

## Medicaid in a Post Pandemic World

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Legal Aid Chicago is a private non-profit that provides **free** civil legal services to people with limited income\* in Cook County, securing their rights to economic stability, affordable housing, personal safety, fair working conditions, and basic healthcare.















## MY GOAL IS HELP YOU HELP YOUR CLIENTS OVERCOME THESE BARRIERS:

By the end of this training, I hope you can answer these questions:

- What changes are happening to Medicaid this year?
- How can I help my clients handle common problems related to end of pandemic protections?



## END OF PANDEMIC PROTECTIONS FOR MEDICAID

Medicaid is a joint federal-state programs.

During the pandemic, the federal government let each state give recipients extra benefits and greater flexibility so low-income families could afford medical care during the pandemic. Many of these protections and flexibilities are ending soon.

But there are things your clients can do to protect their benefits!







### **MEDICAID**

#### **Redeterminations Resuming**

- During the pandemic, Illinois was not supposed to terminate Medicaid benefits unless someone died or asked for the benefits to stop.
  - For people in Medicaid Spend-down, if they met one month of Spenddown during the pandemic, they kept Medicaid coverage without having to meet the Spenddown again.
- In mid-2023, redeterminations resumed
  - SNAP beneficiaries are renewed when they go through the SNAP redetermination process
  - 30-40% of Medicaid recipients are renewed ex parte
- Date of renewal will be their "regular" renewal date
  - Redetermination Application/Verification checklist
  - Notice of Decision

End of Certification Period	Rede Due Date Printed on Notice	Case Closure Date: Form B not received	First day of Coverage Loss	Last day to return rede: potential reinstatement
06/30/2023	06/01/2023	06/15/2023	07/01/2023	09/30/2023
07/31/2023	07/01/2023	07/17/2023	08/01/2023	10/31/2023
08/31/2023	08/01/2023	08/15/2023	09/01/2023	11/30/2023

**Source: Illinois HFS** 



### **MEDICAID**

#### Resource Limit Resuming for Aged Blind and Disabled Medicaid

- During the pandemic, Illinois did not consider someone's resources when determining eligibility for any Medicaid or Medicare Savings Program benefit
- In May, "regular" resource limits resumed

#### What is the resource limit?

• \$17,500 (note that this is significantly higher than the resource limit pre-pandemic)

#### Does the resource limit apply to all Medicaid programs?

• NO! The asset limit only applies to people in certain programs – those designed to meet the needs of the elderly and people with disabilities, as well as immigrants who don't qualify for federally-funded Medicaid programs

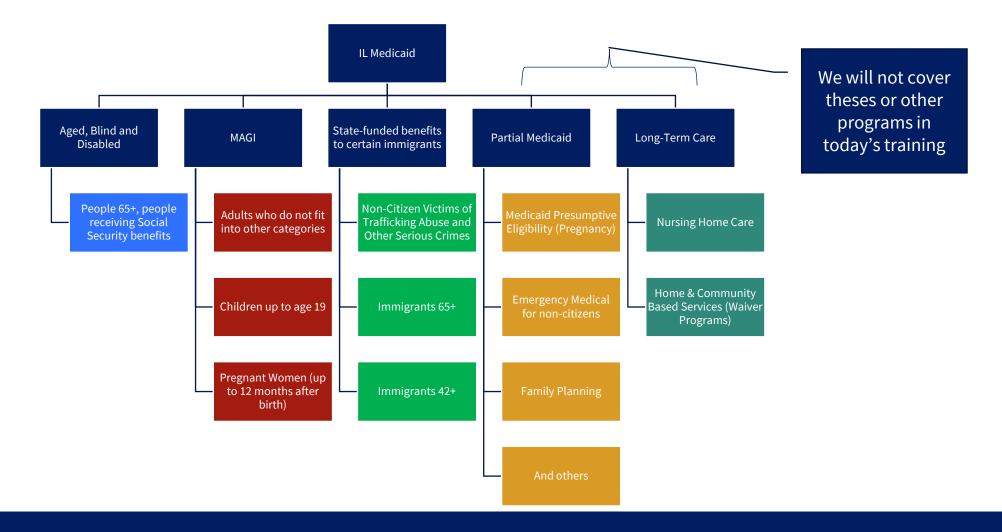
#### What can I do to keep Medicaid coverage is I have countable resources over the resource limit?

