



PLANNING FOR THE END OF THE MEDICAID CONTINUOUS COVERAGE REQUIREMENT

APRIL 2023

AGENDA

- Continuous Coverage Overview
- "Stay Connected to Stay Covered" Campaign
- Partner Resources
- CoverME.gov Messaging and Outreach
- "Recently lost MaineCare" Special Enrollment Period
- Application & Enrollment Overview

MEDICAID CONTINUOUS COVERAGE REQUIREMENT

March 2020 - Families First Coronavirus Response Act (FFCRA): Included a requirement that Medicaid agencies keep people enrolled through the end of the month in which the COVID-19 public health emergency ended. This is known as the "continuous coverage requirement."

- Implications: People who would otherwise lose eligibility due to increased earnings, change of family status, or other reasons have remained covered by Medicaid.
- This means MaineCare members have been getting renewal forms, but the majority **have not been disenrolled** due to changes in eligibility or failure to respond since March 2020.

December 2022 - Consolidated Appropriations Act of 2023: Included a provision separating the Medicaid continuous coverage requirement from the COVID-19 public health emergency by providing a fixed end date of March 31, 2023 for Medicaid continuous coverage.

- States will need to review eligibility of **everyone enrolled in Medicaid** and disenroll individuals no longer eligible.
- The federal government has dubbed this process the "unwinding."

CONTINUOUS COVERAGE “UNWINDING” TIMELINE

- States will have 12 months to initiate redeterminations for all enrolled members and 14 months to complete them.

MaineCare Unwinding Timeline



Mid-April, 2023
OFI issues May 2023
Renewals

Month 12: March 2024
Last month for OFI to
initiate unwinding-
related renewals

Month 14: May 2024
Last month for OFI to
complete all unwinding-
related renewals

WHAT DOES THE END OF CONTINUOUS COVERAGE MEAN FOR MAINE RESIDENTS?

- As the continuous coverage requirement comes to an end, MaineCare members' eligibility will be redetermined over a 15 month period.
- The Office for Family Independence (OFI) will initiate redeterminations over 12 months starting in April, when they will issue May 2023 Renewals.
- Current MaineCare members may lose coverage if they:
 - Do not complete their renewal or do not respond to OFI's requests for verification;
 - Are determined by OFI to be no longer be eligible for Medicaid -- those members are likely eligible for low-premium coverage through CoverME.gov.

WHAT DOES THE END OF CONTINUOUS COVERAGE MEAN FOR MAINE RESIDENTS?

- Consumers who are currently enrolled in MaineCare will need to make sure their address and other information are up to date and keep an eye out for renewal notices from OFI.
- Those who aren't sure if their MaineCare coverage is ending should log into MyMaineConnection portal at mymaineconnection.gov to make sure that their contact information is up-to-date, and to ensure that they are receiving all communications regarding their enrollment status.
- For more information on the re-determination process, consumers can visit **MaineCare.gov/unwinding**.

PREVENTING COVERAGE LOSS

Maine DHHS has a three-pronged strategy to prevent unnecessary coverage loss and distribution during this unwinding process:

- 1. Ensure contact information** for members is up-to-date.
- 2. Maximize retention** of MaineCare among eligible individuals through active communication.
- 3. Facilitate transitions of coverage to CoverME.gov** Marketplace insurance for people no longer eligible for MaineCare but in need of coverage.

