

# Frequently Asked Questions

The questions and answers below, as well as website links, are meant to inform our partners and provide resources where beneficiaries can get more information.

## ***What is the public health emergency (PHE) and how does it affect North Carolina Medicaid and NC Health Choice beneficiaries?***

In January 2020, the federal government declared a public health emergency (PHE) due to COVID-19. For Medicaid, the PHE allowed beneficiaries to keep their health coverage during the pandemic, even if someone's eligibility changed. The PHE also helped health care providers keep their practices running so they could deliver care to Medicaid beneficiaries.

While we do not know when the PHE will end, NC Medicaid wants to help beneficiaries and providers understand any potential impacts and steps they can take to be ready.

## ***How will the end of the PHE affect NC Medicaid coverage?***

Throughout the pandemic, North Carolina DSSs have continued to conduct eligibility redeterminations, but most beneficiaries did not have their coverage terminated or reduced, per federal guidance. We do not know when the PHE will end, but when it does, all beneficiaries will be redetermined for Medicaid eligibility and those who are no longer eligible will have their coverage terminated. The eligibility requirements for Medicaid have not changed. Here is what we know now:

- Federal partners have indicated that states will receive a 60-day notice before formally ending the PHE.
- Following the end of the PHE, states must redetermine eligibility for all Medicaid members over a 12-month period.
- **NC Medicaid will not take action to terminate or reduce benefits without making efforts to contact or assist beneficiaries through the eligibility redetermination process.**
- Beneficiaries who have coverage for COVID-19 testing, treatment and vaccination only will immediately lose coverage and be referred to the Health Insurance Marketplace. Please note that the MCV limited coverage is for COVID-19 vaccination, testing, and treatment only. Those with full Medicaid benefits will continue to be covered for COVID-19 related health services.

## ***What should beneficiaries do now?***

- If there have been changes to personal information, beneficiaries should:
  - Call or visit their [local DSS office](#) and report all changes to ensure they do not miss any information about their Medicaid coverage. Examples of changes may include:
    - Mailing and physical address
    - Phone number
    - Email address
    - Household size
    - Income
    - Job/employment

*Note: If there have been no changes to personal information, no action is needed.*

- Check their mail.
- Follow NC Department of Health and Human Services (NCDHHS) on [Facebook](#), [Twitter](#), [Instagram](#), [LinkedIn](#), and [YouTube](#).

## ***What should providers do now?***

- Check beneficiary eligibility in NCTracks before each visit.
- Check the [NC Medicaid COVID-19 Guidance and Resources webpage](#) and review [Medicaid provider bulletins](#) frequently for the most up-to-date information.

## ***What will happen if there is a change to a beneficiary's NC Medicaid eligibility?***

Per federal guidelines, states will have 12 months to determine whether Medicaid beneficiaries are still eligible for coverage. NC Medicaid does not yet know when this process will start but will not terminate or reduce benefits without completing a full eligibility determination. We want all eligible North Carolinians to be covered and stay covered. If coverage continues, beneficiaries will receive a notice in the mail. If a beneficiary no longer qualifies for Medicaid services, they will receive:

- Notice of when their Medicaid coverage will end
- Information on how to request an appeal
- Information about the Health Insurance Marketplace and other affordable health care coverage options

## ***What are other health care coverage options?***

- In North Carolina, several non-profit organizations offer free, in-person assistance with health insurance applications. To schedule an appointment, please call 1-855-733-3711 or go online to [NC Navigator Consortium](#).

- Those who are not eligible for Medicaid or NC Health Choice may be eligible for health insurance – and receive help paying for it – through the [Health Insurance Marketplace](#). Learn more by visiting the Health Insurance Marketplace online or calling 1-800-318-2596.
- After applicants complete an application, the Health Insurance Marketplace will tell them if they qualify for health care coverage and financial help.

### ***Where can beneficiaries get more information?***

- NC Medicaid will keep beneficiaries up to date through mailed notices, the [NC Medicaid COVID-19 Guidance and Resources webpage](#), [NC Medicaid Beneficiary webpage](#), [NC Medicaid Beneficiary Portal](#) and NCDHHS social media. A beneficiary should contact their [local DSS](#) to **make sure personal and household information is up to date so they get important information.**