



Strategies used in Minnesota for the unwinding of Medicaid and CMS post Public Health Emergency: July 2023

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Introductions



Timothy Schulz



Julie Sabo

- Project Sponsored by the St. Catherine University Summer Scholars 2023
- Funded by Mary T. Absolom Endowed Fund for Health Policy Research for Nurses (St. Catherine University Alumni)

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Background & Significance

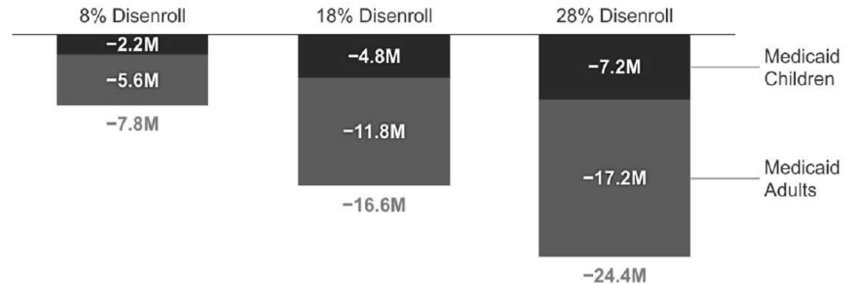
- COVID outbreak in January 2020
- Public Health Emergency (PHE 319) Declared
 - Allowed the HHS secretary to waive or modify certain Medicaid/CHIP requirements
 - Allowed for Medicaid continuous enrollment in exchange for enhanced federal funding
- Consolidated Appropriations Act (CAA) delinked continuous enrollment March 31, 2023
 - Requires all Medicaid enrollees to redetermine eligibility

Potential Impact

- Kaiser Family Foundation (KFF) estimated 8–24 million disenrolled in US by May 2024
- HHS estimated 15 million
- Disenrollments will vary by state based on policy choices and administrative infrastructure
- 1.5 Million Minnesota residents currently enrolled
- 25% increase of Minnesota Medicaid enrollees since beginning of PHE

Between 8 and 24 Million Enrollees Could Lose Medicaid When the Continuous Enrollment Provision Unwinds.

Number of People Losing Medicaid Between March 2023 and May 2024 Under Three Scenarios



NOTE: Excludes all Children's Health Insurance Program enrollees and Medicaid enrollees who were only eligible for partial benefits. Children includes all enrollees under age 19. Analysis assumes that 87.5 million people were enrolled in Medicaid in March 2023.

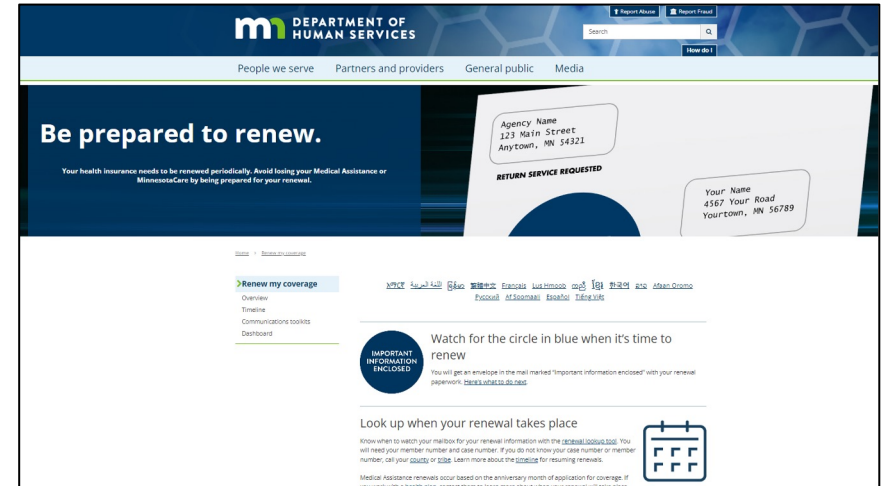
SOURCE: KFF estimates based on analysis of enrollment data from the Centers for Medicare and Medicaid Services (CMS) Performance Indicator Project (PI data), and the T-MSIS Research Identifiable Files, 2019. See methods of KFF's How Many People Might Lose Medicaid When States Unwind Continuous Enrollment? for more information.

