

Medicaid 101 for Ryan White HIV/AIDS Program Recipients and Providers

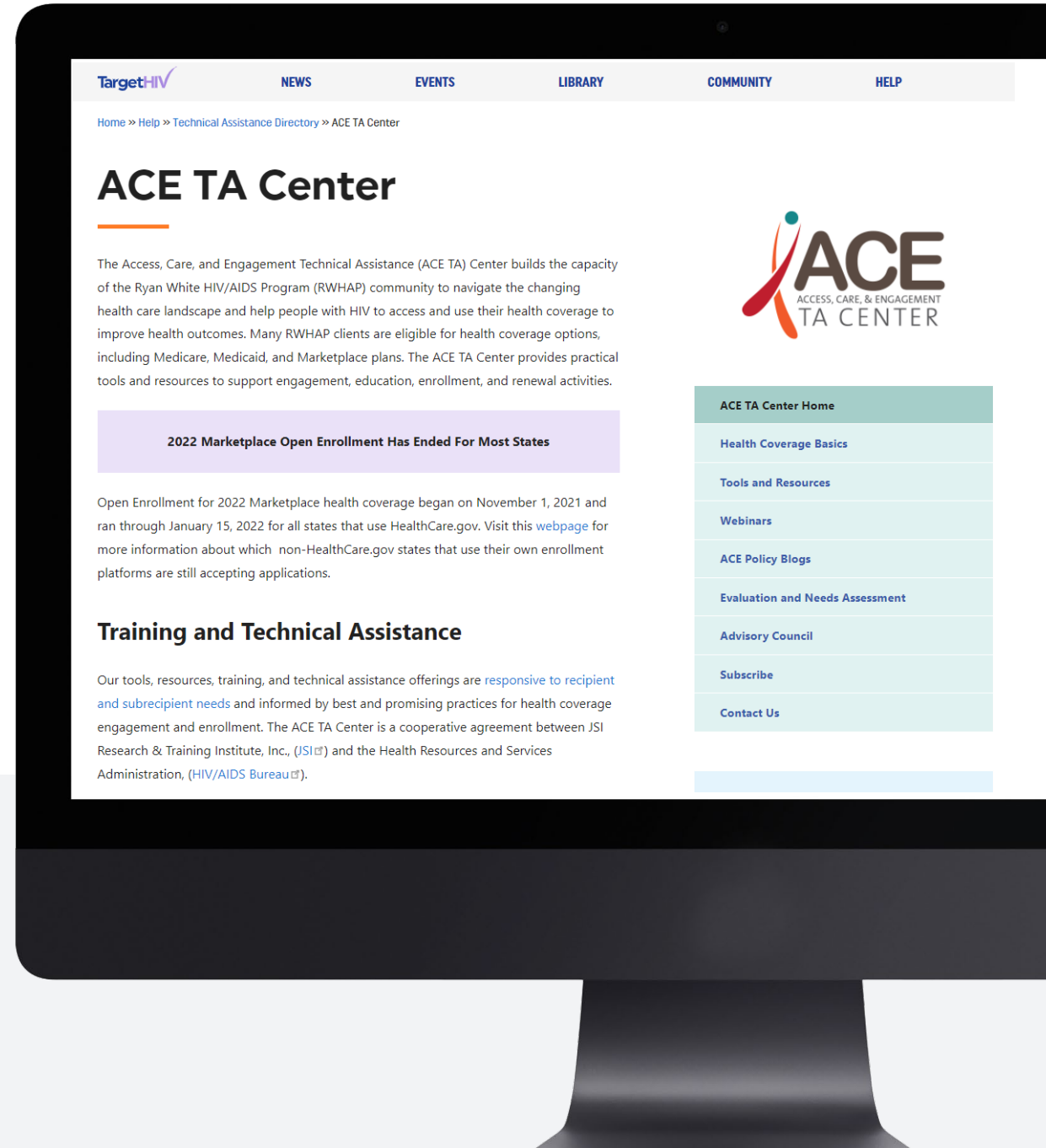
Access, Care, and Engagement (ACE) TA Center
February 14, 2023

