



# Medicaid Expansion Regional Trainings

Part 2: Medicaid Expansion Outreach, Education,  
and Enrollment Considerations

Region 4

February 1st, 2024

# Training Planning Committee

- Hollis Smith
  - Medicaid Expansion Outreach & Education Coordinator, Care Share Health Alliance
- April Morgan
  - Outreach and Enrollment Manager, NC Community Health Center Association
- Nicholas Riggs
  - Director, NC Navigator Consortium

# Thank you to our Funders

Kate B. Reynolds  
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*James R. Duke*  
THE DUKE ENDOWMENT



# Housekeeping

- WiFi: ncsu-guest (no password)
- Coffee, tea, water, and soft drinks are available throughout the day
- Simultaneous interpretation is available
- Lunch will be served from 12:30pm -1:30pm
- Please take calls outside in the hallway
- We will share the slides with all attendees



# Expansion Overview

**April Morgan, Nicholas Riggs, and  
Hollis Smith**

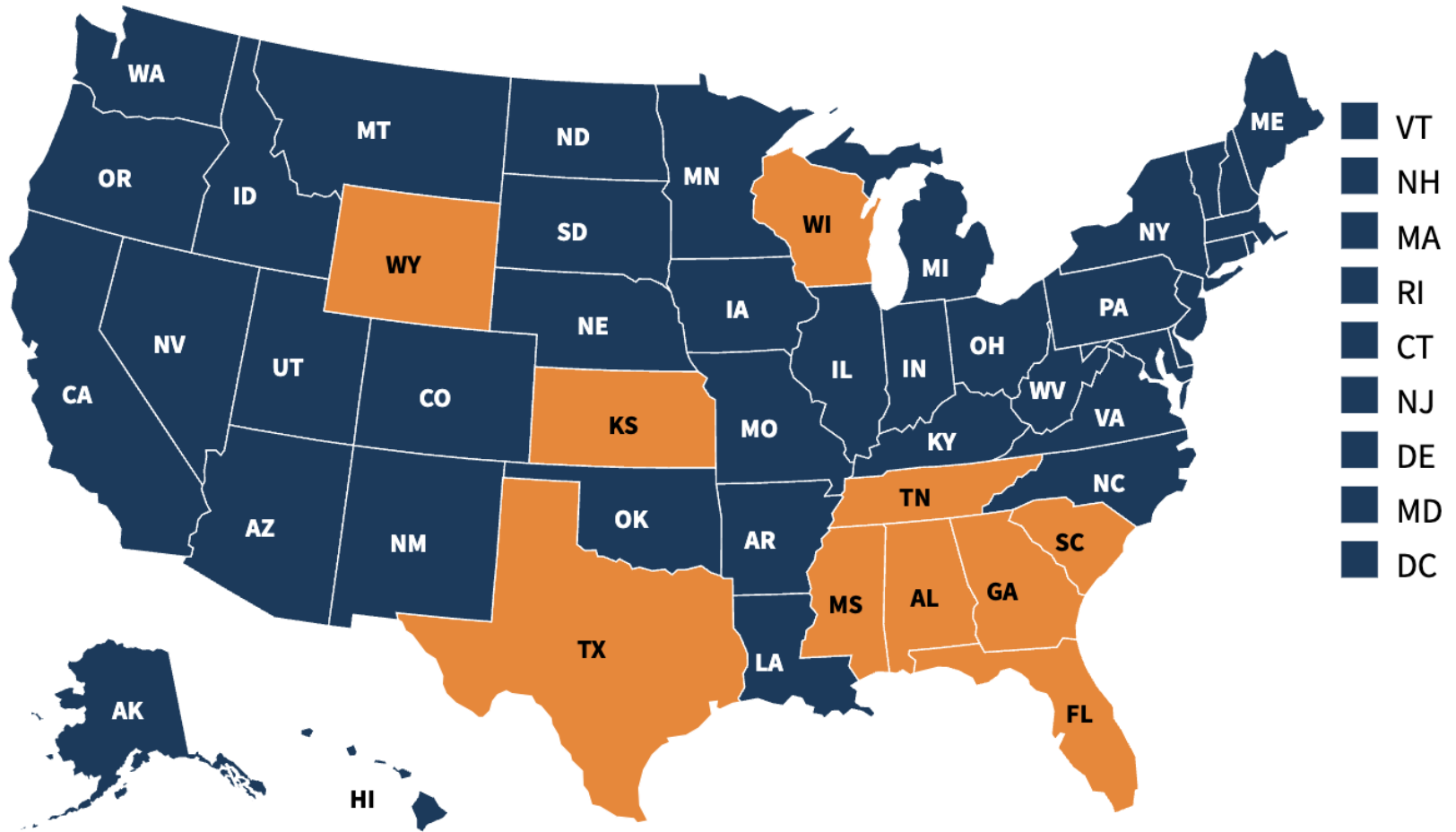
# What is Medicaid?

