### **Agenda**

- Medical renewals updates
  - Current status
  - Timeline for remaining renewals
  - Upcoming renewal changes
- Marketplace Unwinding Special Enrollment Period update
- OHP Bridge: What to expect
- Oregon Summer EBT
- Questions and answers
- Future partner webinars
- Resources for partners

# Winding down the COVID-19 Public Health Emergency (PHE) Partner Webinar

Hosted by Oregon Department of Human Services (ODHS) and Oregon Health Authority (OHA)

May 14, 2024









### Language and disability access

- We will share today's material at the May 30 Spanish webinar.
- For live captioning, please click on the "cc" button located at the bottom of your screen.
- For real time interpretation to American Sign Language, please see the pinned video on your screen.

### **Zoom webinar tips**



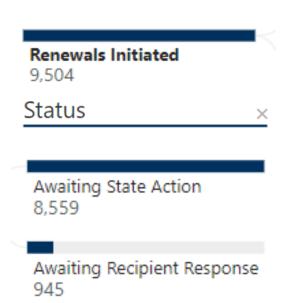
Use the Q&A function to ask questions at any time.

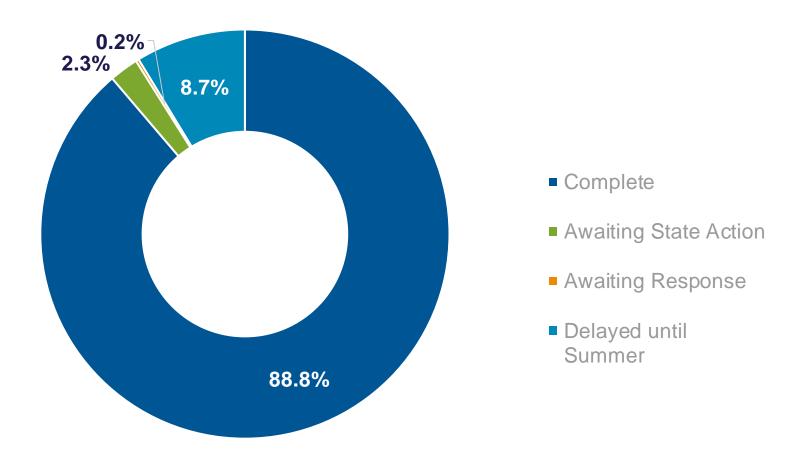
- We will spend the last 15 minutes answering questions.
- We will follow up on any questions we cannot answer today.
- If you would prefer to ask your question verbally, please ask to be unmuted in the Q&A box.
- This webinar is being recorded.
  - It will be shared on our webinars page at KeepCoveredPartners.Oregon.gov as soon as possible.

# Medical renewal updates

Current status; timeline for remaining renewals

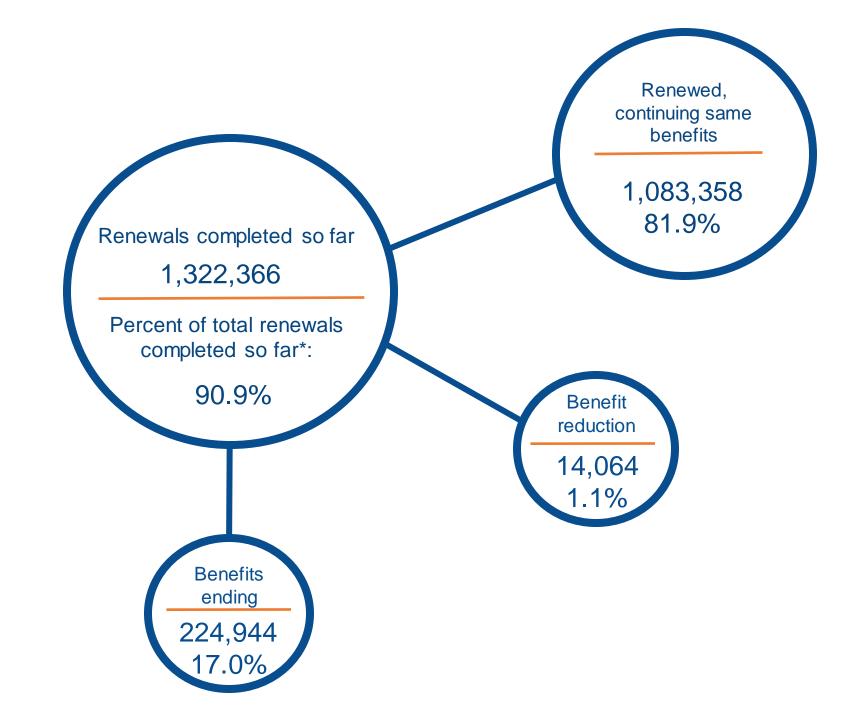
### Almost 91 percent of renewals complete