KFF

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Public's Awareness of Unwinding

- 65% enrollees unaware
- Nearly 1/2 of enrollees have not been through renewal process
- 33% have not provided update contact information
- 33% have had a change in income/status



Methodology

- Contacted 15 Facilities or agencies requesting an interview and/or information
- Created standardized 8 question interview tool
- Interviewed 8 policy or healthcare personnel from state agencies, clinics, and facilities across MN
 - *Josh Syrjamaki, Executive Project Leader for the Unwind/Renewals*
 - Interviewed front line workers at both hospital and state level

Methodology (Cont.)

- Reviewed & utilized Minnesota Department of Human Services dashboard
- Reviewed Minnesota state agency & county websites
- Analyzed publically available data from news publications and current literature
- National, state, and non-profit, non-partisan health policy

Resuming Renewals in Minnesota Health Care Programs

This dashboard shows data on the progress in resuming Minnesota Health Care Programs renewals. The data may be filtered by renewal date, major program, age group, race/ethnicity, and social vulnerability index (SVI).

| Select Enrollee Program | Select Race/Ethnicity | Select Social Vulnerability Quartile | Select Renewal Month | Select Major Program |
|----------------------------|--------------------------|---|-------------------------|-------------------------|
| All | All | All | All | All |

Enrollees by renewal date (not filterable by renewal date)

| Renewal Month | Enrollees due for Renewal | Enrollees auto-renewed | Enrollees with coverage extended | Enrollees with coverage closed | Enrollees still being processed |
|-------------------|---------------------------|------------------------|----------------------------------|--------------------------------|---------------------------------|
| 2023-06 June | 73,850 | 10,418 | 72,001 | 1,357 | 423 |
| 2023-07 July | 91,916 | 11,516 | 42,121 | 1,619 | 39,556 |
| 2023-08 August | 98,552 | 13,719 | 42,672 | 2,162 | 52,279 |
| 2023-09 September | 98,772 | 12,053 | 33,013 | 1,690 | 63,572 |
| 2023-10 October | 104,867 | 0 | 1 | 1,792 | 103,278 |
| 2023-11 November | 127,250 | 0 | 0 | 0 | 125,508 |
| 2023-12 December | 146,090 | 0 | 0 | 0 | 144,256 |
| 2024-01 January | 262,905 | 1,174 | 11,516 | 71 | 248,206 |
| 2024-02 February | 116,383 | 0 | 0 | 0 | 114,588 |

<https://mn.gov/dhs/medicaid-matters/renewal-dashboard/>

KFF Nine Key Metrics to Support Coverage

- Renewal Policies
- System capacity measures
- Eligibility policies
- MN meets 6 of the 9 key metrics

Table 1

Minnesota: Key Metrics to Promote Continued Coverage During the Unwinding of the Medicaid Continuous Enrollment Provision

| Metric | Meets Metric? |
|---|---------------|
| Renewal Policies | |
| Will complete all renewals in 12-14 months | Yes |
| Follows up with enrollees who need to take action to maintain coverage | No |
| System Capacity Measures | |
| Renewal processing is mostly automated | Yes |
| 50% or more of renewals are conducted on an ex parte basis | No |
| Has taken steps to improve ex parte renewal rates | No |
| Eligibility Policies | |
| Adopted Medicaid expansion | Yes |
| Adopted 12-month postpartum coverage | Yes |
| Adopted 12-month continuous eligibility for all children in Medicaid and CHIP | No |

SOURCE: Based on a national survey conducted by KFF with the Georgetown University Center for Children and Families • PNG

KFF

Renewal Policies

- State is taking 12–14 months to complete Medicaid renewals
- State is following up on returned mail
- State is following up with enrollees who haven't responded to renewal request before ending coverage

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Community-University Health Care Center

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Keep your health insurance.