- Medicaid is comprehensive health coverage. It pays for doctor visits, yearly check-ups, emergency care, mental health and more – at little or no cost to beneficiaries (highest copay is \$4).
- Medicaid is financed jointly by the federal government and states, and is administered by the states (NC DHHS in North Carolina)

# The Affordable Care Act (ACA)

- In addition to creating the Federally-Facilitated Marketplace (Healthcare.gov), protections for people with pre-existing conditions, and allowing children to stay on their parents' insurance plans until age 26, a key provision of the Affordable Care Act (ACA) was the **requirement that states expand Medicaid eligibility to people with incomes up to 138 percent of the federal poverty level.**
- In 2012, the U.S. Supreme Court ruled that this requirement was unconstitutional, **allowing states to choose whether to adopt the reform.** Twenty-six states including the District of Columbia expanded Medicaid initially, and since then, 15 other states have followed suit. As of September 2023, 10 states have not expanded eligibility.

Source: The Commonwealth Fund



■ Adopted and Implemented   ■ Not Adopted



# The Former Coverage Gap

Figure 2

## Gap in Coverage for Adults in States that Do Not Expand Medicaid Under the ACA

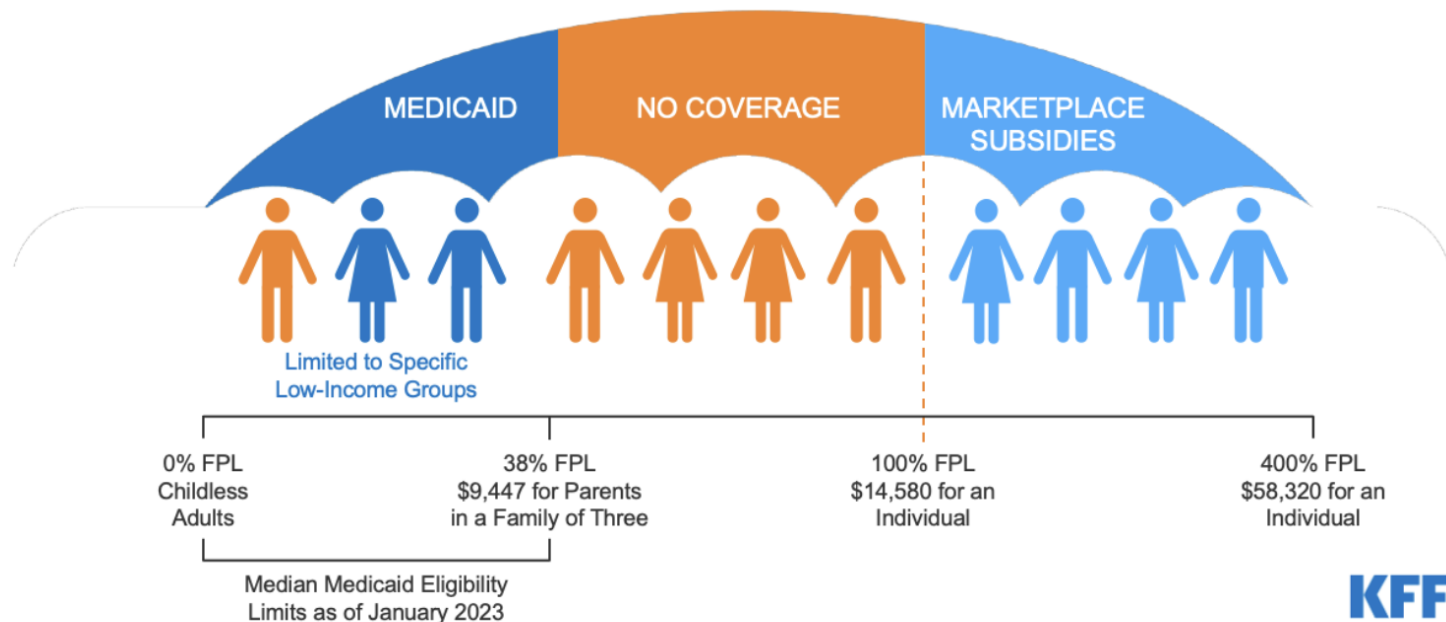
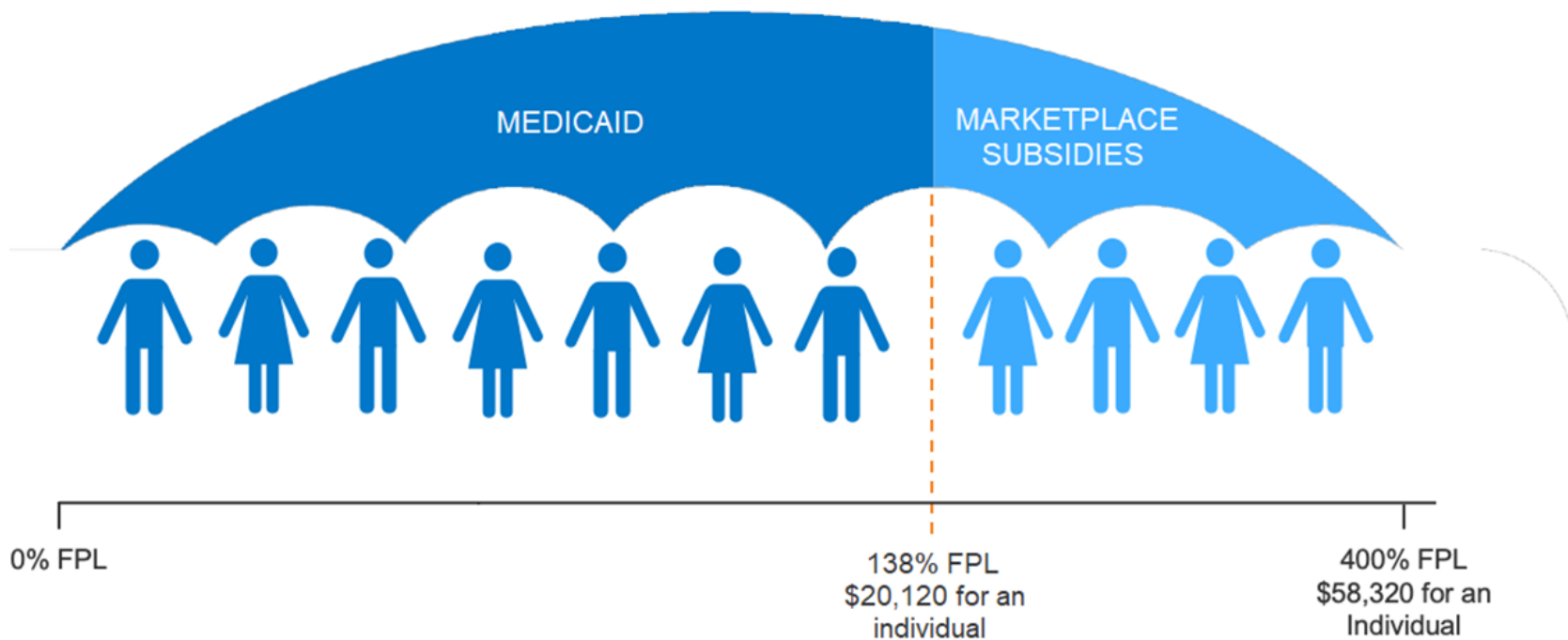