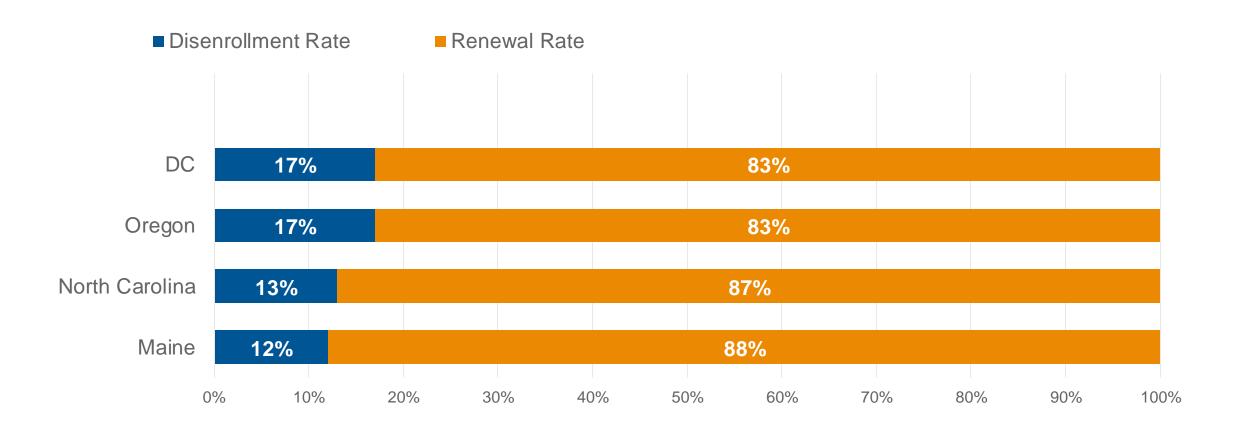


# Renewal Outcome Summary Completed renewals as of

05/06/2024



### Oregon has the third highest renewal rate

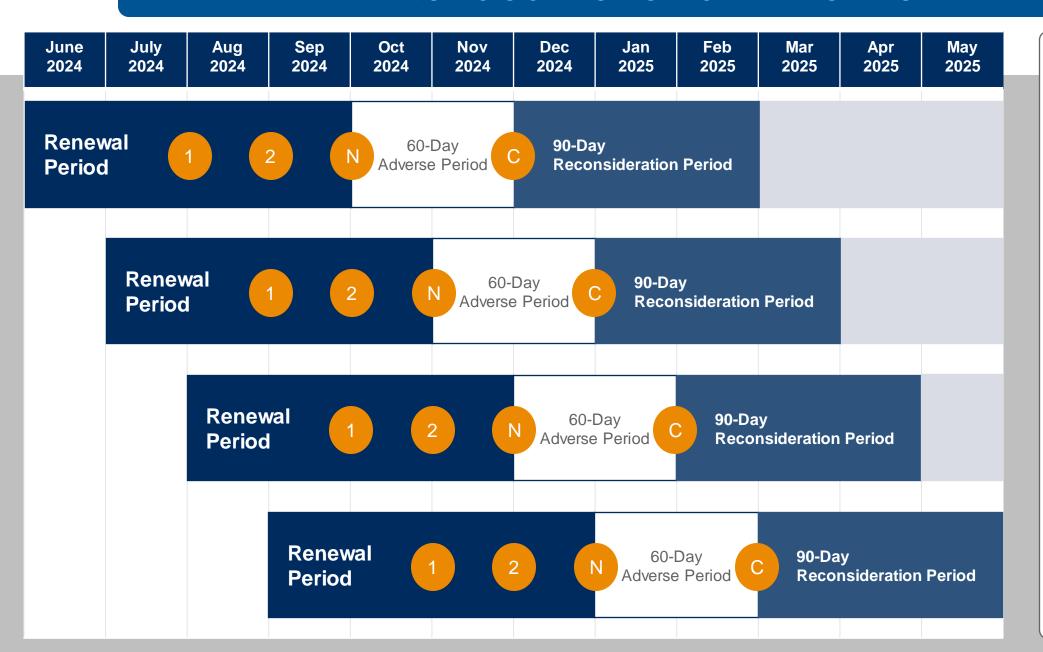


SOURCE: KFF Analysis of State Unwinding Dashboards and Monthly Reports Submitted to CMS <a href="https://www.kff.org/report-section/medicaid-enrollment-and-unwinding-tracker-overview/">https://www.kff.org/report-section/medicaid-enrollment-and-unwinding-tracker-overview/</a>

### Remaining renewals

- 123,000 remaining pandemic unwinding renewals over summer include:
  - Some people who have Oregon Supplemental Income Program-Medical (OSIPM).
     OSIPM provides OHP coverage to people who are legally blind, have a disability, and/or are 65 or older with limited income and financial resources.
  - Some people whose benefits were restored or whose renewals were rescheduled as part of a federal request to review automated renewal processes.
  - All the other household members on cases with a member in the above groups
- Other non-unwinding renewals have resumed in limited numbers.
  - These people are heading in to their second renewal since April 2023.
  - Oregon is in the process of moving to 2-year renewal cycles for most members aligning with continuous eligibility periods and is taking steps to prevent unnecessary renewals.

### **Extended Renewal Timeline**



#### Interactive Key

- 1st Reminder Notice
- 2nd Reminder Notice
- Notice of Closure
- Renewal Closure

Renewal Period

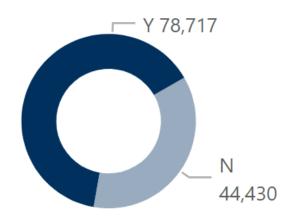
60-Day Adverse Period

90-Day Adverse Period

### Remaining renewal demographics

- Higher numbers are over age 65 and/or have disabilities compared to the overall OHP population.
  - 64 percent have a disability
  - 43 percent are over 65 years old
- Some of these members' benefits previously closed or reduced, then restored so notices could be updated to provide more information about reasons for closure.
  - If income and financial resources have not changed, we would expect the same outcome
- Spreading out renewals allows for more support:
  - 25 to 34 thousand renewals per month is significantly fewer than earlier in the unwinding
  - Members who have a case manager through their longterm services and supports will receive outreach