Covered by Medical Assistance or MinnesotaCare?

Watch the mail for information on renewing and make sure to reply on time. We're here to help you avoid losing your insurance. Visit mn.gov/dhs/renewmycoverage for more information.

COMMUNITY-UNIVERSITY HEALTH CARE CENTER
UNIVERSITY OF MINNESOTA
Driven to Discover

DEPARTMENT OF HUMAN SERVICES

Do you know your health insurance status?

With the end of the public health emergency drawing near - you could be eligible for insurance re-enrollment.

Do not panic - CUHCC is here to help! Click [here](#) to access DHS's website for more details.

Then, if you are unsure of how to move forward call a CUHCC re-enrollment navigator for help: Hmong & English 612-301-3634 & Spanish & English 612-301-3636

CUHCC is here for you

CUHCC is a community clinic that welcomes patients of every age, race, color, ethnicity and language and has served the community for over 50 years.

CUHCC can help you find resources for food, shelter, health care and prescription refills. COVID-19 testing is available with a pre-screening phone call.

Call 612-301-3433 for appointments. Open Monday - Friday, 8 a.m. to 5 p.m.

In-person, phone and video care available

CUHCC provides medical, dental and mental health care, legal services, advocacy for domestic abuse and sexual assault, and much more—all in one place.

Medical Care
For acute illness and injury

Dental Care
Includes a full range of services

Mental Health Care
Includes psychiatry and therapy

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System capacity measures

- Process for renewing enrollees is “mostly automated”
- 50% or more of renewals are done on “*ex parte* basis”
- State is working on improving *ex parte* renewal rates

Eligibility policies

- State has expanded Medicaid
- States extended postpartum coverage to 12 months
- State has 12-month continuous eligibility for children in Medicaid & CHIP

Minnesota Guiding Principles

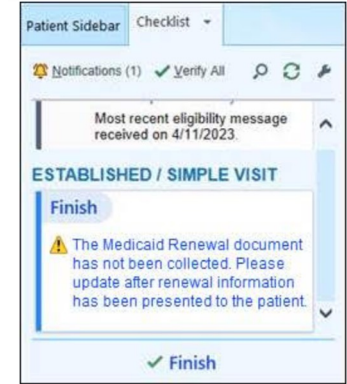
- Maintain coverage for all eligible enrollees without interruptions
- Comply with evolving federal guidance
- Minimize burden on the workforce to aid timely processing of renewals

Minnesota Actions

- Incident Command Project Structure
- Project Management by Deloitte
- Increase workload & staff
- Staff readiness
- Electronic Health Record Prompts
- Communication toolkits
- Multilingual resources
- DHS Unwinding Dashboard

The screenshot shows a website header with a dark red background. On the left, it says "No English" with a phone icon and the number "651-431-2000". On the right, there are several language options with their respective icons: العربية (Arabic), 繁體中文 (Traditional Chinese), Français (French), Lus Hmoob (Hmong), 한국어 (Korean), Afan Oromo (Oromo), Русский (Russian), Af Soomaali (Somali), Español (Spanish), and Tiếng Việt (Vietnamese). Below the header is a light blue banner with the heading "Keep your health insurance" and a sub-heading "Updates for health care workers, license holders, county and tribal workers, grantees and other program administrators". The banner also includes a small icon of a person and a document, and a note that health insurance needs to be renewed annually.

