

# Medi-Cal Update

## SF HIV FOG Bootcamp 2022



**Andy Scheer, LCSW 67597**  
**Medical Social Worker, SFDPH**  
**he/him/his | bilingüe español / inglés**



# Learning Objectives

**By the end of this section of the training participants will be able to...**

- Explain, briefly, how the unwinding of the COVID Public Health Emergency will impact Medi-Cal beneficiaries
- Identify two ways to update client information with Medi-Cal
- Describe two recent changes to Medi-Cal eligibility



Medi-Cal Update | SF HIV FOG Bootcamp 2022

# COVID PUBLIC HEALTH EMERGENCY UNWINDING





“The **expiration of the continuous coverage requirement** authorized by the Families First Coronavirus Response Act (FFCRA) presents the **single largest health coverage transition event since the first open enrollment period of the Affordable Care Act.**”

*Medicaid.gov*



POPULATION HEALTH DIVISION  
SAN FRANCISCO DEPARTMENT OF PUBLIC HEALTH

# Medicaid what exactly are we “unwinding”?

## COVID PHE CMS Directives, March 2020

- Paused many federal compliance reporting requirements
- Provided flexibility in enrollment and service delivery
  - Ex: Telehealth – increase in compensation; flexibility in **when** it can be provided (e.g. OK for home visits or medical intakes)  
**where** it can be provided (OK for provider to be at home)  
**how** (Zoom OK, though not HIPAA compliant)
- Extra 6.2% in federal matching funds during PHE if states kept folks enrolled





# Unwinding “no negative actions” to Medi-Cal

## COVID PHE CMS Directives, March 2020

- No terminations for
  - Increase in income over MCE limit
  - Aging out (former foster youth, family coverage)
  - Household size decrease
- No increase in Share of Cost (SOC)
- No reduction from full to restricted scope for immigration status
- OK negative actions: deceased, no longer resident of state, request voluntary discontinuance, application fraud or admin error



**Unwinding**  
“reinstating regular  
Medi-Cal eligibility  
determinations to  
address the  
outstanding work that  
has accumulated  
during the federal  
COVID-19 PHE”

MEDIL 22-18

# Medi-Cal & the COVID PHE\* Unwinding

---

## Update contact and eligibility info

---



Happening now!

### **Medi-Cal campaign: Update contact and eligibility info!**

- **Address**
- **Income**
- **Phone number**
- **Email Address**
- **Household size**

outreach conducted via email, text, USPS mail, and local outreach

### **Report changes to:**

Human Services Agency of SF  
1440 Harrison St.

415-558-4700 phone | 415-355-2432 fax  
SFMedi-Cal@SFgov.org

## Announcement of PHE ending in 60 days

---



Date TBA

### **Medi-Cal starts mailing recertifications, reviewing & processing re-enrollments and terminations**

Medi-Cal renewals may start as soon as the announcement of the PHE ending

Transfers to Covered CA may start the 1<sup>st</sup> day after the PHE ends

\*Public Health Emergency



# Timeline for Medi-Cal Recertifications & Transfers to Private Insurance

## Medi-Cal sends recertification forms



PHE declared over  
Date TBA

**Medi-Cal mails 1<sup>st</sup> round of recertifications forms to enrollees, based on original enrollment date**



**Medi-Cal enrollees send back forms and requested proof of eligibility information**

For the first group of beneficiaries that are no longer eligible for Medi-Cal, coverage ends the last day of the last month of the PHE

## Medi-Cal makes eligibility decision

Medi-Cal renewals, adjustments, terminations and transfers to private insurance will continue on a rolling basis

**Still Medi-Cal eligible:**  
Coverage continues; next recertification in 1 year



**Not Medi-Cal eligible:**  
Application is transferred to Covered CA marketplace\*

**No response from Medi-Cal beneficiary:**  
Coverage is terminated



\*People may also transition to private coverage via employer, spouse, or directly from an insurance company

## Transfers to private insurance

**Medi-Cal sends beneficiary a letter about transfer of case to Covered CA**



**Covered CA receives case and begins communicating with beneficiary about transition from Medi-Cal to private insurance via insurance marketplace**

People with HIV can enroll in ADAP & OA-HIPP to cover premiums, out-of-pocket costs, and medication co-pays

