# Post-Pandemic Health Programs Fact Sheet

The COVID-19 public health emergency (PHE) ended May 11, 2023.

- The PHE provided several pandemic-era flexibilities, including Medicaid's continuous enrollment policy
- This document will explain the Medicaid continuous enrollment "unwinding" process, how to get healthcare coverage if disenrolled from Medicaid, and resources for affected individuals

Last Updated: 05/8/2023

## End of Medicaid's Continuous Enrollment

Enacted by the Families First Coronavirus Response Act of 2020, the Medicaid Continuous Enrollment Provision prevented states from disenrolling individuals from Medicaid, even if they no longer qualified, to expand and provide adequate health care coverage during the pandemic.

The Continuous Enrollment Provision terminated on March 31, 2023, beginning the "unwinding" process. The Connecticut Department of Social Services (CT DSS), in partnership with Access Health CT, is reviewing Medicaid (HUSKY Health Programs) enrollment eligibility and will provide constituents with Medicaid redeterminations until March 31, 2024. The state will notify individuals if they are eligible to re-enroll in Medicaid or another health care plan.

#### **HUSKY Health Programs**

HUSKY A: Medicaid for children, teens, parents, relative caregivers, and pregnant women;
HUSKY B: Children's Health Insurance Program (CHIP) for children and teens up to age 19
HUSKY C: Medicaid for adults 65 and older and adults with disabilities, including long-
term services and supports (LSS) and Medicaid for Employees with Disabilities;
HUSKY D: Medicaid for low-income adults without dependent children.

# How to Prepare for Renewal Process

Constituents who are enrolled in HUSKY Health should ensure that their contact information is up to date with Connecticut's Department of Social Services and wait for the agency to conduct redetermination of eligibility and for further guidance. You do not have to act until you receive a renewal form; the unwinding period will continue until March 2024.

#### 1. Update contact information

- Make sure your current mailing address, phone number, email, and other contact information is accurate so you can receive updates about your Medicaid or CHIP coverage
  - For HUSKY A, B and D Members: Visit <u>Access Health CT</u> or call 1-855-805-4325
  - For HUSKY C Members: Visit <u>Connecticut Department of Social Services</u> (DSS) or call DSS at 1-855-626-6632

#### 2. Check the mail

- o You will receive a renewal form in the mail 45 days before your coverage will end
- The letter will inform you if you need to complete a renewal form to determine if you are still eligible for Medicaid or CHIP or refer you to other health plan options

#### 3. If you receive a renewal notice, complete the form

- o Fill out the form and return it immediately to help avoid a gap in your coverage
  - For HUSKY A, B, and D Members: Visit <u>accesshealthct.com</u>
  - For HUSKY C Members: Visit <u>mydss.ct.gov</u>
- You will be notified if your HUSKY health coverage is renewed or if you qualify for other health insurance through the mail

# What if I No Longer Qualify?

If you are denied eligibility for HUSKY Health, you can find **health care coverage through**Connecticut's Health Insurance Marketplace, Access Health CT, during the Special

Enrollment Period by contacting:

	ccess Health CT (https://www.accesshealthct.com/get-help/)
□ c	alling 1-855-805-4325
□ G	oing In-Person:
_	- Farallment Leastions

- Enrollment Locations
- Enrollment Events
- AccessHealthCT.com/Get-Help

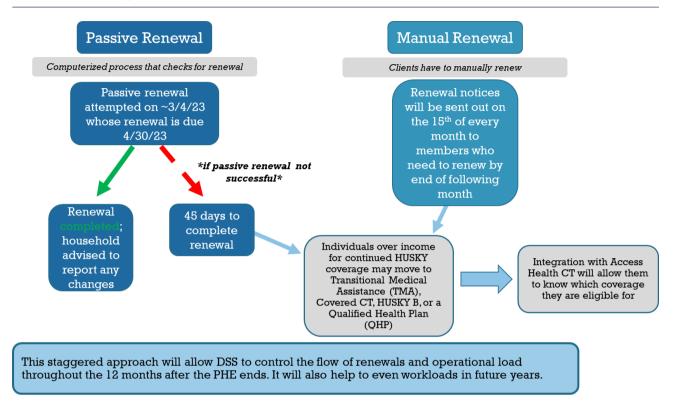
The Unwinding SEP is open between March 31, 2023, and July 31, 2024.

