

More North Carolinians Can Get Covered Through Medicaid

Emma Sandoe, PhD. - Deputy Director, Medicaid Policy

February 20, 2024

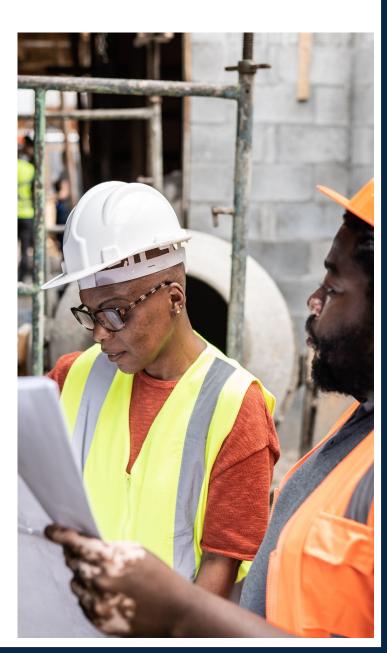


Last Updated 12/2023



More North Carolinians can get health care coverage through Medicaid.

- North Carolina is providing health care coverage to more people through Medicaid.
- Medicaid now covers people ages 19 through 64 years with higher incomes.
- You may be able to get Medicaid even if you didn't qualify before.
- Medicaid pays for doctor visits, yearly check-ups, emergency care, mental health and more – at little or no cost to you.





Coverage through Medicaid lets you get the health care you need.

Medicaid covers most health services, including, but not limited to:

- primary care so you can go to a doctor for a check-up or when you are not feeling well
- hospital services when you need to stay overnight (inpatient) or when you can go home the same day (outpatient)
- maternity and postpartum care if you are pregnant and after giving birth

- prescription drug benefits to pay for your medicines
- behavioral health
- preventive and wellness services
- dental and oral health services
- medical-related devices and other therapies

More on Medicaid-covered services can be found at Medicaid.nc.gov



More North Carolinians are now eligible.

People **19 through 64 years old** with income up to **138% of the Federal Poverty Level.**

Household Size	Annual Income
Single Adults	\$20,120 or less
Family of 2	\$27,214 or less
Family of 3	\$34,307 or less
Family of 4	\$41,400 or less
Family of 5	\$48,493 or less
Family of 6	\$55,586 or less

Children, pregnant women, older adults, people with blindness and people with disabilities who meet the criteria below.

Group	Annual Income in 2023 (rounded)
Children	211% of Federal Poverty Level 1 - \$30,800 2 - \$41,600 3 - \$52,500
Pregnant Women	196% of Federal Poverty Level 1 - \$28,700 2 - \$38,700 3 - \$48,700
•Older Adults over 65 •People with blindness •People with disabilities *Asset limits also apply	100% of Federal Poverty Level 1 - \$14,600 2 - \$19,700



Are immigrants eligible for Medicaid?

Some non-U.S. citizens can get health coverage through Medicaid. **To be eligible you must be:**

- A person living in North Carolina
- A non-citizen with qualified immigration status. Most people must wait five years. Qualified immigration status includes:
 - Lawful Permanent Residents
 (LPR/Green Card Holder)
 - Asylees
 - Refugees
 - Cuban/Haitian entrants
 - Paroled into the U.S. for at least one year
 - Conditional entrant granted before 1980
 - Battered non-citizens, spouses, children or parents

- Victims of trafficking and his or her spouse, child, sibling or parent or individuals with a pending application for a victim of trafficking visa
- · Granted withholding of deportation
- Member of a federally recognized Indian tribe or American Indian born in Canada
- Citizens of the Marshall Islands, Micronesia and Palau who are living in one of the U.S. states or territories (referred to as Compact of Free Association or COFA migrants)

Non-citizens without documents who do not qualify for full health coverage under Medicaid may be able to get temporary coverage for emergency conditions that need to be treated in an emergency room.





How much does Medicaid cost me?

- You do not have to pay any monthly premiums.
- Medicaid pays the cost for most health care services.
- The highest copay is \$4 and that is only required on some services.





What information do I need to apply?

It takes time to complete the application. Here is some of the information you will be asked to provide for each person applying:

- Full legal name
- Date of birth
- Social Security number (or immigration documents)
- North Carolina residency
- Income information (from paystubs, W-2 forms, tax returns or business records)

North Carolina uses external resources to verify the information you provide. If more information is needed, you will receive a letter in the mail from your local Department of Social Services (DSS).

Learn more at Medicaid.nc.gov



What documents can be used if DSS asks for more information?

