

Renewal of Eligibility for Qualified Health Plans and Insurance Affordability Programs in 2014: *Marketplace and Medicaid Intersections*

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Scenario 1: Medicaid to Marketplace



Kate is enrolled in Medicaid and up for her annual eligibility redetermination in November 2014. At redetermination, the Medicaid agency discovers that Kate's income has increased.

Kate is determined ineligible for Medicaid and eligible for enrollment in a QHP with APTC/CSR.

Kate qualifies for subsidized QHP coverage in coverage year 2014 through a special enrollment period for her loss of minimum essential coverage.

Kate also qualifies for QHP coverage in coverage year 2015 through the open enrollment period.

Scenario 2: Marketplace to Medicaid



Mark is enrolled in a QHP with APTC/CSR for coverage year 2014. In October 2014, as part of the annual eligibility redetermination, the Marketplace discovers that Mark's income has decreased.

Mark is determined eligible for Medicaid and ineligible for APTC/CSR.

Mark qualifies for Medicaid immediately.

Scenario 3: Medicaid Family, Parents to Marketplace and Children to CHIP



The Smith family is enrolled in Medicaid and up for their annual eligibility redetermination in November 2014. At redetermination, the Medicaid agency discovers that the Smith family's income has increased.

The Smith family is determined ineligible for Medicaid. The parents are determined eligible for enrollment in a QHP with APTC/CSR while the children are determined eligible for CHIP.

The parents qualify for subsidized QHP coverage in coverage year 2014 through a special enrollment period for her loss of minimum essential coverage. The parents also qualify for QHP coverage in coverage year 2015 through the open enrollment period.

The children qualify for CHIP.

Scenario 4: QHP Family, Children to CHIP



The Jones family is enrolled in QHP with APTC/CSR and up for their annual eligibility redetermination in November 2014. At redetermination, the Marketplace discovers that the Jones family's income has decreased.

The parent remain eligible for QHP with APTC/CSR. The children are determined eligible for CHIP and ineligible for APTC/CSR.

Discussion Questions

Discussion: Eligibility Systems



- How are coverage transitions effectuated when consumers transition:
 - From Marketplace to Medicaid/CHIP?
 - Medicaid/CHIP to Marketplace?
 - Is the transition seamless for the consumer?
 - What are states doing to minimize coverage gaps?

- How are states addressing end of year transitions to QHP coverage that have implications for both 2014 and 2015 coverage years?
 - What messages is the consumer receiving about enrollment?
 - Do state systems have functionality to support these transitions?

- Are there unique challenges when eligibility changes for some but not all family members enrolled in QHP coverage?
 - What messages is the consumer receiving about enrollment?
 - Do state systems have functionality to support these transitions?

Discussion: Medicaid to Marketplace



- How are states coordinating the transition between Medicaid and Marketplace to minimize coverage gaps?
- How are states encouraging plan selection and premium payment by newly QHP eligibles so coverage starts as seamlessly as possible?
- What particular issues arise when transition occurs close to the end of the coverage year?
- May Marketplaces shape or direct the shopping experience for consumers? (e.g., avoiding 2014 plans that are discontinued for 2015)

Discussion: Marketplace to Medicaid



- How are states coordinating the transition between Marketplace and Medicaid to minimize coverage gaps?
- How are states aligning the end of Marketplace coverage and start of Medicaid coverage?
- Are there other challenges confronting states in the transition between Medicaid and Marketplace coverage?