- English ([DHS-8270-ENG, PDF](#))
- Hmong ([DHS-8270-HMN, PDF](#))
- Russian ([DHS-8270-RUS, PDF](#))
- Somali ([DHS-8270-SOM, PDF](#))
- Spanish ([DHS-8270-SPA, PDF](#))
- Vietnamese ([DHS-8270-VIE, PDF](#))



Minnesota Actions

- SF 2265/HF2286 signed March 30, 2023
- Address new requirements and provide funding for eligibility redetermination
 - 58.6 million 2024–2025
 - 10.3 million to the health care access fund
 - Total 68.8 million
- Funding distributed to Counties for unwinding implementation

Minnesota Actions

- Extensions Given for the first two months of unwinding period
 - Enrollees due for re-enrollment in June were given an extension until July
 - Enrollees due for re-enrollment in July were given an extension until August
 - DHS has given similar extensions to enrollees through January of 2024

Minnesota Department of Health. (2023, August 23). *Medical Assistance and MinnesotaCare deadlines extended.*

<https://mn.gov/dhs/media/news/?id=1053-588996>

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Minnesota Actions



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Keeping Minnesotans Covered as Medicaid Renewals Return

Everyone has a role to play to make sure Minnesotans keep their health care coverage as the state resumes eligibility reviews for the state's public programs, Medical Assistance (Minnesota's Medicaid program) and MinnesotaCare.

With the end of pandemic-era policies for public health care programs, federal law requires states to restart regular Medicaid renewals. This means that over the next 12 months, everyone with health care coverage through Medical Assistance or MinnesotaCare will have to renew their coverage. The vast majority of enrollees will still be eligible for these programs. For those no longer eligible for these programs, there are other options for health coverage, like employer-sponsored insurance, MNSure health plans, or Medicare.

Gaps in coverage lead to gaps in care and it will be critical to ensure Minnesotans have the support they need to keep their coverage or transition to new coverage.

The tools on this page provide information and resources for enrollees, providers, community organizations, and employers on common questions and how to help Minnesotans needing to complete a renewal, re-enroll, or find new coverage. Use these tools to get the word out and support Medical Assistance and MinnesotaCare enrollees in renewing their coverage or transitioning to other forms of health insurance.

<https://mnhealthplans.org/resources/medicaidunwinding/>

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Renewals starting for Medical Assistance

Recipients

Everyone who receives Medical Assistance will need to complete a renewal packet within the next year. You can expect to get renewal forms about two months before the month you originally applied for health insurance. For example, if you applied in July, your MA renewal forms will be mailed to you in May. Do not worry if you don't remember when you applied. We will mail renewal forms to you when it is time to renew your MA. Return the requested materials by the deadline to prevent losing your coverage. Follow the instructions included in the packet for how to submit it.

We can help you:

CONTACT

[218-726-2222](tel:218-726-2222)
[Email](#)
[All contacts](#)

