

# **New York Public Health Emergency and Continuous Coverage Unwind Plan**

**March 2, 2023**

# HOW TO RENEW YOUR NY STATE OF HEALTH INSURANCE WITH MICHELLE

01



Michelle received her renewal notice in the mail. Her notice stated she must take action and renew by a specific date.

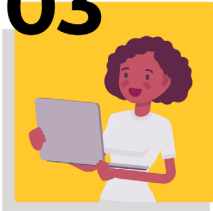


02



Her notice detailed different ways to renew, such as logging in to her account at [nystateofhealth.ny.gov](https://nystateofhealth.ny.gov), speaking with a Certified Enrollment Assistor, or calling [1-855-355-5777](tel:1-855-355-5777).

03



Michelle needed to update her account with any changes that may affect her health insurance coverage - like income, family or address.



04



She visited [nystateofhealth.ny.gov](https://nystateofhealth.ny.gov) and clicked the 'Get Enrollment Help' button to find a Certified Enrollment Assistor. The assistor provided her with free renewal support.

05



Michelle was able to renew her Medicaid health plan and avoid a gap in coverage.



## NY State of Health Consumer Journey

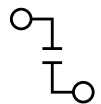
# Background

The Public Health Service Act was used to declare a public health emergency (PHE) for the entire United States on January 31, 2020, giving States the flexibility to support beneficiaries, effective January 27, 2020.

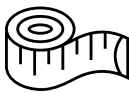
The Families First Coronavirus Response Act adopted continuous coverage and Maintenance of Effort (MOE) provisions that correspond with the PHE. During the PHE, with limited exceptions, States receiving additional Medicaid funding from CMS, could not terminate or reduce the level of an individual's coverage. This means that most members have had their Medicaid eligibility automatically extended since March 2020.



During the PHE, the State has seen an unprecedented increase in Medicaid and Essential Plan membership due to automatic extensions of eligibility.



In December 2022, the Consolidated Appropriations Act of 2023 was enacted. This law did not end the PHE; however, it **disconnected the PHE from the continuous coverage requirement, which will now end on March 31<sup>st</sup>, 2023.**

