

# NC Get Covered Coalition Meeting

**October 13, 2023**

## **Purpose of Meeting:**

- **To convene and educate organizations interested in connecting North Carolinians to health coverage**
- **Collaborative learning**
- **Understand what is working well**
- **Find solutions to challenges**

**This Meeting Will Be Recorded**



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# Today's Meeting

- **Welcome**
- **Medicaid Expansion Updates & Resources**
- **Marketplace to Medicaid**
- **Marketplace OE Updates & Resources**
- **Partner Updates**

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# Medicaid Expansion

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**More People Can Soon Get Health Coverage through NC Medicaid**

Starting December 1, North Carolina is expanding health care coverage to more people. You might be one of them.



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# Medicaid Expansion

Medicaid Expansion will begin December 1, 2023!

## **NCDHHS Medicaid Expansion Website**

English: <https://medicaid.ncdhhs.gov/north-carolina-expands-medicaid#ToolkitFreematerialsfortalkingaboutNCMedicaidExpansion-2130>

Spanish: <https://medicaid.ncdhhs.gov/info-de-expansion>

## **Medicaid Expansion FAQ**

English: <https://medicaid.ncdhhs.gov/questions-and-answers-about-medicaid-expansion>

Spanish: <https://medicaid.ncdhhs.gov/preguntas-y-respuestas-sobre-la-expansion-de-medicaid>

**Navigation ePASS video:** <https://www.youtube.com/watch?v=204bNI5pGkl>

## **Day 1 Flyer**

English & Spanish: <https://medicaid.ncdhhs.gov/nc-medicaid-expansion-day-one-flyer>

## **Newsletter Template**

English & Spanish: <https://medicaid.ncdhhs.gov/nc-medicaid-expansion-day-one-flyer>

## **Medicaid Expansion Essentials Slide Deck**

English: <https://medicaid.ncdhhs.gov/medicaid-essentials-powerpoint-english>

Spanish: <https://medicaid.ncdhhs.gov/medicaid-essentials-powerpoint-spanish>

## **Subscribe for Updates on Medicaid Expansion from NCDHHS**

English & Spanish: <https://ncdhhs.us4.list-manage.com/subscribe?u=58ec19aeea4630b1baad0e5e4&id=03d2ff5ef3>

# Family Planning to Expanded Medicaid

Approximately 300,000 people will be moved from Family Planning to full Medicaid on December 1, 2023

- Those individuals begin moved to full Medicaid will receive notice from NCDHHS in early November via letter, which will also let them know what Managed Care plan they have been auto-enrolled into
- Individuals will have the opportunity to change their PHP with the enrollment broker prior to December 1, 2023 and 90 days after enrollment
- Individuals' PHPs will send a letter and card to their mailing address once enrolled

## Marketplace to Medicaid

- Remind consumers to CANCEL their Marketplace plan if they become eligible for/enrolled in full Medicaid
- Help consumers be pro-active
- Set up an enrollment appointment to assist with ePASS & cancel Marketplace coverage then
- Ask if consumers have Family Planning Medicaid and/or let them know to be on the lookout for a letter
- Outreach in December to consumers >138% FPL

## Resources

- Enrollment Broker: <https://ncmedicaidplans.gov/en>
- Enrollment Broker Contact Information: <https://ncmedicaidplans.gov/en/contacts-and-links>
- NC Medicaid Expansion Family Planning Flyer:  
<https://medicaid.ncdhhs.gov/nc-medicaid-expansion-family-planning-flyer>