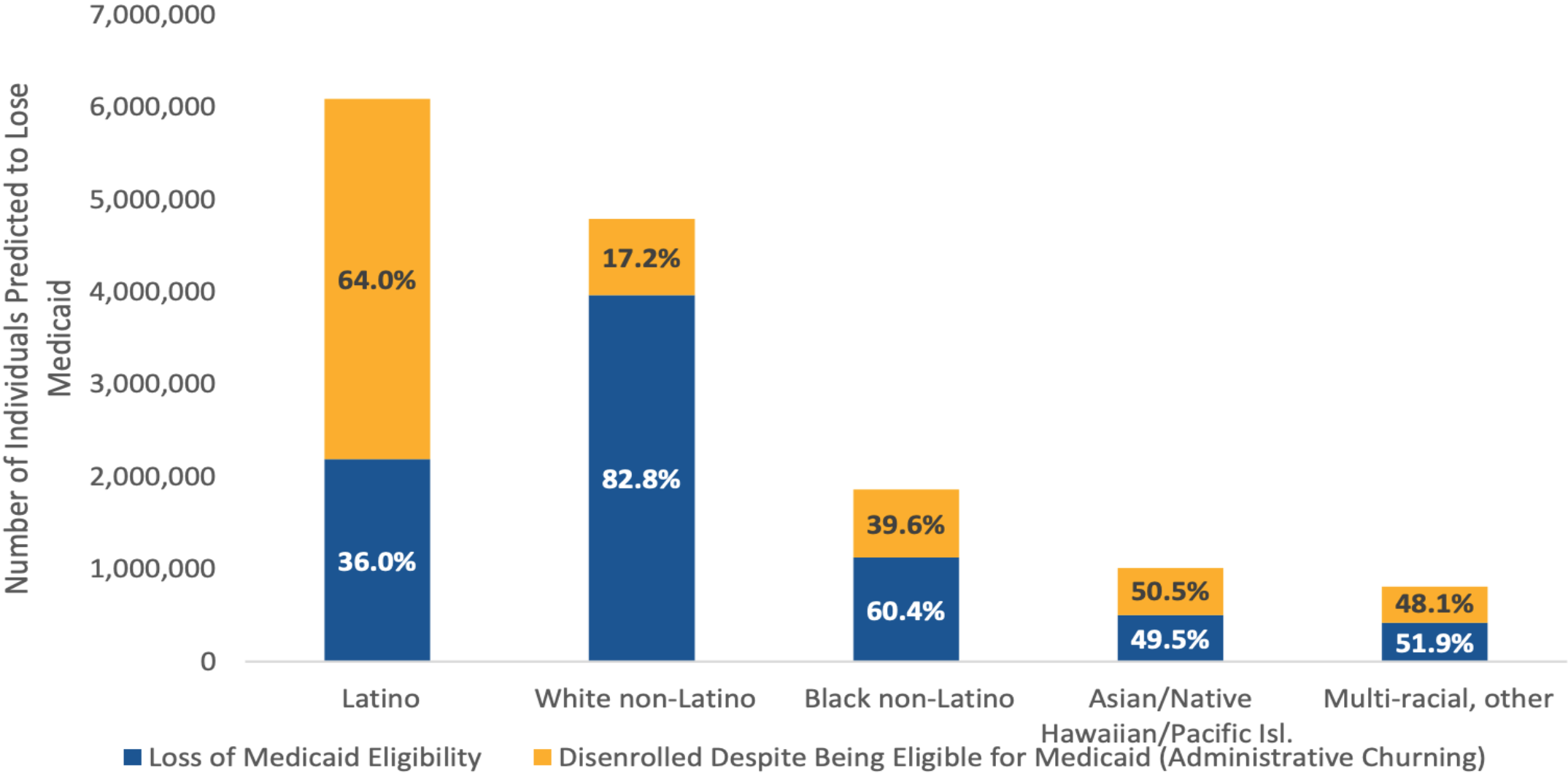
# Medi-Cal Coverage the numbers

- **Nationally (Medicaid)**      **18.2 million increase to 89.4 million**  
February 2020 to June 2022  
~27% of US population
- **California**      **2.2 million increase to 14.8 million**  
February 2020 to May 2022  
~37% of CA population
- **San Francisco**      **38,032 increase to 211,313\***  
Jan 2020 to June 2022  
~27% of SF population  
\*not including SSI-linked Medi-Cal