Figure 2: Gap in Coverage for Adults in States that Do Not Expand Medicaid Under the ACA



**KFF**

# Expansion in NC

- Medicaid income requirements are being expanded to include adults ages 19-64 earning up to 138 percent of the Federal Poverty Line.
  - Previously, the income limits were much lower, with no option for childless adults without disabilities.
- As of December 1, 2023, approximately 600,000 more North Carolinians can get health care coverage through Medicaid.

# Expansion Closed the Coverage Gap!

- 600,000+ North Carolinians are now eligible for Medicaid, giving them access to quality healthcare at low/no cost to them!



# Terms & Definitions

- **Beneficiary:** an individual receiving Medicaid services through NC DHHS
- **Consumer:** an individual who has purchased health coverage through Healthcare.gov
- **Federal Poverty Level (FPL):** A measure of income issued every year by the Department of Health and Human Services (HHS). Federal poverty levels are used to determine your eligibility for certain programs and benefits
- **Medicaid Unwinding:** At the start of the pandemic, Congress enacted a requirement that Medicaid programs keep people continuously enrolled through the end of the COVID-19 public health emergency (PHE), in exchange for enhanced federal funding. The continuous coverage requirement ended on March 31, 2023. During the unwinding, millions of people nationally have lost Medicaid. - KFF
  - That's why the timing of expansion is so important! Many individuals who have lost coverage through Unwinding may be eligible for Medicaid under expansion

# Terms & Definitions

- Marketplace: shorthand for the “Health Insurance Marketplace,” a shopping and enrollment service for medical insurance created by the Affordable Care Act in 2010.
  - Open Enrollment (OEP): The yearly period (November 1 – January 15) when people can enroll in a Marketplace health insurance plan.
  - Premium Tax Credits (PTC): A tax credit you can use to lower your monthly insurance payment (called your “premium”) when you enroll in a plan through the Health Insurance Marketplace. Your tax credit is based on the income estimate and household information you put on your Marketplace application. Four out of five Marketplace enrollees can find coverage for \$10/mo or less.

# Terms & Definitions

- **Managed Care:** Under managed care, the state contracts with insurance companies, which are paid a predetermined set rate per enrolled person, to provide all services.
- **Primary Care Provider (PCP):** a healthcare professional, typically a physician, nurse practitioner, or physician assistant, who serves as the main point of contact for a patient's healthcare needs.
- **Enrollment Assister:** umbrella term for Navigators and CACs
  - Navigators and Certified Application Counselors are individuals that are trained and able to help consumers as they look for health coverage options through the Marketplace and Medicaid, including completing eligibility and enrollment forms. These individuals and organizations are required to be unbiased. Their services are free to consumers.
  - Navigator entities: NC Navigator Consortium and United Language Group
  - CAC entities: NC Community Health Center Association, many Community Health Centers, and other non-profit organizations

# Where are we now? Data Dashboard Overview

- First result when you Google "NC Medicaid Expansion Dashboard"
- [Direct Link](#)



# Expansion So Far

- Processing times vary, but overall have been quicker than expected
- ePass is a convenient way to apply and results in faster processing times
  - Healthcare.gov will be a convenient option as well once NC becomes a determination state (on February 1st)
- Some misconceptions and stigma around Medicaid remain, and targeted marketing efforts are being made to address these.