### **Disability Status**



# Upcoming renewal changes

### **Introducing definitions:**

 Passive Renewals: When a case comes up for renewal, the "passive" or "automated" renewal process can verify the information we have on file, then renew the member.

 Active Renewals: Renewals that cannot be passively renewed are active renewals. These require a response and signature. All requests for information are now included in the renewal notice and are hard pends, except for citizenship/immigration.



### Turning feedback into improvements

- Responses to feedback themes from the Public Health Emergency Unwinding period:
  - Hard to understand our notices and find the relevant information
  - Members needed more information about the reasons for closure
  - Overwhelming number of notices
  - Confusion when requests for information are split into two letters
  - Confusion about passive renewals where responses are also required
  - People losing coverage did not receive a window to respond
- Response to federal government request for 30+ states to address an issue with passive renewal processes
- Keep letting us know your feedback about the new process and notices!

### **Core changes**



### **ONE** Eligibility system changes for renewals

Updated to handle passive renewals individually instead of by case



### Medical renewal process

- No longer allowing terminations or reductions without providing the individual a chance to review and confirm case information
- Changes to requests for information at renewal



### **Notice improvements**

- Single renewal notice replacing previous passive and active renewal notices
- Changes to make medical eligibility and renewal notices easier to read and to give more details about decisions

### Passive renewals at individual level

Fixing an issue found in 30 states' renewal process

#### Previously:

- When system attempted to passively renew a household, if one member of the household was unable to passively renew, the whole household would get an active renewal packet and need to respond.
- If they did not respond, benefits for all members of the household would close, including members who could have been passively renewed.

#### Going forward:

- System can individually separate actions required within a household.
- This will make sure individuals in the household who can be renewed without a required response can keep coverage even if other members of the household do not respond to their active renewal.

