

# **DHHS Partner Briefing:** **MaineCare Unwinding** **Update and CoverME.gov** **Open Enrollment Preview**

**A JOINT PRESENTATION BY:**

**OFFICE FOR FAMILY INDEPENDENCE**

**OFFICE OF MAINECARE SERVICES**

**OFFICE OF THE HEALTH INSURANCE MARKETPLACE**

**OCTOBER 2023**



# ABOUT OUR OFFICES

- **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.

# AGENDA

1. Background on the Medicaid Continuous Coverage requirement
2. MaineCare Unwinding Updates and Outreach Efforts
3. Expansion of Children's Eligibility
4. CoverME.gov Open Enrollment and Outreach Campaign
5. Partnering to reach Maine people
6. Q&A



# **BACKGROUND: MEDICAID CONTINUOUS COVERAGE REQUIREMENT**

# WHAT WAS 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), which ended earlier this year.
  - Implications: People who would otherwise lose eligibility due to increased earnings, change of family status, or other reasons remained covered by Medicaid
  - This means MaineCare members had been getting renewal forms, but the majority were not disenrolled due to changes in eligibility or failure to respond during the PHE
  - As a result of the continuous coverage requirement, people were able to retain Medicaid coverage and get needed care during the pandemic
- In December 2022, Congress passed a law that provided a fixed end date of March 31, 2023 for this continuous coverage provision.

The background features a series of concentric, wavy lines in various shades of green, from light to dark. Interspersed among these lines are small, semi-transparent dots in similar green tones, creating a textured, organic feel.

# MAINECARE UNWINDING UPDATES



# WHAT THE END OF CONTINUOUS COVERAGE MEANS FOR MAINECARE MEMBERS

The resumption of the regular renewal process started in April 2023. This process is known as the "unwinding" of the continuous coverage requirement.

- For most members, the Office for Family Independence (OFI) is initiating renewals based on the member's regular renewal timeline (e.g., if the household was due for renewal in November 2021, the household renewal will be due in November 2023).
- Each household's renewal date is listed on letters from OFI and in their My Maine Connection account.

Current MaineCare members may lose coverage if they are determined by OFI to no longer be eligible for Medicaid -- those members are likely eligible for low-premium coverage through CoverME.gov if they do not have another source of coverage.

# PASSIVE ("EX PARTE") RENEWAL PROCESS

Starting with members due for renewal in August 2023, DHHS began implementing a process called "passive" or "ex parte" renewal. This process allows the Department to check other data sources to determine a member's eligibility and, if they are found to be eligible, automatically renew their MaineCare coverage without requiring the member to manually complete and return a renewal form.