# Unwinding Special Enrollment Period (SEP)

The "Unwinding" Special Enrollment Period (SEP) is the window of time to enroll in health or dental insurance through Access Health CT for qualified individuals who lose Medicaid or CHIP coverage due to the end of the PHE Medicaid Continuous Enrollment Provision. **The SEP** 

will allow individuals and families to enroll in Marketplace health insurance coverage outside of Connecticut's open enrollment period.

# Pathways for HUSKY Renewal



# Other Health Care Coverage Options

Individuals and households that are no longer eligible for HUSKY due to increased income will be automatically evaluated for the following programs and notified via mail on how to enroll:

- <u>Transitional Medical Assistance Program (TMA)</u>
- Access Health CT's Covered CT Program
- Other Qualified Health Plans (QHP) determined by your income

### Transitional Medical Assistance Program

Children and their parents or caretakers that are HUSKY A Members with increased earned income exceeding HUSKY A eligibility may be able to extend their HUSKY A benefits for one-year.

- CT t Department of Social Services estimates that 51% of the total manual renewal population who are over income may be eligible for TMA.\*
  - \*Note: This estimate does not include children children may stay on HUSKY A up to 201% FPL even if parent/caretaker is over 160% FPL; qualify for HUSKY B (CHIP) up to 323% FPL; and, if over income for HUSKY B, would likely qualify for TMA.

### Covered CT Program

<u>Covered CT</u> is a new Medicaid Demonstration Program that **offers no-cost health, dental, and non-emergency medical transportation coverage to qualifying Connecticut residents aged 18-64.** 

**Eligible residents can apply and enroll at any time during the year.** There does not have to be a qualifying life event to enroll.

You can find more information here and below:

- Find out how to enroll in Covered CT here
- Complete an application at <a href="AccessHealthCT.com">AccessHealthCT.com</a> or call 1-855-789-2428

To qualify for Covered CT Health, residents must:

Have household income up to 175% FPL and be ineligible for HUSKY/Medicaid due to income
 Be eligible for financial help to purchase health insurance on the state Health Insurance Exchange (Access Health CT) and use 100% of available Advanced Premium Tax Credits and Cost-Sharing Reductions
 Enroll in a silver-level Qualified Health Plan offered through Access Health CT

#### 2023 Covered CT Income Guidelines

Household Size	1	2	3	4	5	6	7	8
Income limit to qualify	\$25,515	\$34,510	\$43,505	\$52,500	\$61,495	\$70,490	\$79,485	\$88,480

### SNAP and TANF

### Supplemental Nutrition Assistance Program (SNAP) Flexibilities

Check SNAP eligibility here or at <a href="https://portal.ct.gov/dss/SNAP/">https://portal.ct.gov/dss/SNAP/</a>

**After May 11:** All households will see a reduction of at least \$95 in SNAP benefits due to the end of the SNAP Emergency Allotment, periodic reporting will be required, interviews will be held at application and renewal for most households, there will be limited eligibility for college students, able-bodied dependents (ABAWD) work requirements will begin again for certain households in December 2023.

### Temporary Assistance for Needy Families (TANF)

 Check CT Department of Social Services to learn more here or at https://portal.ct.gov/DSS/Common-Elements/How-to-Apply-for-Services Eligibility for this program will change, but certain families will be eligible for an exemption or extension. Families should receive notices in mid-April 2023 that they need to apply for an extension before May 11, 2023. Residents will have 40 days to complete the extension application before assistance ends.

### Additional Resources

#### <u>Husky Health Programs</u>

- https://portal.ct.gov/HUSKY/How-to-Qualify
- HUSKY Health Continuous Enrollment Unwinding FAQ
- HUSKY A, B, and D:
  - o Call 855-805-4325
- HUSKY C and Medicare Savings Program:
  - Connecticut Department of Social Services (DSS) at https://www.mydss.ct.gov/dmg/#home or call DSS at 1-855-626-6632

Access Health CT at accesshealthct.com/find-a-plan/ or call 1-855-789-2428

Check for updates online at https://portal.ct.gov/husky