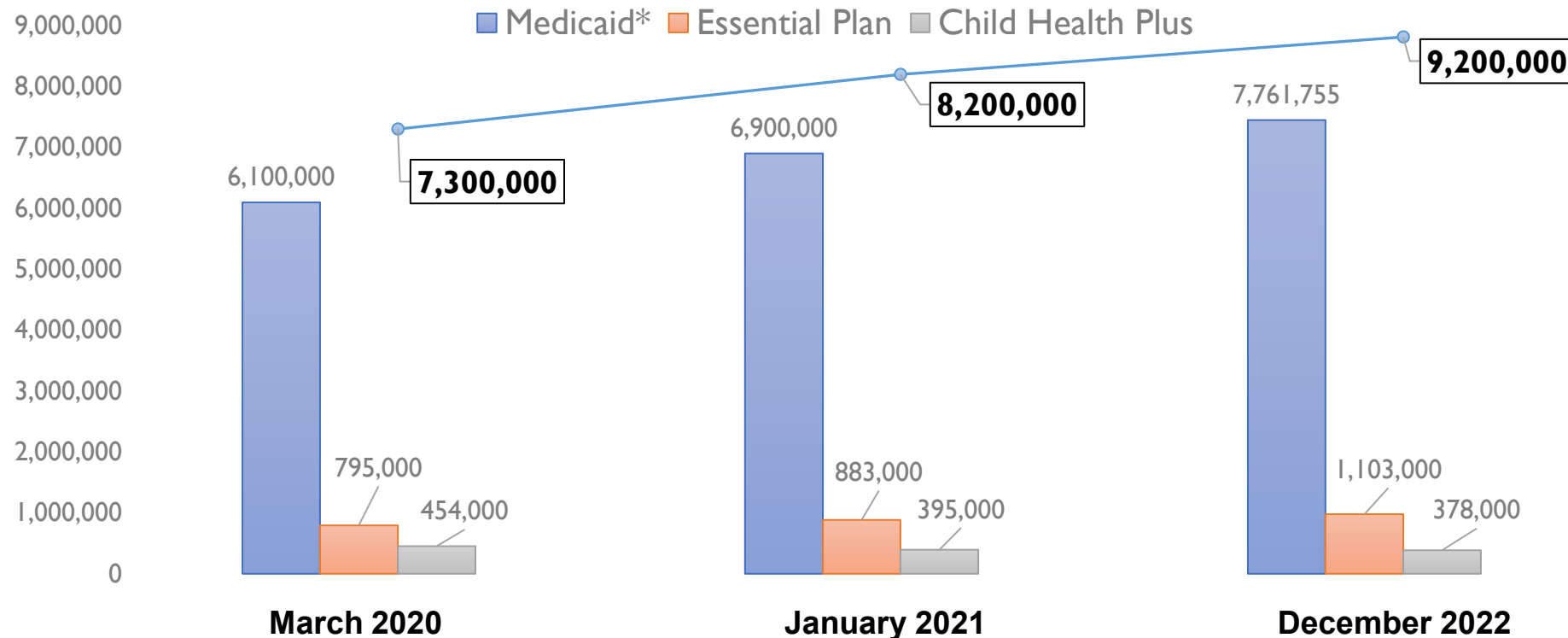


The White House has indicated the PHE will end on May 11, 2023.

The MOE and the phase down of eFMAP funds will end 12/31/2023.

# Impact of PHE Provisions on Public Health Insurance

As of December 2022, more than 9 million New Yorkers – approaching 50% of the State’s population - are enrolled in Medicaid, Essential Plan, and Child Health Plus



# Inputs for the Unwind

## CMS Guidance

- SHO #20-004
- SHO #21-002
- SHO #22-001
- CIB #010523
- SHO #23-002

- <https://www.medicaid.gov/federal-policy-guidance/downloads/sho20004.pdf>
- <https://www.medicaid.gov/federal-policy-guidance/downloads/sho-21-002.pdf>
- <https://www.medicaid.gov/federal-policy-guidance/downloads/sho22001.pdf>
- <https://www.medicaid.gov/federal-policy-guidance/downloads/cib010523.pdf>
- [EOP Showstoppers State Health Official Letter \(medicaid.gov\)](#)

## CMS' PHE Tools

- Summary of best & promising state practices from CMS/State discussions
- Consumer Research on Unwinding

- <https://www.medicaid.gov/resources-for-states/downloads/top-10-fundamental-actions-to-prepare-for-unwinding-and-resources-to-support-state-efforts.pdf>
- [https://www.medicaid.gov/sites/default/files/2022-03/Consumer Research on Unwinding Phase I 508.pdf](https://www.medicaid.gov/sites/default/files/2022-03/Consumer%20Research%20on%20Unwinding%20Phase%20I%20508.pdf)

## Partner Input

- DOH coordinates with stakeholder partners across the state to ensure coverage for over 9 million members

- Ongoing Discussions with plans, providers, advocates and other stakeholders

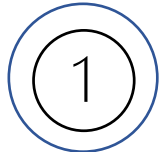
# CMS Guidance (SHO Letters & CIB)



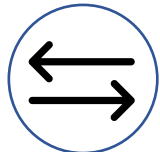
States must not renew more than 1/9 of their total caseload in a given month during the unwind period, and are encouraged to evenly distribute their renewals over the entire unwind period



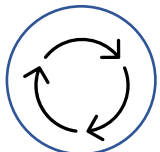
States must not terminate coverage for enrollees until a full renewal has been completed



States must not terminate coverage prior to the first of the month after the continuous coverage requirement ends



States must not take adverse action based on an identified change in circumstance until a full renewal has been completed



States must complete all renewal actions by the end of the 14th month after the unwind begins



States must develop an unwinding plan that meets the goals of "...keeping eligible individuals enrolled, reducing churn, and maximizing transition to other coverage where appropriate..."