### Renewal process changes

- Single renewal notice
  - Replacing current passive and active renewal notices
  - No longer having a separate pend notice at renewal
  - No longer using the "renewal packet" as it exists today

- More people will be asked to respond before closing benefits
  - Rather than automatically terminating benefits when someone is over income, system will ask member to verify everything on file is correct
  - Response window and reminder notices will help more people keep benefits if something has changed and they should still be eligible

### Fewer passive renewals with requests

- Temporarily approving benefits while requests for information are resolved makes a critical difference to new members, but offers little benefit during renewals and can be confusing.
- Going forward most renewal notices requesting information will just ask for the required proof, rather than telling the member they have been renewed and also need to respond.

- This will not apply to requests for citizenship or immigration information.
  - Notices in this situation will continue to say members were temporarily renewed and need to submit information or potentially lose benefits.
  - Clarified notices for remaining situations where this process is required

### **Notice changes overview**

- Design changes to make renewal and eligibility notices easier to read
  - Summary of important information up front on page 1
- Reduced scenarios when notices will trigger after reporting a change if it doesn't affect eligibility
  - For example: If someone reports an income change and they remain eligible for the same program after the update, an eligibility notice will not be sent.
- More focus on benefits level rather than specific program
- More details when a person is closed or reduced due to being over-income or over-resource

### Notices: Page 1 summaries

- Changes to renewal notices as well as eligibility notices
- Color-coded summary of changes and required actions now up front on page 1
- One box per member of the household summarizing the outcome and/or actions needed for that individual





#### **Medical Renewal Notice**



We used the information we have in our system to check if your household is eligible. A summary of the results for each member of the household requiring a renewal is below:





### **Notices: Medical Benefits Overview**

- One benefits overview page per member of the household
- Focuses on Continuous Eligibility periods rather than renewal dates
- Descriptions emphasize medical benefit type rather than program
  - OHP Plus language displays for most OHP programs, including Healthier Oregon and people who have both OHP and Medicare
  - Different language for OHP Bridge and Medicare Savings Programs

### Medical Benefits Overview

#### **Medical Benefit Overview for**

(Under 1 year)

These are this person's medical benefits. They begin on the 'Benefit Start Date'.

Medical Benefit	Decision	Benefit Start Date	Benefit End Date	Reason
OHP Plus (Full Medical)	Benefit Approved	07/01/2024	08/31/2024	This person was found eligible
OHP Plus (Full Medical)	Benefit Approved	09/01/2024	No Current End Date	This person was found eligible

Continuous Eligibility Period: 09/01/2024-08/31/2029

**MAGI Child - under age 1** (07/01/2024 - 08/31/2024) is for children up to 1 year old: 410-120-1210; 410-200-0415; 410-120-0006

**MAGI Child - age 1 through 18** (09/01/2024 - No Current End Date) is for individuals ages 1-18 years old: 410-120-1210; 410-200-0415; 410-120-0006

#### What is Continuous Eligibility?

The Continuous Eligibility Period is the period of time when someone can keep their medical benefits even if something changes. An example of a change is that someone gets more income.

#### What does OHP Plus cover?

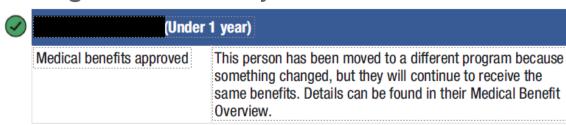
OHP Plus covers services such as regular check-ups, prescriptions, mental health care, addiction treatment, basic dental care and vision services. If this person is pregnant, in their post-partum period, or under 21, they have additional dental and vision coverage. For more information about program benefits, see OAR 410-120-1210.

### New program move explanations

- Example Notice:

   a child turns 1 and moves from
   "MAGI Child under age 1," to
   "MAGI Child age 1 through 18."
- This is a move between programs within the same OHP Benefit Category.
- Page 1 summary now explains: "they will continue to receive the same benefits"

Page 1 Summary:



Individual Overview:



#### Medical Benefit Overview for (Under 1 year)

These are this person's medical benefits. They begin on the 'Benefit Start Date'.

Medical Benefit	Decision	Benefit Start Date	Benefit End Date	Reason
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### Reasons for closure

 Notices provide more specific information about income/resources used when someone is ineligible based on being over-income or over-resources.