- Spend-Down Medicaid
- Convert countable resources into exempt resources
- Spend-Down resources on other expenses but be careful if you might need nursing home care in the next five years





### WHAT IS ILLINOIS MEDICAID?





### AGED BLIND AND DISABLED

#### Who?

- Receiving Social Security or Railroad benefits based on disability or blindness, or
- Denied Social Security benefits based on income but otherwise meeting Social Security's definition for disability or blindness, or
- Over 65 years old

#### **Citizenship/Immigration**

- US Citizens
- Refugees, Asylees
- Legal Permanent Residents (5 year wait)
- VAWA applicants (5 year wait)
- Some immigrants from Cuba, Haiti, Vietnam, Iraq, and Afghanistan
- Others listed in IDHS PM 03-01-02

#### Household

Applicant, their spouse, and dependent minor children who live together

Income Limit* 100% FPL (2023 limits below)		
1	\$1,215	
2	\$1,643	
4	\$2,500	

Asset Limit*		
1	\$17,500	
2	\$17,500	
4	\$17,500	



## AGED BLIND AND DISABLED INCOME/ASSETS

## Income Limit\* 100% FPL (2023 limits below)

1	\$1,215
2	\$1,643
4	\$2,500

#### **Common Exceptions:**

- Self-Employment expenses
- Reasonable and necessary rental expenses
- Certain deductions from earned income
- SSI lump sum payments
- Income In-Kind

Can "spend-down" if over income

#### **Asset Limit\***

1	\$17,500
2	\$17,500
4	\$17,500

#### **Common Exceptions:**

- Homestead property
- Vehicle if needed for employment, medical transportation, or transportation for daily essentials
- Personal effects and household goods of less than \$2000
- Wedding and engagement rings

Can "spend-down" if over asset



## AGED BLIND AND DISABLED SPENDDOWN

If someone meets other requirements for Aged, Blind, Disabled Medicaid but is over-income and/or over-asset, they cay "spenddown" the amount they are over-income or over-asset. Medicaid enrollment begins on the day the spenddown is met.

Spenddown Amount = Amount the person is over-income or over-asset. Spenddown is met by providing medical bills or receipts for eligible medical expenses to the FCRC equal to the monthly spenddown amount (unless in Pay-in Spenddown).

- Can include medical bills received within the last six months.
- Bills can only be used to meet Spenddown once.
- Bills do not have to be paid but Medicaid will not cover bills used to meet Spenddown.

#### **Common Expenses used to meet Spenddown**

- Medicare or medical insurance premiums
- Deductibles, coinsurances or copayments
- Medical transportation (24 cents/mile in their own car or actual costs of other forms of transportation)
- Over the counter drugs or items, if prescribed by a physician



## MAGI (1) ADULTS

#### Who?

- Adults 18-64 years old and
- Not receiving Medicare

#### Citizenship/Immigration

- US Citizens
- Refugees, Asylees
- Legal Permanent Residents (5 year wait)
- VAWA applicants (5 year wait)
- Some immigrants from Cuba, Haiti, Vietnam, Iraq, and Afghanistan
- Others listed in IDHS PM 03-01-02

#### Household

- Based on tax filing status
- If the applicant will not file taxes and will not be claimed as an independent on someone else's taxes, then: individual + spouse + children/step-children under age 19 who live together

## Income Limit\*\*\* 138% FPL (2023 limits below) 1 \$1,677

1	\$1,677
2	\$2,268
4	\$3,450

Asset Limit		
1	none	
2	none	
4	none	



## MAGI (2) CHILDREN

Who?

