

MA Protected Coverage, MA Standard Eligibility, & Mixed Households

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- Continuous coverage requirements ended 3/31/2023
 - Standard policies and procedures apply effective 4/1/2023
 - MA renewals resume for July 2023
 - MCRE renewals resume for January 2024
- Some enrollees must have coverage maintained (“protected”) following COVID-19 procedure until first standard renewal
 - Newly reported or discovered CICs may not be processed
- Adverse CICs reported during continuous coverage but not processed will not be applied unless listed on renewal by enrollee
 - Renewal is the “source of truth”

Levels of Protection

Protected

Do not process adverse changes or close coverage until next standard MA renewal

Some Protection

Process all CICs once case information is confirmed, otherwise do not decrease or end coverage until next renewal

Standard Policies and Procedures

MA Protected Coverage Group

- A case is in the MA Protected Coverage Group if anyone on the case:
 - applied before April 1, 2023, and was enrolled in non-retro MA during March 2023; or
 - was determined eligible for MA based on a beneficial change in circumstance with an effective date before April 1, 2023, and was enrolled in non-retro MA during March 2023.
- No adverse changes can be made to the case until the next MA renewal
- If anyone has Protected MA, the entire case is protected
- This refers to **coverage**; enrollee may or may not have MA eligibility in METS/MAXIS

Exceptions Still Apply

- MA and MCRE coverage on protected cases may close before renewal for the following reasons:
 - No longer MN resident
 - Death
 - Request for voluntary closure

MA Exceptions

- Enrollee is not validly enrolled
- No MA-qualified immigration status for:
 - Undocumented pregnant women at the end of their post-partum period
 - Lawfully present noncitizen pregnant women age 21 or over, at the end of their postpartum period
 - Lawfully present noncitizen children aging out of MA (turning 21)

MCRE Exceptions

- Incarceration after court has found them guilty of charges
- Enrollment in health insurance that is a barrier to MCRE, including Medicare
- Premiums may increase in certain situations

Adding and Removing Household Members

- Household members can be added to and removed from cases in MA Protected Coverage Group
- Eligibility determinations must be correct for new applicants
 - Agencies will confirm current case information
- If CIC results in adverse change for existing/remaining MA or MCRE enrollees, coverage will be restored
 - Notice of continued coverage will be sent to enrollees whose coverage is restored

MA Standard Eligibility Group

- A case is in the MA Standard Eligibility Group if:
 - all MA enrollees applied on or after April 1, 2023, even if retroactive MA eligibility was requested for March 2023 or earlier; or
 - MA enrollees previously in the MA Protected Coverage Group have had their first standard MA renewal during the unwinding period.
- Agencies will follow standard policies and procedures
 - Process all CICs reported, including adverse changes
 - Redetermine eligibility and/or close coverage when enrollee is no longer eligible

Mixed Households

- Mixed households = MCRE coverage + MA Protected Coverage Group
- MCRE on cases with MA Protected Coverage will be following continuous coverage rules
 - No adverse actions taken on MCRE enrollees until MA renewal has been completed
 - MCRE coverage will be restored if closed improperly
- Health Care Consumer Support (HCCS) will process mixed household MA NTR forms during the unwinding period, if received
 - Return address on renewals for mixed HH cases will be listed as HCCS
 - If renewal is not received, coverage for MA enrollees will auto-close

MCRE Cases Without MA Protected Coverage

- Cases with MCRE coverage, without MA protected coverage
 - May or may not have IA/UQHP eligibility
- If MCRE enrollee(s) applied before April 1, and is eligible on 3/31/23:
 - HCCS will confirm all case information and process all CICs
 - If HCCS is unable to confirm case info, coverage will continue until next renewal
- If MCRE enrollee(s) applies on or after April 1, HCCS follow standard policies/procedures

Continuous Coverage Unwinding Case Categories

Protected Do not process adverse changes or close coverage until next standard MA renewal	Some Protection Process all CICs once case information is confirmed, otherwise do not decrease or end coverage until next renewal	Standard Policies and Procedures
MA Protected Coverage Non-retro MA coverage on 3/31/23	MCRE Coverage <i>on case without</i> MA Protected Coverage Eligible for MCRE on 3/31/2023	MA Standard Eligibility Application Date 4/1/2023 or later
MCRE Coverage <i>on same case with</i> MA Protected Coverage		MCRE Coverage <i>on case without</i> MA Protected Coverage Eligible for MCRE after 3/31/2023
		QHP-Only Cases No public program coverage in MMIS

Standard Processing Resumed 4/1

- New applications dated April 1, 2023 or later are subject to standard policies and procedures
- For MCRE enrollees on cases without MA Protected Coverage, agencies must confirm case information before processing adverse CICs, if the MCRE enrollee(s):
 - Applied prior to 4/1/2023, and
 - Was eligible for MCRE in March 2023
- Agencies will not process adverse CICs, decrease or end coverage, or increase cost sharing on cases in MA Protected Coverage Group
 - Continue following continuous coverage procedures until first standard MA renewal
 - If anyone has MA Protected Coverage, the entire case is protected

Examples

Example 1

- Household of 4
 - Two parents on MCRE since 10/1/2021
 - Two children on MA since 9/1/2021
- On 5/16/23, parent contacts county agency to report additional income
- Case is in MA Protected Coverage Group
 - Income CIC will not be processed until renewal
 - Consumers should list all current income on renewal form, including the income reported on 5/16/23

Example 2

- Household of 2
 - Two unmarried adults, both on MCRE starting 6/1/2020
- On 4/7/2023, one of the adults enrollee calls HCCS requesting to add their 10-year-old child to their METS case as an applicant
 - No request for retro MA
- When child is added, they are eligible for MA effective 4/1 – MA Standard Eligibility
 - Parent becomes eligible for MA effective 4/1 – also MA Standard eligibility
 - Other adult still has MCRE – case info was confirmed when child was reported
 - Case is now current due to case review – adverse CICs may be processed ongoing, even before renewal

Example 3

- Household of 1
 - Single adult on MA since 2/1/2023
- On 7/22/2023, enrollee contacts county to report they got married on 7/15/2023 and requests to add spouse as an applicant
 - Spouse has income; adding them will put both enrollees over income limit for MA and onto MCRE
- Case is in MA Protected Coverage Group
 - Spouse will be added with income to get correct eligibility determination
 - MA coverage will be restored for existing enrollee
 - If spouse gets MA, it is now protected until renewal

- Be aware that standard policies and procedures apply to applications dated on or after April 1, 2023
- Encourage enrollees to:
 - Read their mail carefully
 - Submit requested verifications ASAP
 - Continue reporting changes to their agency timely
 - Contact their servicing agency with questions

Assister Role (Cont'd)

- Help applicants and consumers understand:
 - Coverage was kept open during emergency, but may now end for those who are no longer eligible
 - Changes reported during emergency were not processed and may need to be reported again, especially on renewal forms
 - Consumers may need to confirm current case information when calling processing agencies
- Use the resources available to you to share information
 - Renew My Coverage Website: mn.gov/dhs/renewmycoverage

Questions?