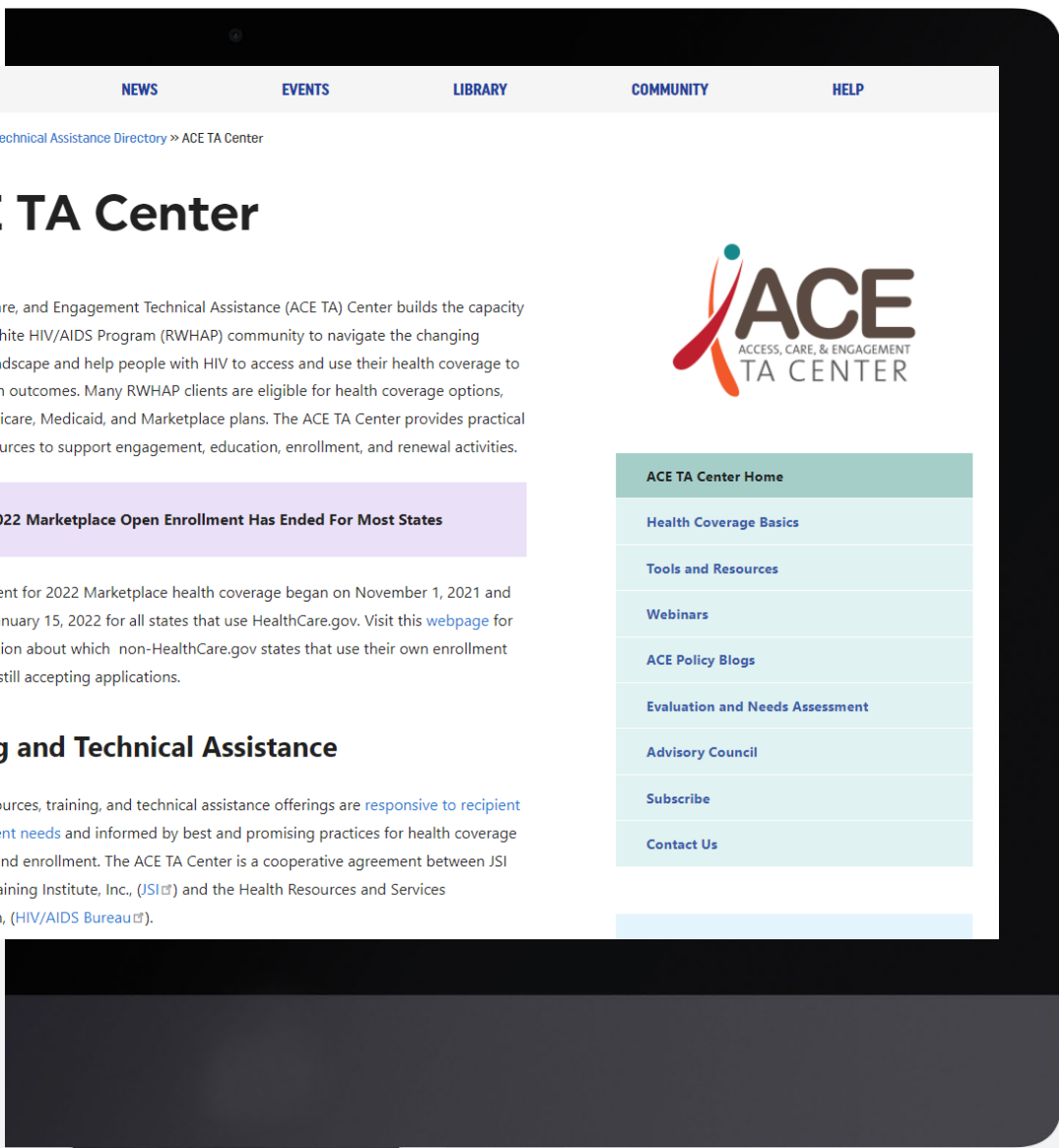


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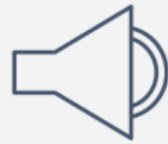




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The ACE TA Center helps organizations



Engage, enroll, and retain

clients in health coverage (e.g., Marketplace and other private health insurance, Medicare, Medicaid).



Communicate with RWHAP clients

about how to stay enrolled and use health coverage to improve health care access, including through the use of Treatment as Prevention principles.



Improve the clarity

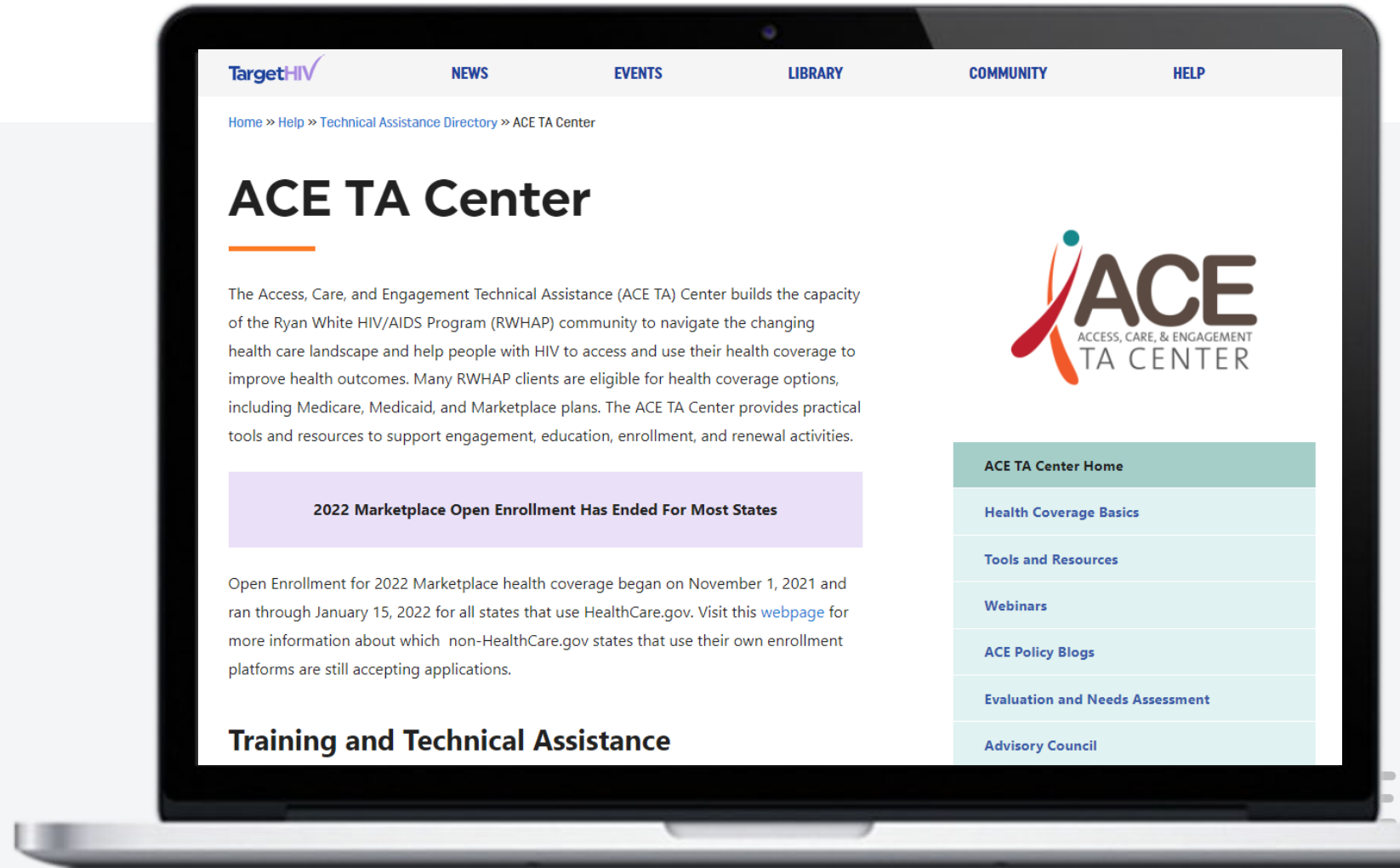
of their communication around health care access and health insurance.



