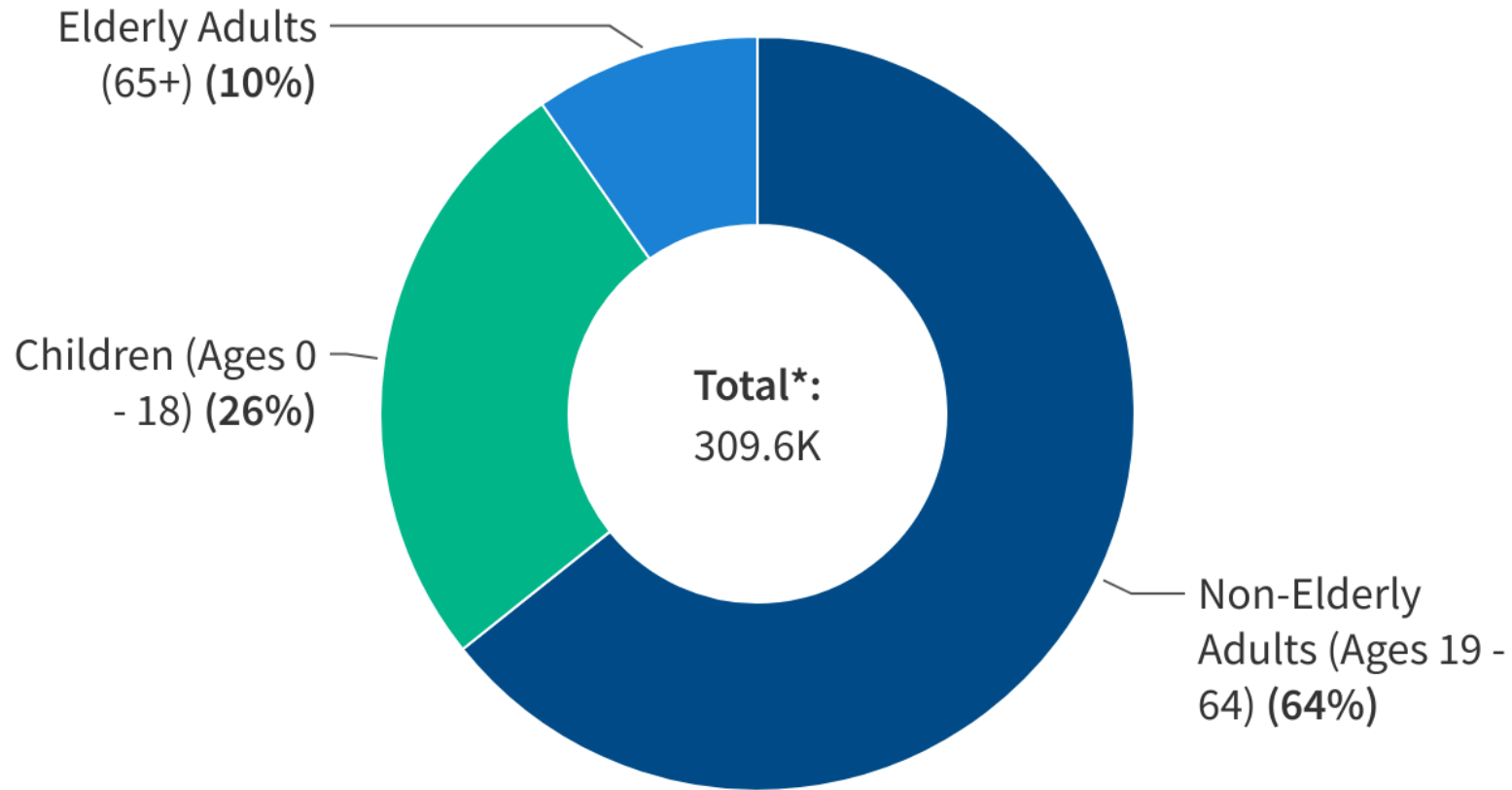


Figure 3

Indiana Medicaid Disenrollments by Age

As of February 1, 2024, 309,590 people have been disenrolled, including 80,662 children and 228,928 adults



Note: * Total disenrolled in this figure differs from the total disenrolled in Figure 2 because age data are not reported for April and May 2023 cohorts.