- Instead of just saying you have "countable income over program limits," updated notices will tell the individual:
  - The total amount of income counted when determining eligibility,
  - The program income limit for their family size, and
  - Which Oregon Administrative Rule has information on the program income requirements.

### Clarifying temporary approvals

- Notice more clearly states when benefits are temporarily approved.
   Examples of when this might occur:
  - Request for verification of income
  - Requests for immigration or citizenship information during renewals

[Name] [Address] Earliest Action Required by 09/07/2024

#### **Medical Renewal Notice**



We used the information we have in our system to check if your household is eligible. A summary of the results for each member of the household requiring a renewal is below:



#### [Name]

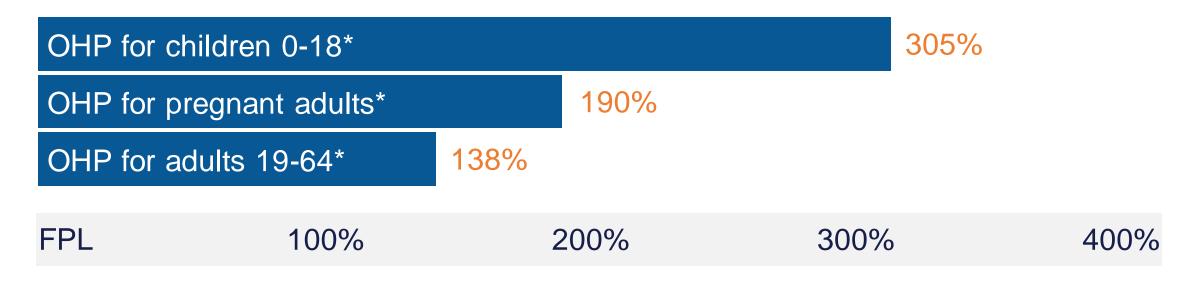
Medical benefits have been temporarily approved to give you time to provide more information or proof that is needed for this person.

This person will temporarily receive medical benefits, but a response is needed. The details about these benefits can be found in their Medical Benefit Overview. These benefits need information or proof.

## Marketplace Unwinding Special Enrollment Period update

Special Enrollment Period extended through Nov. 30, 2024

### OHP vs. Marketplace Income Eligibility



Potentially eligible for OHP

Premium tax credits (no upper income limit to qualify)

