

Changes to Medicaid Starting April 1st, 2023

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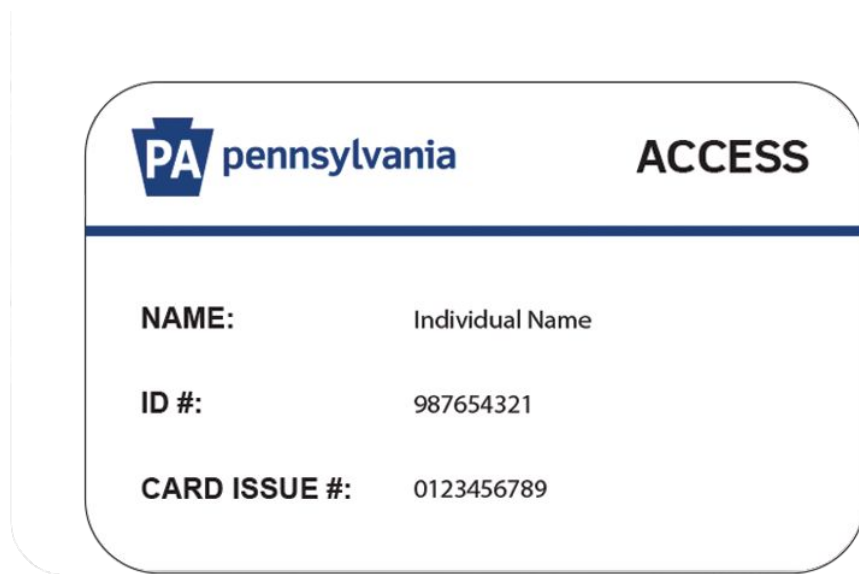
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What is Medicaid?

- Medicaid (Medical Assistance) is free health coverage offered through the state of Pennsylvania
- Sometimes it is referred to as welfare, or ACCESS

What is Medicaid?



What is Medicaid?

- Medicaid is for people who:
 - Are between the ages of 0-64
 - Meet the income requirement
 - Have certain health conditions or disabilities

***Medicaid** is different from **Medicare**, which is for people who have disabilities or are over 65

Pandemic Medicaid Rules

- In March 2020 Congress passed a rule that required states to keep people on Medicaid throughout the pandemic
- Everyone (for the most part) who has been on Medicaid for the past three years has automatically stayed on Medicaid

Pandemic Medicaid Rules

- Prior to the pandemic, **everyone had to submit a renewal once a year** to keep their Medicaid
- During the pandemic, everyone stayed on Medicaid automatically

Pandemic Medicaid Rules

- Renewals were sent out throughout pandemic, but the special rules required states to keep people on Medicaid even if:
 - You did not submit a renewal
 - The renewal you submitted indicated you were no longer eligible for Medicaid

What is Changing?

- A bill passed by Congress in December 2022 puts an end to the special Medicaid rules
- **Starting April 1st, 2023**
 - **You must submit a renewal when you get one in order to keep your Medicaid**
 - **Medicaid cut offs can begin again**

Timeline

**Before
March 2020**

March 2020-March 2023

April 1st, 2023

**Yearly
Renewals**

No Medicaid Cut Offs

**Renewals and
Cut Offs Can
Resume**

You Must Submit a Renewal!

- **Everyone will get a renewal packet at some point throughout the next year. The renewal must be submitted by the due date to keep Medicaid active.**

When Will I Have to Renew?

- ***Not everyone will have to renew in April!***
 - Most people will renew during their regular renewal time
 - **You can find your renewal date on your COMPASS account or by calling the statewide call center at 877-395-8930**

How to Check Your Renewal Date

- ✓ Login to your **COMPASS** Account
- ✓ Check the date on your **renewal packet**
- ✓ Call the Statewide call center at **877-395-8930**

Communications Leading Up to Renewals

- The Pennsylvania Department of Human Services (DHS) will start communicating with you by mail, phone, and text in the months leading up to your renewal
- Notices will be sent **90 days** and **30-60 days** prior to your renewal
- You will receive your renewal packet in the mail **30 days** prior to the due date

Dear [recipient name]:

We will review your Medical Assistance soon.

What do I have to do?

People who have Medical Assistance must report changes. Changes that must be reported include:

- ✓ Changes in income
- ✓ New job or change in job
- ✓ Change in the number of people who live with you
- ✓ Change in address
- ✓ Change in marital status
- ✓ Changes in medical insurance
- ✓ New pregnancy or change in pregnancy status

Remember - You may lose your coverage if you do not report a change.

It is important that we have up-to-date information. Changes can affect your coverage. You may have to pay us back if you don't tell us about changes.

How can I report a change?

- Use your My COMPASS account at www.compass.state.pa.us.
- Use your myCOMPASS mobile app.
- Call us at 1-877-395-8930 or 1-215-560-7226 (if you live in Philadelphia).

Tell us if you do not want to keep your Medical Assistance.

If you do not have a MyCOMPASS Account, go to www.compass.state.pa.us. For the mobile app, visit the App Store or Google Play.

90 Day Notice

[Recipient Name First] [Recipient Name Last]
[Address Line 1]
[Address Line 2]
[City], [State] [Zip Code]

IMPORTANT:
You Must Renew Your Health Care Coverage Soon

Dear [Recipient Name First] [Recipient Name Last]:

Our records show you have Medical Assistance (MA) and/or Children's Health Insurance Program (CHIP) coverage. **You must take action or your MA and/or CHIP health insurance coverage will stop.** You must do your renewal paperwork so that we can see if you are still eligible for MA and/or CHIP health coverage.