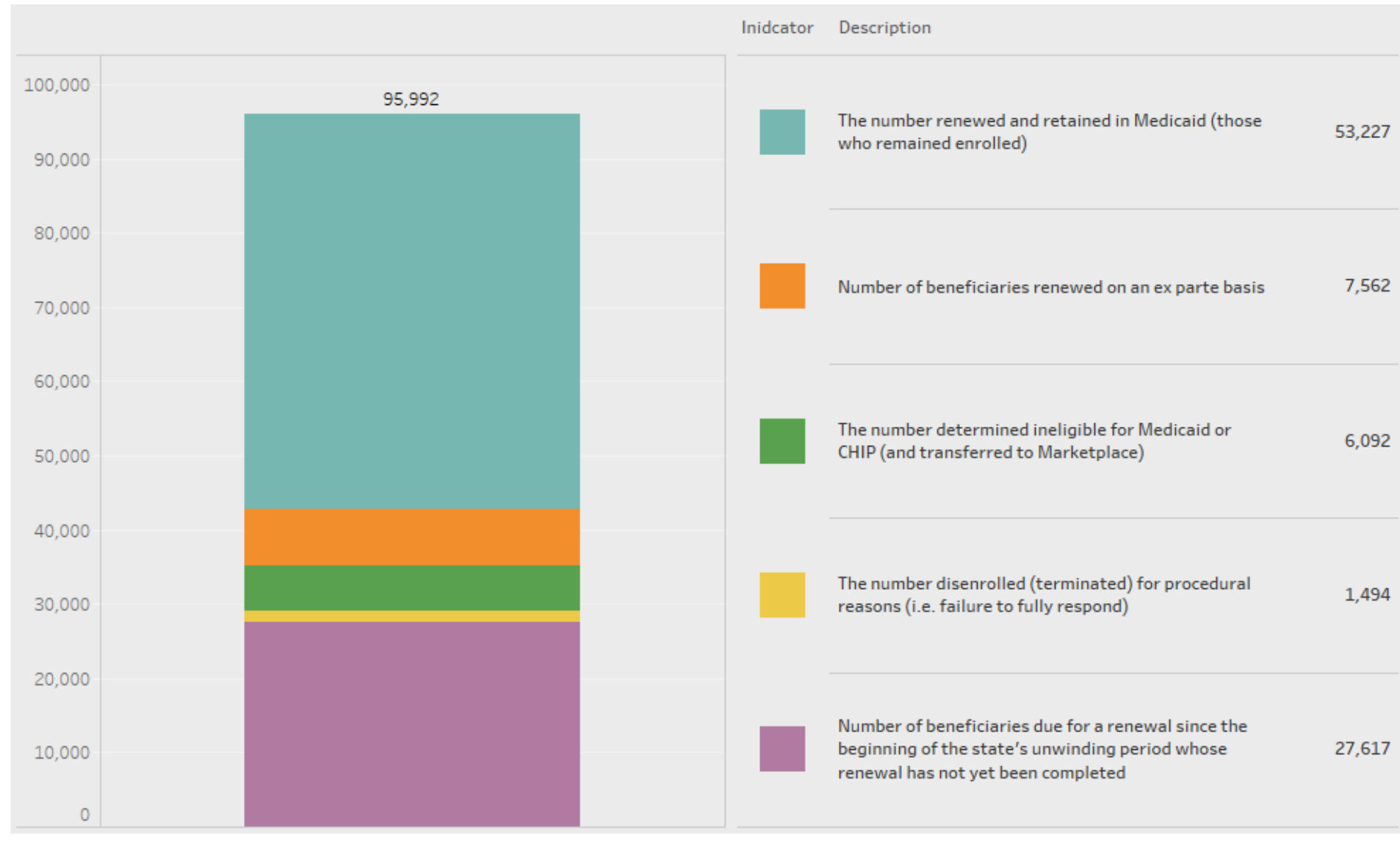
- If OFI can complete the renewal and continue coverage for the household without member involvement, it sends a notice to inform the household their renewal is complete. OFI will not issue a renewal form, but will instruct the member to review the information sent with the notice of decision to ensure it is accurate.
- If OFI does not have enough information to determine ongoing eligibility for everyone in the household, it will send 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.
- DHHS is working to implement the ex parte system at the individual rather than the household level. Until this is complete, OFI will not disenroll members who have 1) not passed the ex parte process AND 2) not returned their subsequent renewal form. This pause on these procedural disenrollments is temporary.




# RENEWAL COMMUNICATION STEPS

- MaineCare members should ensure their **contact information is up-to-date** so the Department can reach them.
- In the month prior to the member's scheduled renewal date, OFI issues a **reminder notice** through the mail. In addition, OFI is conducting a **text and email reminder campaign**, to those for whom it has contact information.
- OFI attempts to complete the member's renewal via the **ex parte (passive) renewal process**.
- If renewal for all household members can't be completed via the ex parte process, OFI sends a **pre-populated renewal form in an envelope with a blue block** mid-month, the month before the renewal is due.
- Members who elected e-noticing will receive **electronic notification** of their renewal; they can log into their My Maine Connection account to complete their renewal information.
- OFI is also conducting **phone outreach** to members who have not yet returned their renewal to increase response rates.
- Members who have been disenrolled have a **90-day reconsideration period** to complete their overdue renewal and have coverage reinstated.