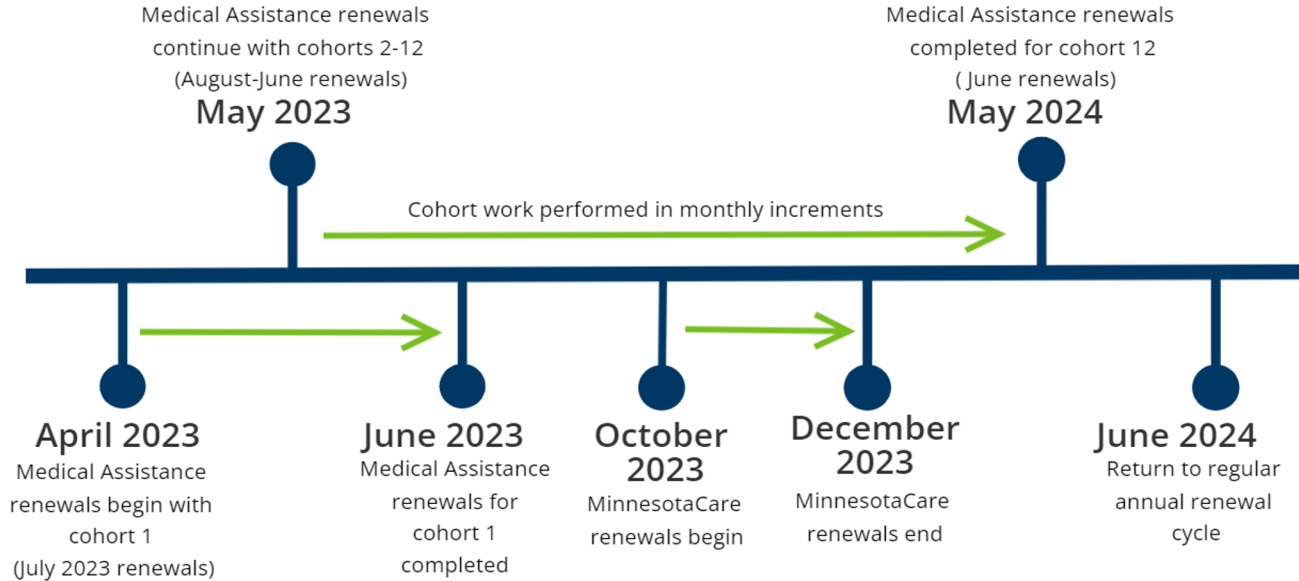
NEW FEATURE

Submit documents to

- Partner with public health clinics
- Partner with payors

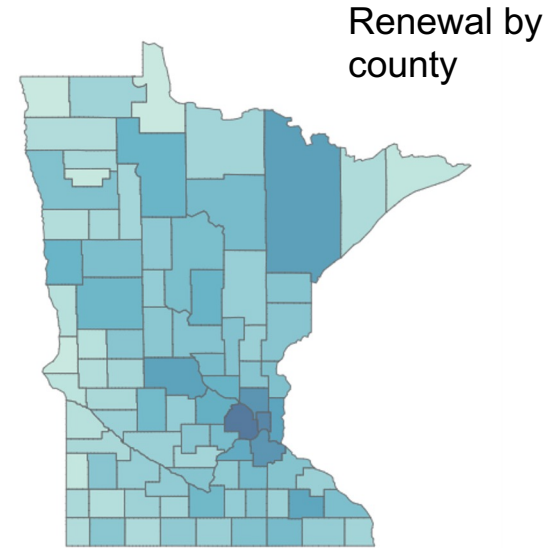
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Minnesota Actions