Children up to 19 years of age

#### **Citizenship/Immigration**

None

#### Household

- Based on tax filing status
- If the applicant will not file taxes and will not be claimed as an independent on someone else's taxes, then: individual + spouse + children/step-children under age 19 who live together

Income Limit***		
318% FPL (2023 limits below)		
1	\$3,864	
2	\$5,226	
4	\$6,588	

Asset Limit		
1	none	
2	none	
4	none	



## MAGI (3) MOMS AND BABIES

#### Who?

- Pregnant or up to 12 months post-partum or
- Infant under 1 year old born to a woman receiving Medicaid or
- Infant under 1 born to a woman who was approved for Medicaid back to the month of the infant's birth

#### **Citizenship/Immigration**

None

#### Household

- Based on tax filing status
- If the applicant will not file taxes and will not be claimed as an independent on someone else's taxes, then: individual + spouse + children/step-children under age 19 who live together
- Fetus is treated as a household member when determining relevant income limit

Income Limit***		
213%	FPL	(2023 limits below)

1	n/a
2	\$3,500
4	\$5,325

Asset Limit		
1	none	
2	none	
4	none	



### MAGIINCOME LIMITS

Income Limit*** 213% FPL (2023 limits below)					
	Adults 19-64	Children up to 19	Moms and Babies		
1	\$1,677	\$3,864	n/a		
2	\$2,268	\$5,226	\$3,500		
4	\$3,450	\$6,588	\$5,325		

#### How Income is determined:

- Income counting rules are based on IRS income counting method with some modifications (adding in certain non-taxable income)
- Common Exempt income includes: Child Support paid, gifts/inheritances, SSI, workers compensation, VA benefits
- Common income deductions: pre-tax deductions, student loan interest paid (limited), tuition and fees (limited), contributions to an IRA or qualified Health Savings Account



## NON-CITIZEN VICTIMS OF TRAFFICKING ABUSE AND OTHER SERIOUS CRIMES

#### Who?

- Ineligible for other Medicaid programs AND
- Preparing to apply for or has applied for (but has not received a response to) an application for asylum or a T-Visa
- Preparing to apply for, has applied for or has received a U-Visa until application for U-Visa is denied or individual becomes eligible for other Medicaid programs

#### Household

Applicant, their spouse, and dependent minor children who live together

# Income Limit\* 100% FPL (2023 limits below) 1 \$1,215 2 \$1,643 4 \$2,500

Asset Limit*		
1	\$17,500	
2	\$17,500	
4	\$17,500	



### **HEALTH BENEFITS FOR IMMIGRANT**

**SENIORS** 

Enrollment in program currently paused

#### Who?

- Ineligible for other Medicaid programs AND
- 65 years or older

#### Household

Applicant, their spouse, and dependent minor children who live together

## Income Limit\* 100% FPL (2023 limits below)

1	\$1,215
2	\$1,643
4	\$2,500

#### **Asset Limit\***

1	\$17,500
2	\$17,500
4	\$17,500



## **HEALTH BENEFITS FOR IMMIGRANT**

**ADULTS** 

Enrollment in program currently paused

#### Who?

- Ineligible for other Medicaid programs AND
- 42-64 years old

#### Household

- Based on tax filing status
- If the applicant will not file taxes and will not be claimed as an independent on someone else's taxes, then: individual + spouse + children/step-children under age 19 who live together

## Income Limit 138% FPL (2023 limits below)

1	\$1,677
2	\$2,268
4	\$3,450

#### **Asset Limit**

1	none
2	none
4	none





Who Qualifies (non-exclusive list)	Income Limits (2023)	Asset Limit	Other
US citizens and most LPRs under 65 years old; and (noncitizens 42-64 years old*)	138% FPL \$1,677 for an individual \$3,450 for a family of 4	None	
Children	318% FPL \$3,864 for an individual \$7,950 for a family of 4	none	
Medicare beneficiaries; US citizens and most LPRs over 65 years old; (noncitizens 65+**); Non-Citizen victims of trafficking, torture or other serious crimes	100% FPL \$1,215 for an individual \$2,500 for a family of 4	\$17,500	Can spenddown excess income/assets to become eligible for Medicaid
Medicare beneficiaries; US citizens and most LPRs under 65 years old	None	None	
Pregnant Women and their babies (until baby is 12 months old)	213% FPL \$3500 for a family of 2 \$5,325 for a family of 4	None	

<sup>\*</sup>Earlier this year, IL paused new enrollments for noncitizens 42-64 in this category.



<sup>\*\*</sup> IL will pause new enrollments for noncitizens 65+ in this category starting November 5, 2023.