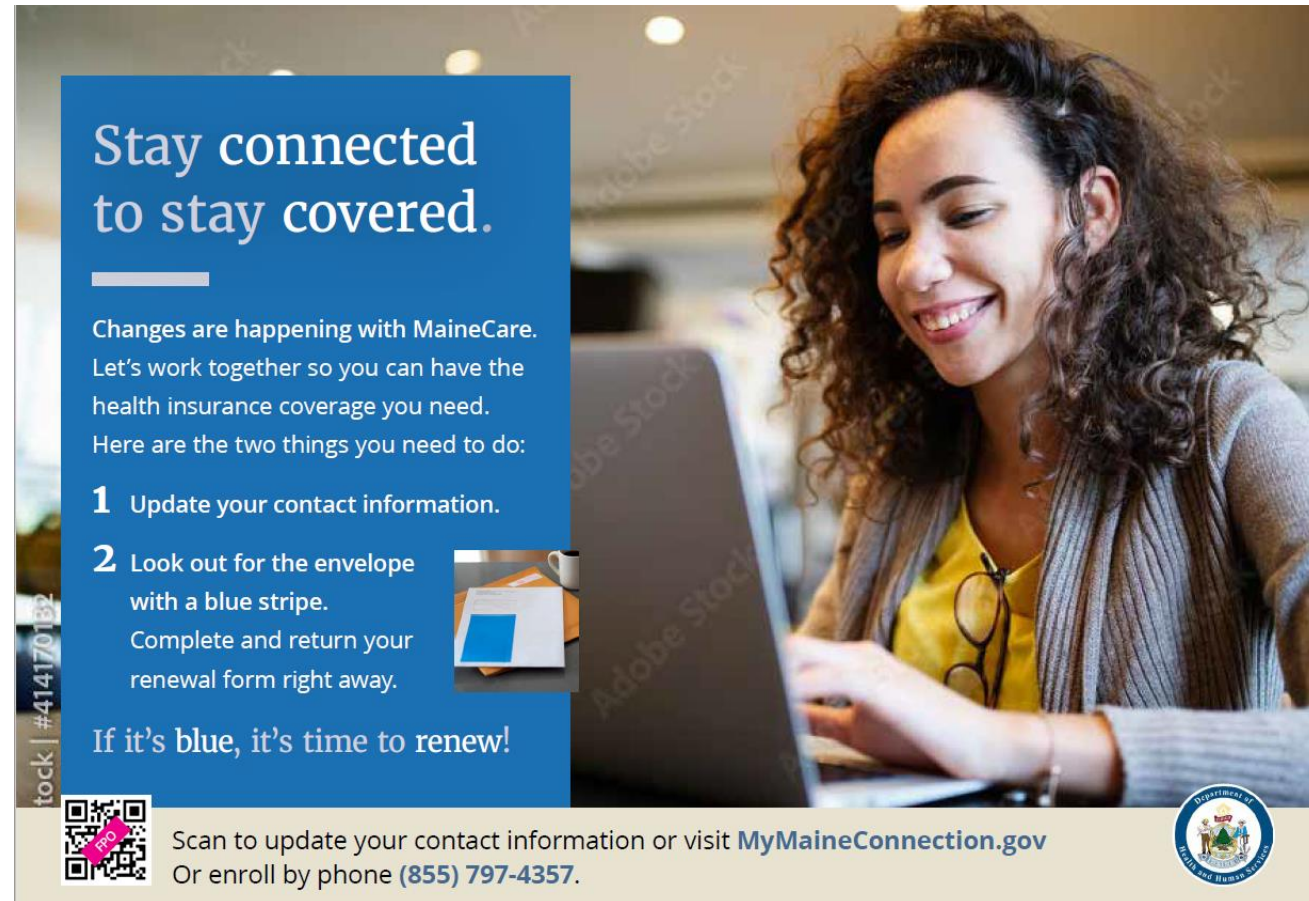
STAY CONNECTED TO STAY COVERED CAMPAIGN

The Department has developed a **public information campaign** to urge members to “Stay Connected to Stay Covered”, launching in mid-March, which will include:

- A communications toolkit available for partners to download and print
- Radio advertising
- Social media campaign
- Search advertising

The campaign encourages members to

- 1) Update their contact information, and
- 2) Look out for the envelope with the blue rectangle.



Stay connected to stay covered.


Changes are happening with MaineCare. Let's work together so you can have the health insurance coverage you need. Here are the two things you need to do:

- 1** Update your contact information.
- 2** Look out for the envelope with a blue stripe. Complete and return your renewal form right away.

