

NFPRHA's
Medicaid Peer-to-Peer
Meeting

October 2014

A silhouette of a person pushing a large, dark, spherical boulder up a steep, textured hill. The scene is set against a bright, glowing sun in a blue sky, creating a dramatic and challenging atmosphere. The hill's surface is uneven and rocky, emphasizing the difficulty of the task.

**Medicaid
Expansion:
Pushing
Back
on the
“Race
to the
Bottom”**

October 2014



Premium Assistance

- Already used in many states
- Traditionally very limited
- Used to buy private coverage or help buy in to employer-sponsored plans



Premium Assistance

- Concerns about Medicaid requirements and protections
- Concerns about cost
- Concerns about oversight and quality

Different Paths to Medicaid Expansion

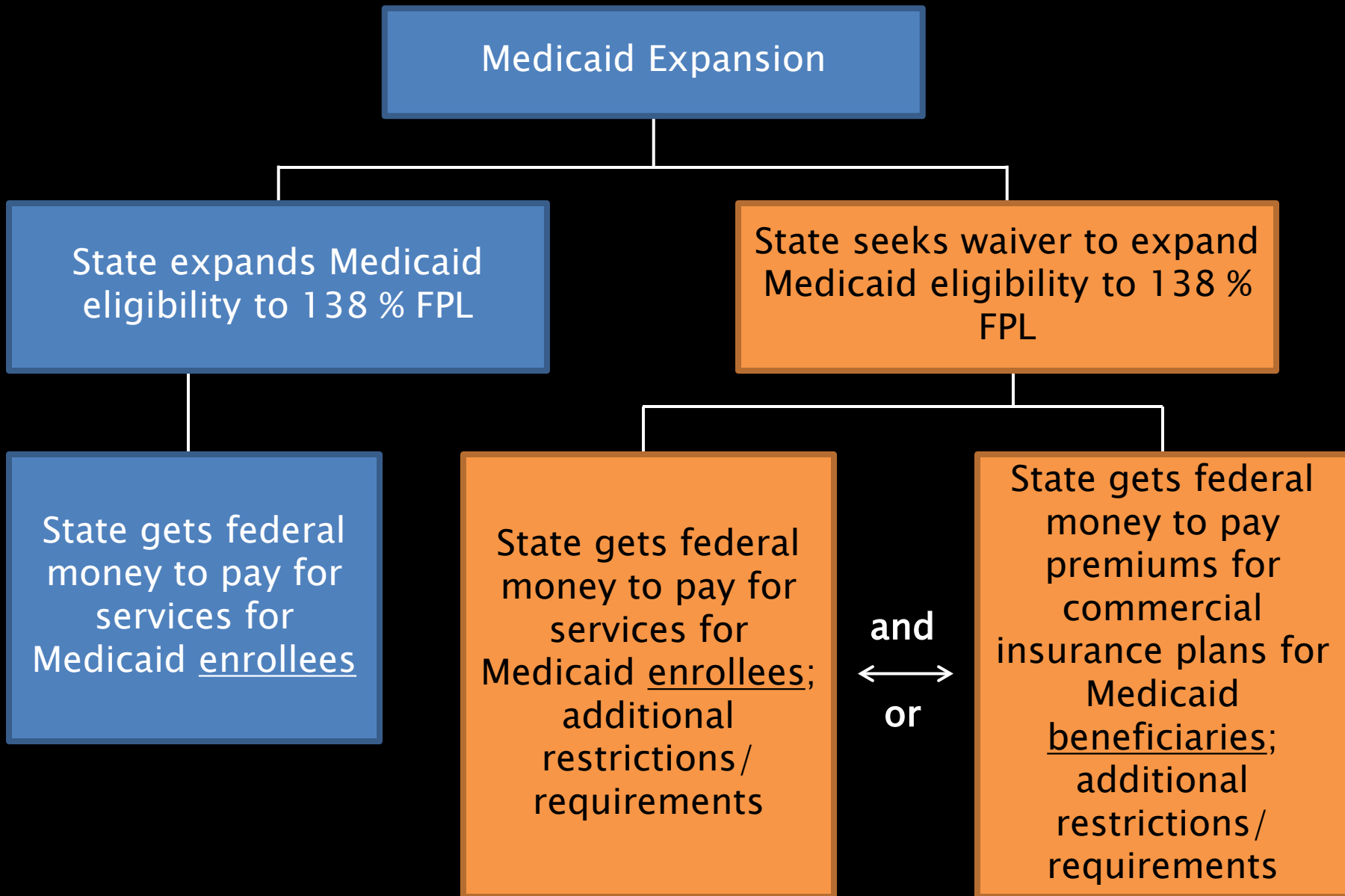
Medicaid Expansion

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graph TD; A[Medicaid Expansion] --> B[State expands Medicaid eligibility to 138 % FPL]; B --> C[State gets federal money to pay for services for Medicaid enrollees];
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State expands Medicaid eligibility to 138 % FPL