## WHAT CAN YOU DO TO PROTECT YOUR OR YOUR CLIENT'S MEDICAID?

## Help ensure clients receive and read notices

- Update address with DHS
- Recommend clients sign up for text messaging
- Remind clients that they need to open and read notices as soon as they receive them

## Pay special attention to notices where DHS asks for responses

- Notice of Decision
- Interview
- Verification Check List
- Redetermination Application

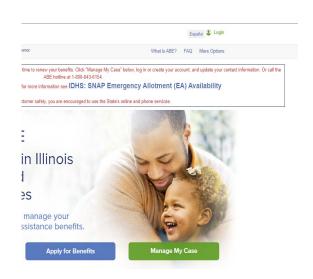
## Review and document assets

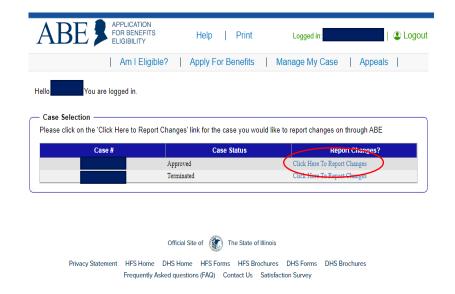
- Ensure clients have access to proof of assets
- Review assets to determine if they can and want to make purchases or investments that will protect Medicaid eligibility

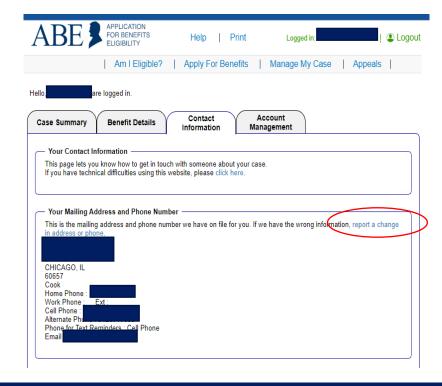


### **UPDATING ADDRESSES**

- @ local FCRC
- Call DHS Help Line: 1-800-843-6154
- For Medicaid only: https://www2.illinois.gov/hfs/MedicalClients/Pages/addresschange.aspx
- Manage My Case in ABE https://abe.illinois.gov/