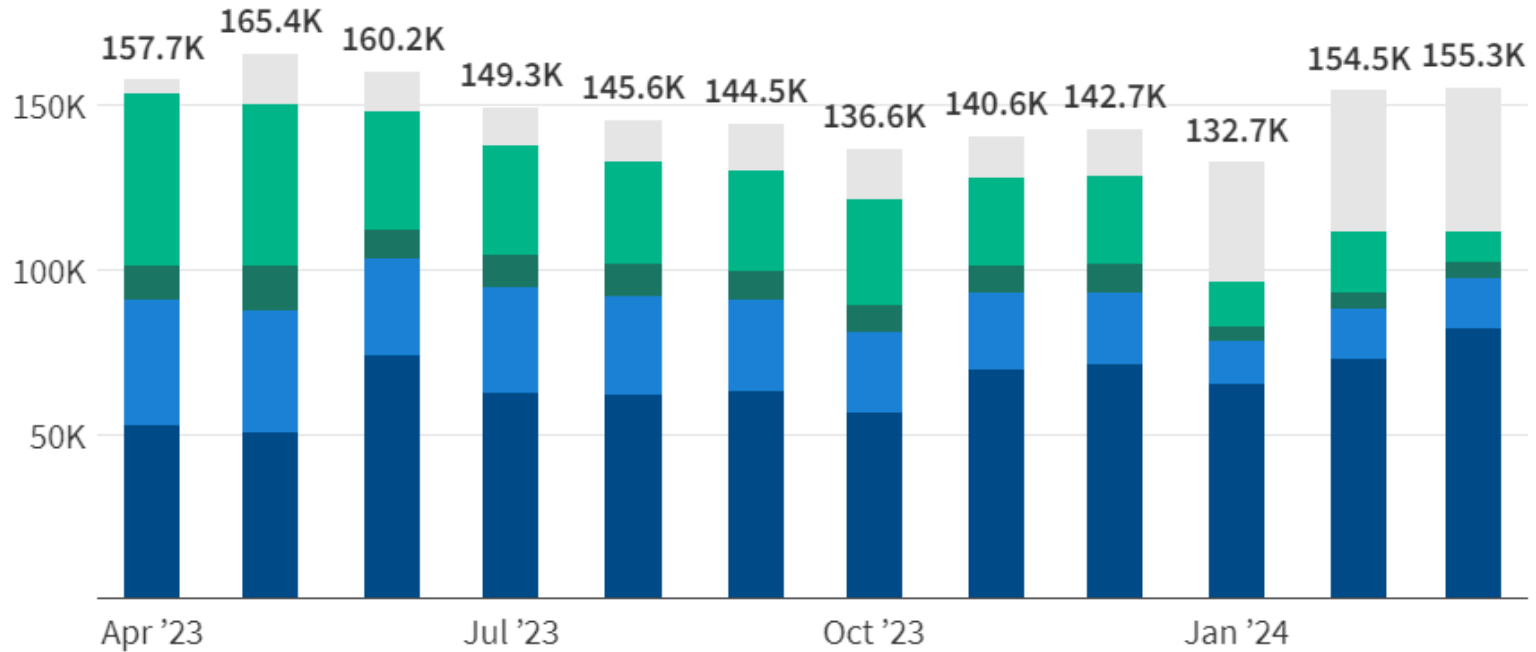
Source: KFF Analysis of State Eligibility Report

Figure 2

Indiana Monthly Renewals

As of March 2024, 1,091,093 enrollees renewed their coverage and 458,872 enrollees were disenrolled, including 98,747 who were determined ineligible and 360,125 who were disenrolled for procedural reasons

■ Renewed on an ex parte basis
 ■ Renewed via renewal form
 ■ Determined ineligible
 ■ Terminated for procedural reasons
 ■ Renewal not completed



Note: Where available, we report data that has been updated from previous unwinding reports. Indiana noted in reports for June through present that roughly one-third of enrollees with coverage terminated for procedural reasons also had a non-procedural reason for closure, such as being over-income, over-resources, no longer residing in Indiana, or death.

Over 360,000 Hoosiers were disenrolled for procedural reasons

Challenges in Enrolling, Keeping & Utilizing Coverage

- Missed or misunderstood mail
- Not submitting documents or **reporting changes to status** (address, income)
- System errors by State
- Not understanding how to use coverage
- Different plans and coverage for different family members
- Churning – on and off coverage



Coverage Gaps (Churn)

- Low- and moderate-income (under 250% of the federal poverty level) families are more likely to experience.
- More likely to impact children in communities of color.
- 26% of children with a coverage gap lack a usual source of care and more than half of them did not see a physician during the year.
- The important issue of coverage gaps is often overlooked.

<https://ccf.georgetown.edu/2021/11/22/gaps-in-coverage-a-look-at-child-health-insurance-trends>