North Carolina Residency	 A photo ID with your NC address listed, or A utility bill, or A lease or mortgage agreement, or Vehicle registration, or Documentation of employment, or If you do not have any documentation, you can check a box in ePASS labeled "NC Residency Declaration."
Income	 If you're Employed - pay stubs, employer verification or your most recent tax return to show proof of your income. If you're Self-Employed - your most recent tax return or copies of your business records. If you don't have that, you can fill out a <u>Verification Form for Self-Employment Income and Expenses</u> form.
Date of Birth	 A photo ID with your date of birth listed, or Birth certificate.
Social Security Number	 A copy of your Social Security card, or Another official document containing your name and SSN, or A military ID card.
Citizenship	 Birth Certificate, or Passport.
Immigration Status	A copy of your VISA/immigration card.



What if I previously had limited benefits through Family Planning Medicaid?

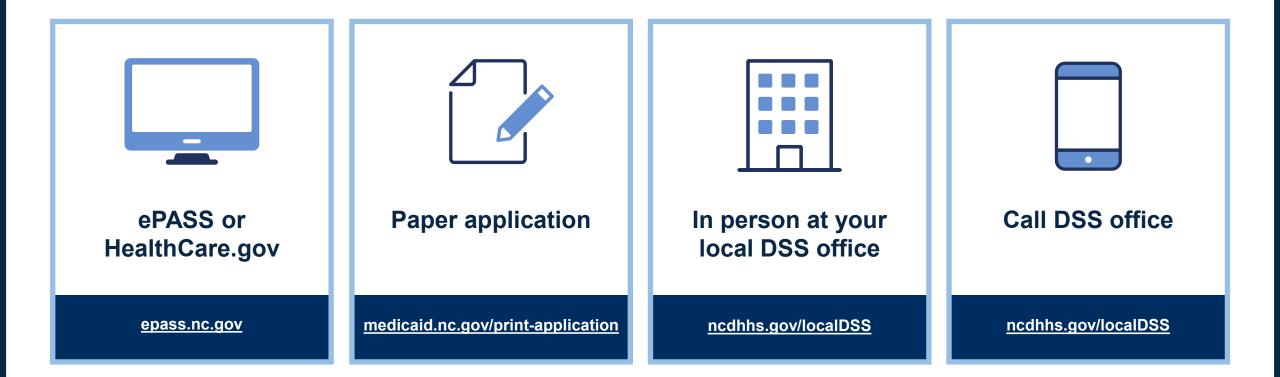
If you had Family Planning Medicaid before December 1, 2023 and met the new eligibility rules, you automatically receive full Medicaid coverage as of December 1, 2023. If you were automatically enrolled, you:

- Got a letter from your local Department of Social Services letting you know that you will start getting full Medicaid coverage.
- Were assigned a health plan. If you want to change it, you will have 90 days to pick a new one.
- Got a packet from your health plan with a new Medicaid ID card. Your ID card also has the name of your primary care doctor. You can change the doctor that was assigned by contacting your health plan.
- If you have health coverage through HealthCare.gov, you will need to cancel that plan. **Do not** cancel your plan until you receive information from your new health plan through Medicaid.

Visit Medicaid.nc.gov to learn more



How to apply for Medicaid





After I apply, how long does it take to find out if I can be covered through Medicaid?

It may take up to 45 days after you apply. Incomplete applications may take longer. **You can help the process go faster by:**

- Applying online at ePASS and providing all information requested. If the application is incomplete, it may take longer to process. DSS will reach out to you if they do not have what is needed to complete your application, so be sure to respond to mail or phone calls.
- Keeping your contact information up-to-date in ePASS, so you don't miss important information about your Medicaid benefits.
 - Sign up for an enhanced ePASS account. An enhanced ePASS account allows you to keep your information updated without having to contact the local Department of Social Services (DSS) office



What happens once I'm approved?

- Most people who get health coverage through Medicaid are part of NC Medicaid Managed Care. This means you can choose the health plan that is best for you.
- All health plans offer the same base services. Some have extra services. Each has its own network of doctors and professionals.
- You can choose your health plan and your primary care doctor your family doctor, clinic or health care provider when you apply.
- You will receive a health care plan ID card in the mail. It will come from the health plan that you selected during the application process. If you did not select a health plan, one will be assigned to you. You have 90 days to pick a new one. You will receive a packet from the NC Medicaid Enrollment Broker that tells you how to change plans.
- Your ID card also has the name of your primary care doctor. If you did not choose one when you applied, one will be assigned to you.

Visit Medicaid.nc.gov to learn more



What if I'm still not eligible?