State gets federal money to pay for services for Medicaid enrollees

Different Paths to Medicaid Expansion



A black and white photograph of a roller coaster track curving upwards. The track is supported by a metal structure. The sky is filled with large, white clouds. The text is overlaid on the left side of the image.

Arkansas

Iowa

Michigan

Pennsylvania

Arkansas (again)

Current Alternative Expansion Waivers

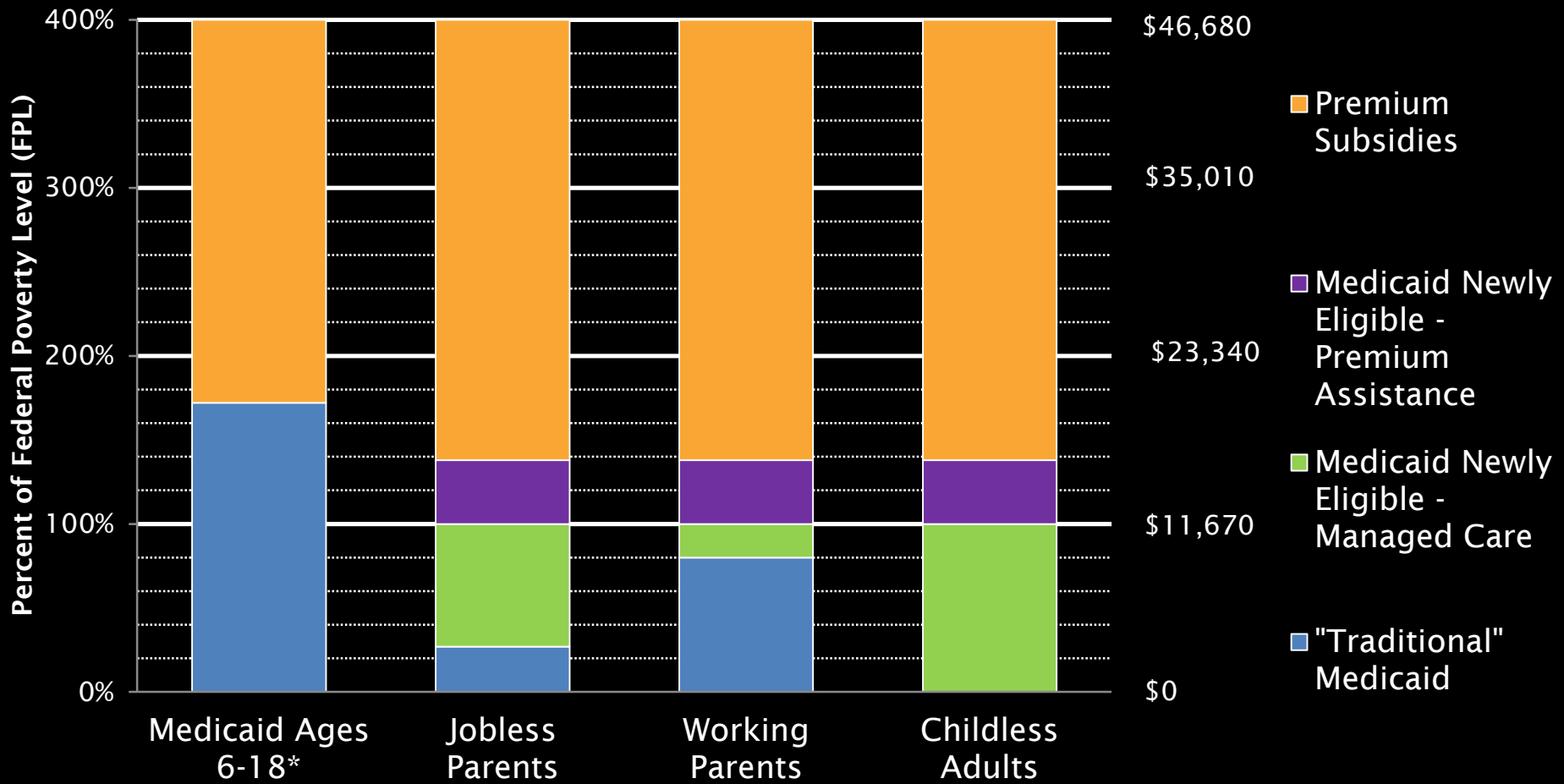
	Arkansas	Iowa	Michigan	Pennsylvania
Name	Arkansas Health Care Independence Program	Iowa Marketplace Choice Iowa Wellness Plan	Healthy Michigan	Healthy Pennsylvania
Type	§ 1115 Demonstration Waiver			
Overview	Premium assistance for all newly eligible	Premium assistance for newly eligible 101–138% FPL Managed care for newly eligible \leq 100% FPL	Medicaid coverage for all newly eligible	Managed care for all newly eligible
Duration	2014–2016	2014–2016	2014–2018	2015–2019