If you do not do your renewal and return it to us in time, your MA and/or CHIP health coverage will stop.

Next Steps:

1. You should get your renewal packet in the mail in the next 30 to 60 days.
2. When you get it, you need to check it and change any information that is not right.
3. Sign and return it to us by the date printed on the packet. There are a few ways to give us your renewal and other needed proof:
 - Mail your renewal packet and proof to your County Assistance Office.
 - Drop off your renewal packet and proof at your local County Assistance Office.

You Can Renew Right Now!

- Call 1-866-550-4355 to do your renewal over the phone.
- Visit dhs.pa.gov/COMPASS to log in or create a COMPASS account to do your renewal online! Please see the back of this paper for how to log into COMPASS and do your renewal online using your Social Security number and the information below.

County:
Case Record Number:
Renewal Date:

Tip! Please see the document called **Health Care Renewal Requirements and the End of Continuous Coverage** for more information about doing your MA and/or CHIP renewal. You can also [visit dhs.pa.gov/PHE](https://dhs.pa.gov/PHE) for more information and helpful resources.

If you have questions about your benefits or the information in this letter, call the Statewide Customer Service Center at 1-877-395-8930. If you are in Philadelphia, call 215-560-7226.

30-60 Day Notice

How to Complete a Renewal

- ✓ **Check mail** and follow instructions
- ✓ **Complete renewal packet** (answer all questions)
- ✓ **Gather verification documents** (updated income or household information, change of address, etc.)
- ✓ **Submit renewal packet** with verification documents *before* the due date indicated on the renewal packet

Renewal Verification Documents

Income verification:

- ✓ Pay stubs
- ✓ Letter from employer
- ✓ Bookkeeping records
- ✓ Tax return
- ✓ Self attestation letter

Renewal Verification Documents

If you think you are over the income limit for Medicaid:

- Submit [PA 1663](#) for MAWD eligibility if you are working and have a health condition
- Submit [PA 1960](#) for PH95 eligibility if your child has a special health need

How to Submit a Renewal



Online: via [COMPASS](#) or the myCOMPASS phone app



By mail or in person: at your local County Assistance Office (CAO)

- [Use this tool to find your local CAO by address](#)



With PHAN: Call 877-570-3642

Medicaid Was Cut Off: Why?

- There are many reasons why your Medicaid might be cut off:
 - The renewal was not submitted or it was late
 - Verification documents were not submitted
 - Caseworker rejected documents that were submitted
 - Income calculation errors
 - Confusion around immigrant eligibility rules

Medicaid Was Cut Off: What Next?

- 1. Submit an appeal ASAP**
- 2. Contact the County Assistance Office (CAO) or call center (877-395-8930) to find out why it was cut off**
- 3. Make sure the CAO has your most updated income and household information**
- 4. If verification documents are missing, collect and submit them**

Medicaid Was Cut Off: What Next?

If you are no longer eligible for Medicaid there are other health coverage options available

➡ **CHIP:** Children's Health Insurance Program (free or low cost)

➡ **MAWD:** Medical Assistance for Workers with Disabilities

➡ **Pennie:** Free or low cost plans through Pennie—with increased financial assistance thanks to federal legislation

Pennie

- More savings now through Pennie than ever before!
 - Anyone just above MA eligibility can get a **\$0 premium plan!**
 - More plan options for people offered unaffordable employer coverage
 - No more financial aid cut off at 400% of FPL
 - **9 out of 10 people qualify for financial assistance**
- Check out Pennie's savings calculator to see what plan costs will look like: <https://pennie.com/arpa-savings-calculator/>

Pennie

- If you are no longer eligible for Medicaid you will receive a letter from Pennie with instructions on creating or logging into a Pennie account
- **A 120 Special Enrollment Period (SEP) will be opened for those eligible for Pennie**—people will have 120 days from the day your Medicaid was cut off to submit an application and choose a Pennie plan
- Option for retroactive Pennie coverage up to 60 days

Medicaid Income Limits

| | Single Person | Family of 2 | Family of 3 | Family of 4 |
|---------|----------------|----------------|----------------|----------------|
| Monthly | Below \$1,677 | Below \$2,268 | Below \$2,859 | Below \$3,450 |
| Yearly | Below \$20,120 | Below \$27,214 | Below \$34,307 | Below \$41,400 |

*2023 Federal Poverty Guidelines

Key Messages

- ▲ **Update your contact info and check your renewal date** by logging into COMPASS or calling:
 - Philadelphia: 215-560-7226
 - Outside Philadelphia: 877-395-8930
- ▲ After April 1st, the special rules that automatically kept you on Medicaid since 2020 are changing. **You must submit your renewal or Medicaid could be cut off**
- ▲ If you missed your renewal or were wrongfully cut off, **submit an appeal ASAP**
- ▲ If you are no longer eligible for Medicaid, **there are other affordable options**
- ▲ **Call PHAN for assistance at 877-570-3642**

Discussion Questions

- What thoughts or concerns do you have about this transition?
- How can people in power make this process easier for you and other people who have Medicaid?

Discussion Questions

- Do you think these changes will impact your health in any way?
- In what ways do you think your health could be impacted?

Discussion Questions

- If you are no longer eligible for Medicaid, will you enroll in a plan through Pennie or CHIP if it's low cost? If not, why?
- What would an affordable plan look like to you?

PHAN Can Help!

Call: 877-570-3642

or

Email: helpline@pahealthaccess.org

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