# UNWINDING DATA DASHBOARD: MAY-AUGUST 2023



*\*Data points included in this report reflect point-in-time data as of the reporting submitted to the federal Centers for Medicare and Medicaid Services (CMS). Data are subject to change as more recent data are included.*



# UNWINDING OUTREACH EFFORTS

# PREVENTING COVERAGE LOSS

Maine DHHS has a three-pronged approach to prevent unnecessary coverage loss and disruption during this unwinding process:

- 1. Ensure contact information** for members is up-to-date
- 2. Maximize retention** of MaineCare among eligible individuals through active communication
- 3. Facilitate transitions of coverage to CoverME.gov** Marketplace insurance for people no longer eligible for MaineCare but in need of coverage

# UPDATING CONTACT INFORMATION

- In order to ensure we can reach them with renewal information, we are encouraging all MaineCare members to update their contact information
  - At **MyMaineConnection.gov**, members can create an account and make updates to their contact information
  - Consumers can also update contact information on the **OFI call line** at **1-855-797-4357**. Members may speak to a representative, or use the Interactive Voice Response menu option #1, which doesn't require any wait time.
- **By ensuring contact information on file with OFI is up-to-date, members can help make sure they do not miss important updates about their coverage.**





# STAY CONNECTED TO STAY COVERED CAMPAIGN

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

- A communications toolkit available for partners to download and print
- Radio advertising
- Social media campaign
- Digital and search advertising

The campaign encourages members to

- 1) Update their contact information, and
- 2) Look out for the envelope with the blue block, which contains their renewal



**Stay connected to stay covered.**

Changes are happening with MaineCare. Let's work together to make sure you keep the health coverage you need.

Here are the two things you need to do:

- 1** Update your contact information.
- 2** Look out for the envelope with a blue block.  
If you get one, complete and return your renewal form right away.

**If it's blue, it's time to renew!**

Visit [MyMaineConnection.gov](https://www.mymaineconnection.gov) or renew by phone (855) 797-4357.





# COVERME.GOV UNWINDING OUTREACH

- For most members found ineligible for MaineCare who do not already have coverage through their employer, affordable coverage may be available via CoverME.gov
  - Individuals found ineligible for MaineCare during their renewal process because of income or other reasons have their account transferred automatically to CoverME.gov
  - 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.
    - Nearly 9,000 households have received this mailing series since it was initiated in June.
  - Emails and calls are incorporated as well, based on availability of contact info



# KEY MESSAGES FOR PARTNERS TO SHARE

- **What MaineCare members can do NOW:**
  - Visit **MyMaineConnection.gov** or call 1-855-797-4357 option 1 to update your contact information, so MaineCare can reach you when it's time for you to renew your coverage. ***Stay connected to stay covered.***
- **When it's time for renewal:**
  - Be on the lookout for an envelope with a blue block, or an e-notice if you opted to receive communication that way. This will be the MaineCare renewal form that members need to complete and return: ***If it's blue, it's time to renew!***

The background is a solid green color with a pattern of wavy, horizontal lines in various shades of green and teal. Interspersed among these lines are small, light-colored dots, creating a textured, organic feel.

# OCTOBER 2023 EXPANSION OF CHILDREN'S ELIGIBILITY

# EXPANSION OF CHILDREN'S ELIGIBILITY

As directed by the Legislature through PL 2021, Ch. 635, Part CCC, the Department has expanded eligibility for children and young adults under 21 in Maine to include family incomes up to 300% of the federal poverty level.\* This change was effective October 1, 2023.

- About \$59,000 for a family of 2 (was previously about \$39,440)
- \$90,000 for a family of 4 (was previously about \$60,000)

The Department also eliminated most premiums for children's coverage as of March 1, 2023.