# Challenges to Winding Down Coverage Changes

- The end of the continuous coverage requirement in New York means:
  - Renewing eligibility for more than 8 million people:
    - Nearly 6.9 million in Medicaid and Child Health Plus
    - More than 1.1 million in Essential Plan
- Restarting the required eligibility and enrollment processes will take time and resources:
  - Updating eligibility and enrollment systems
  - NY State of Health Customer Service Center and Local Districts will need to increase staff based on anticipated volume increases
  - Restarting consumer notifications
- Public education and outreach campaign

# Eligibility Activities to Date on the Unwind



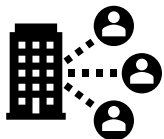
~30 staff



~4,000 hours



Nearly 1,000 internal meetings on the PHE unwind



Approximately 750 stakeholder meetings regarding the PHE unwind

## Stakeholder Meetings

- Quarterly meetings with local districts
- Ongoing internal meetings – IT and NYSOH/DEMI (1-3 times per week)
- Monthly plan meetings
- Bi-monthly consumer group meetings
- Provider briefings

## CMS Meetings

- 3 times per month with CMS and ad hoc throughout the year

## Congressional Delegation Briefing

- Held one briefing with NY's congressional delegation

## Meeting with Other States

- NAMD meetings and calls (2/month)
- RWJF conferences and meeting series (1-2/month)