Cost-sharing reductions

250%

Members of federally recognized Tribes

Zero cost-sharing

300%

Limited cost-sharing

### **Marketplace Enrollment Periods**

# Open enrollment period (OEP)

**Apply for coverage** 

NOV. 1 JAN. 16

For the next plan year

# Special enrollment period (SEP)

**Apply for coverage** 



For the current plan year





Birth/adoption

Loss of coverage



Turned 26



Immigration/citizenship



Change in income



Moving



Leaving incarceration

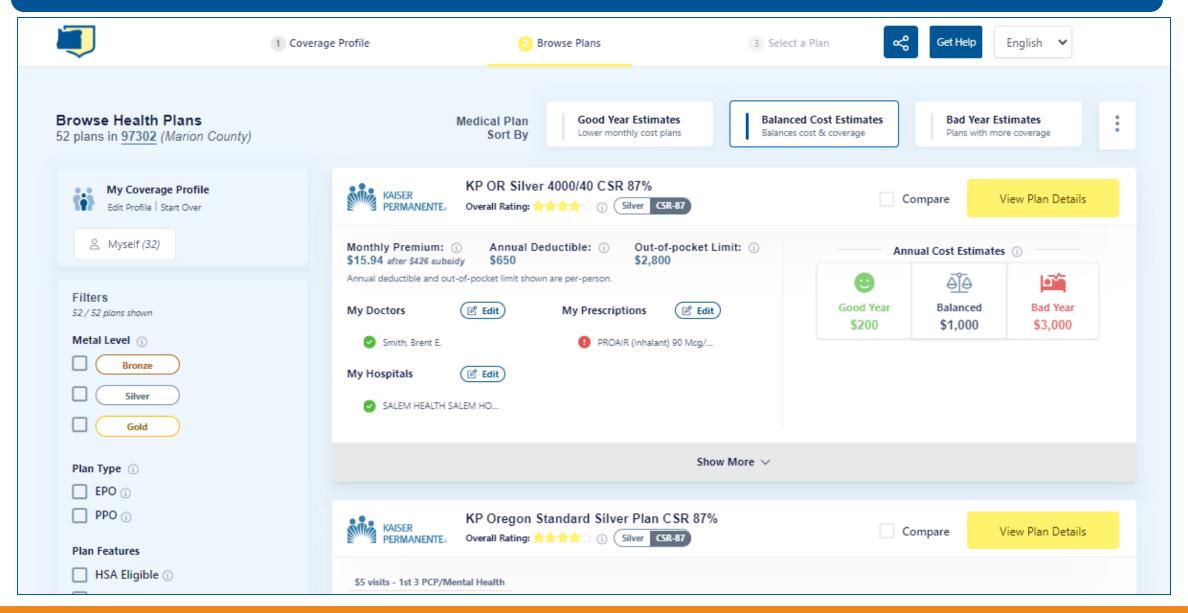


Marriage

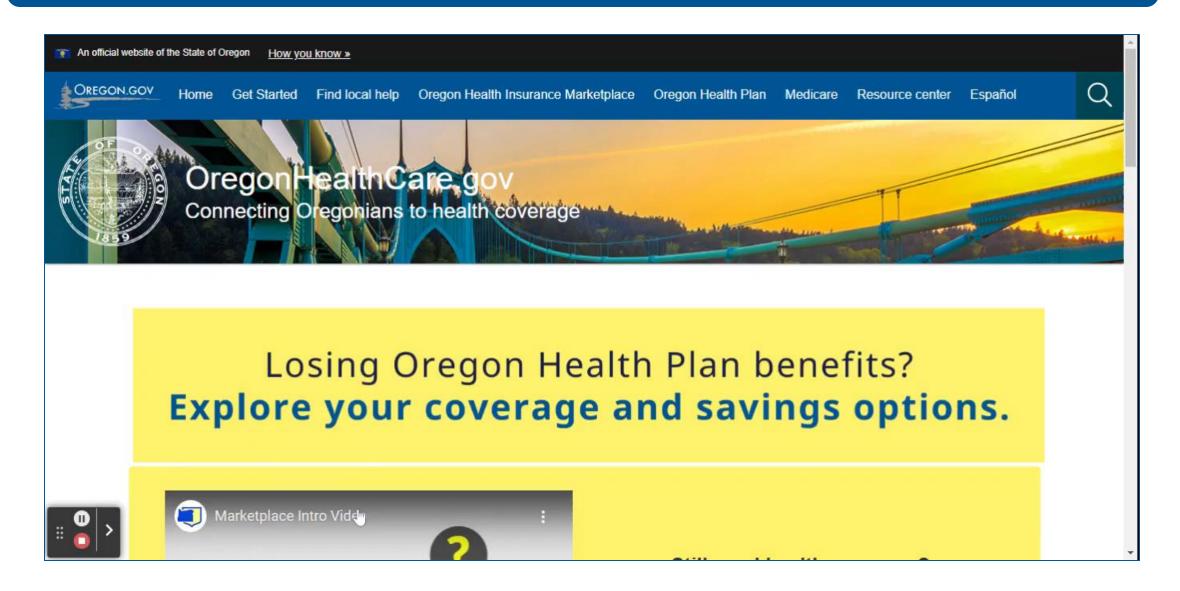
### **Unwinding Special Enrollment Period (SEP)**

- Update: March 31, 2023, through Nov. 30, 2024
- Available to Marketplace-eligible individuals who:
  - Submit a new application or update an existing application between March 31, 2023, and Nov. 30, 2024,
  - Answer "Yes" to the application question asking if their Medicaid or CHIP coverage ended recently or will end soon, and
  - Attest to a last date of Medicaid or CHIP coverage between March 31, 2023, and Nov. 30, 2024.
- Individuals will not be required to submit documentation of a qualifying life event to be eligible for this SEP.
- Coverage starts the first of the month following enrollment.

### Window Shopping Tool: OregonHealthCare.gov/WindowShop



### Find Local Help Tool: OregonHealthCare.gov/GetHelp



# Coming soon: OHP Bridge

### What's OHP Bridge?

- OHP Bridge is a new benefit for adults with higher incomes. People who get OHP Bridge must:
  - Have income up to 200 percent of the federal poverty level,
  - Be 19 to 64 years old,
  - Not have access to other affordable health insurance, and
  - Have an eligible citizenship or immigration status to qualify.

