



# State Health Coverage Strategies for COVID-19

March 27, 2020



*Dedicated to creating a nation where the best health and health care are equally accessible and affordable to all*

## **Lisa Hunter**

Senior Director of Strategic  
Partnerships, Families USA

# Agenda

- **Introduction and Background:** Lisa Hunter, Families USA
- **Overview of Federal Activity:** Eliot Fishman, Families USA
- **Medicaid Policy Options:** Joe Weissfeld, Families USA
- **Private Market Policy Options:** Cheryl Fish-Parcham, Families USA
- **Taking Action in Massachusetts:** Suzanne Curry, Health Care for All
- **Q&A:** All!
- **Next Steps and Closing:** Lisa Hunter, Families USA



# Housekeeping

- Today's presentation is being recorded
- The slides and recording will be made available
- To ask questions:
  - Type your question in the chat box

## **Eliot Fishman**

Senior Director of Health  
Policy, Families USA

# National Emergency Flexibilities

## Under Stafford Act Declaration and HHS Public Health Emergency, States Can:

- Submit an 1115 waiver and ask for waiver of transparency and public comment
- Submit a temporary state plan amendment
  - Expedite eligibility determinations
  - Suspend redeterminations
  - Cover optional populations temporarily (not expansion adults)
- Submit an 1135 waiver to implement emergency measures to increase physician or other provider access
- More details on these to come in next segment...

## State Plan Flexibilities

### Medicaid State Plan Disaster Relief State Plan Amendments

In response to a public health emergency or disaster, states may wish to revise policies in their Medicaid state plan related to eligibility, enrollment, benefits, premiums and cost sharing, and/or payments. For example, states may elect to use [Presumptive Eligibility](#) for expedient enrollment of individuals into coverage. During an emergency or disaster, the Medicaid agency can act as the qualified entity conducting presumptive eligibility determinations.

In March 2020, the Centers for Medicare & Medicaid Services (CMS) created a [Medicaid State Plan Amendment \(SPA\) template](#) (MS Word 35.8 KB) and [instructions](#) (PDF 264.69 KB) to assist states in responding to the COVID-19 national emergency. This streamlined SPA template combines multiple, time-limited state plan options into one single template, eliminating the need to submit multiple SPA actions.

### Children's Health Insurance Program Disaster Relief SPAs

The Children's Health Insurance Program (CHIP) [Disaster Relief SPA](#) (PDF 188.43 KB) allows states to establish temporary adjustments that can be implemented during a disaster or public health emergency. Temporary adjustments can be made to enrollment and redetermination policies and to cost sharing requirements for children in families living and/or working in Governor or Federal disaster areas or areas impacted by a public health emergency. Once a state has an approved disaster relief SPA, in the event of a natural disaster or emergency, the State will notify CMS that it intends to provide temporary adjustments to its enrollment and/or redetermination policies and cost sharing requirements, the effective and duration dates of such adjustments, and the applicable Governor or federally declared disaster or emergency areas.

# New Funding from Family First Act and from CARES Act

- **Families First Act (“COVID 2”)**
  - 6.2% FMAP increase tied to three part Maintenance of Effort
    - Maintain eligibility and benefits
    - No involuntary disenrollments
    - No premium increases
  - <https://www.medicaid.gov/state-resource-center/downloads/covid-19-section-6008-faqs.pdf>
- **CARES Act (“COVID 3”)**
  - **\$150 B Coronavirus Relief Fund for 2020**
    - **Criteria:** “...necessary expenditures incurred due to the public health emergency with respect to the Coronavirus Disease 2019 (COVID-19); (2) were not accounted for in the budget most recently approved as of the date of enactment of this section for the State or government; (3) and were incurred during the period that begins on March 1, 2020, and ends on December 30, 2020.”
    - Language is quite open—possibilities are broad and could include—
      - Provide outreach and enrollment help to laid off workers
      - Support Medicaid and safety net providers
  - **\$45 B Disaster Relief Fund: tied to disaster-related expenditures**
    - Could pay for non-hospital care to uninsured
    - Provide crisis counseling, including enrollment help