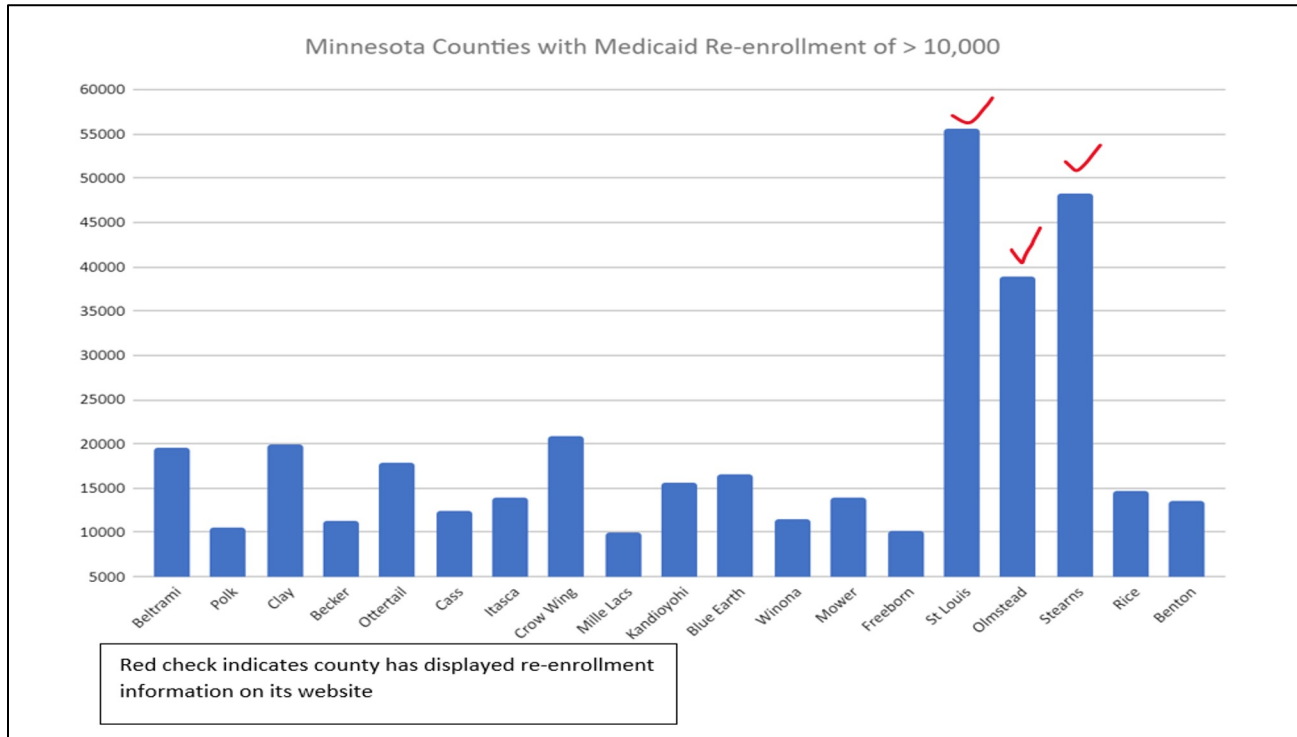
County Led Approach

- SF 2265/HF2286 Bill provided funding to MN for unwinding
- Funding distributed to counties to implement unwinding
- No follow-up from DHS to counties
- 16/19 non-metro counties (with > 10,000 enrollees) lack unwinding information on website



MN DHS Renewal Dashboard
<https://mn.gov/dhs/medicaid-matters/renewal-dashboard/>
July 10, 2023

Minnesota County Data



Site Specific Strategies/Actions

- MNSure Navigators
- Multilingual workers
- Proactive approach with clients and update case files
- On-site eligibility workers
- Shifting processes to meet the need
- Overtime in some clinics and agencies

Interview Themes

- Fragmented Approach leading to trickle down effect from DHS, counties, organizations, and enrollees
- Inconsistent communication between state and organizations
- Unclear process for frontline workers
- No consistent method for data collection or sharing
- Communication methods similar between counties and facilities
- Relationship building between agencies

Urban vs. Rural Counties

- Urban areas have more resources and access to DHS
- Residents of rural areas may have greater risk of disenrollment due to disparity of resources
- At this point, bulk of the work at state and county level
 - Might not be felt by healthcare system until the unwinding has further progressed

The Real Impact

- St. Louis County
 - Disparities with rural vs. urban
 - Even with swag, QR codes, town hall meetings, phone calls, and mail, no effective
 - US Postal issues
 - Panic Mode
 - Development of partnerships
 - \$750 million spent on MA recipients
 - Potentially 27,000 will lose insurance
- Patient story
 - Renewed insurance via the renewal form but lost in mail
 - Utilized insurance for monthly mental health medication
 - Couldn't afford the medication but needed it to remain functional
 - Needed to wait a 3-4 week turnaround for

The Washington Post. (July 28, 2023) Nearly 4 million in US cut from Medicaid, most for paperwork reasons.