Current Alternative Expansion Waivers

	Arkansas	Iowa	Michigan	Pennsylvania
Coverage Groups	<p>Premium assistance for all newly eligible:</p> <ul style="list-style-type: none"> • Childless adults 19–64 from 0–138% FPL • Jobless parents 14–138% • Working parents 17–138% FPL 	<p>Premium assistance for newly eligible 101–138% FPL</p> <p>Managed care for newly eligible:</p> <ul style="list-style-type: none"> • Childless adults 19–64 from 0–100% FPL • Jobless parents 28–100% • Working parents 81–100% FPL 	<p>Medicaid coverage for all newly eligible:</p> <ul style="list-style-type: none"> • Childless adults 19–64 from 0–138% FPL • Jobless parents 38–138% • Working parents 65–138% FPL 	<p>Managed care for all newly eligible:</p> <ul style="list-style-type: none"> • Childless adults 21–64 from 0–138% FPL • Jobless parents 26–138% • Working parents 59–138% FPL

More Insurance: More Kinds of Plans

Iowa Medicaid and Premium Subsidies Eligibility, 2014



*Medicaid eligibility for children ages 0-1 is up to 380% FPL, and ages 1-5 is up to 172% FPL; CHIP eligibility for all children is up to 307% FPL.”

Higher Costs

- Premiums not historically allowed for individuals with incomes below 150% FPL
- Alternative expansion waivers allow premiums down to 50% FPL
- More (and higher) cost sharing





Cutting Benefits

- **Non-emergency medical transportation**
- **Wrap-around benefits / oversight**
- **Family planning-- protections upheld to date**
- **Coverage / service limitations**

Imposing Penalties

- Can disenroll individuals with incomes above 100% FPL (not below)
- Must wait at least 90 days
- Have to allow individuals opportunity to re-enroll



Should We Support Alternative Medicaid Expansion Waivers?

Yes

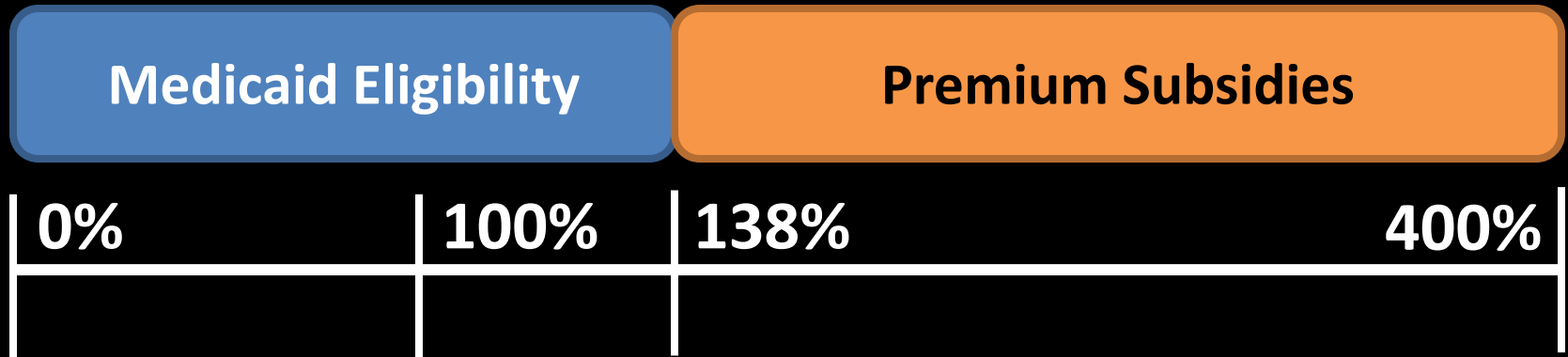
- State covers more low-income people
- Newly eligible still have many Medicaid benefits and protections, even in premium assistance plans