# Expansion Success Stories

- What has been going well?



# Medicaid Expansion Workflows

**April Morgan, Blake Gore, and  
Daniel Lipparelli**

# What is a workflow?

- Workflows are sequences of processes through which a goal is achieved.
- In this case, Medicaid Expansion workflows refer to the ways in which an organization connects their clients/patients/consumers to Medicaid application assistance and other resources

# What is a workflow?

- **Internal workflows** means that someone within your organization provides the Medicaid application assistance (ex: you have a Certified Application Counselor on staff)
- **External workflows** involve making a referral to an outside organization to connect folks to Medicaid Application Assistance (ex: you help schedule an appointment with a Navigator using the Connector)

# Workflow Examples

- Blake Gore, Duke Health
- Daniel Lipparelli, NeighborHealth Center

# Why are workflows important?

- Based on the examples we heard, what value do you see in having a workflow in place?
- What are some examples of workflows that you have established to get people connected to Medicaid?



# Key Messaging for Medicaid Expansion

**Hyun Namkoong and Hollis Smith**



# Messaging Examples

- Hyun Namkoong, NC Justice Center

# Messaging Disclaimer

- The following slides apply to Medicaid under expansion, and not other Medicaid programs like Medicaid for the Aged, Blind, or Disabled.

# Messaging: Former Coverage Gap

- Build trust and validate any frustration: "It must have been really difficult to go without health coverage for \_ years and/or been denied Medicaid several times. People with higher incomes are now eligible, and there is free, unbiased application help available to you if you need help at any point in the application process"

# Messaging: Marketplace to Medicaid

- Medicaid is one of the most affordable and comprehensive health coverage available in the state! With no premiums or deductibles, and copays of \$4 or less, it's hard to beat!
- Network questions: Just like on the Marketplace, your Medicaid plan will be through an insurance company that has a network of contracted providers. In addition, many of the Medicaid Plans offer extra benefits (ex: discounts on gym memberships)
  - Community Health Centers accept Medicaid and are located across the state ([find a health center near you](#))

# Messaging: Medicaid Unwinding

- Unwinding and Expansion happening concurrently can result in mixed messages for folks- especially if they lost their coverage during the Unwinding
  - **25,842** have lost Medicaid due to no longer meeting eligibility criteria (Source: [NC Medicaid](#))
  - **170,356** have lost Medicaid due to procedural reasons (Source: [NC Medicaid](#))
  - **Total: 196,198** people (so far) affected by unwinding may need help connecting to health insurance.

# Messaging: Medicaid Unwinding

- Explain that Unwinding and Expansion are two separate processes- someone "unwound" could still be eligible for Medicaid through expansion
- Show potential beneficiaries the updated eligibility requirements, and emphasize that a previous denial doesn't necessarily mean they won't qualify now

# Messaging to Address Misconceptions

- Concerns about the asset test: "You can get Medicaid under expansion even if you own your car or home! Eligibility criteria include income, age (19-64) , NC residency, and US Citizenship/ eligible immigration status, **not assets.**"
- Concerns about having a criminal record: "You cannot be denied expanded Medicaid based on having a history of incarceration or criminal charges."

# Messaging to Address Misconceptions

- Concerns about age or parental status: Medicaid isn't just for parents and their children! You can qualify through Expansion if you're ages 19-64 & meet the income, NC residency, and immigration status requirements, whether or not you have kids!







# Outreach Considerations for Special Populations

**Victoria Zampieri, Juanita Darden,  
Gerald McNair, and Hollis Smith**

# Outreach Considerations

- Victoria Zampieri, United Language Group
- Juanita Darden, North Carolina Formerly Incarcerated Transition Program (NC FIT)
- Gerald McNair, Granville-Vance Public Health Department

# Outreach Best Practices

- What are some of your outreach best practices?

