

DHHS Update: **MaineCare Unwinding** **Update and CoverME.gov** **Open Enrollment Wrap Up**

A JOINT PRESENTATION BY:

OFFICE FOR FAMILY INDEPENDENCE

OFFICE OF MAINECARE SERVICES

OFFICE OF THE HEALTH INSURANCE MARKETPLACE

FEBRUARY 13, 2024



ABOUT THE UNWINDING EFFORT

- **The Office for Family Independence (OFI)** connects Maine residents to services and programs to help them meet a wide variety of needs. OFI determines initial and ongoing eligibility for MaineCare (Medicaid), SNAP, and TANF.
- **The Office of MaineCare Services (OMS)** administers MaineCare, Maine's Medicaid program. MaineCare is funded by the federal and state government to provide free or low-cost health insurance to Mainers who meet certain requirements, usually based on income, disability, or age. MaineCare helps to ensure that all Maine people are able to access the critical health services, both preventive and emergency, that enable them to live healthy, safe, and resilient lives.
- **The Office of the Health Insurance Marketplace (OHIM)** operates **CoverME.gov**, Maine's official Health Insurance Marketplace. CoverME.gov is a platform where individuals and families who don't have affordable health coverage can compare and select a high quality, comprehensive private health insurance plan and apply for financial assistance to lower the cost of their coverage, or be referred to OFI if they are likely to be eligible for MaineCare.
- **The Commissioner's Office** has coordinated the effort across the Department.

AGENDA

1. Medicaid Continuous Coverage Requirement
2. Unwinding Plans and Results to Date
3. Unwinding Outreach Efforts
4. CoverME.gov Open Enrollment Summary
5. How You Can Help
6. Questions

Please enter your questions in the Q&A box at the bottom of your Zoom. We will address questions at the end of the presentation.

A recording of this webinar and the slide deck will be posted after the briefing at <https://mainecare.gov/unwinding>

MEDICAID CONTINUOUS COVERAGE REQUIREMENT

BACKGROUND ON THE CONTINUOUS COVERAGE REQUIREMENT

- To promote stability of coverage during the pandemic, states were required to maintain enrollment of nearly all Medicaid enrollees during the COVID-19 Public Health Emergency (PHE), in return for an increase in federal Medicaid matching payments.
- The resumption of the regular renewal process started in April 2023. This process is known as the "unwinding" of the continuous coverage requirement.
- In March 2023, the Department projected that 65,000 to 90,000 of the roughly 416,000 enrollees in April 2023 would be disenrolled through unwinding.

PASSIVE ("EX PARTE") RENEWAL PROCESS

"Passive" or "ex parte" renewal is a federal requirement that directs states to check sources showing earned income data to determine a member's eligibility. If such data sources confirm eligibility, the state automatically renews Medicaid coverage without requiring manual completion or return of a renewal form.

OFI implemented passive renewals in August 2023 at the household level. How it works is:

- If OFI can complete the renewal and continue coverage without involving members of the household, it sends a notice to inform the household that their renewal is complete and coverage has been continued. OFI will not issue a renewal form, but will instruct the household to review the information sent with the notice of decision to ensure it is accurate.
- If OFI does not have enough information to determine ongoing eligibility for everyone in the household, it sends the household a pre-populated renewal form in the envelope with the blue block which they must complete and return to see if they are still eligible for MaineCare coverage.

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UNWINDING PLANS AND RESULTS TO DATE

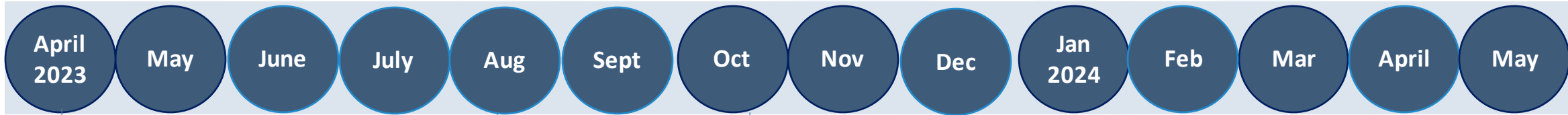
MAINE'S UNWINDING PLAN

Maine's unwinding plan has undergone significant changes since early 2023:

- In the summer, surged **support for call center and created new call center options**, given high demand.
- In August, in response to new federal guidance, **suspended procedural disenrollments** until individual passive renewal is implemented.
- In October, reopened MaineCare unwinding decisions for children due to the **expansion of MaineCare to children in families with income below 300 percent of the federal poverty level**.
- In December, shifted the end of the issuance of unwinding redeterminations to **October 31, 2024** to account for additional renewal processing work after the individual-level passive renewal system is implemented in July 2024.
- In February, shifted the end of the unwinding **Special Enrollment Period (SEP) to December 31, 2024** in order to align with updated unwinding timeline.

MAINE'S UNWINDING TIMELINE

UPDATED DECEMBER 2023



April 2023
OFI issues May 2023 Renewals

August 2023
Maine begins household level passive enrollment;
CMS issues passive enrollment guidance

October 2023
MaineCare kids' coverage expansion

Nov 2023-Jan 2024
CoverME.gov Open Enrollment Period



July 2024
Maine begins individual level passive enrollment for August renewals; resumes procedural disenrollment activity

October 2024
Unwinding renewal determinations complete

Nov 2024-Jan 2025
CoverME.gov Open Enrollment Period

December 31, 2024
End of Unwinding SEP

WHAT DOES THIS NEW TIMELINE MEAN FOR MEMBERS?