If it's blue, it's time to renew!

tock | #414170182

Scan to update your contact information or visit [MyMaineConnection.gov](https://www.mymaineconnection.gov)
Or enroll by phone (855) 797-4357.



PARTNER RESOURCES

- The **Unwinding Communications Toolkit** is available on CoverME.gov's "Partner Resources" page. Includes:
 - Key Messages
 - Printable Posters, Flyers, and Wallet Cards
 - Sample social media posts and digital assets
- Additional information and resources are available at **MaineCare.gov/unwinding**:
 - Toolkit available in 9 languages
 - Explainer videos in English and Spanish



COVERME.GOV OUTREACH

- For most members found ineligible for MaineCare, affordable coverage may be available via CoverME.gov.
- Individuals found ineligible for MaineCare during their renewal process because of income or other reasons will have their application transferred automatically to CoverME.gov.
- CoverME.gov will conduct outreach via multiple channels to ease the transition for these consumers and minimize coverage loss.
 - 1. Welcome Notice from CoverME.gov**
 - 2. CoverME.gov Marketing Campaign**

COVERME.GOV WELCOME NOTICE

FIND OUT IF YOU QUALIFY FOR INSURANCE ON COVERME.GOV

Dear Consumer:

Now is the time to get covered on CoverME.gov. CoverME.gov is Maine's health insurance marketplace where you can find health insurance that meets your needs and budget. You may be eligible for financial help with premiums and other costs, but there is limited time to sign up.

What You Need to Do Now

1. **Go to www.CoverME.gov and login to your account**, or create an account if you don't have one already. If you are creating an account, be sure to list your own information first, before telling us about anyone in your family. This will help us find your application and save you time.
2. **Review your application.** Review all the information on your application and update it if it's wrong. There may be missing information that you need to add, including information on the letter the Office for Family Independence sent you.
3. **Choose a health insurance plan.** Remember, there is limited time to sign up.

Why You're Getting this Letter

You recently applied for health coverage at CoverME.gov or the Office for Family Independence. The Office for Family Independence made a decision about your eligibility for MaineCare (Medicaid) or Cub Care (Children's Health Insurance Program) and sent you a letter. Based on that decision, they also sent your application to CoverME.gov which is why you received this letter.

Need Help?

Find a certified broker or Maine Enrollment Assister through our "Local Help" directory at

COVERME.GOV MARKETING CAMPAIGN

- CoverME.gov will be conducting targeted outreach to consumers transferred from MaineCare, sending a series of three marketing materials via postal mail for multiple touches, co-branded with DHHS to help foster trust.
- Emails and calls will be incorporated as well, based on availability of contact information.



SPECIAL ENROLLMENT PERIOD

WHAT SPECIAL ENROLLMENT PERIOD WILL BE OFFERED ON COVERME.GOV?

- CoverME.gov will be offering a temporary Special Enrollment Period (SEP) for all Marketplace-eligible consumers who are losing MaineCare due to the end of the continuous coverage requirement.
- The name of the SEP is "**Recently lost MaineCare.**"
- **CoverME.gov will be offering this self-service SEP from April 15, 2023 through July 31, 2024.**
- Marketplace-eligible consumers who are losing MaineCare can access the SEP by creating or logging into their CoverME.gov account and selecting "Recently lost MaineCare" from our list of SEPs.

RECENTLY LOST MAINECARE: SEP OVERVIEW

- Anyone who loses their MaineCare coverage between April 15, 2023 and July 31, 2024 and is Marketplace-eligible can enroll through the "Recently lost MaineCare" SEP.
- Consumers **do not have to wait for their MaineCare coverage to end before they apply on CoverME.gov**. To avoid a gap in coverage, consumers should report their loss of coverage on CoverME.gov as soon as they know their MaineCare coverage will be ending. This SEP can be reported prospectively for those who know their coverage will be ending.
- **Coverage will take effect the first of the month following plan selection. This SEP does not offer retroactive effective dates.** For example, if a consumer enrolls in a plan on June 20, 2023, their coverage would begin July 1, 2023.