- RWHAP program staff, including case managers
- RWHAP organizations (leaders and managers)
- RWHAP clients
- Navigators and other in-person assisters that help enroll RWHAP clients

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ACE TA Center

The Access, Care, and Engagement Technical Assistance (ACE TA) Center builds the capacity of the Ryan White HIV/AIDS Program (RWHAP) community to navigate the changing health care landscape and help people with HIV to access and use their health coverage to improve health outcomes. Many RWHAP clients are eligible for health coverage options, including Medicare, Medicaid, and Marketplace plans. The ACE TA Center provides practical tools and resources to support engagement, education, enrollment, and renewal activities.

2022 Marketplace Open Enrollment Has Ended For Most States

Open Enrollment for 2022 Marketplace health coverage began on November 1, 2021 and ran through January 15, 2022 for all states that use HealthCare.gov. Visit this [webpage](#) for more information about which non-HealthCare.gov states that use their own enrollment platforms are still accepting applications.

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ACE 4-Part Webinar Series



1. Basics of Medicare Eligibility
 - January 17 @ 2PM ET
2. Medicare Enrollment and Coverage
 - January 31 @ 2PM ET
3. **Medicaid 101 for RWHAP Recipients and Providers**
 - **February 14 @ 2PM ET**
4. Medicare-Medicaid Dual Eligibility
 - February 28 @ 2PM ET

Today's presenters

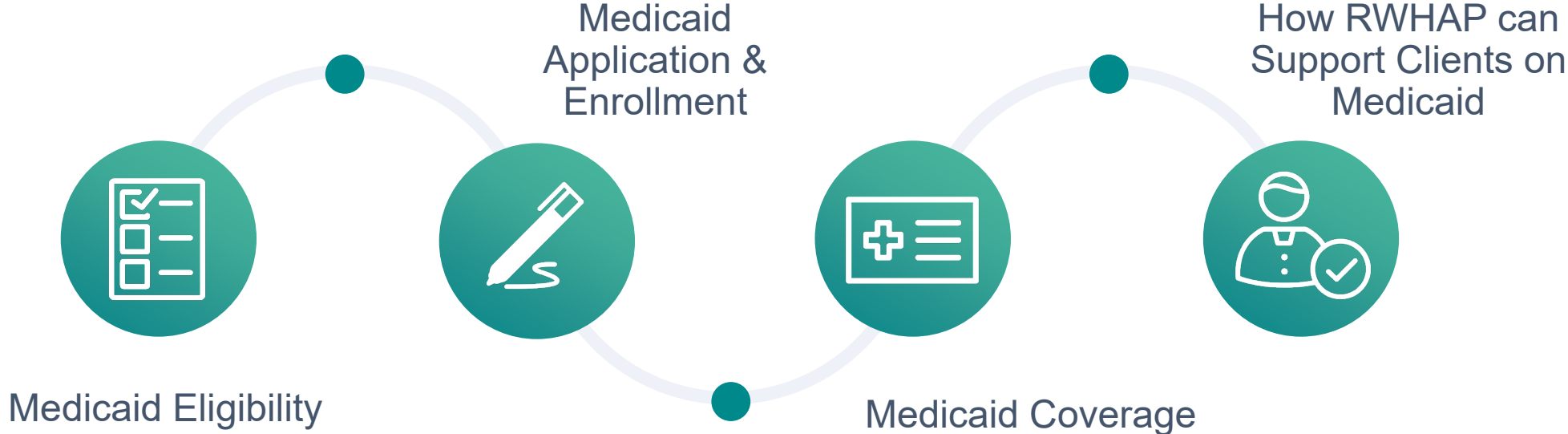


Mira
Levinson



Amy
Killelea

Roadmap for today's webinar



Medicaid Unwinding Update



April 1, 2023: Medicaid continuous coverage requirement begins to unwind

- What can you do to help clients avoid gaps in coverage?
 - Make sure clients update their contact information with their state Medicaid agency.
 - Encourage clients to check their mail frequently for letters from their state Medicaid agency.
 - Help clients complete their Medicaid renewal form, if they receive one.
 - If a client is found ineligible for Medicaid, help them enroll into another form of health coverage (e.g. Medicare, Marketplace plan).