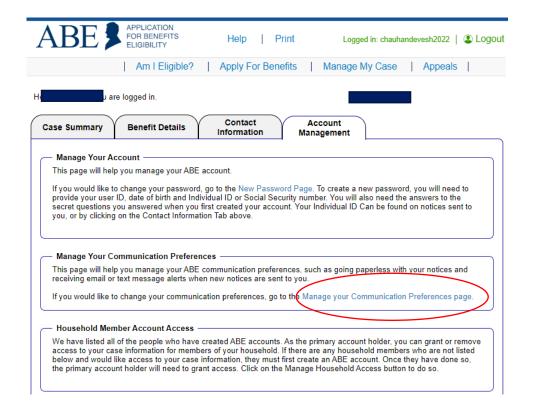


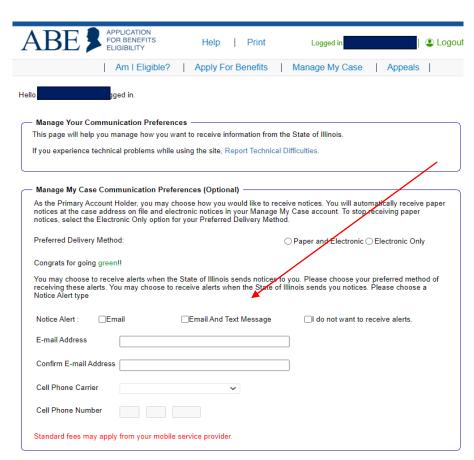




### SIGNING UP FOR TEXT ALERTS

Manage My Case in ABE https://abe.illinois.gov/

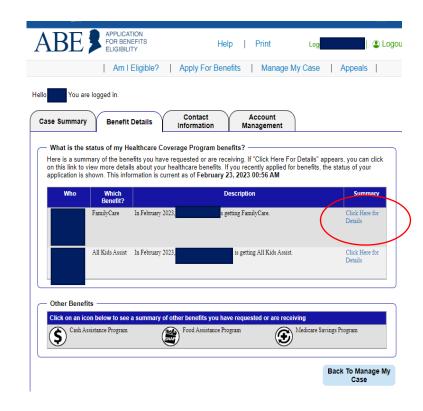


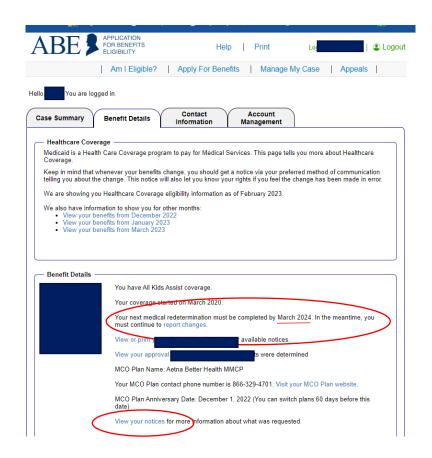




### WHERE TO FIND NOTICES & DEADLINES

- Call 1 (855) 828-4995 with client's recipient ID number (RIN).
  - Using numeric keys, input dates to verify eligibility for each month.
- Manage My Case in ABE <u>https://abe.illinois.gov/</u>
- Notices to the client





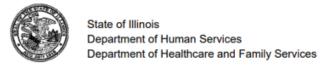


### WHERE TO FIND NOTICES & DEADLINES



Click on image to download a pdf of the notice





Date of Notice: August 29, 2023 Case Number: Client Name: Individual ID: Office Name: MID SOUTH FCRO 1642 W 59TH ST

CHICAGO, IL 60636

Date of Notice

Make sure notice includes all household members and that start of ongoing coverage is satisfactory

Your application for Medical Benefits filed on May 19, 2023 is approved for at least one person. For information about who is approved, and the benefits and months covered, read the Medical Benefits section of this notice.

Office Address:

The person(s) listed in the table below have been approved to engoing Medical benefits.

Name	Birth Date	Medical ID (RIN)	Medical Croup	Start of Ongoing Coverage
			ACA Adult	Oct 01, 2023

The person(s) listed in the table below have been approved for coverage for earlier dates.

Name	Birth Date	Medical ID (RIN)	Medical Group	Coverage Dates
			ACA Adult	Feb 01, 2023 - Sep 30, 2023

Notice does not indicate when redetermination might be due

Some notices also include previous dates of coverage but most do not



## SUBMITTING REDETERMINATION APPLICATION

In order of how highly we recommend using this method:

Manage My Case at abe.Illinois.gov

Fax Redetermination form to 1-844-736-3563

Mail to PO Box 19138; Springfield, IL 62763 (return receipt, if possible)

In person at the FCRC processing the case

By phone at (800) 843-6154



### WHAT IF MY MEDICAID IS TERMINATED

- Review reason for termination to see if you agree with WHY DHS terminated your medical benefits. The
  reason should be listed in the notice.
- If DHS was wrong, you have two options to protect your Medicaid coverage (you can do one or both):

	Pros	Cons
Appeal DHS's decision	<ul> <li>Full reversal of benefits can get Medicaid reinstated all the way back to the termination date</li> <li>Can request continuing benefits while you are waiting for DHS to resolve your appeal</li> </ul>	<ul> <li>Deadline to file is 60 days after the date on the Notice of Decision. After 60 days, you might lose your right to argue that DHS's decision was incorrect.</li> <li>Timeframe to resolve the matter can range from 10 days to several months</li> </ul>
File a new application	<ul> <li>Can request up to 3 months of retroactive coverage. You must request it in the application.</li> </ul>	<ul> <li>Can take up to 60 days to get a new decision</li> <li>While your application is pending, you do no have medical benefits</li> </ul>

• If DHS's decision was correct, file a new application. Request up to 3 months of retroactive coverage in your application if needed.



