

# Streamlined Renewals

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On the Road to 2014:  
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# Why Focus on Renewals?

- A number of studies have found that many children and adults lose coverage at their renewal, despite remaining eligible, because of paperwork requirements.
- States routinely report that these individuals later reapply, often within just a few months of losing coverage.
  - In many states the renewal processes requires a new application and documentation
- This churning on and off coverage is administratively burdensome for the Medicaid and CHIP agency and often leads to disruptions in care.

# Periodic Redeterminations (§§435.916 and 457.343)

For individuals whose eligibility is based on MAGI:

- Eligibility must be redetermined once every 12 months
- Most States already have 12 month renewal periods for children and parents
  - All but 2 States have a 12 month renewal period for children
  - 45 States including DC also provide 12 month renewal periods to parents
- Requiring individuals to renew once per year will increase stability of coverage and reduce administrative costs

# Redetermining Eligibility

- The agency must make a redetermination of eligibility, without requiring information from the individual, if it is able to do so based on the information in the account or other more current information available to the agency.
- If the individual is determined to be eligible based on the information:
  - Agency must provide a notice
  - Cannot require that the notice be signed and returned

# Redetermining Eligibility

If the individual cannot be determined to be eligible based on the available information:

- The agency must provide the individual with –
  - A pre-populated renewal form
  - At least 30 days from the date of the renewal form to respond
  - The ability to respond to the renewal form online, over the telephone, by mail and in person
  - Notice of the agency's decision
- The agency must verify the information provided by the individual

# Redetermining Eligibility

- If an individual is terminated for failing to respond to the renewal form and the individual subsequently responds to the agency within a reasonable period, the agency must reconsider eligibility in a timely manner.
- If an individual is found ineligible for Medicaid, the agency must assess the person for eligibility through one of the other insurance affordability programs and transmit the electronic account and any relevant information to the appropriate program,

# Other Proposed Changes

- Procedures for reporting changes
  - Changes may be reported online, over the telephone, by mail and in person
- Individuals whose eligibility is determined on a basis other than MAGI
  - Not proposing to amend section 435.916(b)
  - We seek comment as to whether any of the renewal procedures proposed for the MAGI population should be applied for this population



# Building on State Initiatives

- ❖ Louisiana: Makes it easy to renew coverage without a paper form and over the phone, and uses existing data from other databases to determine eligibility
  - ✓ Reduced the percentage of children losing coverage at renewal to less than 1%