Medicaid: Eligibility

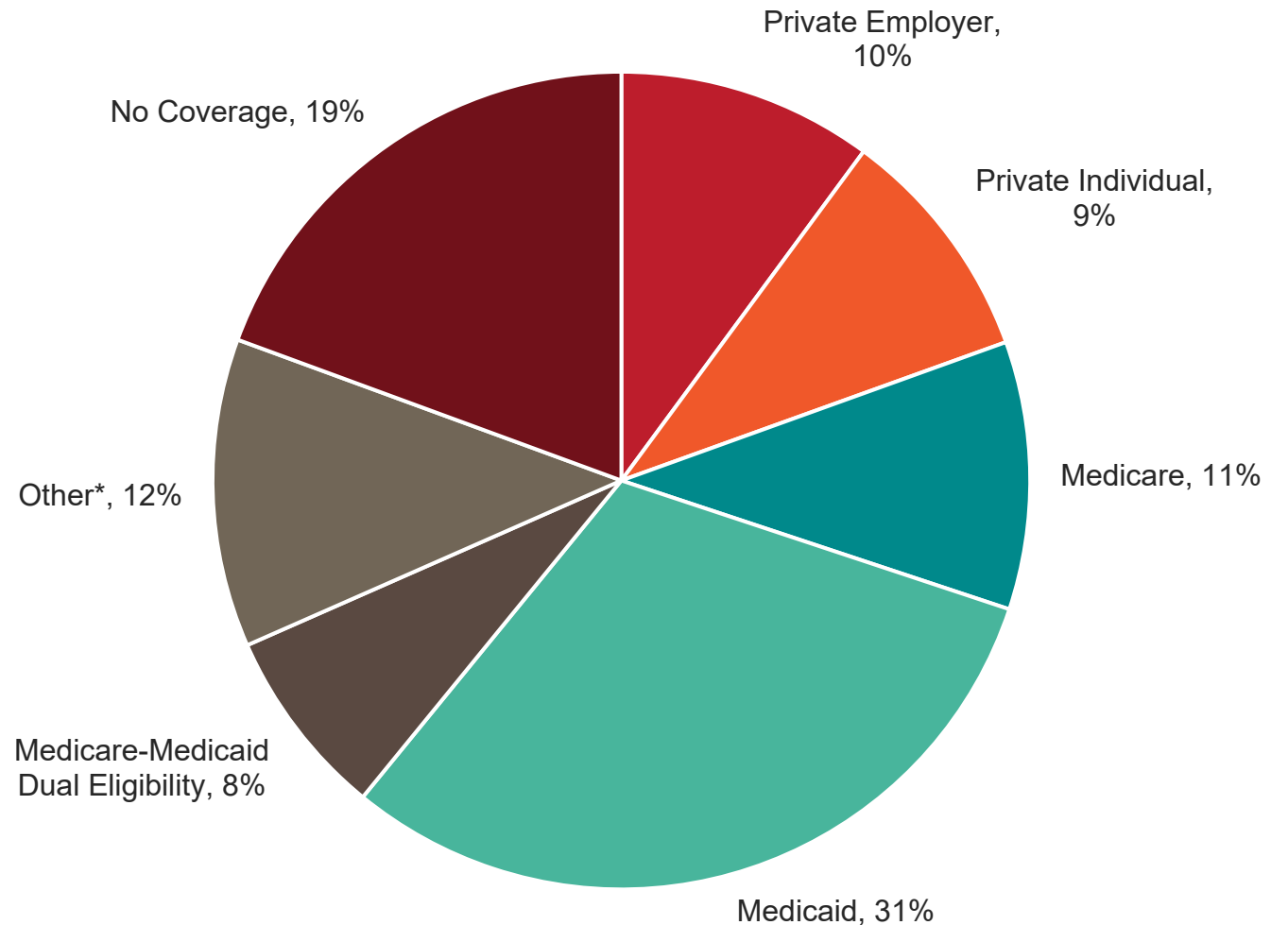


What is Medicaid?

- Public program that provides health coverage to low-income people.
- State and federal partnership, meaning that funding comes from both states and the federal government.
- Federal rules guide the program, but state flexibility on how to run it.

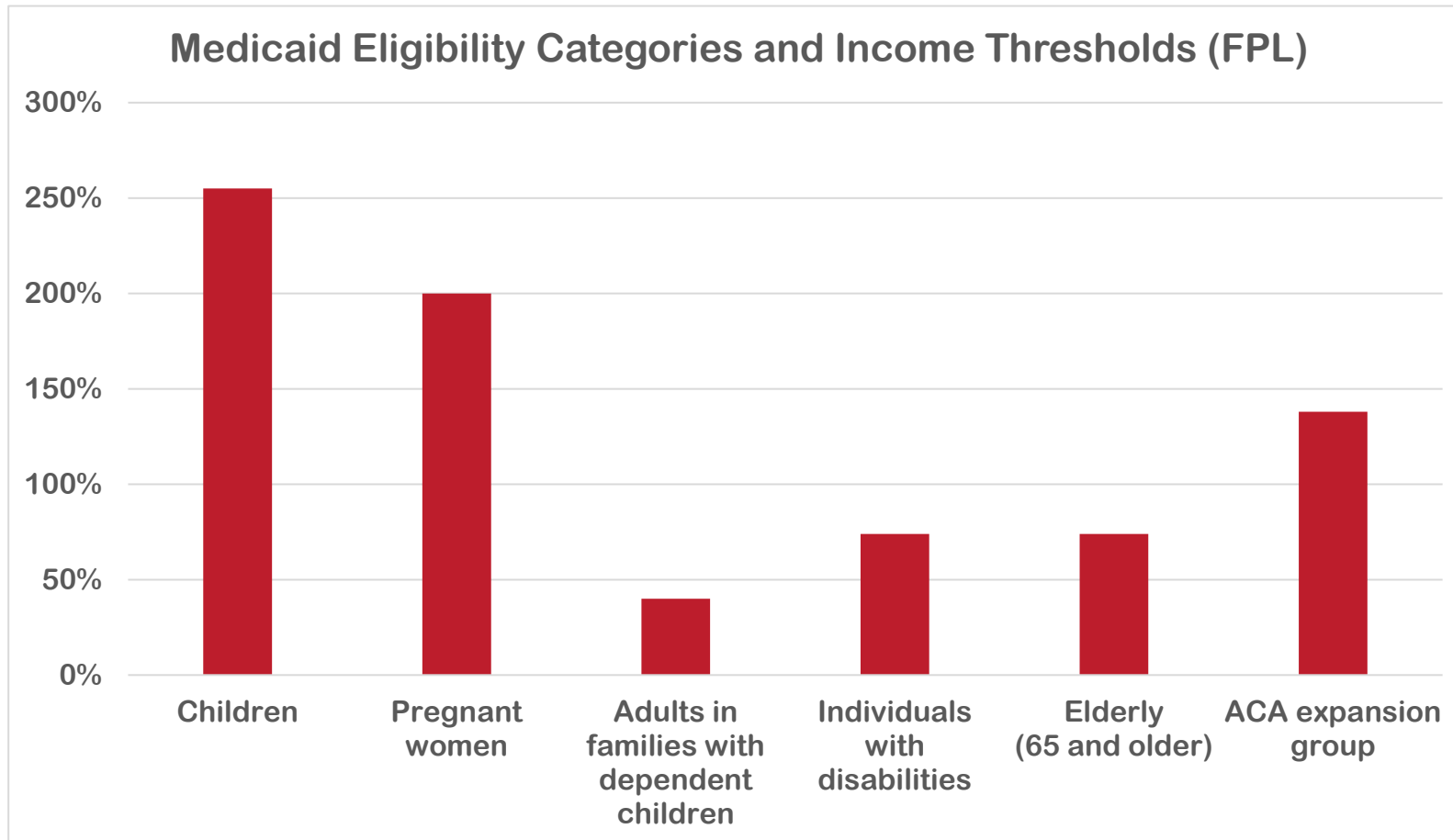
Medicaid is an important source of coverage for RWHAP clients

Sources of Health Care Coverage for RWHAP Clients (2020)



* Other category includes: Veterans Administration, Indian Health Services, other plans, and multiple coverages not including Medicare-Medicaid dual eligibility.