Current Data

- Kaiser Family Foundation
 - As of the end of August 2023, 86,180 people have been disenrolled from MA and 107,995 have successfully renewed their MA in MN
 - 34,537 children & 51,643 adults disenrolled
 - 38.4 thousand disenrolled in July and 47.8 thousand disenrolled in August
 - 49.6 thousand renewed in July and 58.4 thousand renewed in August

Current Data

- MN Dashboard

Enrollees by renewal date (hover for outcome data)

| Renewal Month | Enrollees due for Renewal | Enrollees auto-renewed | Enrollees manually processed | Enrollees in progress | Enrollees not yet processed | Enrollees retained in MHCP | Enrollees disenrolled from MHCP |
|-------------------|---------------------------|------------------------|------------------------------|-----------------------|-----------------------------|----------------------------|---------------------------------|
| 2023-07 July | 95,578 | 12,366 | 53,619 | 393 | 0 | 52,634 | 35,778 |
| 2023-08 August | 107,352 | 23,894 | 45,089 | 442 | 0 | 61,729 | 44,958 |
| 2023-09 September | 100,562 | 22,037 | 36,817 | 469 | 41,239 | 53,274 | 5,574 |
| 2023-10 October | 108,195 | 23,732 | 23,603 | 5,794 | 55,066 | 43,495 | 3,596 |
| 2023-11 November | 126,171 | 18,736 | 5,875 | 938 | 100,622 | 23,878 | 730 |
| 2023-12 December | 142,940 | 23,082 | 304 | 4 | 119,550 | 23,309 | 77 |
| 2024-01 January | 255,826 | 0 | 0 | 0 | 255,826 | 0 | 0 |
| 2024-02 February | 111,557 | 0 | 0 | 0 | 111,557 | 0 | 0 |
| 2024-03 March | 121,927 | 0 | 0 | 0 | 121,927 | 0 | 0 |

Conclusions & Implications

- Too early to draw significant conclusions
 - Process must be carefully monitored
- Unwinding is multifaceted and has inconsistencies
- Initial disenrollment up to 375,000 Minnesotans
 - May have deleterious effects on MN residents, healthcare organizations, and public health agencies
- Advocate for change
- Legislature should take action for equitable unwinding

Cause for Concern?

Letter to US Governors from HHS Secretary Xavier Becerra

“...The Department of Health and Human Services, through our Centers for Medicare and Medicaid Services, is closely monitoring changes in Medicaid and Children’s Health Insurance Program (CHIP) enrollment. I am deeply concerned with the number of people unnecessarily losing coverage, especially those who appear to have lost coverage for avoidable reasons that State Medicaid offices have the power to prevent or mitigate....”

June 12, 2023

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Updates September 21, 2023

Medicaid coverage restored to half million after computer errors found

29 states & DC directed by CMS to restore Medicaid

Significant number of children denied coverage will have coverage restored

The New York Times. (September 21, 2023). Nearly 500,000 in US will regain health insurance after state errors. <https://www.nytimes.com/2023/09/21/health/medicaid-disenrollments-children.html>

Implications for Future Student: Faculty Pairs

- Beneficial to establish project development and goals
- Requires a high time commitment
 - A student researcher who is not a senior
 - Student's commitment primarily to project
- Interview counties first and then organizations
- Professional development
 - Experience in public health and policy development
 - Networking, leadership exposure, and scholarly engagement
- Valuable partnerships created in process

Special Thanks

- Mary Absolom
- Josh Syrjamaki
- Interview Participants
- St. Catherine University Summer Scholar Program

References

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KFF. Medicaid Enrollment and Unwinding Tracker
<https://www.kff.org/report-section/medicaid-enrollment-and-unwinding-tracker-state-enrollment-and-unwinding-data/>

Minnesota Department of Health. (2023, August 23). *Medical Assistance and MinnesotaCare deadlines extended*. <https://mn.gov/dhs/media/news/?id=1053-588996>

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The New York Times. (September 21, 2023). Nearly 500, 000 in US will regain health insurance ageter state errors. <https://www.nytimes.com/2023/09/21/health/medicaid-disenrollments-children.html>

Personal communication, Community-University Health Care Center, July 11, 2023

Personal communication, Hennepin County Medical Center, June 29, 2023

Personal communication, Minnesota Department of Human Services, June 14, 2023

Personal communication, Olmsted County Human Services,

The Washington Post. (July 28, 2023) Nearly 4 million in US cut from Medicaid, most for paperwork reasons.