- After the individual-level passive renewal process is in place for July, **all MaineCare members who did not complete a renewal since the start of the unwinding period will be scheduled for a renewal in either the month of August, September, or October.**
- **Members who are unable to be renewed via passive enrollment and do not return a completed renewal form to confirm their eligibility will be disenrolled from MaineCare.** These members will have a 90-day reconsideration period, during which they can return their renewal form and be reinstated without a gap in coverage.
- DHHS is targeting its outreach and marketing efforts to emphasize this 3-month period during which people will need to take action to retain their coverage.
- **This period will also be critical for partner outreach and education efforts in order to maximize retention of coverage among eligible MaineCare members.**

MAINE'S UNWINDING RESULTS TO DATE

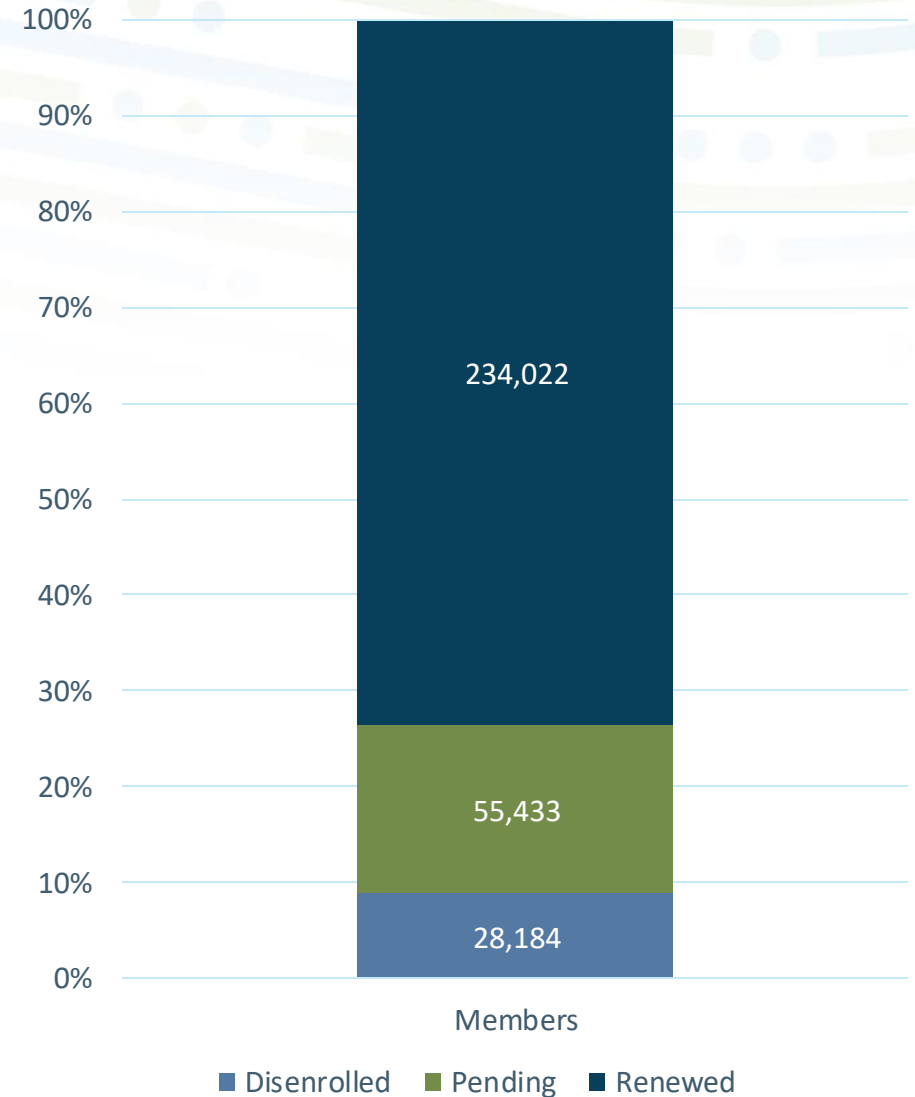
May 2023 through January 2024

Updated monthly at: <https://www.maine.gov/dhhs/unwinding/mainecare-renewals-data-dashboard>

- 74% renewed or retained
- 17% pending
- 9% disenrolled

“Pending” includes both:

- Those who we will reprocess through renewal once we implement individual-level passive renewal, and
- Those who recently received their renewal forms and have not yet had their eligibility redetermined.



MAINE'S UNWINDING RESULTS TO DATE

- **Relative to the experiences of other states, Maine has not seen the same level of disenrollment through unwinding.**
 - This is in significant part due to Maine's suspension of procedural disenrollments until its implementation of individual passive renewal in July.
- **Since the outset of the unwinding process, DHHS has anticipated that disparities in renewal rates may emerge and provided funding to Community-Based Organizations to support outreach to underserved and hard-to-reach populations.**
 - We have observed slightly higher rates of non-response among several demographic and geographic populations.
 - The Department is using these insights to inform our outreach efforts, including targeting within our public information marketing campaign, and we continue to monitor outcomes to minimize disparities in coverage.
 - We also encourage partners to prioritize engagement with these populations, and to continue to educate and assist their communities on how MaineCare members can stay covered.

MAINE'S UNWINDING RESULTS TO DATE

Renewal patterns are different by coverage group:

- Older adults and disabled: 82% successfully renewed, 6% closed, 10% pending
- Expansion population: 64% successfully renewed, 13% closed, 22% pending
- Children: 74% successfully renewed, 6% closed, 18% pending
- Overall: 74% successfully renewed, 9% closed, 17% pending