Medicaid eligibility categories



Poll

Which of the following Medicaid eligibility categories are most common for your clients?

(check all that apply)

- Children
- Pregnant women
- Adults in families with dependent children
- Individuals with disabilities
- Elderly (65 and older)
- ACA expansion group
- I am not sure

What is “Limited Benefit” Medicaid?

- States may offer “limited benefit” Medicaid options, which provide some services, but do not provide full Medicaid coverage and do not count as “minimum essential coverage” (MEC).
- If an individual only has access to limited Medicaid coverage that is not MEC, they may be eligible for subsidies to purchase Marketplace coverage.
- These limited benefit Medicaid options vary by state and can include:
 - Family planning services only
 - Emergency services only
 - Some states offer limited pregnancy benefits that do not qualify as MEC

Medicaid eligibility and HIV

Most common Medicaid coverage categories for people with HIV:

- Individuals with disabilities
- Single childless adults with income up to 138% FPL (ACA expansion group)

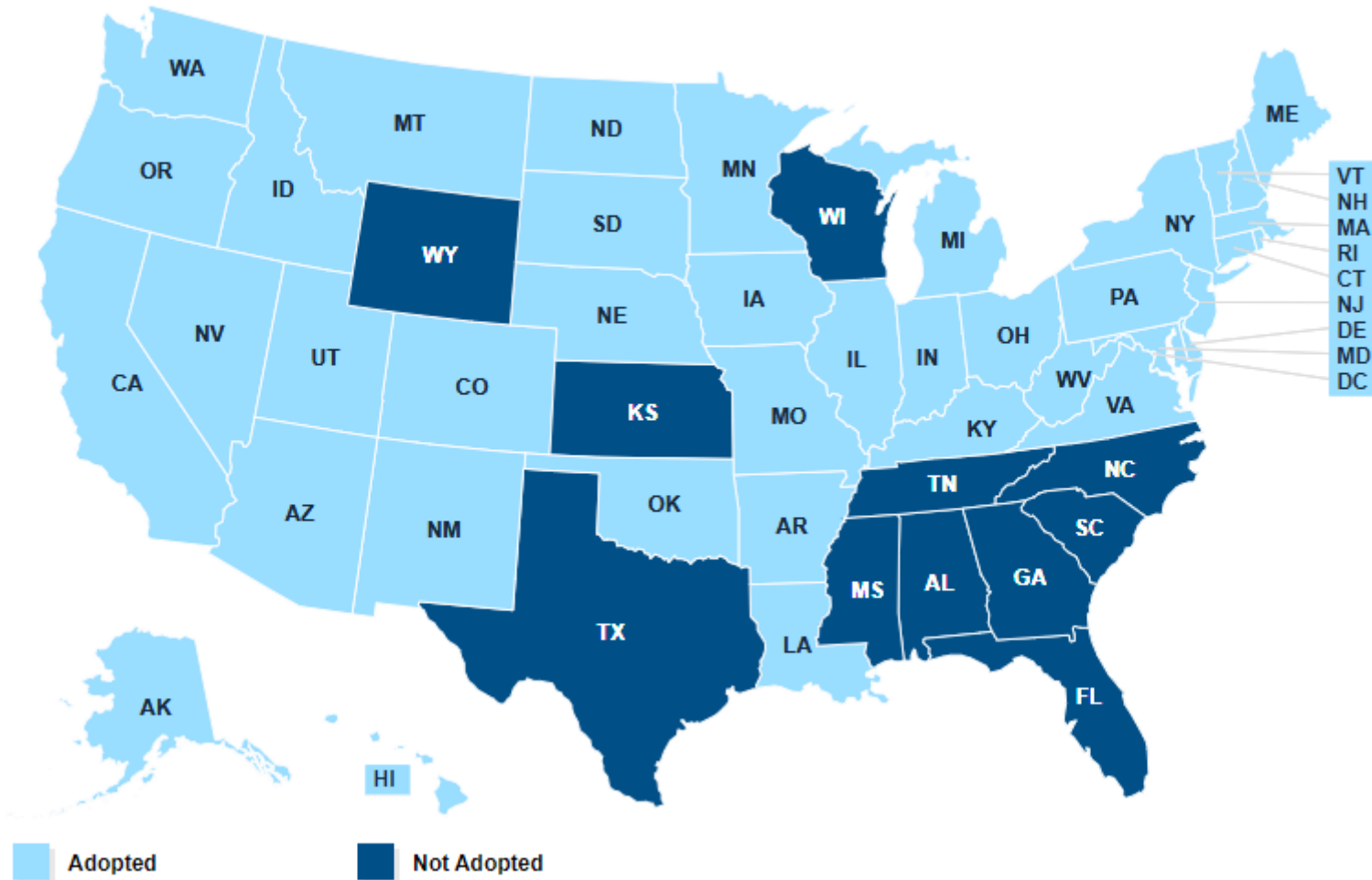
Medicaid eligibility and HIV

Medicaid Coverage Category	How It Works
Individuals with disabilities	<ul style="list-style-type: none">• States generally must cover people with disabilities receiving Supplemental Security Income (SSI) benefits.• HIV by itself does not automatically qualify someone for SSI, but HIV may be one of many factors that contribute to someone's disability.• Individuals who qualify for Social Security Disability Insurance (SSDI) automatically qualify for Medicare; however, there is a 24-month waiting period before Medicare coverage is effective. Individuals in this waiting period may qualify for Medicaid during this time.• States must also offer Medicare Savings Programs to assist Medicare-Medicaid dually eligible beneficiaries (many of whom are disabled) with low incomes.