# Open Enrollment 11 / Plan Year 2024

## REFERENCE CHART

## Yearly Guidelines & Thresholds | Coverage Year 2024

### 2023 Federal Poverty Guidelines (Coverage Year 2024)

# in Household	100% FPL	138% FPL	150% FPL	200% FPL	250% FPL	300% FPL	400% FPL
1	\$14,580	\$20,120	\$21,870	\$29,160	\$36,450	\$43,740	\$58,320
2	\$19,720	\$27,214	\$29,580	\$39,440	\$49,300	\$59,160	\$78,880
3	\$24,860	\$34,307	\$37,290	\$49,720	\$62,150	\$74,580	\$99,440
4	\$30,000	\$41,400	\$45,000	\$60,000	\$75,000	\$90,000	\$120,000
5	\$35,140	\$48,493	\$52,710	\$70,280	\$87,850	\$105,420	\$140,560
6	\$40,280	\$55,586	\$60,420	\$80,560	\$100,700	\$120,840	\$161,120
7	\$45,420	\$62,680	\$68,130	\$90,840	\$113,550	\$136,260	\$181,680
8	\$50,560	\$69,773	\$75,840	\$101,120	\$126,400	\$151,680	\$202,240

For households with more than 8, add \$5,140 for each additional person. Source (plus Hawai'i and Alaska guidelines): [aspe.hhs.gov/poverty-guidelines](https://aspe.hhs.gov/poverty-guidelines). Eligibility for premium tax credits in coverage year 2024 is based on 2023 poverty guidelines. FPL = federal poverty line.

### Expected Premium Contribution (Coverage Year 2024)

Annual Household Income (% of FPL)	Up to 150% FPL	200% FPL	250% FPL	300% FPL	400% FPL & Above
Expected Premium Contribution (% of Income)	0%	2%	4%	6%	8.5%

Source: American Rescue Plan Act Public Law No: 117-2; Inflation Reduction Act Public Law No: 117-169



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## Employer-Sponsored Insurance Affordability Threshold (Coverage Year 2024)

Eligibility for Premium Tax Credits If Offer of Employer-Sponsored Insurance is Considered Unaffordable

Considered unaffordable if ESI offer exceeds:

8.39%

Affordability of family coverage determined by:

Cost of family coverage

Source: [irs.gov/pub/irs-drop/rp-23-29.pdf](https://irs.gov/pub/irs-drop/rp-23-29.pdf)

## Out-Of-Pocket Maximum (Coverage Year 2024)

Plan Type	Income Level	Out-of-Pocket Maximum	
		Individual	Family
All plans <sup>1</sup>	All income levels	\$9,450	\$18,900
CSR Silver Plan 73% AV <sup>2</sup>	Between 201%-250% FPL	\$7,550	\$15,100
CSR Silver Plan 87% AV <sup>2</sup>	Between 151%-200% FPL	\$3,150	\$6,300
CSR Silver Plan 94% AV <sup>2</sup>	Up to 150% FPL	\$3,150	\$6,300

<sup>1</sup>Applies to all plans in the individual and group market. <sup>2</sup>Applies only to silver plans eligible for CSR sold in the Marketplace.

Note: CSR = cost-sharing reductions. AV = actuarial value. Source: [cms.gov/files/document/2024-papi-parameters-guidance-2022-12-12.pdf](https://cms.gov/files/document/2024-papi-parameters-guidance-2022-12-12.pdf)

## Affordability Exemption Threshold (Coverage Year 2024)

Eligibility for Catastrophic Coverage for Individuals Age 30 and Older

Coverage considered unaffordable if premium for marketplace coverage (after APTC) or employer coverage costs more than:

7.97% of income

Source: [cms.gov/files/document/2024-papi-parameters-guidance-2022-12-12.pdf](https://cms.gov/files/document/2024-papi-parameters-guidance-2022-12-12.pdf)

Source: Beyond the Basics Yearly Income Guidelines and Thresholds <https://www.healthreformbeyondthebasics.org/reference-guide-yearly-thresholds/>

# Open Enrollment 11 / Plan Year 2024: Inflation Reduction Act

## **Enhanced subsidies through 2025**

Premiums are reduced across the board for people with income under 400% of the federal poverty level (FPL). Anyone whose income is at or below 150% FPL (\$21,870 for a household of one and \$45,000 for a family of four in 2024) can enroll in a zero-premium benchmark (second-lowest cost silver) plan, after APTC.