## **QUESTIONS?**

Gwynne Mashon gmashon@legalaidchicago.org



## DOES MEDICAID **PAY FOR YOUR MEDICARE** PREMIUM?

2023 income standards	Part B Premium Only	Part B + Part A + Assistance with Deductible, CoPays, and other out of pocket costs
	100-135% FPL	100% FPL
1	\$1,216-\$1,639	<\$1,216
2	\$1,644 - \$2,218	<\$1,644



Print

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#### Apply for Coverage

#### Start

People

Liquid Resources

Other Resources

Job Income

Other Income

Housing Bills

Other Bills

Finish

Submit

#### Apply for Benefits

Food Stamps. More about SNAP.

Please select Yes or No for each benefit option below

#### \*Apply for SNAP (Supplemental Nutrition Assistance Program)?

SNAP (Supplemental Nutrition Assistance Program) helps people and families buy food they need for good health. This program used to be called

#### \*Apply for Healthcare Coverage?

○ Yes ○ No

○ Yes ○ No

Provides access to healthcare benefits to people of all ages in Illinois. More about healthcare coverage.

If you do not qualify for HFS medical programs, we will send your information to the federal Health Insurance Marketplace. The Marketplace will contact you to complete the application process by reviewing available tax credits and choosing and enrolling in a health plan.

#### Apply for Family Planning Program?

○ Yes ○ No

\*The Illinois Family Planning Program is a partial-benefit program that offers coverage for family planning and related services for men and women. Select this option to apply for the Family Planning services only. More about Family Planning Program.

#### \*Apply for Cash Assistance?

○ Yes ○ No

Helps pay for food, shelter, utilities, and expenses other than medical costs. A small amount of Cash Assistance is available to people who qualify.

If you apply for Cash Assistance, you will automatically apply for Healthcare coverage.

#### Apply for Medicare Savings Program?

○ Yes ○ No

Helps people on Medicare pay for premiums, deductibles, and co-insurance charges. More information about the Medicare Savings Program



## QUALIFYING FOR MEDICARE AND MEDICAID

Who qualifies	Covers	Monthly Costs (2023)	How to apply online	How to apply by phone
People 65 years old or older  Receiving Social Security Disability (2 year waiting period)  End-state Renal Disease ALS (Lou Gehrig's Disease)	Part A: Hospital  Part B: Doctor's Visits  Part C: Combined Parts A and B (and D), provided through a private insurance company  Part D: Prescriptions	Part A: up to \$506; free to most  Part B: \$165-560  Part C: Combined Parts A and B (and D), average in IL is regular Medicare premiums + \$71  Part D: Plan Premium + \$12-76	https://secure.ss a.gov/iClaim/rib	Apply through the Social Security Administrati on



## QUALIFYING FOR MEDICARE AND MEDICAID

## Income Limit\* 100% FPL (2023 limits below)

1	\$1,215
2	\$1,643
4	\$2,500

Asset Limit*	
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- •The Medicare-Medicaid Alignment Initiative (MMAI) demonstration project provides coordinated medical care to seniors and to persons with a disability who receive both Medicaid and Medicare.
- •Persons who choose to enroll in the MMAI program will keep getting their Medicare and Medicaid benefits.
- •There is different Managed Care Organization (MCO) plans to choose from under MMAI depending on where you live.

https://www.dhs.state.il.us/page.aspx?item=69036



## IF A PERSON IS NOT ELIGIBLE DUE TO INCOME LIMIT IS THERE A DIRECT PERSON(S) WITH DHS WHO WILL ASSIST THEM WITH APPLYING FOR THE MARKET PLACE HEALTH INSURANCE (AFFORDABLE CARE ACT INSURANCE).

https://localhelp.healthcare.gov/



### WHAT OTHER BENEFITS WOULD A MEDICAID PARTICIPANT BE ELIGIBLE FOR?



Food Assistance







Cash Assistance for Low-Income **Families** 



Cash Assistance for Elderly and People with **Disabilities** 



Cash Assistance for Non-Citizen Victims of Trafficking, Torture, or Other **Serious Crimes** 



Women, Infants, and Children (WIC): https://www.dhs.state.il.us/page.aspx?item=30513



# ARE THERE MEDICAID RESOURCES AVAILABLE FOR THE NEW ARRIVALS TO CHICAGO LAND AND SURROUNDING AREAS?





Federally-Qualified Health Centers (FQHCs) https://findahealthcenter.hrsa.gov/