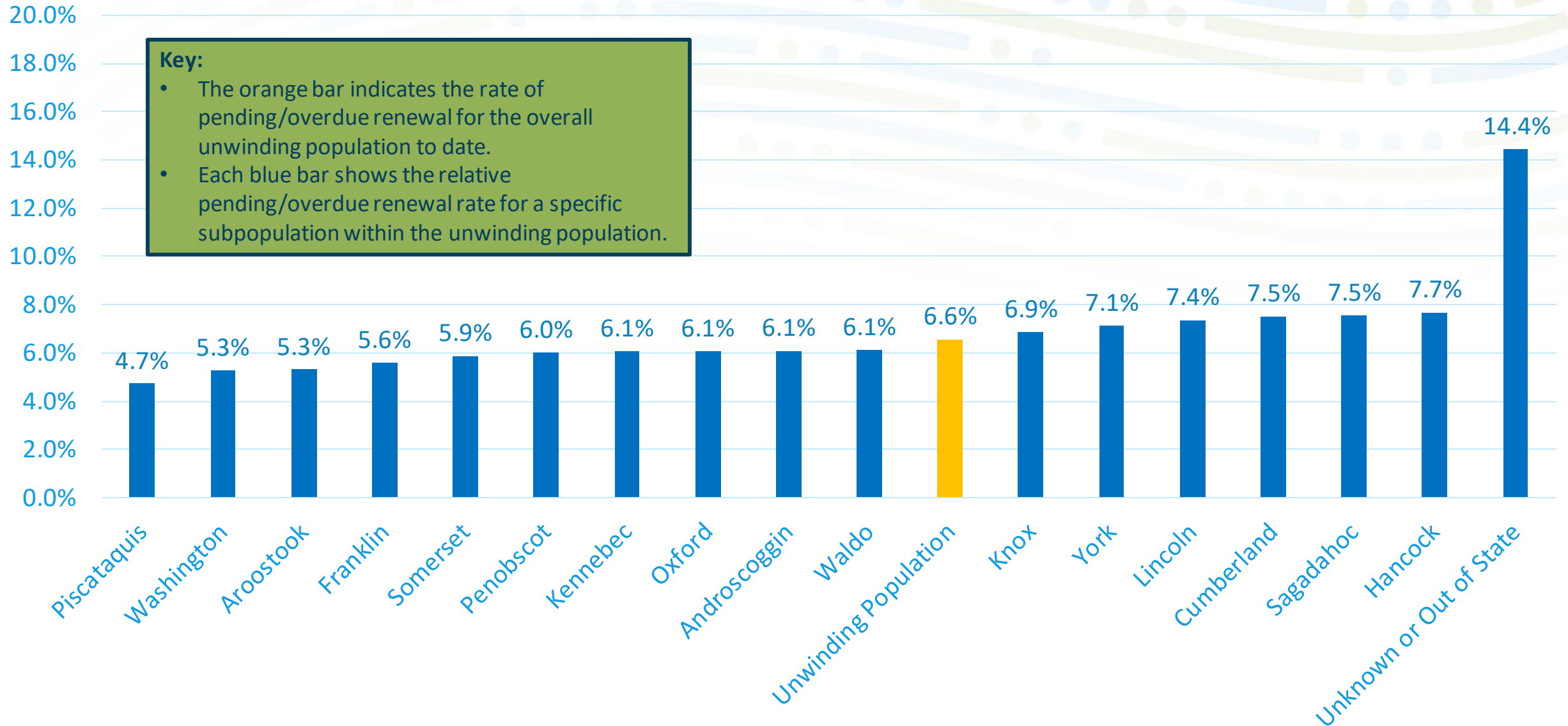
Even if most “pending” are ultimately closed rather than successfully renewed, trends to date suggest that the total cumulative reduction from those enrolled in April 2023 will range from 65,000 to 75,000 in November 2024.

ANALYSIS OF UNWINDING DATA

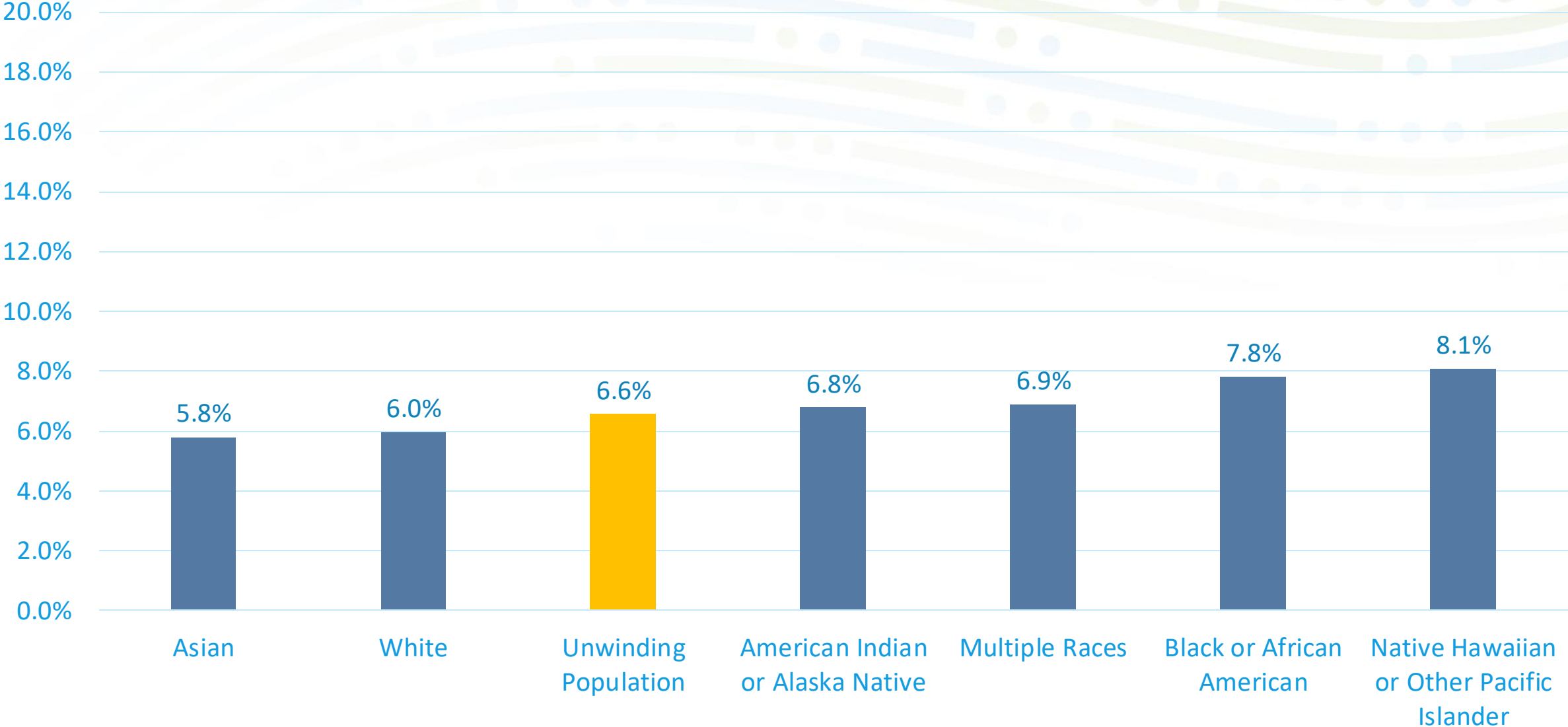
Our analysis also found slight disparities throughout unwinding in the frequency of Pending/Overdue renewals by an individual's:

- County of residence
- Race
- Ethnicity
- Primary Language

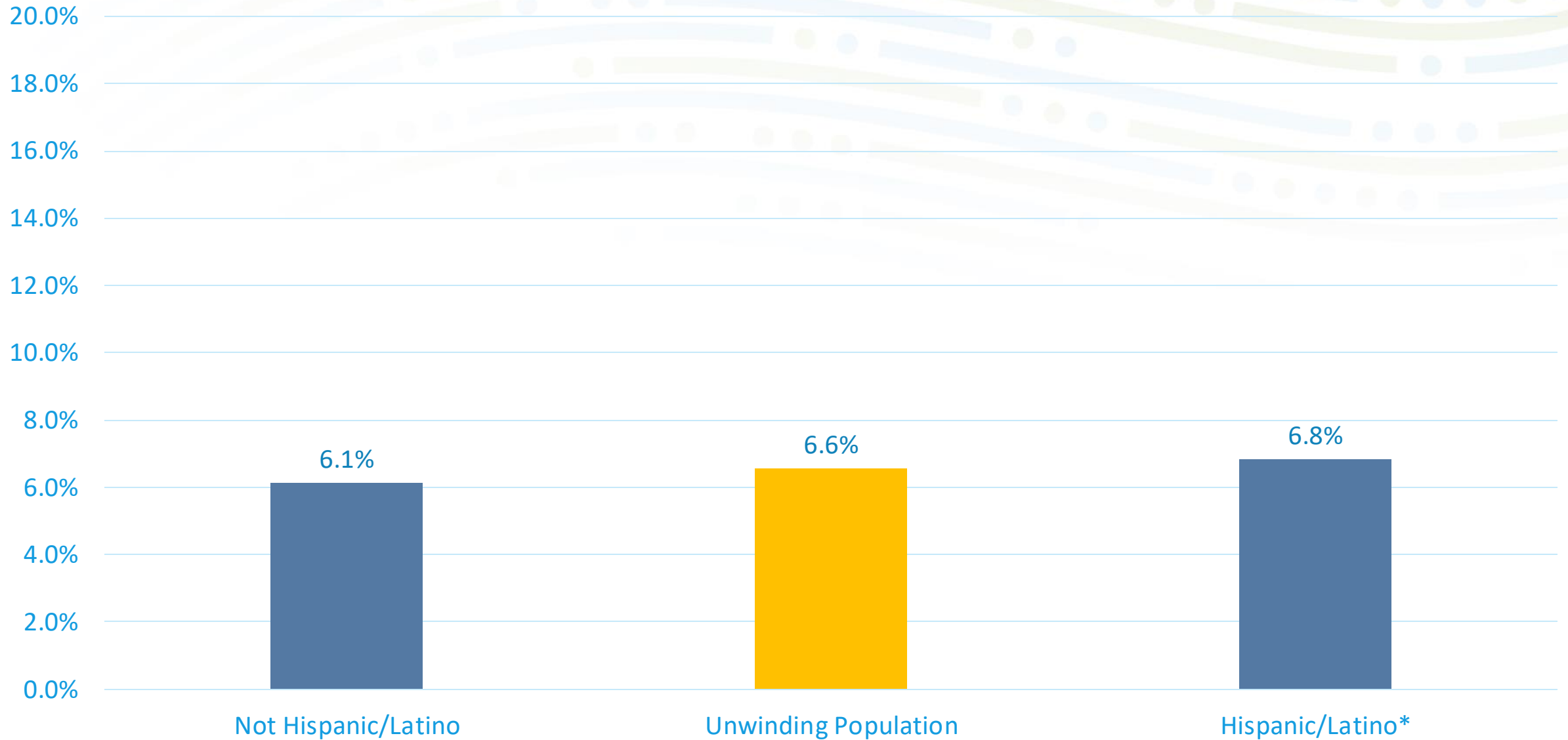
Pending/Overdue Percentages by Member County