## Operational Metrics

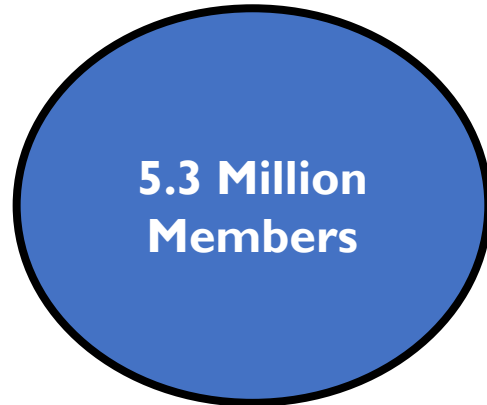
- Reporting for CMS
- Internal tracking



# PHE impact on Medicaid

## NY State of Health

- ✓ New York's Integrated Marketplace
- ✓ Administers MAGI



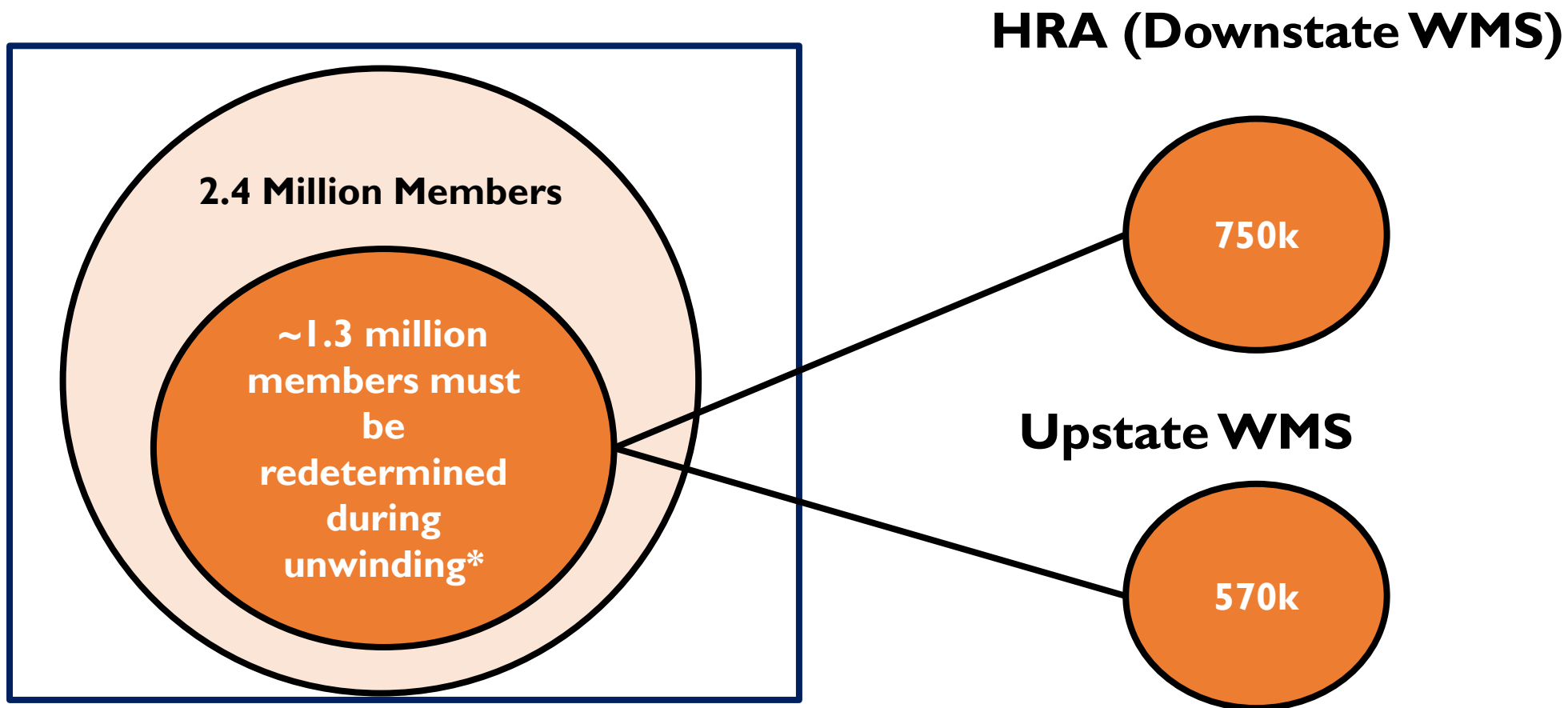
## Local Departments of Social Services

- ✓ WMS - New York's Legacy Eligibility System
- ✓ Administers non-MAGI and Temporary Assistance