No

- Important protections and benefits being waived
- Waiver conditions setting bad precedent
- States should expand Medicaid

Income Eligibility for Medicaid and Premium Subsidies

Medicaid Expansion States

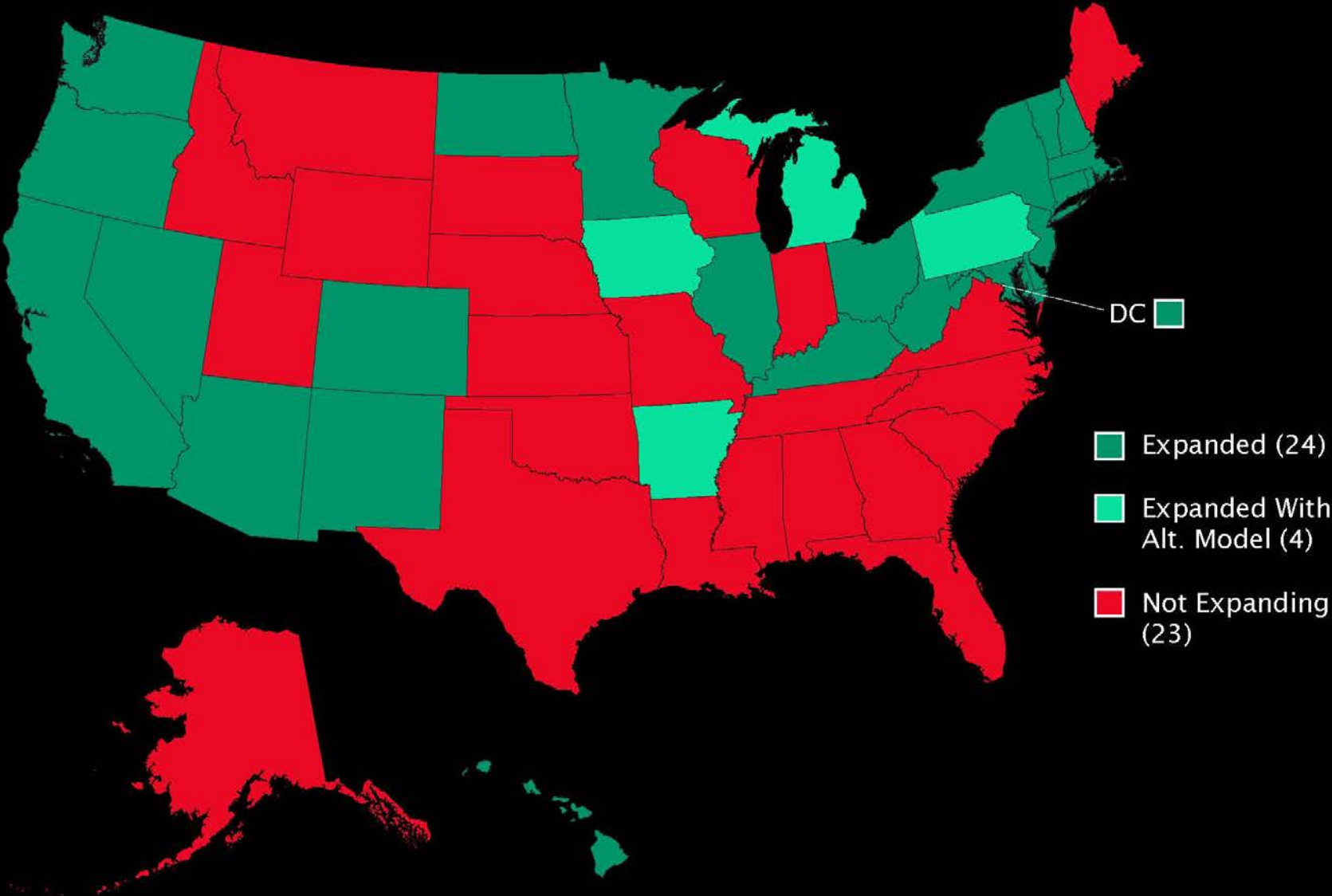


Medicaid Non-Expansion States

The Medicaid Gap

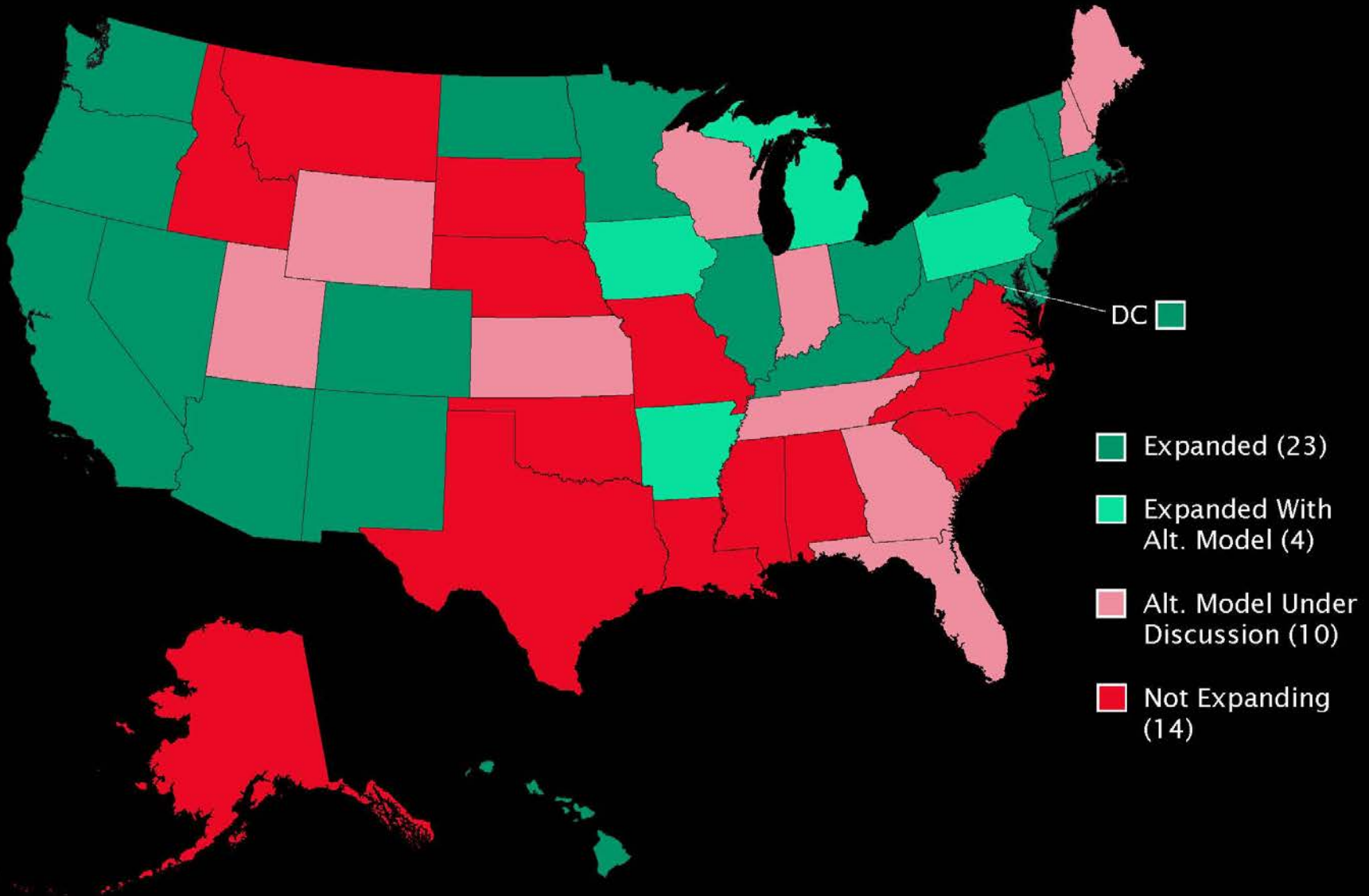
Status of State Medicaid Expansion

as of October 2, 2014



Status of State Medicaid Expansion

as of October 2, 2014



Should We Support Alternative Medicaid Expansion Waivers?

Yes

- State covers more low-income people
- Newly eligible still have many Medicaid benefits and protections, even in premium assistance plans


Yes, but...