# Unwinding coverage loss disparities



Predicted Medicaid Coverage Loss d/t Eligibility Loss vs. Admin. Churning, by Race and Ethnicity



You may lose  
your Medi-Cal if  
you do not  
respond by

## Medi-Cal Renewal Form

You can get this form in another language or accessible format of your choice.  
To ask for help in your language, call:

Notice date: \_\_\_\_\_  
Case number: \_\_\_\_\_  
Case name: \_\_\_\_\_  
Worker name: \_\_\_\_\_  
Worker telephone number: \_\_\_\_\_

## It's time to renew benefits for:

Name	Date of birth
------	---------------

Household members not on this form will get a separate letter about their Medi-Cal.

- **Step 1.** Read the form and answer the questions
- **Step 2.** Sign and date on the Declaration and Signature page
- **Step 3.** Send the form with proof by the due date of

### Easy ways to give us your form and proof:


 **Online**  
at  
or [coveredca.com](https://coveredca.com).

 **By mail**  
in the envelope that  
came with this letter.

 **By phone**  
at

 **In person**  
to

at  
They are open  
Monday through Friday,  
a.m. to p.m.]

 **Questions? Call your local county office at  
before the due date.**



Medi-Cal Update | SF HIV FOG Bootcamp 2022

# YOUNG ADULT EXPANSION



# Medi-Cal young adult expansion

- Effective January 1, 2020 | CA SB104 (2019)
- Full-scope, unrestricted Medi-Cal for anyone 19 to 26 years of age who meets MCE eligibility criteria – immigration status not considered
- State-funded – doesn't impact federal public charge considerations
- 1,289 eligible in SF as of 7/2021
- Will not be reevaluated until 2024, at the earliest, when full expansion to all undocumented is implemented





Medi-Cal Update | SF HIV FOG Bootcamp 2022

# OLDER ADULT EXPANSION



# Medi-Cal older adult expansion

- Effective May 1, 2022 | CA AB133 (2021)
- Full-scope, unrestricted Medi-Cal for anyone 50 years of age and older who meets MCE eligibility criteria – immigration status not considered
- 185,000+ people age 50+ with restricted scope were anticipated to be automatically given full scope on 5/1/22
- State-funded so doesn't impact federal public charge considerations





# Medi-Cal CA AB 133

## Change in Asset Limit

- \$130k for individual plus \$65k for each additional family member (if any)
- Bank accounts, cash, second vehicles/homes, other financial resources
- Fully eliminates Asset Limit by 1/1/24

## 250% Working Disabled Program (250% WDP)

- Premiums have been reduced to \$0
- Previously-submitted payments via check will be returned and EFTs not be processed



# Medi-Cal other bits

## Medi-Cal Rx

- January 1, 2022 - managed care plans no longer administer formulary

## Dual Eligibles (Medi/Medi) to Enroll in Managed Care

- Starting January 1, 2023
- Already required in many CA counties  
SF, AlCo, CoCo are Bay Area counties to be impacted
- 325,000 statewide to enroll





# Questions?

Andy Scheer, LCSW 67597

Medical Social Worker, SFDPH

[Andy.Scheer@sfdph.org](mailto:Andy.Scheer@sfdph.org)

he/him/his | bilingüe español / inglés





# Sources

- Medicaid.gov - [Unwinding and Returning to Regular Operations after COVID-19](#), 10/13/22
- Kaiser Family Foundation - [Analysis of Recent National Trends in Medicaid and CHIP Enrollment](#), 10/4/22
- CA Department of Healthcare Services - [Medi-Cal Monthly Eligible Fast Facts, August 2022](#)
- CA Department of Healthcare Services - [Medi-Cal Enrollment Update, 8/30/22](#)
- San Francisco Human Services Agency - [Medi-Cal Demographics Report, June 2022](#)
- US Dept of Health and Human Services, Assistant Secretary for Planning and Evaluation - [Unwinding the Medicaid Continuous Enrollment Provision: Projected Enrollment Effects and Policy Approaches](#), 8/9/22 (presentation data and graphic on slide “Unwinding coverage loss disparities”)
- California Health Advocates - [Upcoming Medi-Cal Changes in 2023](#), 9/28/22

