

Medicaid Expansion, What does this mean and who is eligible?

For Alaska, Medicaid Expansion is the addition of Alaskans ages 19 through age 64 who are not eligible for another type of Medicaid or Medicare and have incomes below: \$20,328 a year (\$1694 per month) for single adults; \$27,492 a year (\$2,291 per month) for a two-person family. Note: these are income guidelines. If you think you may be eligible, apply after September 1, 2015.

Are felons eligible for Medicaid expansion?

There is no bar on felons receiving Medicaid as long as they are not currently incarcerated. However, if a person is incarcerated for any reason, he or she is not Medicaid eligible except if they go to an inpatient facility for over 24 hours. When this happens, their eligibility for Medicaid is determined and, if eligible, Medicaid can cover the medical while at the hospital. Most inmates are not eligible under existing categories of Medicaid right now. Under expansion, many inmates will be eligible. This will allow the state use Medicaid to pay for this care rather than 100% general fund. It is expected to generate millions in state savings.

Alaska Department of Corrections had 163 such hospitalizations in FY14. Because there are so few, the processing is assigned to one person in Field Services (Michelle Cranford).

DPA Broadcasts were sent to the Field on 7/13/15 and 7/21/2015 concerning this topic.

How to apply for Medicaid---Beginning September 1, 2015:

1. www.healthcare.gov (Through the Federally Facilitated Marketplace) OR
2. <https://aries.alaska.gov> (using your My Alaska account which is the same one you use to apply for a PFD.) This is the ARIES Self Service Portal (SSP), Click on ARIES-Public Assistance: People can currently apply for other types of MAGI Medicaid using this system. OR
3. Download and print an application and mail, fax or drop it off at a Division of Public Assistance (DPA) office. OR
4. Pick up and submit an application at a Public Assistance Office or with a fee agent in their village.

Note: other public assistance programs require interviews to apply- this one doesn't.

Dates to remember:**Medicaid Expansion, When does expansion start for Alaska?**

September 1, 2015. Applications received prior to this date will be denied. Applications received in September and worked at a later date, can be retro-active to September but not retro-active back to a date prior to September 1, 2015. The expansion group will be offered the three month "retroactive Medicaid" look back, but it will not include the months before September 2015. For instance, if they apply in November 2015, have unpaid medical bills in August and September, we will only consider eligibility for September 2015.

What if someone who is receiving coverage through the FFM applies for expanded Medicaid starting in September? If clients apply for expanded Medicaid Sept 1 or later,

and they are already receiving coverage thru the FFM, ARIES will notify us. Clients would not need to submit another application through DPA.

When will Alaska become a “determination state” instead of an “assessment state”?

Currently, the State of Alaska is anticipating becoming a determination state on **November 1, 2015**, at the beginning of the Open Enrollment period when we can anticipate the majority of applications being sent to us from the FFM through ARIES. During the non-open enrollment months, we only receive (on average) 100 reports of change per month.

Federally Facilitated Marketplace (FFM) Open Enrollment period: November 1, 2015- January 31, 2016.

- A. Open enrollment starts November 1, 2015, this is the first day people can enroll in a 2016 Marketplace Plan to receive a Health Insurance Plan and tax credit.
- B. In addition, January 1, 2016 is the first date 2016 coverage can start.
- C. January 31, 2016, the open enrollment period ends for 2016.
- D. There are special enrollment periods (within 60 days) following certain events that involve a change in family status (example: marriage or birth of a child) or loss of other health insurance.
- E. FFM: www.healthcare.gov

Definitions to clarify terms:

Federally Facilitated Marketplace (FFM): Is an on-line system intended to enable people to find health coverage (www.healthcare.gov). By using the FFM, applicants may discover that they may be eligible for Medicaid. Eligibility for coverage and for rate discounts is most impacted by 1) Enrollment Period and 2) Income and Household size.

