



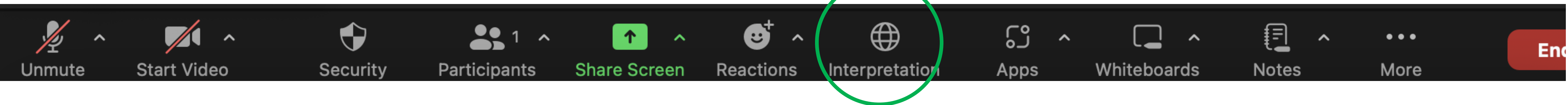
---

# Medicaid Expansion: Roadblocks & Workarounds

January 25th, 2024  
Hollis Smith

# Interpretation

- Click the globe to access Spanish interpretation



# Agenda

- Introduction & Logistics
- Common Roadblocks & Workarounds
- Q&A Session with Emma Sandoe, PhD, Deputy Director of Policy at NC Medicaid
- Resource Overview
- Upcoming Opportunities
- Closing

# Logistics

- This meeting is being recorded.
- The slides, recording, and notes will be sent out after the meeting
- Please feel free to raise your hand or add a question/ comment to the chat during our time together

# Agent/ Broker Fraud

- There has been an increasing frequency of Agent/ Broker Fraud on Healthcare.gov over the past several years
- Some assisters have reported that consumers that have cancelled their Healthcare.gov plans upon being approved for Medicaid are having their Healthcare.gov plans reactivated without their knowledge or consent.
  - Being double-covered in this way could result in the consumer having to pay back the financial assistance that they received from the Marketplace.



# Agent/ Broker Fraud: Workarounds

- Consumer and beneficiary education: ask them to be on the lookout for messages and mail that seem too good to be true or don't make sense.
  - Explain when they should be getting notifications, and who they'll be from
- Foster a trustworthy relationship and encourage them to contact you if they are concerned about fraudulent activity
- If fraudulent changes are made in Healthcare.gov, an enrollment assister should help them complete the Marketplace Complex Case Help Form
- A consumer can file a complaint with the [NC Department of Insurance](#)

# ePass Technical Issues

- Review this [ePass Demo Video](#) for a thorough walkthrough of the ePass software and how to navigate it.
- We've heard from some assisters that ePass has crashed during an appointment
  - If ePass is down, you can submit a paper application and fax it to DSS, or fill out the application via Healthcare.gov (this may create a delay in the application being transferred to DSS)

# FFM Determination State

- NCDHHS has announced their goal to have NC become a Federally-Facilitated Marketplace determination state as of February 1st, 2024
- When this happens, Healthcare.gov will be able to determine Medicaid eligibility without forwarding the application to local Departments of Social Services to be approved, which will lessen the burden on caseworkers.
- We will likely see a shift to Healthcare.gov applications because they are more streamlined (ex: they don't ask questions about assets that are irrelevant for expanded Medicaid).



# Income for Seasonal Workers

- If a potential beneficiary is self-employed or a seasonal worker with income that varies month to month, the base period for their income is as follows:

$$\text{Annual Income} / 12 = \text{Average Monthly Income}$$

- This guidance is already in place and can be referenced in the NC Medicaid Manual

# Processing Times

Potentially eligible individuals apply for Medicaid, but it takes up to 45 days to receive a decision. What can they do to access healthcare in the meantime?

- Maintain their Marketplace coverage
  - If an applicant has a Marketplace plan at the time of applying for Medicaid, they can apply via ePass and stay enrolled in their Marketplace coverage until they receive a decision from NC Medicaid. They should cancel their Marketplace Plan if they are approved for Medicaid.
- Get care at a Federally Qualified Health Center (FQHC) or a free/charitable clinic

# Misconceptions

- "I can't get Medicaid if..."
    - I was formerly incarcerated
    - I own my home or car
    - I don't have kids
    - I'm not 65 or older
  - "I can't apply for my family if I have an ineligible immigration status and don't qualify for Medicaid myself"
    - Parents can apply for Medicaid for their children without having to provide a SSN or an ITIN on the application. All of the information they share on the Medicaid application is secure and will not be used for purposes of immigration enforcement
- None of these disqualify you from expanded Medicaid!

# Q&A Session

Emma Sandoe, PhD, Deputy Director of Policy,  
NC Medicaid

# Resources

Provides free, confidential and unbiased support and education about the rights and responsibilities people have under NC Medicaid Managed Care.

NC Medicaid  
Ombudsman

- Can assist in changing a beneficiary's Primary Care Provider or Managed Care Plan
- Can contact them via phone or online chat

NC Medicaid  
Enrollment Broker

- Includes flyers, social media posts, ePass demo, and a newsletter template
- Available in English and Spanish

NC DHHS Toolkit



# Upcoming Opportunities

- **Regional Trainings:** The Medicaid Expansion Regional Trainings are a collaborative effort of Care Share Health Alliance, the NC Community Health Center Association, and the NC Navigator Consortium. They will be offered in 2 parts. Part 1 is offered in-person in Raleigh and virtually. Part 2 will be available in-person in 6 locations across the state. **No previous experience with Medicaid is required! These trainings are free to attend.**
  - Part 1 Registration: now closed, but email [hsmith@caresharehealth.org](mailto:hsmith@caresharehealth.org) if you'd like to be placed on a list to attend this training.
  - Part 2 Registration: <https://forms.office.com/r/A92NKtDmCX>
- **Partner Engagement Sessions:** An opportunity to share your successes, concerns, and experiences with the Expansion process while connecting with other folks across the state who are engaged in this work. February dates coming soon!

## CONNECT WITH US



Hollis Smith

Medicaid Expansion Outreach & Education  
Coordinator

[HSmith@caresharehealth.org](mailto:HSmith@caresharehealth.org)



**THANK  
YOU!**

**[CARESHAREHEALTH.ORG](https://caresharehealth.org)**

 **[EQUITYPN.ORG](https://equitypn.org)**

