



NEW ADMINISTRATION, NEW APPROACH TO MEDICAID WAIVERS? WHAT STATES ARE ASKING FOR

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What States Have Asked to Implement

- Elimination of retroactive eligibility
 - With insurance mandate, hospitals and FQHCs doing presumptive enrollment, and eligibility often starting at the beginning of the month, states question why it is needed

What States Have Asked to Implement (continued)

- Payment of monthly premiums
 - Provides incentive to be involved in the purchase of their health insurance
 - Smooths out the “cliff” into an Exchange plan or provider sponsored insurance
 - The amount can be variable based on income

What States Have Asked to Implement (continued)

- Health savings accounts
 - Provides incentive to be involved in the purchase of their care and health insurance
 - Bridge account lets people take the HSA with them when they leave Medicaid to pay for medical expenses
 - A similar idea has worked in the Developmental Disabilities and Aging waivers once called Cash and Counseling but now is referred to as Participant Directed

What States Have Asked to Implement (continued)

- Work Requirements
 - Name is a misnomer
 - Includes working towards education, training, volunteering, and employment
 - Exceptions for people with various medical conditions
 - Applied to non-disabled adults

What States Have Asked to Implement (continued)

- Enrollment into Exchange plan instead of Medicaid
 - A state can pick a federal poverty level (FPL) such as everyone at or above 100% FPL or 55% FPL
 - Can apply to children as well as adults
 - May have cost implications due to often higher premiums in Exchange versus Medicaid

What States Have Asked to Implement (continued)

- Noncompliance penalties
 - If a person does not follow the rules of the program, they will lose Medicaid eligibility for a period of time
 - May have requirements to come back into the program such as payment of missed premiums
 - Creates incentive to work with and within the Medicaid program

What States Will be Asking For

- Letter from the Secretary and Administrator has opened the door to new requests
- They are looking for innovation not just copying what has already been done
- Want to see how to slow the growth of cost in the program
- They are not against coverage

What States Will be Asking For (continued)

- Possibilities include:
 - Narrow networks
 - Limiting or excluding certain nonmedical benefits like non-emergency transportation
 - Limited benefits such as behavioral health only
 - Block grants
 - Other new and innovative ideas