# Outreach Best Practices

- Locate yourself where the people are, and prioritize spaces that are trusted sources of information
  - Public Libraries
  - Faith Communities
  - Food Pantries
  - Shelters
  - NC Works Offices
  - & more!

# Outreach Best Practices

- Identify where your target audience may spend time
  - Avoid touristy areas or pricey events
- Think about who you're not reaching and consider strategies to connect with this population
- Connect with employers whose employees may qualify for Medicaid
  - Huge incentive for small businesses to help employees check eligibility for Medicaid

# Outreach Best Practices

- Have printed outreach materials available in English, Spanish, and other commonly spoken languages in your community
- Emphasize that you are not a salesperson and do not financially benefit from them enrolling in Medicaid or ACA coverage
- Maintain confidentiality
- Be respectful always



# Networking

## We will come back together as a group at 3:15

- What population(s) are you most concerned about reaching and what strategies will you be using to reach these groups about Medicaid expansion?
- How are you working with community partners to reach people about Medicaid expansion? Are there community partners you'd like to work with but have not yet connected with?
- How can we collaborate at upcoming outreach events to reach folks impacted by Medicaid Expansion?
- What strategies can we use to improve equity in access to health coverage?





# Application & Enrollment Considerations for Special Populations

April Morgan and Nicholas Riggs

# Application Considerations for Gig Workers

- If an applicant is a gig worker (ex: Uber Driver) or self-employed, their income can vary significantly from month-to-month
- Similarly, seasonal workers may make lots during the summer months, but receive no income for 8 months out of the year

# Application Considerations for Self-Employed & Gig Workers

- To avoid complications when applying for Medicaid, folks with these types of jobs should report their monthly income as:

**Annual Income/ 12 months= Monthly Income**

- [Self-employment income estimator tool](#) from Beyond the Basics

# Example: Seasonal Workers

- Everest works on Christmas Tree farms from August 1- December 31st each year. He makes \$2,500 per month.
- From January 1 – August 31, he earns \$300 per month pet sitting
- Everest is applying for Medicaid in October. What should he report as his monthly income?

# Example: Seasonal Workers

- August 1- December 31:  $\$2,500/\text{mo} * 5 = \$12,500$
- January 1- August 31:  $\$300/\text{mo} * 8 = \$2,400$
- Reported monthly income =  $(12,500 + 2400) / 12 = \mathbf{\$1,241.67}$

# Marketplace to Medicaid Transitions

- While the NC Medicaid Managed Care Plans are operated by the same insurance companies that are on the Marketplace, their networks vary between Medicaid and the Marketplace
  - Ex: a PCP that accepts Blue Value may not necessarily accept HealthyBlueNC (the Managed Care Plan operated by Blue Cross Blue Shield NC)

# Marketplace to Medicaid Transitions

- Fee structure: there are no deductibles or out of pocket maximums
  - There are copays for some services, but they are capped at \$4
- Medicaid covers adult dental and vision benefits

Service	Copay
Chiropractic visits Doctor visits Non-emergency and emergency department visits Optometrist and optical visits Outpatient visits Podiatrist visits	\$4 per visit
Generic and brand prescriptions	\$4 per prescription

There are **no NC Medicaid copays** for:

- Members under age 21
- Members who are pregnant
- Members who get hospice care
- Federally recognized tribal members
- North Carolina Breast and Cervical Cancer Control Program (NC BCCCP) beneficiaries
- People living in an institution who get coverage for cost of care
- Children/youth in foster care
- Behavioral health, intellectual/developmental disability (I/DD) or traumatic brain injury (TBI) services

# Marketplace to Medicaid Transitions

- If someone has a Marketplace plan and is approved for Medicaid, they must **cancel their Marketplace plan** upon Medicaid approval to avoid having to repay Premium Tax Credits.
- Medicaid Approval is retroactive to the first day of the month in which you applied, which means an individual may have been briefly double-covered on the Marketplace and with Medicaid
  - [IRS guidance states](#) that individuals double-covered for this reason won't be responsible for paying back their APTC during the period of retroactive coverage