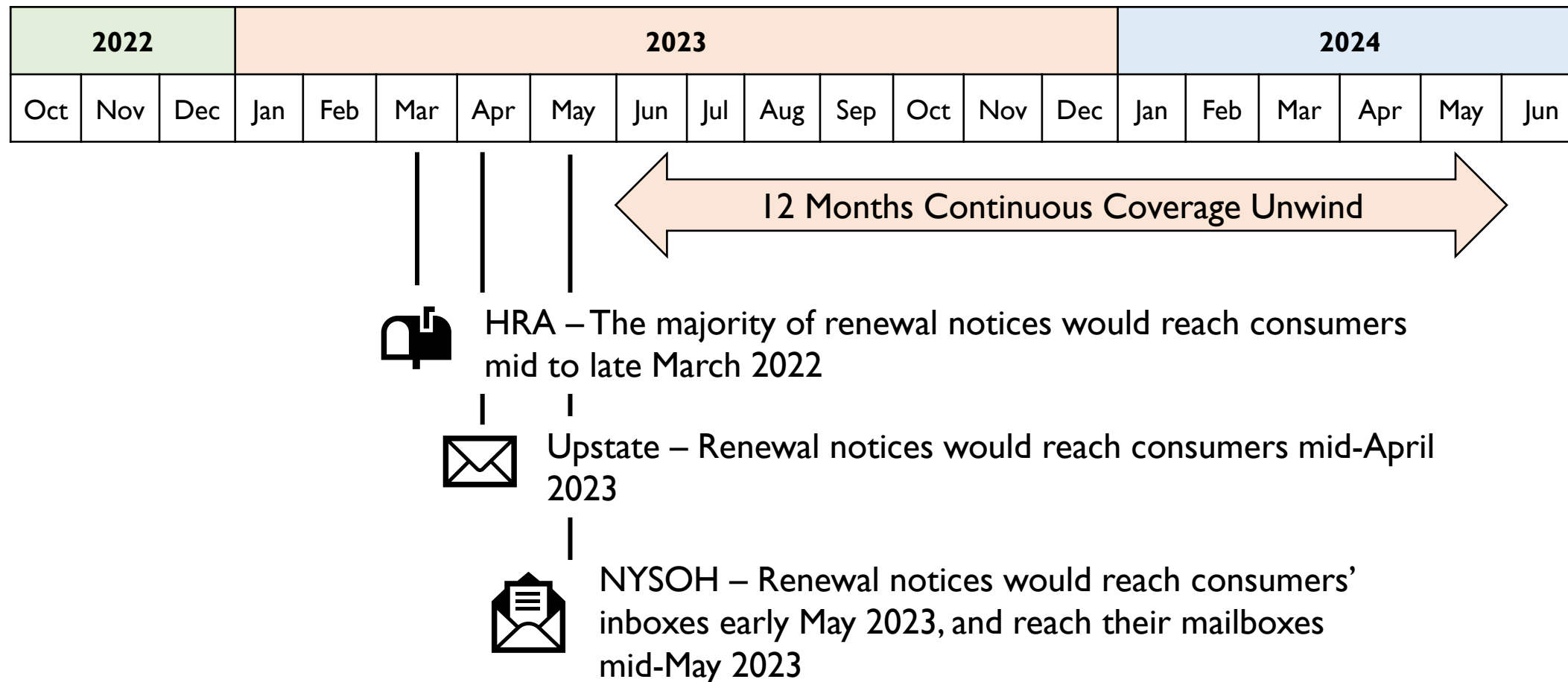
- ❖ Roughly half of whose eligibility is based on cash assistance

# Local District Enrollees in Unwind



*\*If New York's SNAP proposal is adopted, HRA's caseload would be further reduced by approximately 188k and Upstate's by 118K*

# Unwind Timeline for Eligibility Consumer Notices



# Ex Parte (Administrative) Renewal

## NYSOH

- Received approval in October 2022 to conduct ex parte (administrative) renewals utilizing IRS data across all programs to assist with the PHE unwind
- E14 Waiver requests -
  - SNAP
  - Zero income
  - Maintaining enrollment for individuals over 65 and/or dually eligible

## WMS

- Auto renewal for non-MAGI with social security income
- E14 Waiver requests -
  - SNAP – MAGI & non-MAGI

# Role of NY State of Health Assistors

- Assistors (Navigators, Certified Application Counselors (CACs) and Marketplace Facilitated Enrollers (MFEs)) have been attempting to contact individuals on their dashboards with returned mail to update contact information.
  - Lists will be provided throughout the unwind period so outreach can be conducted.
- Assistors will proactively contact individuals on their dashboards to provide renewal assistance.
- Will be requesting that MFEs review their currently approved Telephone Outreach Renewal Plans and provide any updates/changes being made during the unwind.
- Comprehensive unwind training planned for mid-April 2023. This training will include a refresher on how to use the assistor dashboard to help identify those who are due to renew, those who are identified as manual renewal versus administrative renewal and how to use various functions on the communication tab.
- Dedicated contact number for "quick changes" such as making assistor dashboard transfers will be available as of May 1, 2023.

# Facilitated Enrollers for the Aged, Blind and Disabled

- Facilitated enrollers for the Aged, Blind and Disabled (FE ABDs) utilize databases to track applicants they have helped in the past, including the month due to renew. FE ABDs will conduct outreach to those individuals to assist in the renewal process. Many also receive copies of notices sent to these individuals so will be aware of when enrollees are scheduled to renew.
- Have contacted the FE ABD agencies directly to determine what specific questions they have and what their training needs are.

**Q & A**

More Questions?

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