Medicaid eligibility and HIV

Medicaid Coverage Category	How It Works
Single childless adults with income up to 138% FPL (ACA expansion group)	<ul style="list-style-type: none">• Many states have adopted the option to expand Medicaid to include income-based eligibility up to 138% FPL.• Some states have not yet adopted the Medicaid expansion option.• Eligibility is based on income alone and is not dependent on meeting another eligibility category (like disability).

State Medicaid expansion decisions (as of November 2022)



Poll

Has your state expanded Medicaid?

- Yes
- No
- Not sure

Medicaid: Application and Enrollment



How does Medicaid assess income?

- Some groups are automatically eligible for Medicaid and do not need to submit income information (e.g., people receiving SSI).
- Other groups, such as the ACA expansion group, must demonstrate that they meet an income threshold based on what's called Modified Adjusted Gross Income ("MAGI").

Knowledge Check

True or false? Individuals with incomes at or below 150% FPL automatically qualify for Medicaid coverage.

What is Modified Adjusted Gross Income (MAGI)?

- MAGI looks at a person's household taxable income.
- MAGI is also used to determine eligibility for Marketplace subsidies.
- Unlike Marketplace subsidies, Medicaid eligibility is usually based on current monthly (not annual) income.

How and when do people apply for Medicaid?

- People can apply for Medicaid at any time during the year.
- Application processes vary by state but usually include the ability to apply online, via phone through a state's call center or by a paper application.
- No wrong door! People can also apply through HealthCare.gov or their state Marketplace.

When is Medicaid coverage effective?

- Once someone is determined eligible for Medicaid, coverage is effective either on the date of application or the first day of the month of application.
- Medicaid allows retroactive coverage for up to three months.

Medicaid: Coverage



What does Medicaid cover?

Mandatory Benefits (selected)	Optional Benefits (selected)
Inpatient hospital services	Prescription drugs (every state covers this, though)
Outpatient hospital services	Physical therapy
Diagnostic, and Treatment Services	Case management
Home health services	Optometry services
Physician services	Dental services
Laboratory and X-ray services	Health homes for enrollees with chronic conditions
Family planning services	Hospice
Transportation to medical care	Personal care

How is Medicaid delivered?

- Medicaid is provided either through “fee for service” or managed care.
 - **Fee for service:** state Medicaid programs pay providers based on a fee schedule.
 - **Medicaid managed care:** state Medicaid programs pay health plans to deliver Medicaid services.

Medicaid premiums and cost sharing

Federal Medicaid Premium and Cost Sharing Limits

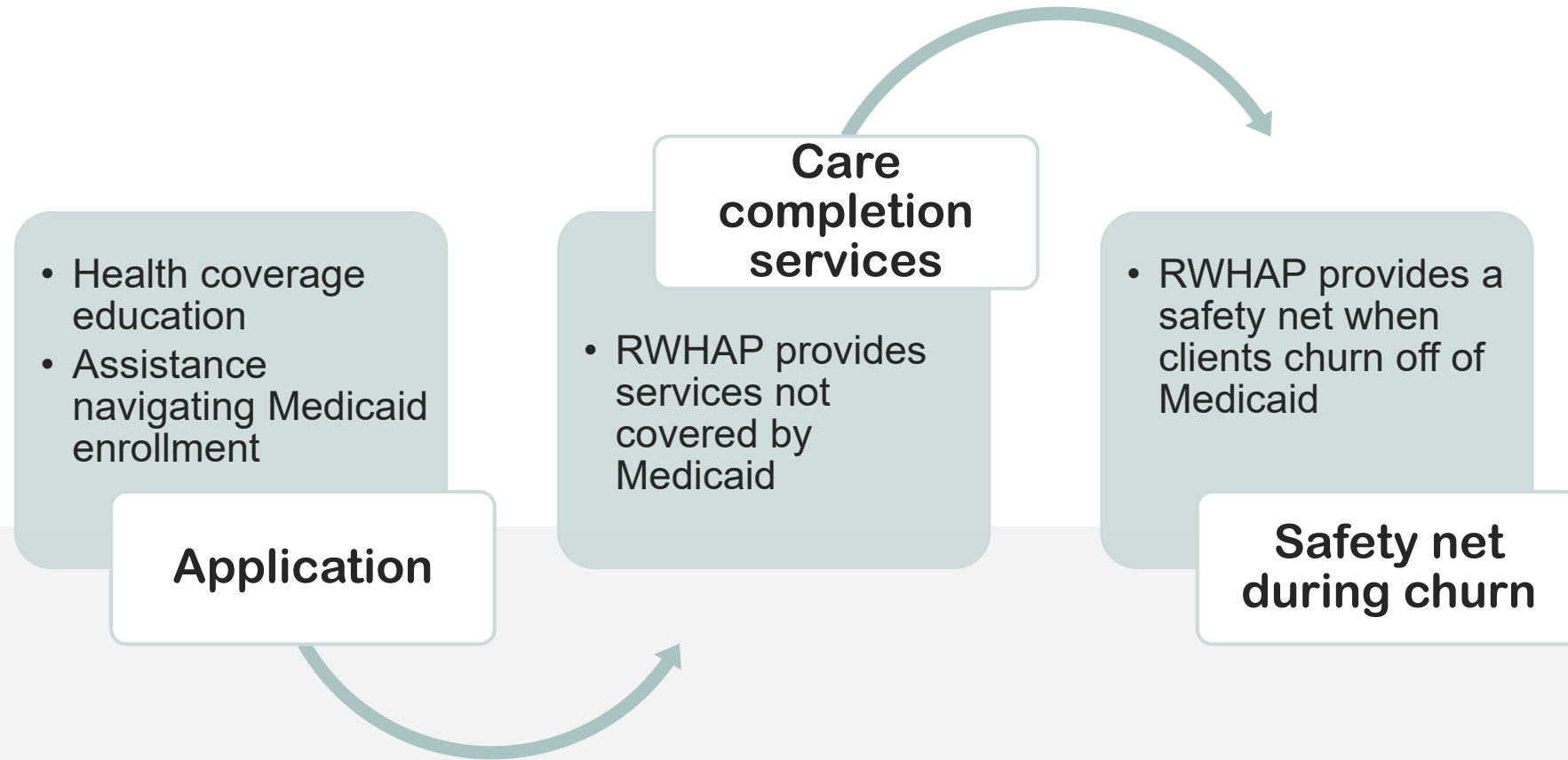
	At or below 100% FPL	100-150% FPL	Over 150% FPL
Premiums	Not allowed	Not allowed	\$20/month
Prescription drugs	Between \$4 and \$8	Between \$4 and \$8	Between \$4 and up to 20% of state cost
Outpatient services	Up to \$4	Up to 10% of state cost	Up to 20% of state cost