SEP REASON CODE FOR CARRIERS

The "Recently lost MaineCare" SEP will transmit an 07 Termination of Benefits reason code to health insurance carriers.

Qualifying Life Event (QLE)	SEP Reason Code
Termination of Benefits	07-Termination of Benefits

ENROLLMENT PROCESS

ENROLLMENT PROCESS

1. Consumers will receive a notice of decision with a MaineCare coverage end date from the Office for Family Independence (OFI).
2. Consumers should visit CoverME.gov to create an account and apply for financial assistance.
3. Select the "Recently lost MaineCare" Special Enrollment Period.
4. Shop and Enroll.

ACCOUNT TRANSFERS & PROCEDURAL DENIALS

- Consumers terminated from MaineCare will have their applications transferred to the Marketplace automatically
- Currently, MaineCare enrollees who are terminated for procedural reasons are not account transferred to CoverME.gov. These consumers have 90 days to respond to their termination notice from OFI and enroll with MaineCare again. OHIM has developed a plan with OFI for the unwinding period to provide OHIM with the information for consumers that are procedurally terminated and whose 90 day waiting period is over, so that CoverME.gov can assist them in applying through the Marketplace.

COVERME.GOV ENROLLMENT PROCESS OVERVIEW

- To apply and enroll, consumers can visit CoverME.gov to create an account.
- On the CoverME.gov home page, select "Sign In" and then "Create Account".

A screenshot of the "Create Account" form on the CoverME.gov website. The form is titled "Create Account" and contains three input fields: "Email or username", "Password 8 characters minimum", and "Password confirmation". Below the input fields is a red button labeled "CREATE ACCOUNT" and a blue link labeled "Sign In".

CLAIMING A COVERME.GOV ACCOUNT

- After reviewing the CoverME.gov privacy and consent statement, consumers enter their basic demographic information.
- If their application was transferred from OFI, CoverME.gov will match them to their existing application.
- Consumers who have an application transferred from OFI will still need to review and update their information before submitting a financial assistance application.

The screenshot shows the 'Account Setup' page for CoverME.gov. The page title is 'Maine's Official Health Insurance Marketplace'. The user is currently on the 'Personal Information' step. The form fields are as follows:

FIRST NAME *	MIDDLE NAME	LAST NAME *	SUFFIX
Consumer		Example	NONE

Additional fields include:

- DATE OF BIRTH *: 09/19/1990
- SOCIAL SECURITY: 938-59-3470
- Gender: I don't have an SSN, MALE, FEMALE

A green message box states: "It looks like you already have an existing application with CoverME.gov. This application could be from an application you had with Healthcare.gov, the Maine Office for Family Independence, or one you've completed with us previously. Please review your application as it's very important that all your information is up to date."

Navigation options include 'Account Setup', 'Tell Us About Yourself', 'Family Info', and a red 'CONTINUE' button.

FINANCIAL ASSISTANCE APPLICATION

Next, consumers applying for financial assistance can review and update their application details, or add more household members to their application. They should make sure that "Income and Coverage Info" is accurate and complete for each household member.

[View My Applications](#)

Family Info

[Review & Submit](#)

Family Information

If you need to get health insurance coverage for other members of your family, select 'Add New Person'. When you're finished, select CONTINUE.

* = required field

NAME	AGE	SEX	RELATIONSHIP	
Consumer Example	32	Female	SELF	

Info Needed

[ADD INCOME & COVERAGE INFO](#)

[+ Add New Person](#) | Who else should I include in my household?

2023 | Application for Coverage

Info Needed

You must enter all required information for everyone in your household.