# EXPANSION OF CHILDREN'S ELIGIBILITY AND UNWINDING

- The Department is conducting direct phone outreach to families who lost coverage during the unwinding period, but whose children will be (or are likely to be) newly eligible under the new income threshold.
- The key message for this population is: *Even if you, the parent, are no longer eligible for MaineCare, there are new income rules, and your children may still be eligible to get coverage.*
- The Department has a [flyer](#) available that includes this targeted messaging for parents.



# EXPANSION OF CHILDREN'S ELIGIBILITY: OUTREACH CAMPAIGN

- The Office of MaineCare Services is developing an outreach campaign to promote this eligibility expansion.
  - It will include a toolkit with print and digital resources and a social media and ad campaign.
  - Targeted launch is mid- to late-October.
- Key Messages:
  - MaineCare is a high-quality, comprehensive insurance option for children and young adults under 21.
  - “It is now easier for your child to get MaineCare. Qualifying family incomes are now higher!”



**MaineCare** – great health care coverage for Maine families

MaineCare provides free or low-cost health insurance to families based on a sliding income scale and the number of people living in a household. It includes primary care visits, prescriptions, mental health services, and more, and offers great options for kids in Maine.

Health | Dental | Vision  
Behavioral Health

Learn more at [Mainecare.gov/kids](https://Mainecare.gov/kids)

Supported by the State of Maine.





The background is a solid green color with a pattern of wavy, horizontal lines in various shades of green and teal. Interspersed among these lines are small, light-colored dots, creating a textured, organic feel.

# **COVERME.GOV AND OPEN ENROLLMENT**

# COVERME.GOV OVERVIEW

## CoverME.gov is Maine's official Health Insurance Marketplace

- All plans offered through the Marketplace provide **quality, comprehensive coverage**
- CoverME.gov is the **only place** to access federal financial assistance to lower costs
- Over 80% of CoverME.gov consumers qualify for financial assistance.
  - Advance Premium Tax Credits (APTC) – lower monthly premiums
  - Cost Sharing Reductions (CSRs) – lower out-of-pocket costs (deductibles, co-pays, and coinsurance)
- **Additional federal financial assistance** has been extended through 2025, meaning most consumers will qualify for help paying for premiums for plans at CoverME.gov.
- Eligibility for financial assistance through CoverME.gov picks up where MaineCare leaves off, with many consumers able to find a Marketplace plan for **just a few dollars a month**

# COVERME.GOV SPECIAL ENROLLMENT PERIOD FOR UNWINDING

- Generally, people losing coverage through MaineCare qualify for a Special Enrollment Period (SEP) for "Loss of Minimum Essential Coverage" under CoverME.gov, allowing them to enroll outside the annual Open Enrollment Period.
  - This SEP is usually available for 60 days before and after they lose coverage.
  - To reduce burden for consumers becoming ineligible for MaineCare during the unwinding process, CoverME.gov is offering an **extended Special Enrollment Period (SEP) through July 31, 2024.**
  - During this time, Marketplace-eligible consumers who are losing MaineCare can access the Special Enrollment Period by creating or logging into their CoverME.gov account and selecting 'Recently lost MaineCare' from our list of Special Enrollment Periods.

# IMPORTANT UPDATES FOR COVERME.GOV OPEN ENROLLMENT 2024

- Boosting our investment in the CoverME.gov Open Enrollment awareness campaign
- Training is available now for Assistants and Brokers on CoverME.gov's training [portal](#), including an abbreviated training for returning Maine Enrollment Assistants (MEAs)
- Key Open Enrollment Dates:

DATE	EVENT
10/15/2023	Anonymous plan shopping available on the public facing CoverME.gov website
10/18/2023 - 10/20/2023	Open Enrollment notice(s) sent communicating OE start and end dates along with eligibility for next year; notices should reach consumers in mailboxes within 5 business days (10/25 - 10/27)
11/1/2023	Open Enrollment begins
12/15/2023	Deadline to enroll for coverage starting 1/1/2024
1/16/2024	Deadline to enroll for coverage starting 2/1/2024