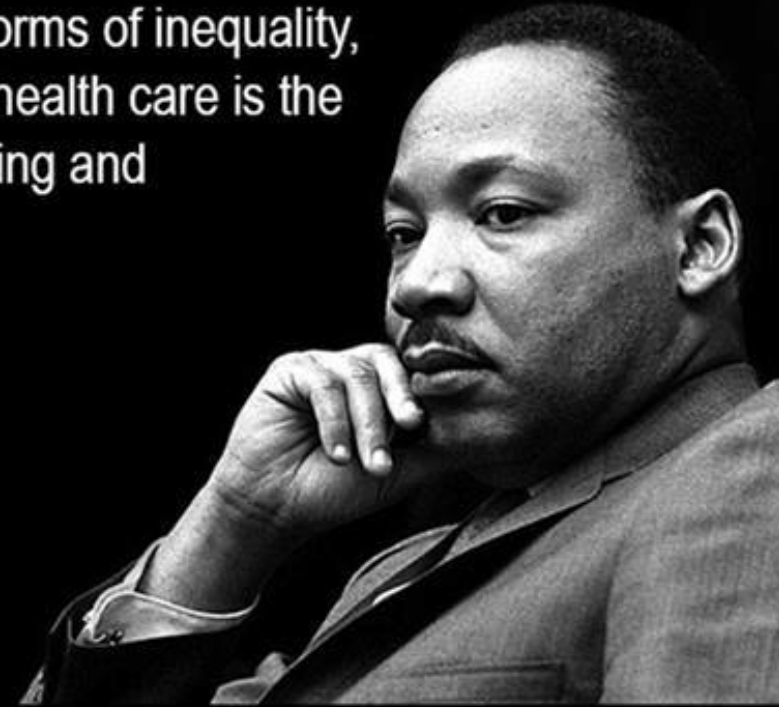
Coverage is an equity issue

Who is most at risk?

- Immigrant families
- **Communities of Color**
- Under resourced
- Low literacy
- Rural
- Without stable housing
- Seasonal employment or variable hours



“Of all the forms of inequality, injustice in health care is the most shocking and inhumane.”





**In your
experience, what
barriers do
families face?**



Key Messages

What can we all do to help families get covered and stay covered?

- Encourage them to update their contact information with the State (Family & Social Services Administration – FSSA).
- Encourage them to open and read all mail from FSSA and their health plan (Anthem, CareSource, MDwise, MHS).
- Encourage them to get help from an [Indiana Certified Navigator](#).



Good News!

You do **not** have to be an expert on Medicaid and other insurance programs to help!



Find a partner

Covering Kids & Families

Federally qualified health centers/community health centers

Other Indiana Certified Navigators

Indiana 2-1-1



Indiana Navigators

Covering Kids & Families' Navigators assist with:

- Application
- Barriers
- Enrollment
- Access to healthcare
- Retention
- Education
- Referrals



Return to Normal
Continued

Contributions and
Premiums are
Back (July 2024)

Healthy Indiana Plan (HIP) POWER Account Contributions

- Don't pay
 - Lose some benefits
 - Increased costs
 - May lose coverage
- Can reapply but may experience coverage gaps.

Hoosier Healthwise

Premiums if above 158% federal poverty level (FPL) = \$49,296 for a family of four

Good News for Kids!

- Children may not lose coverage for nonpayment (by June 2025)
- Lock out periods eliminated (by June 2025)
- Redetermination every 12 months (1/1/2024)

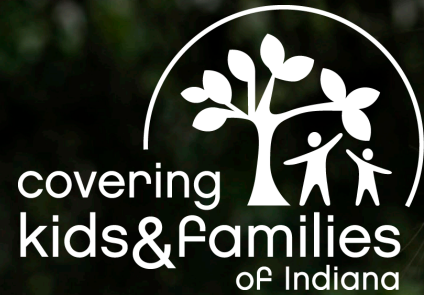


Good News for Pregnant People!

Coverage expanded to
12 months postpartum
(4/1/2022)



Good News for Immigrants

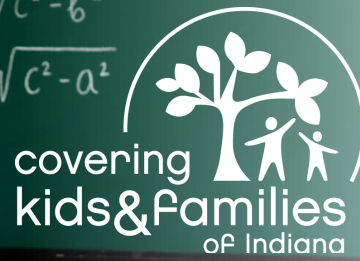


- Lawfully residing children and pregnant people no longer have a five-year waiting period for full Medicaid (hopefully mid 2025)
- DACA recipients eligible for Marketplace tax credits and cost sharing (November 2024)



Good News for Schools

Schools can be reimbursed for some medical services provided to students with Medicaid coverage.





What's New?

- Loss of coverage
- Contributions and premiums reinstated
- Lock outs for adults eliminated
- New rules will help children keep coverage
- One-year postpartum coverage
- Five-year waiting period will be eliminated
- Help with costs for DACA
- Medicaid in schools

What is good news for your community?



Good News!

You do **not** have to be an expert on Medicaid and other insurance programs to help!



What Can Your School/Program Do?



What Can Your School/Program Do?

- Establish a referral process
- Invite local Navigators to events
- Distribute information
 - Fliers and brochures
 - Website
 - Social media
 - Email or text blasts
- Track insurance status of students
- Champion getting all students covered
- Consistently bring to parents' attention





What can YOU do?



YOU can:

- Help identify students and families needing coverage
- Know who at your school or organization is managing referrals to a local navigator OR you can become an advocate for setting up a referral system
- Use your trusted voice to educate parents and individuals

I will...

1.

2.





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www.CKFindiana.org

1-888-975-4CKF

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@INSchoolHealth

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