# Applying for Medicaid in other languages

- There are Spanish-speaking Navigators and CACs across the state
- If a potential beneficiary speaks a language other than English or Spanish, they have a right to apply for Medicaid in their language of choice.
  - Navigators can access interpretation services
  - Can also call their local DSS and request interpretation, which DSS can provide

# Applying for Medicaid in other languages

- Beneficiaries have a right to receive information about their application and coverage in their preferred language.
- If this right is being violated, call the NC Medicaid Ombudsman
  - [Your Rights Under NC Medicaid Managed Care](#)

# Applying for Medicaid without Internet Access

- If an individual does not have access to the internet, they can complete an ePASS application at:
  - Their local public library. There are libraries in all 100 NC Counties which have free computers and WiFi that are accessible to the public
  - NC Works Offices are also located in all 100 counties and have computers that applicants can use to apply for Medicaid

# Applying for Medicaid without an Address

- If an individual is unhoused, it may be easier to fill out a paper application if they're having difficulty creating an NCID (due to lack of phone number or email address)
- It is important for folks to update their address when changing their place of residence.

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

<b>North Carolina Residency</b>	<ul style="list-style-type: none"> <li>• A photo ID with your NC address listed, or</li> <li>• A utility bill, or</li> <li>• A lease or mortgage agreement, or</li> <li>• Vehicle registration, or</li> <li>• Documentation of employment, or</li> </ul> <p>If you do not have any documentation, you can check a box in ePASS labeled “NC Residency Declaration.”</p>
<b>Income</b>	<ul style="list-style-type: none"> <li>• If you're <b>Employed</b> - pay stubs, employer verification or your most recent tax return to show proof of your income.</li> <li>• If you're <b>Self-Employed</b> - your most recent tax return or copies of your business records. If you don't have that, you can fill out a <a href="#">Verification Form for Self-Employment Income and Expenses</a> form.</li> </ul>
<b>Date of Birth</b>	<ul style="list-style-type: none"> <li>• A photo ID with your date of birth listed, or</li> <li>• Birth certificate.</li> </ul>
<b>Social Security Number</b>	<ul style="list-style-type: none"> <li>• A copy of your Social Security card, or</li> <li>• Another official document containing your name and SSN, or</li> <li>• A military ID card.</li> </ul>
<b>Citizenship</b>	<ul style="list-style-type: none"> <li>• Birth Certificate, or</li> <li>• Passport.</li> </ul>
<b>Immigration Status</b>	<ul style="list-style-type: none"> <li>• A copy of your VISA/immigration card.</li> </ul>



# Transitioning from being Uninsured to Medicaid

- Health Insurance Literacy- tools to help new beneficiaries understand their health coverage
  - Coverage to Care Resources
- Individuals can continue to seek care from their local community health center.
- If a community member has detailed questions about their Medicaid coverage, refer them to an enrollment assister.

# Questions?



# Overview of Medicaid Expansion Tools

**Nicholas Riggs and Hollis Smith**



# Get Covered Connector

- Schedule enrollment appointments with a local Enrollment Assister near you
  - Name, zip code, and phone number are the only required pieces of information
  - You can make appointments in-person, virtually via Zoom, or over the phone
  - Consumers can select their preferred language
- You can also call 855-733-3711 to schedule an appointment