[CONTINUE](#)

PREVIOUS


SAVE & EXIT

If you select Save & Exit, you can save your work and continue where you left off the next time you login.

[Help Me Sign Up](#)

FINANCIAL ASSISTANCE APPLICATION

CoverME.gov has made updates to the existing application question in the "Health Coverage" section, which will ensure that eligibility is determined correctly for those who are no longer eligible for MaineCare.



Health Coverage for Consumer

Tell us about other health coverage options for this person. When you're finished, select CONTINUE.

Is this person currently enrolled in health coverage or getting help paying for health coverage through a Health Reimbursement Arrangement? *

Yes No | Not sure?

Does this person currently have access to health coverage or a Health Reimbursement Arrangement that they are not enrolled in? *

Yes No | Not sure?

Was this person found not eligible for MaineCare (Medicaid) or Cub Care (Children's Health Insurance Program) within the last 90 days? *

Yes No | Not sure?

Did this person have MaineCare (Medicaid) or Cub Care (Children's Health Insurance Program) that will end soon or that recently ended because of a change in eligibility? *

Yes No | Not sure?

Has this person's household income or household size changed since they were told their coverage was ending? *

Yes No | Not sure?

What is the last day of this person's MaineCare (Medicaid) or Cub Care (CHIP) coverage? *

05/31/2023

FINANCIAL ASSISTANCE ELIGIBILITY

- Once a consumer has reviewed and submitted their application, CoverME.gov will determine their financial assistance eligibility in real time based on the information provided in the application.
- To complete a new application, consumers can select "View My Applications" using the option in the top left corner. Otherwise, they should select Continue to see if they qualify for the "Recently lost MaineCare" Special Enrollment Period (SEP).

The screenshot displays the 'Eligibility Results' page on CoverME.gov. On the left, a vertical navigation menu includes 'View My Applications' (highlighted), 'Family Info', and 'Review & Submit'. The main content area is titled 'Eligibility Results' and 'Tax Household 1'. It states that the user 'Qualifies for a Plan with Financial Assistance' and provides a 'Consumer Example' where monthly premiums are reduced by \$291.00. A 'Next Steps' section explains that if already enrolled, the user is finished, and if not, they should select 'CONTINUE'. A 'RETURN TO ACCOUNT HOME' button is visible. At the bottom, there is an 'Other Actions' section with a plus sign icon. On the right side, there are buttons for 'CONTINUE', 'PREVIOUS', 'SAVE & EXIT', and 'Help Me Sign Up'.

Consumers who lost or are losing their MaineCare coverage should select "Recently lost MaineCare" from the full list of life changes.

Special Enrollment Period

Have you or anyone in your household recently experienced any of the following events?

TOP LIFE CHANGES

Recently lost MaineCare

Remove a family member **Someone in the household lost MaineCare coverage between April 15, 2023 and July 31, 2024 due to the end of the Medicaid continuous coverage requirement.**

< Lost or will soon lose other health insurance >


Had a baby

Adopted a child



None of the situations listed above apply.

Consumers can also apply this SEP from their account home page by selecting "Recently lost MaineCare" from the life changes menu and entering their last date of MaineCare coverage.



Have life changes?

See how it may affect your health insurance.

TOP LIFE CHANGES

[Recently lost MaineCare](#)

Someone in the household lost MaineCare coverage between April 15, 2023 and July 31, 2024 due to the end of the Medicaid continuous coverage requirement. their health insurance

Had a baby

Adopted a child

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My CoverME.gov

REPORT LIFE CHANGES ×

Recently lost MaineCare

What date did your coverage end?