## **No 400% FPL Subsidy “Cliff” through 2025**

People with income over 400% FPL (\$58,320 for a household of one or \$120,000 for a family of four) will continue to be eligible for an APTC through 2025, assuming they meet other eligibility requirements. The maximum any enrollee will pay for a benchmark plan is 8.5 percent of their income.

Source: Changes to the Marketplace in the Inflation Reduction Act

<https://www.healthreformbeyondthebasics.org/wp-content/uploads/2023/09/FAQ-Inflation-Reduction-Act.pdf>



## Open Enrollment 11 / Plan Year 2024 Resources

Beyond the Basics Yearly Income Guidelines and Thresholds

<https://www.healthreformbeyondthebasics.org/reference-guide-yearly-thresholds/>

BYB Enrollment Checklist Guide

<https://www.healthreformbeyondthebasics.org/marketplace-enrollment-checklist-guide/>

BYB What to Bring to an Appointment - <https://www.healthreformbeyondthebasics.org/what-to-bring/>

BYB Income Calculation Worksheet - <https://www.healthreformbeyondthebasics.org/income-worksheet/>

BYB Self Employment Income Estimator - <https://www.healthreformbeyondthebasics.org/incomeestimatortool/>

BYB Plan Enrollment Checklist - [https://www.healthreformbeyondthebasics.org/wp-content/uploads/2022/09/GUIDE\\_Marketplace-Enrollment-Checklist.pdf](https://www.healthreformbeyondthebasics.org/wp-content/uploads/2022/09/GUIDE_Marketplace-Enrollment-Checklist.pdf)

BYB Troubleshooting Failed Identity Verification - <https://www.healthreformbeyondthebasics.org/troubleshooting-id-verification/>

BYB Open Enrollment 2024 Webinar Series - <https://www.healthreformbeyondthebasics.org/category/open-enrollment-webinar-series-coverage-year-2024/>

# DACA Recipients: Marketplace AND Medicaid Eligibility

There are **24,000 DACA Recipients in North Carolina as of 2019** (Source: What We Know About DACA Recipients, By State <https://www.americanprogress.org/article/know-daca-recipients-state/>)

**The proposed rule would amend the definition of “lawfully present” to include DACA recipients for the purposes of Medicaid, CHIP, the Marketplace and the Basic Health Program.** In effect, this would extend Medicaid and CHIP coverage to children and pregnant women in states that have elected the “CHIPRA 214” option for children and/or pregnant individuals, the Basic Health Program, and Affordable Care Act Marketplace coverage.

**This NPRM has a proposed effective date for all provisions of November 1, 2023.** CMS is requesting comment from the public on proposed regulations, and specifically on the feasibility of this date and whether to consider a different effective date. (Source: HHS Releases Proposal to Expand Health Care for DACA Recipients (4/13/2023) <https://www.hhs.gov/about/news/2023/04/24/hhs-releases-proposal-to-expand-health-care-for-daca-recipients.html>)

**Receiving Financial Assistance from the Marketplace and being Enrolled in Medicaid will not affect someone’s ability to apply for citizenship via the “Public Charge” rule.**

Resources:

Proposed Rule (4/26/23) - <https://www.federalregister.gov/documents/2023/04/26/2023-08635/clarifying-eligibility-for-a-qualified-health-plan-through-an-exchange-advance-payments-of-the>

Public Charge Law Changes flyer from NC Justice: <https://www.ncjustice.org/publications/public-charge-the-law-has-changed/>

# How can NC Get Covered Help you during Open Enrollment 11 and Medicaid Expansion?

# Partner Updates

# Thank You!

**Erin Storie**

**NC Get Covered Coordinator**

**Director of Communications**

**Care Share Health Alliance**

**[estorie@caresharehealth.org](mailto:estorie@caresharehealth.org)**

**Next Meeting - December 8, 2023 at 1:00pm**

**Guest Presenter Honey Yang Estrada of the Community Health Worker Association**



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