# COVERME.GOV PLAN COMPARE TOOL

- The CoverME.gov Plan Compare tool provides estimated eligibility and premiums after financial assistance anonymously.
- Consumers can answer a few questions about household size and income to see plans and prices.
- **The Plan Compare tool will be available on October 15 for consumers shopping for 2024 plans.**

The screenshot shows the CoverME.gov website interface. At the top, there is a header with the phone number 1-866-636-0355 TTY: 711, the logo for coverME.gov (Affordable Health Coverage for Maine), and social media icons for Facebook, Instagram, YouTube, and Twitter. Below the header is a navigation menu with links for HOME, GET STARTED, LEARN MORE, GET HELP, ABOUT US, and SIGN IN. A dropdown menu is open under GET STARTED, showing options for NEW CUSTOMERS, COMPARE PLANS (highlighted with a red box), and INFORMATION FOR SMALL BUSINESSES. The main content area features a large banner with a scenic autumn forest background. The banner text reads: "A PLAN THAT FITS. A PRICE THAT WORKS." with a credit to "peeterv". Below the banner, it states "Open Enrollment starts November 1st. Preview plans now." Underneath the banner, there are two sections: "Compare Plans" with a subtext "Preview health insurance plans and prices for 2024 by using our Plan Compare tool." and a button "See 2024 Plans"; and "Losing MaineCare?" with a subtext "See if you qualify for the temporary 'Recently lost MaineCare' Special Enrollment Period." and a button "RECENTLY LOST MAINECARE FAQ".



The background is a solid green color with a pattern of wavy, horizontal lines in various shades of green and teal. Interspersed among these lines are small, light-colored dots, creating a textured, organic feel.

# **COVERME.GOV OUTREACH CAMPAIGN**



# OPEN ENROLLMENT CAMPAIGN OVERVIEW

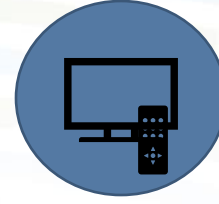
Comprehensive awareness campaign across traditional and digital tactics



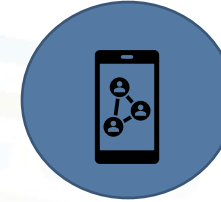
Digital Media



Radio



Television  
Ads



Social Media



Out of home  
Advertising



Search Engine  
Optimization



Earned Media



Direct to  
Consumer



Toolkits



# KEY MESSAGES

- **Re-enrollees:** Health insurance plans – and your needs – can change from year to year, so it's important to look at what options are available for the upcoming year. Open enrollment is the time of year to do just that. Here are some ways to review and shop for plans so you can find the best coverage for your specific needs and budget.
- **New enrollees:** CoverME.gov is THE place for Mainers to choose and enroll in qualified health insurance plans and find financial savings.
- **Creative concept:** Reinforces CoverME.gov as the singular destination for choosing and enrolling in a health insurance plan and accessing financial savings.





# **PARTNERING TO REACH MAINE PEOPLE**

# OUTREACH PARTNERSHIPS

- The Maine CDC Office of Population Health Equity (OPHE) has added funds to the contracts of 15 Community-Based Organizations to support outreach related to the unwinding, including:
  - Provide outreach to their communities about the unwinding
  - Assist them in navigating renewal and transitions of coverage
- The Office of the Health Insurance Marketplace has also increased funding for the CoverME.gov Navigator contract to add capacity for unwinding work, including dedicated technical assistance and support for the CBO grantees.

# HOW YOU CAN HELP: ENGAGING MAINE COMMUNITIES

---

- 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** and updated **Open Enrollment toolkits** with printable and digital outreach materials for partners in multiple languages
  - Unwinding resources are at [MaineCare.gov/unwinding](https://MaineCare.gov/unwinding)
  - Open Enrollment resources are at [CoverME.gov/about-us/partner-resources](https://CoverME.gov/about-us/partner-resources)
- 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?





# THANK YOU!