CONTINUE

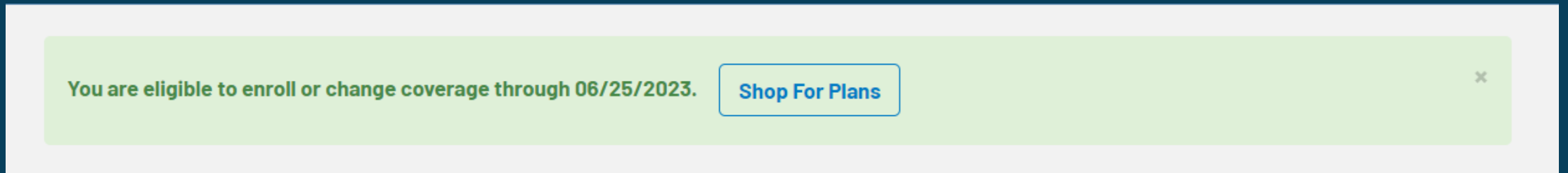


Shop for health and dental plans


Shop For Plans

SPECIAL ENROLLMENT PERIOD


If consumers attest that they are losing MaineCare coverage between April 15, 2023 and July 31, 2024, they will see the green banner below indicating that their SEP has been approved.




SHOP AND ENROLL



Step 1
Tell us about yourself



Step 2
Compare Plans And Choose



Step 3
Enroll

Choose Coverage for your Household

Select who needs coverage and the type of coverage needed. When you're finished, select CONTINUE.

EFFECTIVE DATE: 06/01/2023

Who Needs Coverage?

Consumer Example (Age : 32 years)

Is this person a Tobacco user? *

Yes No

Marketplace

Individual Benefits

50% Complete

- Household
- Plan Selection**
- Review
- Complete

SHOP AND ENROLL

Coverage For: **Consumer Example** Plans: **64** Effective Date: **06/01/2023**

Filter Results

APPLY **Reset**

Sort By **Plan Name** **Premium Amount** **Deductible** **Carrier**

Your Tax Credit ?

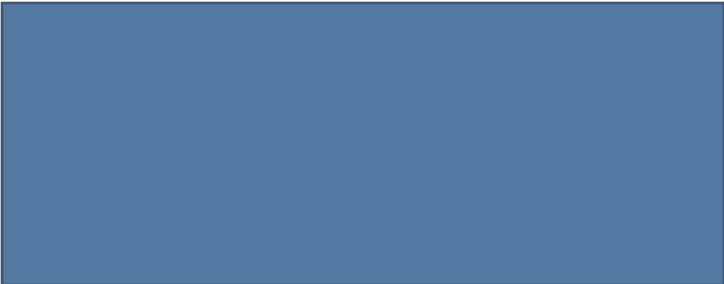
Available \$291.00
Apply Monthly

0% 100%
[How Is This Calculated?](#)

Metal Level ?

- BRONZE
- CATASTROPHIC
- SILVER
- GOLD
- PLATINUM

CLEAR CHOICE PLAN



\$47.03
/Month

TYPE	LEVEL	NETWORK	DEDUCTIBLE
HMO	Bronze	Maine/Regional	\$7,500

Compare [Summary of Benefits and Coverage](#)

Select Plan **See Details**

NEXT STEPS: FIRST PREMIUM PAYMENT

- Once they've selected their plan, consumers will need to make their first premium payment before their coverage is active.
- Consumers can pay their premium right away by using the "Pay Now" button or by contacting the carrier directly.
- Consumers will be responsible for paying their premium to their health insurance carrier monthly.

Enrollment Submitted

Your enrollment has been submitted as of 04/27/2023 16:44 UTC +00:00.

Please print this page for your records. A copy of this confirmation has also been emailed to you.

Important: You must pay your first month's premium directly to your carrier for your coverage to take effect. Select 'How to Pay' to learn more.

When you're finished, select GO TO MY ACCOUNT to view the status of your enrollment. You can also contact your insurance carrier directly for additional information or to check the status of your enrollment.

Benefit: Health
Market: Individual
Metal level: Bronze

Name	Relationship	Age	Premium	APTC	You Pay
Consumer Example	self	32	\$338.03		
TOTALS			\$338.03	\$291.00	\$47.03

Your coverage start date : 06/01/2023

[How To Pay](#) [PAY NOW](#) [Print](#)

100% Complete

- Household
- Plan Selection
- Review
- Complete**

[GO TO MY ACCOUNT](#)

HOW LONG DO CONSUMERS HAVE TO SELECT A PLAN?