- OHP Bridge is almost the same as OHP Plus.
- OHP Bridge is free coverage with no member costs like copays or deductibles.

### Who will enroll in OHP Bridge over the next few years?

### People Moving From being <u>Uninsured</u>

New members can apply starting July 1.

### **People Moving From Marketplace**

People currently covered in the Marketplace with income between 138-200% FPL will move to OHP Bridge gradually over the course of 3 years.

### People Moving From Oregon Health Plan

People with income 138-200% FPL kept OHP following the end of the pandemic emergency. Most will move to OHP Bridge on July 1.

Total: ~102,100

11,300

35,800

55,000

### Partner training and new materials

- OHP Bridge partner training will be available on-demand starting
   May 15 via Trackstar at:
  - English <u>orhim.info/BridgeTraining</u>
  - Spanish <u>orhim.info/CapPuente</u>
- An FAQ is now available on the OHP Bridge web page. Additional materials such as a toolkit and flyers will also be available soon:
  - English OHP.Oregon.gov/Bridge
  - Spanish <u>OHP.Oregon.gov/Puente</u>
- Assisters and community partners can submit questions to the OHP Bridge team via <a href="mailto:ohpbridge@oha.oregon.gov">ohpbridge@oha.oregon.gov</a>.

# Coming soon: Oregon Summer EBT

Nutrition program for school-age children

### Summer EBT will help shrink the summer hunger gap

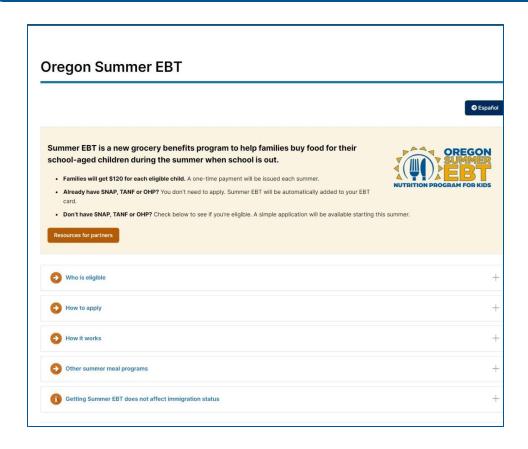
Summer EBT is a new grocery benefits program to help families buy food for their school-age children during the summer when school is out.

- Starts in Summer 2024; date to be announced
- Provides \$120 for each eligible child
- Benefits are issued in one payment on an Oregon EBT card
- School-age children participating in SNAP, TANF or OHP are automatically enrolled
- Children who are not participating in public assistance programs and attend schools with free- or reduced-price meal programs may apply if they meet financial requirements

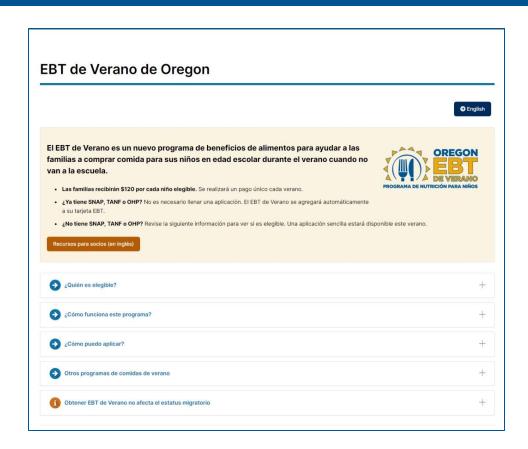


Summer EBT will serve an estimated 294,000 Oregon children with a total annual issuance of \$35.3 million in food benefits.

### Learn more about Oregon Summer EBT



sebt.oregon.gov



ebtv.oregon.gov

### **Question and answer session**

- Use the Q&A function to submit your questions!
- If you would prefer to ask your question verbally, please ask to be unmuted in the Q&A box.
- We will respond in writing to any questions that we cannot answer today.
- Questions and answers from past webinars are also posted at KeepCoveredPartners.Oregon.gov (click "Webinars").

# Future partner webinars

Oregon Health Update: News and conversations supporting Oregon's health coverage partners

### **Joint Community Partner Office Hours**

Ask additional questions about PHE Unwinding and share your experiences, so we can better prepare for the needs of people in Oregon.