Limit for premiums and cost sharing per family = 5% of household income

How the RWHAP can support clients on Medicaid



How does the RWHAP complement Medicaid coverage?



How can RWHAP help clients with Medicaid enrollment?

ACE TA Center tool:

Common Questions and Suggested Responses for Engaging Clients in Health Coverage

1 | CHANGES IN PROVIDERS AND COVERAGE

Many RWHAP clients, especially those who have never had health coverage, don't know how the ACA will change their health care. They may worry about losing their current doctor and maintaining their HIV care. The following questions, answers, resources, and tips can help enrollment assisters respond to these worries in culturally appropriate ways.



CLIENT: Why do I need health insurance when I get my care through the Ryan White Program?

STAFF: Health insurance helps you in two major ways. First, **insurance covers care for all your health needs**. In addition to your HIV care and medications, you'll be able to get other health services, such as free preventive care, like flu shots and cancer screenings. You can also get care for other health problems you may already have, like heart disease or diabetes. Second, **health insurance protects your finances**. If something unexpected happens, like a car accident, you won't go broke paying hospital bills. Also, you can still get services from the Ryan White HIV/AIDS Program, like housing assistance and support groups, that are not covered by your health insurance.

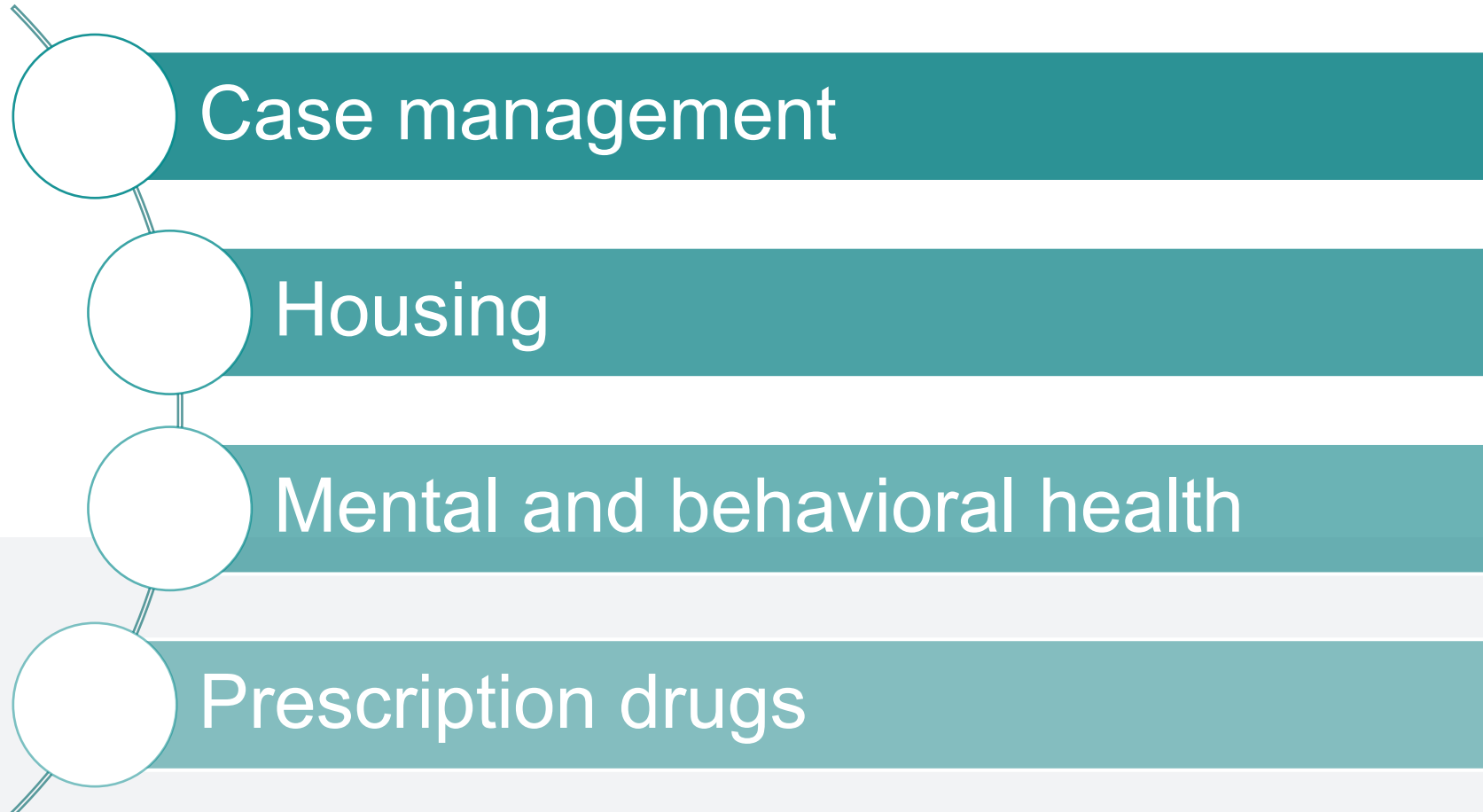


Give specific examples of how insurance for preventive services, screening, and treatment can help this client.



