

The Redetermination Process for Medicaid:

Navigating the Challenges and Ensuring Continuity of Coverage

White Paper

The COVID-19 pandemic has shifted the way we approach healthcare, and the upcoming resumption of Medicaid redeterminations is no exception. In 2020, the federal government declared a Public Health Emergency (PHE) requiring state-administered Medicaid programs to maintain enrollment for nearly all of their enrollees, regardless of their eligibility status. However, starting April 1, 2023, states can now renew and terminate Medicaid enrollments, as authorized by the Consolidated Appropriations Act of 2023. The states have one full year to complete the redetermination process for all recipients. As a result of this process, it is estimated that 15-18 million Medicaid enrollees will lose their healthcare coverage.

Coverage Is at Risk for Vulnerable Populations

It's important to note that vulnerable populations, such as those who have recently moved, those with limited English proficiency, and those with disabilities, face unique obstacles in maintaining their Medicaid coverage and are at a higher risk of losing coverage or facing gaps. For example, enrollees who have moved may not receive important renewal notifications if they haven't updated their contact information with their state Medicaid agency. At the same time, those with limited English proficiency or other disabilities may face difficulties accessing information due to language and accessibility barriers.

The healthcare industry has a responsibility to help vulnerable populations maintain coverage during the redetermination process. Contact centers can play a critical role in this effort by providing support and resources to impacted members, ensuring that they have the information they need to maintain Medicaid coverage or find alternative options if they are no longer eligible. An omnichannel approach to communication, utilizing tactics such as text messaging, email, phone calls, and partnerships with community organizations and health centers, is essential in reaching all members and providing them with the information they need. Collaborative efforts that leverage technology, data, and innovative outreach strategies can help ensure that everyone who needs coverage can access it and that no one falls through the cracks.

Medicaid Redetermination: Preparing for End of Public Health Emergency Policies

Background

25% Increase in Medicaid enrollment during past two years.

87 million Americans are covered by Medicaid or CHIP due to PHE policies and continuous eligibility to Medicaid.

After April 1, 2023, states will have 1 year to complete redeterminations.

4 out of 5 Affordable Care Act (ACA) consumers can access a plan with monthly premiums costing \$10 or less.

Member Impacts During Redetermination



15 million
people may lose
Medicaid coverage



8.2 million
will leave the program
due to loss of eligibility



6.8 million
will lose coverage
though still eligible

Accurate Member Contact Information

Contact info from state is only 30% complete and accurate

Members' Lack of Redetermination Awareness

62% of current Medicaid enrollees had heard "Nothing at all" about the return to regular Medicaid renewals

Lack of Trust and Fear of Fraud

Requests to go online to provide sensitive information may be seen as a scam

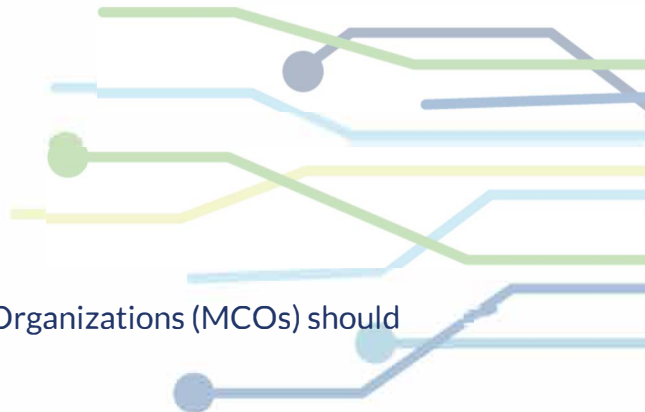
Likelihood to Engage Based on Channel

As consumers, members are accustomed to variety of digital interactions

Skepticism about Affordability & Quality of ACA Coverage

Only half of Medicaid beneficiaries believe there are plans they can afford

Challenges



How to Help Members Maintain Coverage

To maximize effectiveness of outreach efforts, Managed Care Organizations (MCOs) should consider the following strategies:



1. Data-Driven Member Segmentation

Existing member data should be analyzed to identify members who are at risk, prioritizing those who have had recent changes of address, changes in income, or frequent changes in eligibility. Cross-functional working groups should be established to pool resources and information, as well as collaborate on available data to inform targeted member engagement tactics.

2. Omnichannel Member Outreach

To reach members in a meaningful way, an omnichannel approach allows use of multiple communication channels, such as email, text messaging, and phone calls, to ensure that important information about redetermination and Medicaid alternatives reaches members. This will help ensure that the message resonates and that all members receive information in a manner that is most accessible to them.

3. Focus on Member Experience

MCOs should prioritize the member experience throughout the redetermination process. This includes providing clear, accessible information and resources on the process, assisting members in updating their contact information and completing the renewal process, and providing support and resources for those who may no longer be eligible for Medicaid coverage. Collaboration with contact centers can play a critical role in ensuring that members have the information and support they need to maintain their Medicaid coverage, as well as high-touch care management activities for members with chronic conditions.

The Medicaid redetermination process has the potential to impact the health, stability, and overall well-being of millions of Americans, particularly vulnerable populations such as those who have recently moved, those with limited English proficiency, and those with disabilities. The stakes are high, and it's essential to make sure that everyone who needs coverage can access it. MCOs, with the support of contact centers, have the opportunity to play a crucial role in this effort by leveraging technology, data, and innovative outreach strategies. The goal is to provide clear and accessible information and resources, assist members in renewing their coverage, and support those who may no longer be eligible for Medicaid. The focus must be on the member experience, ensuring that they have the information and support they need to maintain their coverage. It's a noble cause that we should strive for every day, making a real difference in the lives of those we serve.