### **Upcoming Office Hours at 1 p.m. Pacific Time:**

- May 14, 2024
- June 11, 2024
- July 9, 2024

Register for the full office hour series

View material and recordings from past office hours



### Oregon Health Update series begins June 2024

- Starting next month, OHP and Marketplace updates will continue in a new webinar series, Oregon Health Update.
- Partners can ask questions, make suggestions, as well as share feedback and experiences to help better serve people in Oregon.

- Upcoming months will focus on:
  - Remaining Unwinding renewals
  - OHP Bridge
  - All the other changes happening

### **Upcoming webinars**

- May Unwinding Office Hours: This afternoon at 1 p.m.!
  - Topic: OHP Bridge Campaign Preview and Feedback

Spanish Partner Webinar: May 30 at 10 a.m.

- June Oregon Health Update links coming in post meeting email
  - English: June 11 at 10 a.m.
  - Spanish: June date to be determined

### Partner resources

How to help members respond to renewal notices

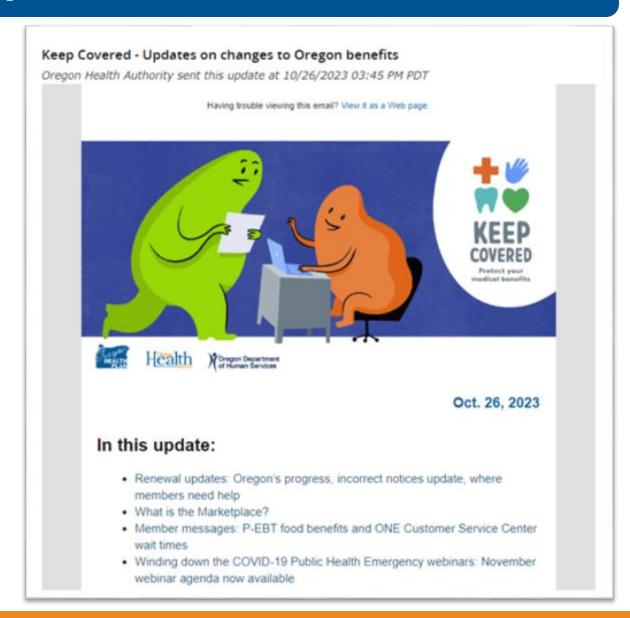
### **Partner Toolkit**

- The <u>Partner Toolkit</u> has messaging to help you guide members to the help and next steps they need to take to:
  - Respond to their renewal letters, or
  - Find other coverage if they no longer qualify for OHP.
- Find the toolkit in 14 languages at KeepCoveredPartners.Oregon.gov.

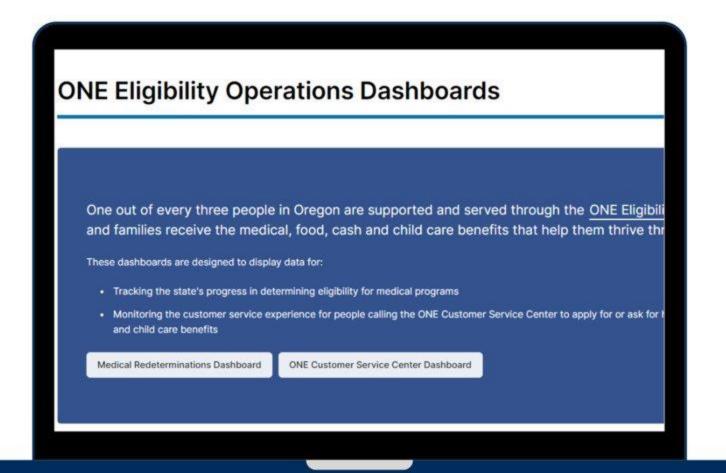


### **Keep Covered partner newsletter**

- Every other month, get updates about:
  - Webinars
  - Renewal progress
  - Changes to food or medical benefits
  - Information to share with members
- Sign up for free text or email updates



### Dashboards at Benefits.Oregon.gov





Two dashboards at **benefits.oregon.gov.**Scan the QR to go to the webpage.

# Thank you for attending!

Email us or use the webform to let us know what you would like to learn at future partner webinars.