Integrated Medicaid and Health Plan Enrollment

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The Affordable Care Act (ACA) and Eligibility

- Applies to all Insurance Affordability Programs (Medicaid, CHIP, and Exchange Subsidies)
- Meant to simplify eligibility
 - Modified Adjusted Gross Income (MAGI) standard
 - Use of electronic sources for verification
 - No wrong door approach
- Centers for Medicare and Medicaid Services (CMS) promulgated two rules
 - Medicaid eligibility
 - Exchange eligibility



ACA and CMS Requirements



Single, streamlined application



Verification plan



Modified Adjusted Gross Income (MAGI)



Seamless experience and electronic referral



Federal Data Services Hub (FDSH)



Reasonable compatibility standard



Federally managed services



Open enrollment period

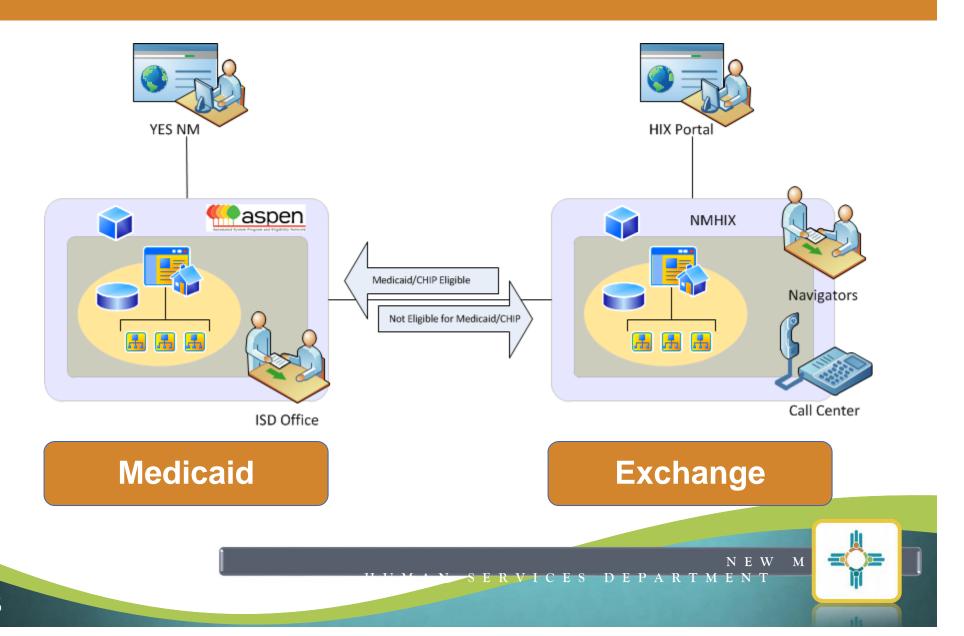


Fundamental Problems with the ACA and Eligibility

- Medicaid Eligibility
 - Utilizes current income information for verification
 - Does not require the use of federal tax information
 - No specified reasonable compatibility standard
- Exchange Eligibility
 - Must use federal tax information
 - Verification is based on IRS reported income
 - Ten percent (10%) reasonable compatibility standard



Integrated Medicaid and Exchange Enrollment



Change in CMS Direction

- Single Door vs. No Wrong Door Approach
- Potential change in Medicaid eligibility
 - Use of Federal Data Services Hub
 - Use of federal tax information
- Potential impact to federal funding
 - Exchange grants
 - CMS enhanced funding



Impact to Medicaid



Single, streamlined application



Verification plan



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Impact to Medicaid

- Additional development and testing required
- Phased implementation required
- Exchange more dependent on HSD systems
- Adding additional short and long term costs
- Adding risk to success of Exchange and Medicaid integration



Potential Benefits

- Single portal for constituents for insurance affordability programs and HSD programs
- Creates opportunities to expand portal to other health and human services programs
- Creates opportunities to expand shared services across health and human services programs



Questions