- Consumers who use the "Recently lost MaineCare" SEP will have **60 days to select a plan.**
- The green SEP banner will indicate when the Special Enrollment Period will end.

You are eligible to enroll or change coverage through 06/25/2023.

[Shop For Plans](#)

×


REVIEW PLAN DETAILS

- Once consumers have selected a plan, they can review their plan details on their CoverME.gov account home screen.


My CoverME.gov


2023 HEALTH COVERAGE INDIVIDUAL & FAMILY

Premium: \$47.03/month
Plan Selected: 04/26/2023 (4:32PM)
CoverME.govID: 3297952

Plan Start: 06/01/2023
Plan Type: HMO  Bronze
APTC: \$291.00/month

Covered: Consumer

 Summary of Benefits and Coverage

 Plan Contact Info

[Actions ▾](#)

NEXT STEPS: REPORTING CHANGES

If consumers experience changes throughout the year, they should return to CoverME.gov and update their financial assistance application. From the home screen, consumers can select the Applications menu. From there, they can copy their latest application and make any changes to ensure their eligibility is up to date.

The screenshot displays the 'Applications' section of the CoverME.gov website. It includes a header, a descriptive paragraph, a filter for 'Application Year', a table of application records, and a 'START NEW APPLICATION' button. An 'Actions' dropdown menu is open for the first application, with 'Copy to New Application' highlighted.

Applications

If you started or completed an application for financial assistance, it will be listed below. To update an application, find your current application and select 'Copy to new application'. If the status says it's a draft, that means you haven't submitted that application yet.

Application Year
All Years ▾

ID	YEAR	STATUS	STARTED ON	SUBMITTED ON	ACTIONS
2571177 Current	2023	Determined	04/10/2023 10:58	04/10/2023 11:00	Actions ▾ <ul style="list-style-type: none">Update ApplicationCopy to New ApplicationView Eligibility DeterminationReview ApplicationFull Application

START NEW APPLICATION

GETTING HELP ON COVERME.GOV

SEP FAQ & ENROLLMENT GUIDE

- The FAQ section for the SEP is live on the website.
- Enrollment guide will be available later this week.