**Joe Weissfeld**

Director of Medicaid  
Initiatives, Families USA

# Medicaid Policy Options



## Expand Eligibility

- Medicaid expansion
- Increase child & pregnant FPL
- Take up new uninsured option
- End 5-yr. kid and pregnant wait



## Make it Easier to Get and Keep Medicaid

- Presumptive eligibility
- Suspend redeterminations
- Continuous eligibility
- Reinstate retroactive eligibility



## Eliminate Barriers to Services

- Pause copayments, premiums
- Relax Rx policies
- Ease prior authorizations
- Stop work requirements



## Improve Access to Providers

- Relax telemedicine
- Ease provider and site rules



## Expand Services

- Increase LTSS Services
- Expand home-delivered meals
- Seek housing funds

# Example: Ohio



Cuyahoga County  
Together We Thrive

## Press Release

Date: March 26, 2020

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Tina Coleman: [tina.coleman@ifs.ohio.gov](mailto:tina.coleman@ifs.ohio.gov)

### **Cuyahoga Job and Family Services Receives Guidance to Extend Food and Cash Assistance Recertifications and Postpone Medicaid Renewals**

**CUYAHOGA COUNTY, OH** – Due to the current state of emergency for the entire state of Ohio to protect the well-being of the citizens of Ohio from the Coronavirus (COVID-19), guidance has been provided from Ohio Department of Job and Family Services (ODJFS) and the Ohio Department of Medicaid to modify processing procedures for Supplemental Nutrition Assistance Program (SNAP), Ohio Works First (OWF), and Medicaid.

Under Section 2302 of H.R. 6201, the Families First Coronavirus Response Act, the US Department of Agriculture has granted Ohio a SNAP Waiver on **Extending Recertification Periods and Periodic Reporting (Interim Reports)** through May 31, 2020. To align the policy among SNAP and OWF, ODJFS will also extend certification periods for households receiving OWF, including child-only assistance groups.

SNAP benefits for households scheduled to expire in March, April and May 2020, are being extended 6 months until September, October and November 2020. Assistance groups with Interim Reports due in March, April or May 2020 will have due dates extended until after May 2020.

Additionally, ODJFS has established the temporary procedure for county Job and Family Service agencies to accept verbal signatures over the telephone to maintain compliance with the Ohio Administrative Code (OAC), which require the SNAP Employment and Training (E&T) program employability plan to be signed as well as the Ohio Works First/Supplemental Nutrition Assistance Program (SNAP) Sanction Compliance Agreement.

The Ohio Department of Medicaid (ODM) has issued guidance that county Job and Family Service agencies **suspend Medicaid renewals for a period of 180 days**. Medicaid coverage **will not** be lost because the renewal process was not able to be completed.

**“The adjustment of these procedures will allow Cuyahoga Job and Family Services to focus efforts on processing new Medicaid applications and prevent closures and delays on much needed food**



## **Cheryl Fish-Parcham**

Director of Access Initiatives,  
Families USA

# Private Insurance Policy Options



## Facilitate Enrollment and Retention

- Create or extend SEP
- Prevent plan cancellations



## Limit Cost-Sharing

- For COVID-related testing and treatment
- For telehealth
- Prohibit surprise bills
- Address short-term/junk plans



## Eliminate Barriers to Services

- Waive prior authorization
- Relax Rx policies
- Full telehealth reimbursement, including for behavioral health



## Improve Affordability

- Increase targeted financial assistance in marketplace plans

# Enrollment Options



## Publicize Health Insurance Exchange to Job-Losers



## Fund Robust Consumer Assistance

- Enrollment hotlines
- Navigators
- Telephonic Medicaid help



## Partner with Workforce Agencies

- Website messages
- Assist unemployed to enroll
- Emphasize marketplace for financial assistance/Medicaid (not available in COBRA)



## Creatively Finance Enrollment Help

- Insurers and/or hospitals could contribute funding for a win-win effort

## **Suzanne Curry**

Behavioral Health Campaign and  
Policy Director, Health Care for All

# Questions?





# Contact

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