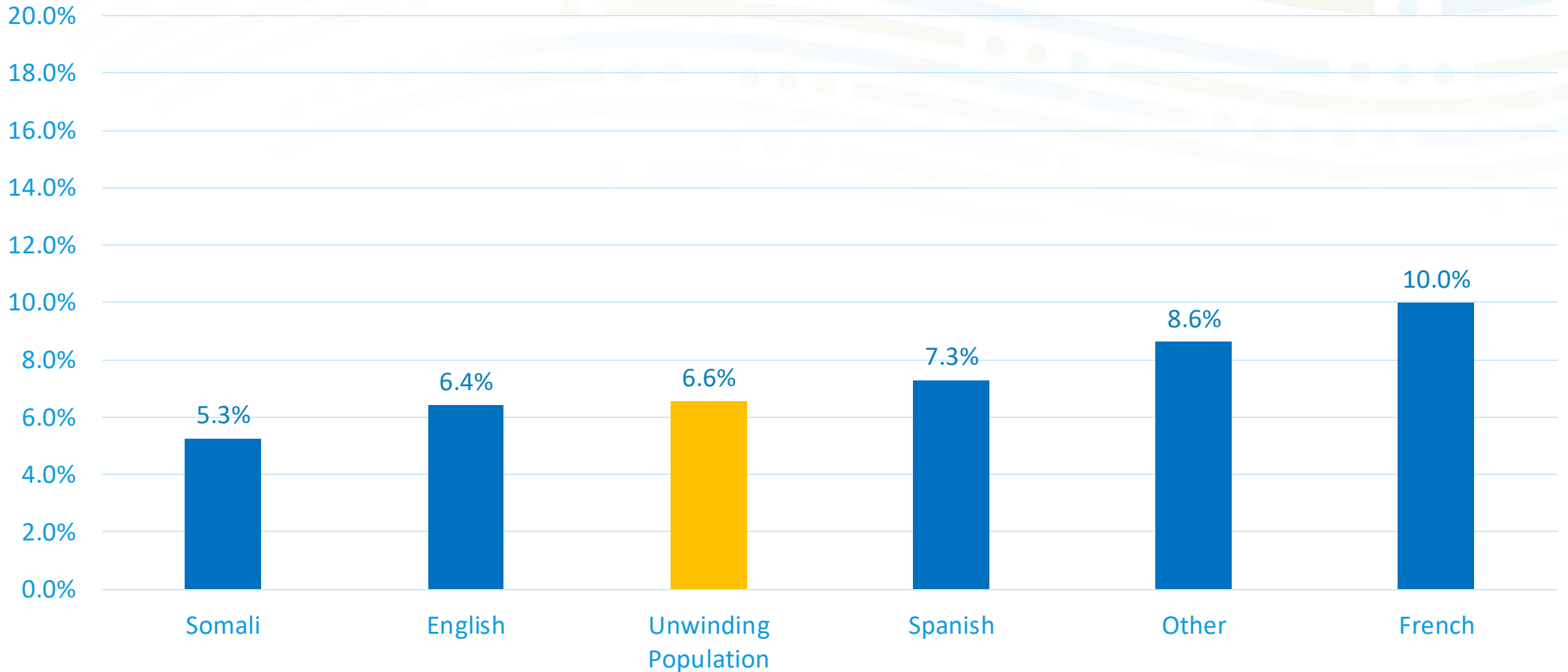
Pending/Overdue Percentages by Race (May-December 2023)



Pending/Overdue Percentages by Ethnicity (May-December 2023)



Pending/Overdue Percentages by Primary Language Spoken (May-December 2023)



CALL CENTER

OFI has been implementing improvements to call center performance, to ensure that members can access assistance with their MaineCare renewals. These efforts include:








- Temporary increases to call center capacity to help with phone volume for unwinding
- Adding a MaineCare menu option, allowing callers to route directly into the MaineCare queue
- Offering estimated wait time to speak to an eligibility specialist
- Callback options to save a member's place in line without waiting on hold, or for a scheduled call back to speak with an eligibility specialist.
- To further support MaineCare enrollment, as well as enrollment in other state programs, the Department is requesting 29 additional positions for OFI in the Governor's supplemental budget proposal.

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UNWINDING OUTREACH EFFORTS

MAXIMIZE RETENTION

OFI has a comprehensive outreach model that includes for each household coming due for renewal:

-  Match members with the USPS National Change of Address (NCOA) database to update addresses as applicable;
-  Send a **notice** issued two months ahead of the renewal form alerting the household to the upcoming renewal date and process;
-  Send a companion **text** and **email** to the alert notice;
-  Send a **notice** of renewal with a unique 'blue block' envelope for the household to fill out and return;
-  Send companion **texts** and **emails** to the renewal notice;
-  Send reminder **texts** and **emails** every seven days until the household returns the form prior to the due date;
-  **Call** households who did not return the renewal, as staffing levels allow.

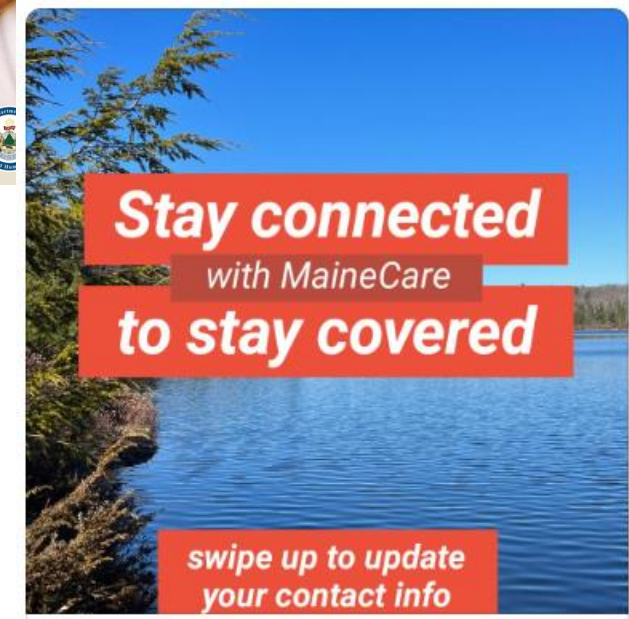
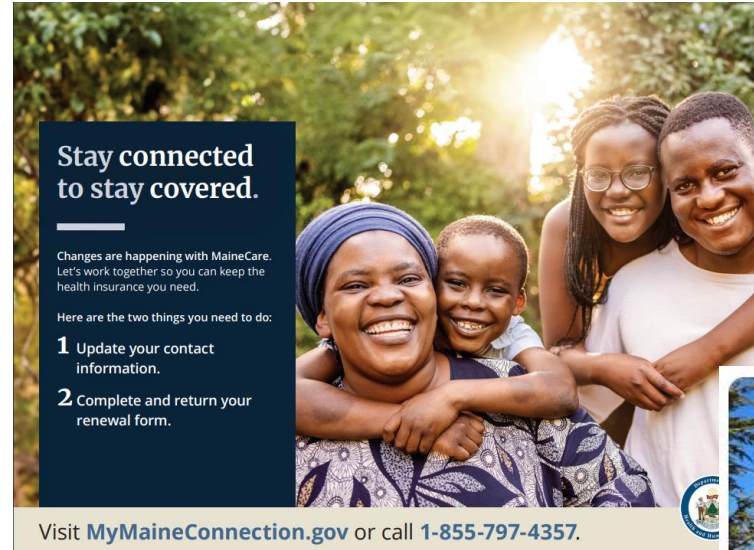
STAY CONNECTED TO STAY COVERED CAMPAIGN