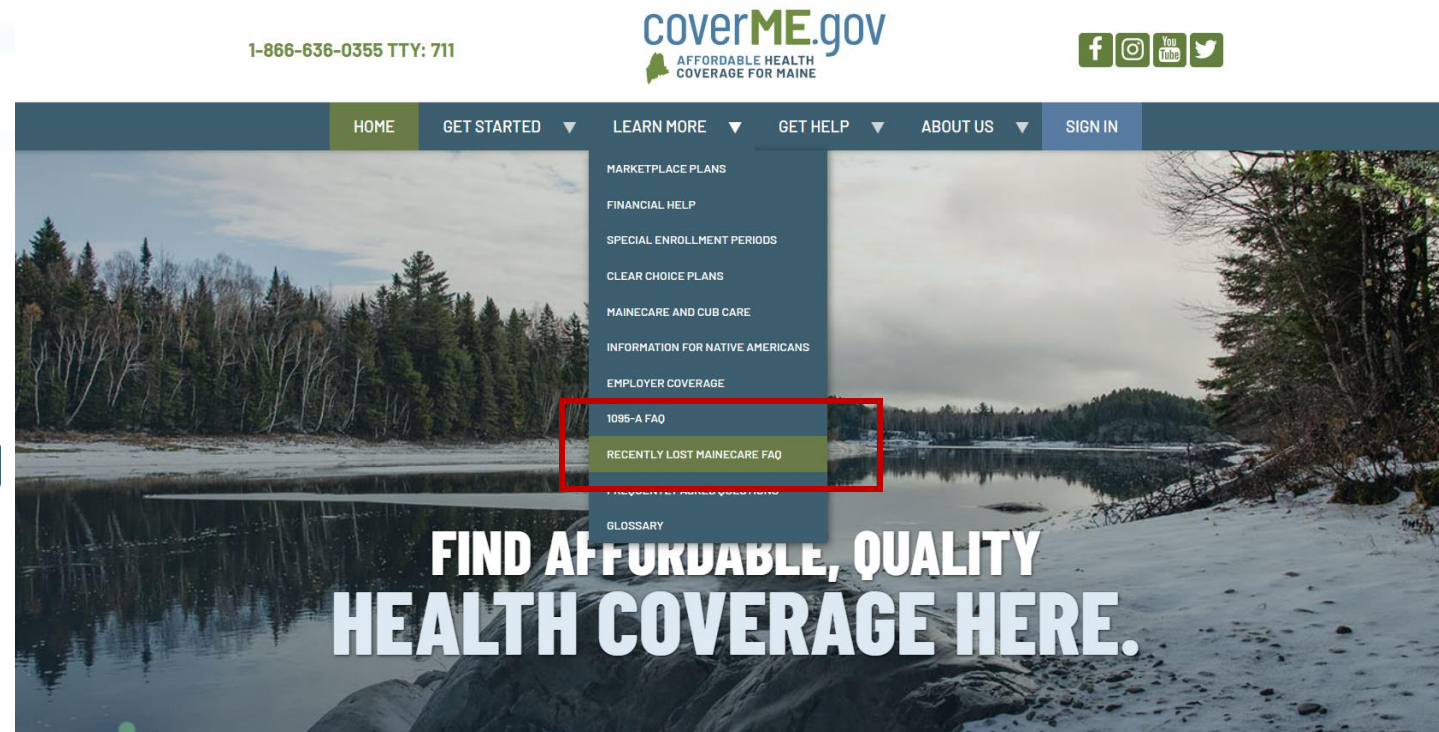


Recently Lost MaineCare FAQ

During the COVID-19 pandemic, Congress enacted the Families First Coronavirus Response Act (FFCRA). The FFCRA included a requirement that Medicaid agencies keep people enrolled through the end of the month in which the COVID-19 public health emergency (PHE) ends. This is referred to as the Medicaid continuous coverage requirement and means that the vast majority of Medicaid and Children's Health Insurance Program (CHIP) members' benefits remained open to provide continuous coverage during the PHE. In Maine, Medicaid is referred to as MaineCare which includes Cub Care (CHIP).

In December 2022, Congress passed the Consolidated Appropriations Act of 2023, which included a provision separating the Medicaid continuous coverage requirement from the COVID-19 public health emergency by providing a fixed end date of March 31, 2023 for Medicaid continuous coverage. With the end of the continuous coverage requirement, states will need to review eligibility of everyone enrolled in Medicaid and disenroll individuals no longer eligible. The federal government is referring to this process as the "unwinding." In Maine, the Office of Family Independence (OFI) will initiate redeterminations over 12 months starting in April, when they will issue May 2023 Renewals. If you're currently enrolled in MaineCare, make sure your address and other information are up to date and keep an eye out for renewal notices from OFI. For more information, please visit mainecare.gov/unwinding.

[CoverME.gov Launches Special Enrollment Period for Maine People Transitioning from MaineCare - 04/19/2023](#)



NEED ASSISTANCE?

- Consumers, brokers, and Maine Enrollment Assistants can contact the CoverME.gov Consumer Assistance Center at 1-866-636-0355 (TTY 711).
 - Select option 3 in the IVR message to be directed to the dedicated queue for brokers and MEAs.
- Our Customer Service Representatives are prepared to answer any questions about the "Recently lost MaineCare" SEP, and enrolling on CoverME.gov.
- More information and resources can be accessed at MaineCare.gov/unwinding.