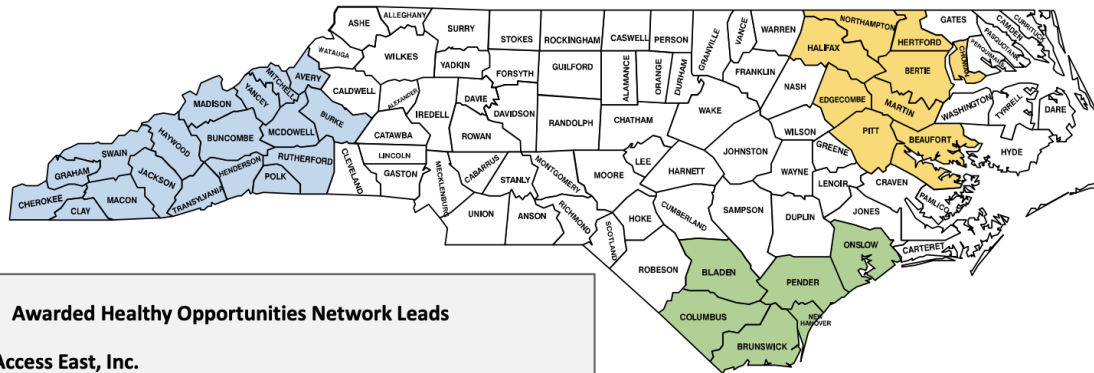
# Healthy Opportunities Pilot Overview

- "The Healthy Opportunities Pilots (HOP) is the nation's first comprehensive program to test and evaluate the impact of providing select evidence-based, non-medical interventions related to housing, food, transportation and interpersonal safety and toxic stress to high-needs Medicaid enrollees. The federal government has authorized up to \$650 million in Medicaid funding for the Pilots over five years." (Source- [NCDHHS](#))

# Healthy Opportunities Pilot Overview

## Healthy Opportunities Network Leads and Regions

NC Medicaid is authorized to implement HOP through Oct. 31, 2024. The state has applied to continue this work for an additional five years and statewide expansion for HOP.



### Awarded Healthy Opportunities Network Leads

#### Access East, Inc.

Beaufort, Bertie, Chowan, Edgecombe, Halifax, Hertford, Martin, Northampton, Pitt

#### Community Care of the Lower Cape Fear

Bladen, Brunswick, Columbus, New Hanover, Onslow, Pender

#### Impact Health

Avery, Buncombe, Burke, Cherokee, Clay, Graham, Haywood, Henderson, Jackson, Macon, Madison, McDowell, Mitchell, Polk, Rutherford, Swain, Transylvania, Yancey

# NC Medicaid Enrollment Broker

- Beneficiaries can visit [NCMedicaidPlans.gov](https://NCMedicaidPlans.gov) to view health plans and search for providers
- If a beneficiary would like to change their Managed Care Plan, they can go through the Enrollment Broker
  - They can do so using the online chat feature or calling 1-833-870-5500

# NC Medicaid Ombudsman

- The NC Medicaid Ombudsman provides free, confidential and unbiased support and education about the rights and responsibilities people have under NC Medicaid Managed Care.
- They utilize a no wrong door approach, so this is a great place to start if you're not sure who to reach out to about an issue
- Beneficiaries can contact the Ombudsman by calling 877-201-3750

# NCMedHelp.org

- Has information about the Franklin Settlement and resources for other Medicaid issues

# NC DHHS Medicaid Expansion Toolkit

- Includes flyers, social media posts, ePASS demo, and newsletter template
- These are available in English and Spanish
- You can order printed materials to display at your offices or hand out at outreach events
- The toolkit is updated regularly

# NC Justice Center Toolkit

- Includes a profile of NC'ians likely eligible for expansion, key messages for Medicaid Expansion, and a script for outreach & education on Medicaid Expansion
- [Linked Here](#)



# Equity+ Podcast: What Should You Know about Medicaid Expansion?

**Equity +**  
PODCAST

**Nicholas Riggs**  
NC Navigator Consortium

**Hollis Smith**  
Care Share Health Alliance

**April Morgan**  
NC Community Health Center Association

**What Should You Know  
About Medicaid Expansion?**

Episode #9 | January 2024

[CareShareHealth.org/Podcast](https://CareShareHealth.org/Podcast)

The best resource out there...

Each other!!!



**THANK YOU!**

# Evaluation

- We want to hear from you! Please submit your evaluation of this training by scanning the QR Code below.