The Department has developed a **public information campaign** to urge members to “Stay Connected to Stay Covered”, including:

- A communications toolkit available in multiple languages for partners to download and print
- Broadcast and digital radio advertising
- Digital and search advertising

Overall campaign performance March - December:

- Over 11.9 million digital impressions across Google (Display, Search, YouTube) and Facebook/Instagram campaigns, leading to over 33,700 link clicks
- Over 7,500 broadcast radio ads across targeted geographic areas
- Over 4 million streaming audio impressions, with over 330,000 unique impressions



OUTREACH PARTNERSHIPS

Additional outreach efforts have leveraged partners and networks statewide, including:

- A column to enlist Maine employers in supporting their employees on how they and their families can stay covered.
- Distributed a flyer to families in the Back to School “virtual backpack” created by the Department of Education, to let parents know that even if they themselves are no longer eligible for MaineCare, their children might be, given Maine’s expanded coverage of children.
- Partnering with CDC Maternal and Child Health office to reach pregnant and postpartum people
- Added information on unwinding to sites run by the Department of Labor for employers and job seekers
- Utilizing providers as trusted sources of information, such as tabling at conferences and including information and flyer inserts in Maine Medical Association newsletter mailings



Do you have MaineCare? If so, it's time to stay connected to stay covered. Update your contact info at <https://www.MyMaineConnection.gov> and return your renewal form to avoid a gap in your health coverage!

July 26, 2023

Mainebiz

How Maine businesses can prepare for the largest health coverage transition since the ACA

By Jeanne Lambrew, Maine Department of Health and Human Services

OUTREACH PARTNERSHIPS (CONT.)

- The Maine CDC Office of Population Health Equity (OPHE) has added funds to the contracts of 15 Community-Based Organizations (CBOs) to support outreach related to the unwinding, and assistance in navigating renewal and transitions of coverage. This includes monthly calls between the CBOs and navigator organizations to share updates and resources and coordinate outreach needs.
- Examples of activities conducted through these grants include:
 - Creation of targeted flyers and digital materials to reach specific constituencies
 - Hosting community education and mobile outreach events, such as monthly events at Portland Public Library, outreach to shelter guests about how to maintain their MaineCare coverage, and multi-lingual outreach to farmworkers
 - Distribution of materials at local food pantries, and through home visits by case workers, recovery coaches, and more
 - Tabling and enrollment assistance at community events

COVERME.GOV UNWINDING OUTREACH



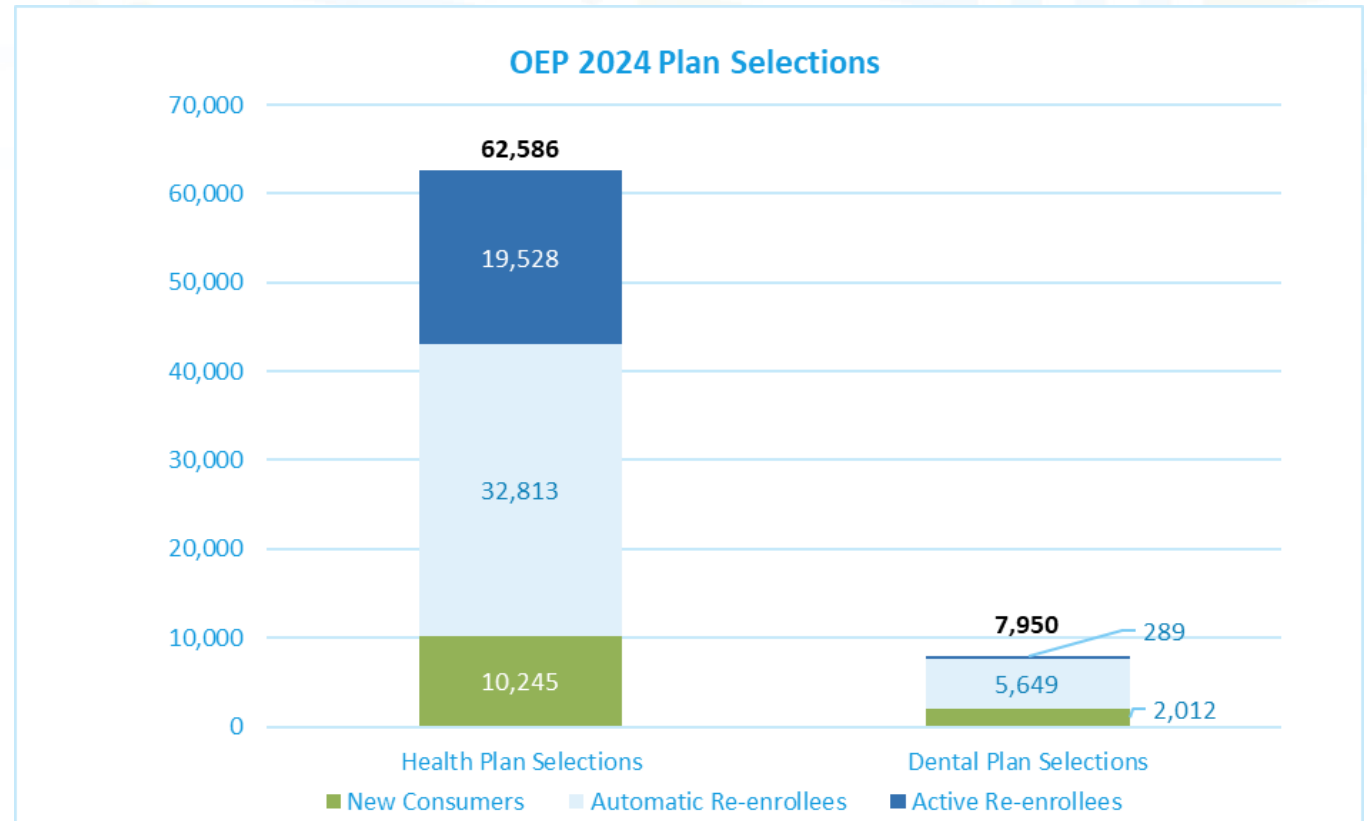
- Individuals found ineligible for MaineCare during their renewal process have their account transferred automatically to CoverME.gov to find affordable coverage using a new Special Enrollment Period "Recently Lost MaineCare"
 - As of early January, over 1,700 consumers* have enrolled through this Special Enrollment Period
 - With the update to the unwinding timeline, the SEP has been extended through December 31, 2024
- To help minimize a gap in health coverage, these consumers receive formal notices about the referral from both OFI and CoverME.gov
- CoverME.gov is also conducting targeted outreach to those consumers, sending a series of marketing materials via postal mail for multiple touches, co-branded with DHHS to help foster trust
 - 📣 More than 13,000 households have received this 3-touch mailing series since June
 - 📞 Outbound calls have been made (based on availability of contact info and permissions) to more than 9,000 contacts
 - ✉️ Emails (based on contact availability and permissions) have been sent to more than 7,000 contacts