CLIENT: Does enrolling in health insurance mean I'm going to have a new doctor? I want to stay with the one I have now.

RWHAP provides care completion services for clients on Medicaid



Case management

Medicaid	RWHAP
<ul style="list-style-type: none">• Case management includes assessment and care management services to help individuals access needed medical, educational, social, and other services• Can include tailored case management services focused on specific populations or conditions.• May be limited to particular provider types (e.g., nurses).	<ul style="list-style-type: none">• RWHAP provides both medical and non-medical case management• May include assessment, care management services, and benefits counseling.• Many programs use a range of non-clinician providers to provide case management, including peers and community health workers.

Housing

Medicaid	RWHAP
<ul style="list-style-type: none">• Medicaid is not allowed to cover direct housing services	<ul style="list-style-type: none">• RWHAP recipients and subrecipients may provide direct housing services, including transitional, short-term, or emergency housing assistance to clients.

Mental and behavioral health

Medicaid	RWHAP
<ul style="list-style-type: none">• Mental and behavioral health services are often covered, but many programs limit the number of visits allowed per year.• States may have limited provider networks and lengthy waiting periods for services.	<ul style="list-style-type: none">• RWHAP recipients and subrecipients may provide outpatient psychological and psychiatric screening, assessment, diagnosis, treatment, and counseling services as well as outpatient services for the treatment of drug and alcohol use disorders.

Prescription drugs

Medicaid	RWHAP
<ul style="list-style-type: none">• Though Medicaid programs must cover anti-retroviral treatment, some states significantly limit access, for instance through monthly limits on coverage of brand-name drugs.	<ul style="list-style-type: none">• RWHAP AIDS Drug Assistance Programs (ADAPs) provide medication access when there are gaps in access through Medicaid.

How can RWHAP help cover Medicaid cost sharing?

- Whether Medicaid charges cost sharing for beneficiaries varies by state.
- RWHAP recipients may help clients on Medicaid with their cost sharing (though this varies by state).

What is “Medically Needy” Medicaid coverage?

- Some states may have a “Medically Needy” or “spend down” option for certain Medicaid groups.
- Individuals whose income is too high to qualify for Medicaid in their state may deduct their qualified medical expenses from their income so they can “spenddown” to the Medicaid income threshold.
- RWHAP cannot be used to meet an individual’s spenddown (however, some states are able to allocate state and local funds for this).
- RWHAP is able to provide services for Medicaid beneficiaries in their spenddown period.

How can RWHAP assist clients who lose Medicaid coverage?

- Many RWHAP clients may churn on and off Medicaid and other programs.
- Churn happens when clients lose eligibility for a program (e.g., their income rises above the threshold) or fail to renew their eligibility.
- As a safety net program, RWHAP provides access to HIV care and treatment for individuals who may be in between other coverage.
- RWHAP is not health insurance. It is important to work with clients to pursue full coverage options when available.

Knowledge Check

How does RWHAP complement Medicaid coverage?

(check all that apply)

- RWHAP provides both medical and non-medical case management
- RWHAP may provide direct housing services, including transitional, short-term, or emergency housing assistance to clients.
- ADAPs provide medication access when there are gaps in access through Medicaid.
- RWHAP recipients may help clients on Medicaid with their cost sharing

ACE TA Center Medicaid Resource

ACE TA CENTER MEDICAID TOOL

Medicaid 101 for Ryan White HIV/AIDS Program Recipients and Providers

Medicaid is a public program that provides health coverage to low-income people. It is a state and federal partnership, meaning that funding comes from both states and the federal government. While there are federal rules for Medicaid, states have some flexibility to set up and run their programs differently.

The Role of Medicaid for RWHAP Clients

Medicaid is the largest source of health coverage for RWHAP clients. In 2020, almost one-third (30.8%) of RWHAP clients were covered by Medicaid only, and an additional 7.5% covered by both Medicaid and Medicare, see Figure 1.¹ The Affordable Care Act (ACA) provides states the option to expand their Medicaid programs to individuals with income up to 138% of the federal poverty level (FPL). In states that have chosen to expand their programs, many previously uninsured RWHAP clients have become newly eligible for Medicaid. Medicaid offers comprehensive benefits, often including targeted services for people living with chronic conditions and disabilities, but the scope of benefits as well as program eligibility varies across states.

This resource provides Ryan White HIV/AIDS Program (RWHAP) staff and program administrators with an overview of the importance of the Medicaid program for people with HIV, including Medicaid eligibility and coverage.

? Find the answers to these questions:

1. What is the role of Medicaid for RWHAP clients?
2. Who is eligible for Medicaid?
3. How do clients enroll in Medicaid?
4. How can the RWHAP support clients on Medicaid?

Figure 1: Sources of Health Care Coverage for RWHAP Clients (2020)¹

Source of Coverage	Percentage
Medicaid	30.8%
Medicare	10.6%
Medicare-Medicaid Dual Eligibility	7.5%
Other	12.2%
No Coverage	19.4%
Private Employer	10.1%
Private Individual	9.4%

¹ HRSA/HAB, Ryan White HIV/AIDS Program Client-Level Data Report 2020, available at <https://ryanwhite.hrsa.gov/files/data-reports/ryanwhite/hiv-aids/rwhap-annual-client-level-data-report-2020.pdf>

ACE TA CENTER | Medicaid 101 for RWHAP Recipients and Providers

Page 1

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Questions?



Q&A Panelists



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Join us for the series!

- Basics of Medicare Eligibility – on demand
- Medicare Enrollment and Coverage – on demand
- Medicaid 101 for RWHAP Recipients and Providers – today!
- **Medicaid-Medicare Dual Eligibility: February 28, 2-3:30 PM ET**



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Thank you for joining us!



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