What is the difference between a “determination state” and an “assessment state”: At the national level, the State of Alaska is currently considered an “assessment state”. This means that applications (for Alaskan residents) which are submitted through the Federally Facilitated Marketplace (FFM) and appear to be Medicaid eligible are transferred to the State of Alaska by interfacing with our eligibility system: ARIES (Alaska’s Resource for Integrated Eligibility Services) and then the office works the application. When the State of Alaska is approved to become a Determination State, this means the *Federally Facilitated Marketplace will be responsible for making an eligibility determination on applications for our state submitted through the FFM as soon as the applicant completes the application process*. These are applications we do not need to conduct a determination on. However, if an application is incomplete, we will need to process it. DPA will need to conduct all maintenance and redeterminations for these Medicaid cases.

Additional Questions asked:

Is CAMA (Chronic and Acute Medical Assistance) going way with Medicaid expansion?

No. Although almost everyone on CAMA will be covered by Medicaid expansion, our data shows a very small number of our population will remain on CAMA. These are people who are not eligible for any type of Medicaid due to citizenship and alien requirements.

How does Medicaid expansion affect Interim Assistant (IA) recipients?

IA is a cash program for those pursuing Social Security disability. Expansion of Medicaid does not affect IA eligibility, but it will extend Medicaid to this group who often are sick and little or no access to health care coverage.

Since the income limits for CAMA and IA are under those of Medicaid expansion, will they have to reapply for the expanded Medicaid?

We have requested permission from CMS to enroll them without a new application. We expect to have that request approved and will notify staff when we receive word. A small team of support staff have been identified to enroll IA and CAMA recipients into EIS before September 1, 2015. The reason for enrollment into EIS is because these recipients already are connected to Food Stamps. This will diminish the work for Field Staff by over 500 cases. These clients do not need to submit a new application and they will be notified by mail of this.

If a client is on Medicare, can they qualify for Medicaid Expansion? No. Medicare recipients are not eligible for Medicaid under expansion.

After September 1, 2015, can a client's children between ages 16 through 64 be added to their household?

A child under 19 may be eligible under the Children under 19 category. Children who are 19 or 20 who are not eligible "Under 21" Medicaid due to being over income (Under 21 is about 120% of FPL and Expansion is 133% (plus 5 % income disregard - 138%) may be eligible for Expansion. Parents who have children 19-64 who meet Expansion eligibility criteria can be added to existing cases if requested and eligible.

Is there a way for a client to know if they may qualify for MAGI Medicaid and Medicaid Expansion without completing an entire application?

Using the Self Service Portal (SSP at <https://aries.alaska.gov/screener/?logIn=N>), you can answer a few questions (screener tool) to determine if you are currently eligible for Medicaid. If the screening tool determines that the person may qualify, he or she will need to complete an application which can also be done through the SSP. This portal will be updated September 1st to cover the new Medicaid expansion group.

Checking the status of your Food Stamp application with the Division of Public Assistance:

Clients can check on the status of your application by calling: 269-5777 or 1-888-804-6330. Please do not apply for assistance multiple times. Secondary applications will automatically be redirected to a place in the on-line system that will not permit staff to review it.

When this update has been completed in the ARIES system, our staff, partners, and clients will be informed of this so clients will be able to check the status of their applications for MAGI Medicaid.

Making an informed decision. What are the advantages of waiting until the State of Alaska becomes a determination state?

If you do not have an urgent need for assistance the advantage of waiting until November 1, 2015, is that the Federally Facilitated Marketplace will immediately make a determination on your eligibility and notify you of this decision. With the anticipation of numerous applications being submitted to a Public Assistance office beginning on September 1, 2015, the wait times for determining benefits could take a few months to complete. However, if you think you might be eligible for another one of our programs, like SNAP or pregnant woman coverage, you can apply for those benefits now. In addition, the FFM can help individual's determine if they qualify for a health care plan.

Clients can learn more about what Medicaid covers and how to use it by reading the Alaska Medicaid Recipient Services Handbook at:

<http://dhss.alaska.gov/dhcs/Documents/PDF/Recipient-Handbook.pdf>

Staff specific information:

Can I just work Medicaid in EIS? Why must it be in ARIES, especially with our backlog and Medicaid Expansion coming? Currently the decision has been made to continue working MAGI Medicaid in ARIES. This directly ties into the reporting structure we need to complete for federal requirements. In addition, the reporting structure has a direct impact on the budget for continuing to design and maintain ARIES. However, we have made an exception for cases that will be auto-enrolled under Medicaid under waiver, such as IA and CAMA.