- If you still are not eligible for health coverage through Medicaid, you may still be able to get health coverage through the Affordable Care Act Marketplace at HealthCare.gov.
- Open enrollment for 2024 began November 1, 2023, and ended January 16, 2024. You can apply at other times of the year if you qualify for special enrollment such as loss of a job, change in family circumstance or loss of Medicaid coverage.
- Many households that apply may be eligible for help to pay for their premiums.
- If you don't have health insurance, you can also get basic health care services at federally qualified health centers, rural health clinics and free and charitable clinics. Costs vary based on income. Learn more at <u>https://www.ncdhhs.gov/divisions/office-rural-health/safety-net-resources</u>

Learn more at <u>HealthCare.gov</u>





NCMEDICAID FOR MORE PEOPLE

Health care is now within your reach. Enroll at <u>Medicaid.nc.gov</u>





Our strategic goals at NC DHHS

Get People Covered

• New applicants and existing beneficiaries who meet eligibility have coverage for full Medicaid benefits

Get People Care

- Eligible beneficiaries can successfully receive care
- Providers are prepared to provide services and receive payment

Collaborate with Partners County and community partners have the tools they need to share key information about expansion and help people get enrolled in coverage

The Latest in Medicaid

- As of today, over 350,000 North Carolinians are enrolled in Medicaid health coverage due to Medicaid expansion.
 - We continue to enroll about 1,000 people a day.
- Our **paid media campaign for expansion** launched on January 15! Look for our digital, radio, and print ads.
- NC became an FFM Determination state on 2/1/2024 individuals who apply via the Federally Facilitated Marketplace (FFM) on HealthCare.gov can be determined eligible for Medicaid before being transferred to the applicant's local county DSS.
- CMS sent letters beginning 2/1/24 to over 500K individuals with Marketplace plans with income between 100% and 150% FPL notifying them they may qualify for Medicaid due to expansion.



Medicaid Expansion Enrollment Dashboard

The North Carolina Department of Health and Human Services (NCDHHS) launched a <u>dashboard</u> to track monthly enrollment in NC Medicaid for people eligible through expansion.

The NC Medicaid Expansion Enrollment Dashboard offers a detailed overview of enrollment trends in newly eligible adults ages 19-64 who can now <u>apply</u> for full health care coverage.

On day one of expansion, nearly 273,000 people were enrolled and covered by Medicaid expansion, most of which were part of the family planning population who were automatically moved to full coverage. The platform provides a look at enrollee characteristics that include age, race, ethnicity and other demographics. Information on the percentage of eligible adults newly enrolled in NC Medicaid by county and type of health plan, as well as specifically within rural areas of the state, is also available.

The dashboard represents a snapshot of enrollments known at the beginning of each month and does not capture enrollments processed after the start of the month. This new dashboard for Medicaid expansion is in addition to the department's existing <u>NC Medicaid Enrollment dashboard</u>.

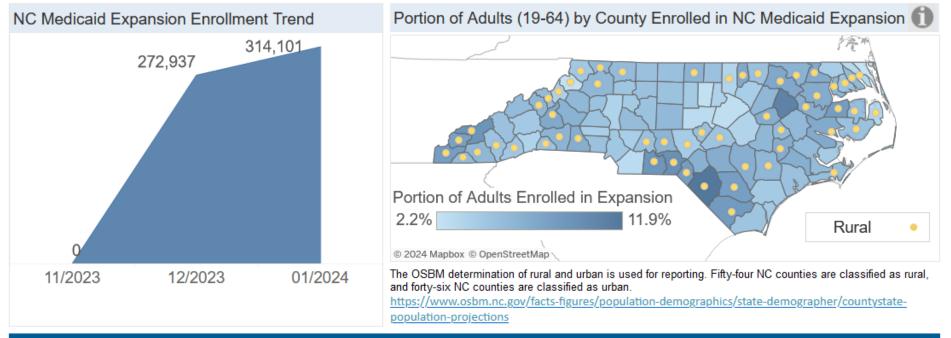
For more information, visit the <u>NCDHHS press release</u>.

NC Medicaid Expansion Enrollment Dashboard Last Update on January 12, 2024 Updated Monthly

NC Medicaid Expansion Enrollment as of January 12, 2024: **314,101** *Note: Enrollments processed after this date are not reflected in this dashboard.*

This dashboard shows the number of people eligible for NC Medicaid only through expansion coverage. The charts, excluding the map, can be viewed by health plan, demographics, and/or county by using the filters below. Note: For privacy reasons, categories and/or charts with counts less than 11 will not display.





https://medicaid.ncdhhs.gov/reports/medicaid-expansion-dashboard

Where to Find More Information

- Go to Medicaid.nc.gov
 - Find our Medicaid expansion website: <u>https://medicaid.ncdhhs.gov/north-carolina-expands-medicaid</u>
 - Medicaid expansion toolkit materials to share: https://medicaid.ncdhhs.gov/north-carolina-expands-medicaid#ToolkitFreematerialsfortalkingaboutNCMedicaidexpansion-2329
 - Medicaid expansion FAQs: <u>https://medicaid.ncdhhs.gov/questions-and-answers-about-medicaid-expansion</u>
 - Sign up to get email updates or volunteer/get involved: <u>https://medicaid.ncdhhs.gov/spread-the-word</u>



Please fill out this survey to provide feedback on today's presentation:

https://survey.hsforms.com/1xOIKivKHQbelfJ8vdwZfpA5bzii