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COVERME.GOV OPEN ENROLLMENT SUMMARY

OPEN ENROLLMENT FINISHES WITH MANY NEW CONSUMERS ENROLLED

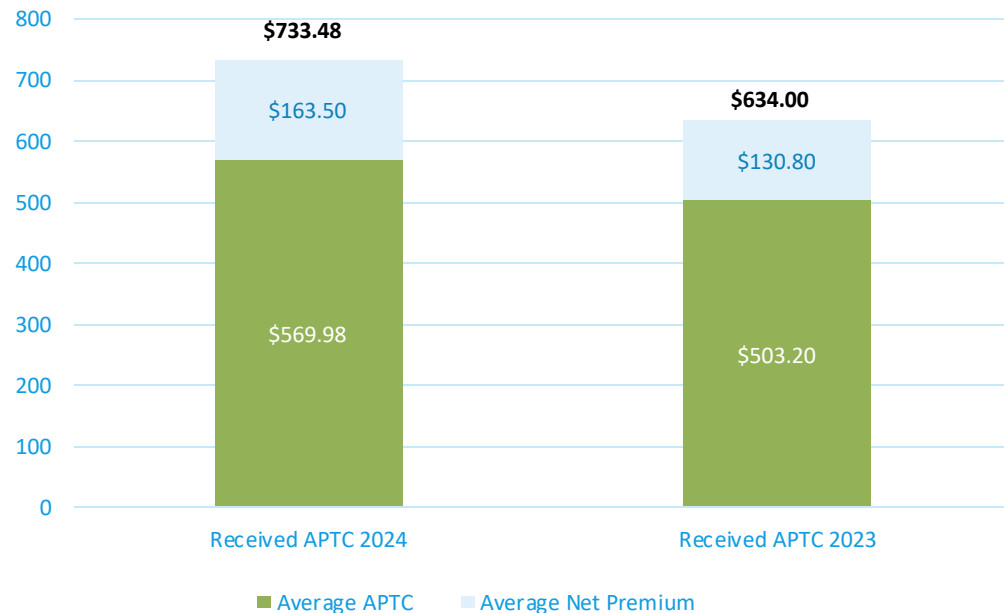
- Total health plan selections consistent with Open Enrollment Period (OEP) 2023, with 62,586 plan selections
- 84% of households eligible for financial assistance
- Cumulative value of financial assistance is approximately \$30M
- CoverME.gov marketing and outreach efforts yielded significant use of the CoverME.gov website, which saw **146,394 visitors**
- **41,199 people used** the Plan Compare Tool



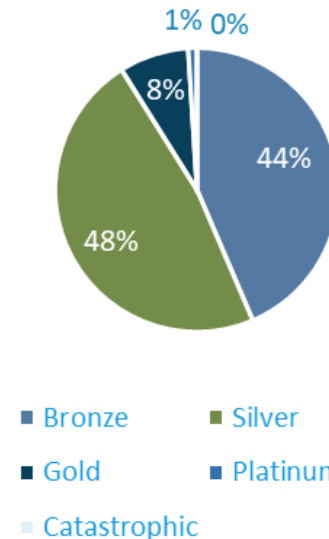
FINANCIAL SAVINGS HELPED MANY MAINERS

- Expanded financial savings helped shield eligible CoverME.gov consumers from premium increases
- Consumers with financial assistance chose comprehensive coverage with lower out-of-pocket costs