- Can't come at the expense of low-income populations' ability to access health care

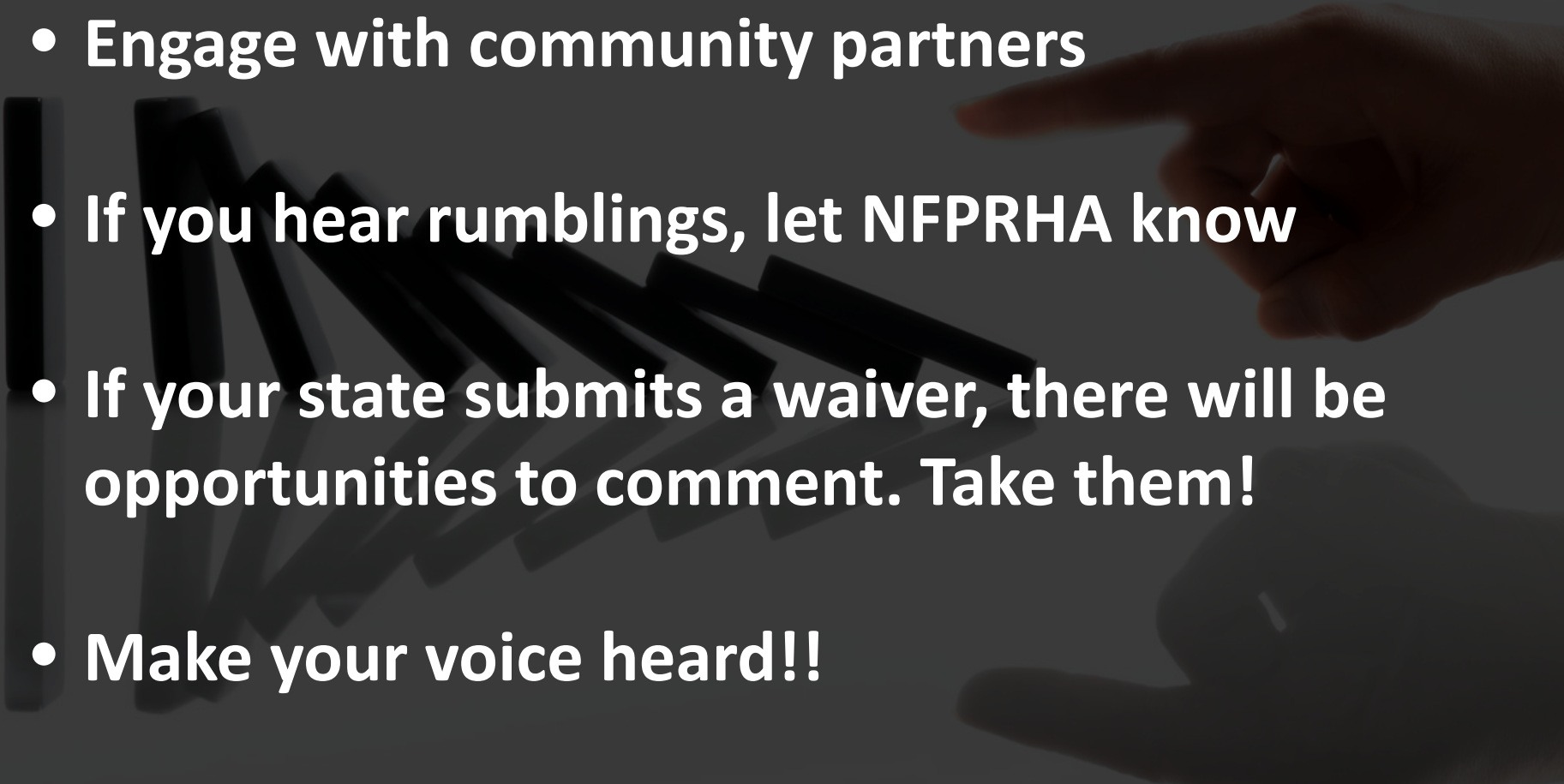
No

- Important protections and benefits being waived
- Waiver conditions setting bad precedent
- States should expand Medicaid

The Bottom Line

- Medicaid alternative expansion waivers mean low-income individuals get insurance coverage
 - Medicaid alternative expansion waivers are Medicaid reform
 - States are watching – don't assume your state is done if it has expanded Medicaid
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- A hand is visible on the right side of the slide, pointing towards the text. The hand is dark and appears to be pointing at the second bullet point.

How to Push Back

- Listen to the talk in your state
 - Engage with community partners
 - If you hear rumblings, let NFPRHA know
 - If your state submits a waiver, there will be opportunities to comment. Take them!
 - Make your voice heard!!
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- A hand is visible on the right side of the slide, pointing towards the text. In the background, there is a stack of papers or documents, some of which are slightly blurred, suggesting a focus on the text in the foreground.

Any questions?



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