What will help us sustain our workload?

- A. 21 Long-term nonpermanent positions- These positions will focus solely on MAGI Medicaid, including Medicaid Expansion, statewide. These positions are approved through June 30, 2016. These positions are being filled immediately, some staff were able to return to their positions if they did not separate from state service; others who did separate from state service and wish to return must go through the recruitment process since nonperm employees do not have rehire rights; and the remainder of nonperm vacancies needs to be recruited for and are considered a priority.
- B. Voluntary Overtime has been approved until November 1st, and then it will be re-evaluated.
- C. Communication, Communication, communication: If you have applied, no need to reapply; auto-rolls do not need to reapply;
 - a. It is extremely important for our clients to complete any application completely and thoroughly in order for us to assist them timely.
 - b. Notices will be generated to identify clients who do not need to reapply (for example: IA and CAMA)
 - c. Use of Partners effectively- We have received an outpouring of support from numerous partner agencies.
 - i. Partners will not be determining eligibility and they will not be replacing state staff in any way. We have received approval for 21 Long-term Nonpermanent positions for eligibility work, but no support for our clerical staff. In order to assist us through Medicaid Expansion,

- we are looking at every possible opportunity to get the work done timely.
- ii. Our partners can assist us in the office with filing, faxing, scanning, and looking for paperwork.
 - iii. Our partners can assist by providing accurate information to our clients about completing applications with the appropriate information and to ensure they come to interviews prepared.
 - iv. We can educate our state partners for assisting clients in computer labs to work through the application process.
 - v. Partners can ask clients if they have received a notice from the state informing them that they do not need to reapply (waivers).
 - vi. Partners can help clients enroll through the SSP and FFM options.
- d. We need to ensure our clients understand the possible advantages of waiting until November 1, 2015, to apply if possible.
- D. The Division has applied for several temporary Waivers and leadership is working to ensure they are in place soon for staff to utilize them. You will receive a broadcast when they are ready to be used:
- a. E14 Medicaid waivers allow us to: auto enroll CAMA and Interim Assistance applicants; and automatically renew Medicaid applicants when we work Food Stamp Renewals.
 - b. SNAP Waivers allow us to:
 - i. Delay interview for SNAP applicants who are expedited eligible for 20% of the population.
 - ii. Reinstate eligibility for SNAP for households whose case has closed for failure to provide information without a new application or interview if provided within 30 days of closure;
 - iii. Alaska can continue to deny applications prior to the 30th day for failure to provide requested verification
- E. Process improvements-
- a. A contractor will be hired to review our process; this contract will require focus groups in several field offices; collaborative approach; assistance with rolling out any new process improvements;
 - b. Filling vacancies- we have been given approval to fill key vacancies. However, given the state's budget challenges, the Division needs to review each vacancy for approval to hire.
 - c. ARIES improvements:
 - i. Improving training for ARIES/MAGI Medicaid- Deloitte and SD&T has teamed up to create a more cohesive training on the system, policy, and process. SD&T will work with the Field to schedule training. As ARIES rolls out future improvements to the system, training will follow.
 - ii. Functionality of ARIES is improving with each new release.
 - iii. Updating ARIES to ensure ROC are directed to the office housing the case.
 - iv. Reviewing the possibility to update the staff user guide for ARIES.
 - d. Scanning- Looking at procuring more equipment to assist the needs.

- e. Researching options to more effectively provide policy guidance.
- f. Better defining “priorities” for staff and how to accomplish them.
- g. Increase bandwidth- some communities have experienced an increase in bandwidth within the past year and ETS is expanding increased bandwidth to approximately 13 rural communities in the coming years.

The 4,000 jobs are expected to be generated over six years due to the expected \$1.2 billion in Federal Medicaid revenue expected over that period. The jobs will be a combination of health care and other associated sectors, including transportation and retail. The new jobs will be spread all around the state. We anticipate they will be distributed in a similar geographic proportion as the regional economic output effects of Medicaid expansion.