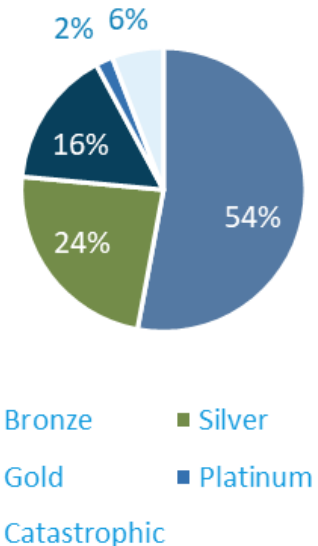
Average Premiums with APTC



Consumers with Financial Assistance



Consumers without Financial Assistance

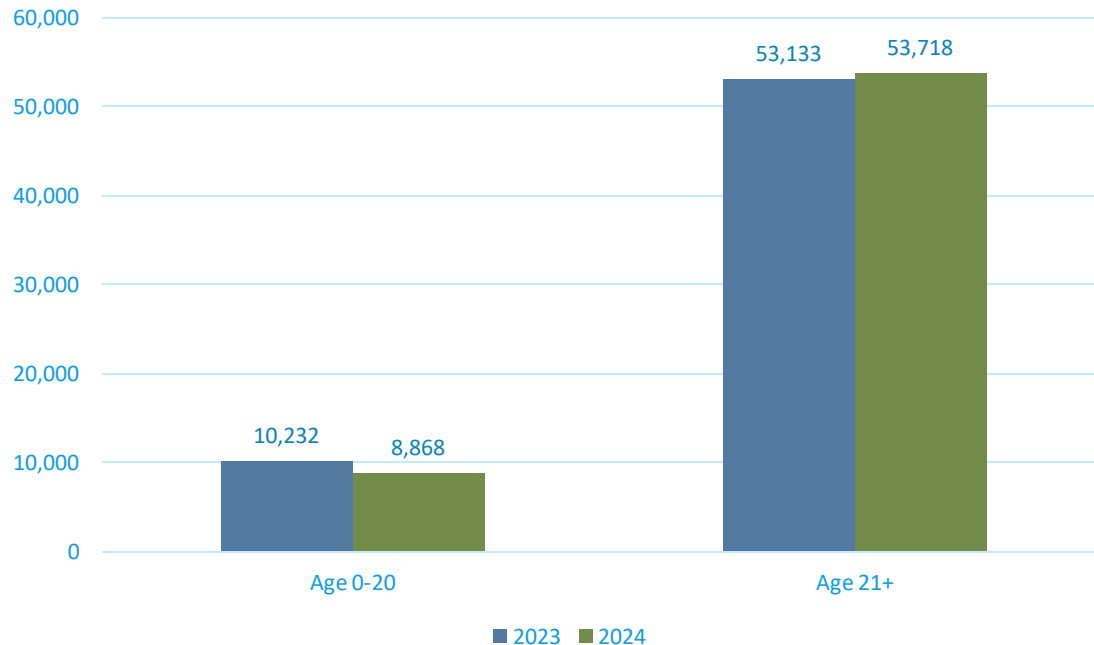


SHIFTS IN CONSUMER AGES AND CARRIER MARKETS

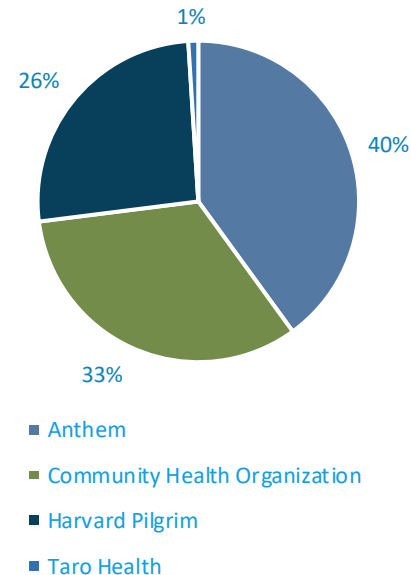
- More adults enrolled through CoverME.gov, while expanded eligibility for MaineCare resulted in fewer children

- Significant shift among carrier selections, with Harvard Pilgrim losing market share primarily to Anthem

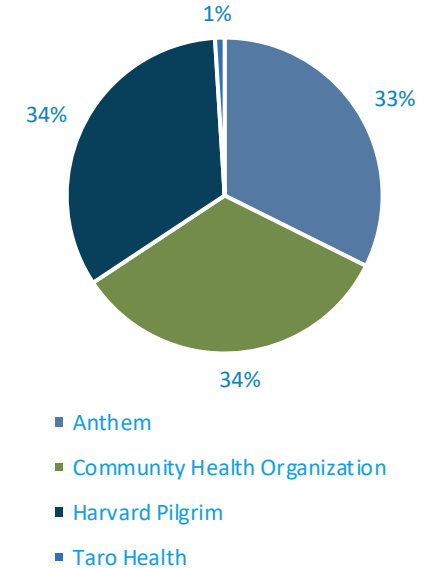
Enrollees By Age



2024 Market Share Carriers



2023 Market Share Carriers





HOW CAN YOU HELP

HOW YOU CAN HELP

- Maine people benefit from hearing information about their coverage options from both DHHS and **trusted messengers** like community-based organizations, advocates, health care providers, and other government leaders
- DHHS has created **Unwinding toolkits** with printable and digital outreach materials for partners in multiple languages
 - Unwinding resources are linked from **MaineCare.gov/unwinding**
- You can help by:
 - ✓ Sharing information directly with people you serve via **newsletters and email**
 - ✓ Re-posting and sharing DHHS content on your **social media** channels
 - ✓ Printing, posting, and distributing **flyers**
 - ✓ Incorporating education into patient **financial assistance appointments**
 - ✓ Any other channels you find effective in reaching your community

A scenic winter landscape featuring a snow-covered foreground, a frozen lake, and tall trees under a bright sun. The sun is positioned in the upper left corner, creating a lens flare effect. The trees are a mix of evergreens and bare deciduous trees. The water in the lake is partially frozen, with ice floes visible. The sky is a clear, bright blue.

QUESTIONS?