## NC Department of Health and Human Services Division of Health Benefits (NC Medicaid)



# **Continuous Coverage Unwinding** (CCU) Update

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#### **September 2023 Terminations, including Recertifications and Reported Changes**

	Total Losing Coverage effective Sept. 1, 2023	% of Total Losing Coverage effective Sept. 1, 2023	+/- Prior Month	% Overall Medicaid Population, August 2023	Procedural Terminations	% Procedural	% of Total Procedural	Categorical Terminations	% Categorical	% of Total Categorical	Reduced Benefits
Overall	49,278	100%	1,968	1.7%	33,414	68%	100%	15,864	32%	100%	7,12 3
Families and children	33,620	68%	1,268	1.1%	24,125	72%	72%	9,495	28%	60%	5,99 4
Limited benefits	11,040	23%	(40)	0.4%	7,198	65%	22%	3,842	35%	24%	-
Other	4,618	8%	740	0.1%	2,091	45%	6%	2,527	55%	16%	1,12 9
Adults > 21	28,805	58%	1,353	0.9%	18,768	65%	56%	10,037	35%	35%	5,96 4
Children < 21	20,473	42%	615	0.7%	14,646	72%	44%	5,827	28%	28%	1,15 9
Mandatory Standard Plans	31,837	65%	1,258	1.1%	23,080	72%	69%	8,757	28%	55%	5,33 4
Tailored Plan Eligible	1,887	4%	114	0.1%	1,283	68%	4%	604	32%	4%	45 8
NC Medicaid Direct	15,399	31%	591	0.5%	8,925	58%	27%	6,474	42%	41%	1,31 7
Tribal	155	0%	5	0.0%	126	81%	0%	29	19%	0%	1 4

#### **Top Reasons for Terminations**

	Total Losing Coverage	% Beneficiaries Losing Coverage	Procedural/ Categorical
Failure to provide requested information/apply for all benefits	32,472	66%	Procedural
Change in Income/Resources	3,574	7%	Categorical
Out of State	4,899	10%	Categorical
Deceased	2,352	5%	Categorical
Asked that Medicaid be stopped	1,590	3%	Categorical
Unable to locate beneficiary	942	2%	Procedural
Other	3,449	7%	Categorical
Total	49,728	100%	

#### **September 2023 Net Enrollment**

Full Benefits	(A) August Enrollment	(B) Terminated	(C) Transfer - Partial to Full Benefits	(D) Transfer - Full to Partial Benefits	(E) Transfer Out (No Benefit Change**)	(F) Transfer In (No Benefit Change**)	(G) Added	(H) September Enrollment	(I) Net Change (H) - (A)
Aged	155,802	(2,029)	580	(482)	(39)	1,019	870	155,721	(81)
Blind/Disabled	304,130	(2,231)	1,031	(661)	(1,124)	303	1,066	302,514	(1,616)
Non-Disabled Adults	456,593	(12,080)	1,468	(4,162)	(244)	2,474	4,408	448,457	(8,136)
Children	1,392,803	(20,860)	100	(1,566)	(2,547)	201	16,592	1,384,723	(8,080)
Legal Immigrants	49,032	(913)	46	(39)	(109)	66	1,486	49,569	537
Total Full Benefits	2,358,360	(38,113)	3,225	(6,910)	(4,063)	4,063	24,422	2,340,984	(17,376)
Partial Benefits									
Family Planning	444,042	(10,062)	(2,834)	6,314	(262)	110	8,299	445,607	1,565
Partial Duals	83,516	(747)	(338)	557	(203)	361	497	83,643	127
Emergency Only/Refugee	1,718	(181)	(53)	39	(7)	1	192	1,709	(9)
Total Partial Benefits	529,276	(10,990)	(3,225)	6,910	(472)	472	8,988	530,959	1,683
Grand Total	2,887,636	(49,103)	-	-	(4,535)	4,535	33,410	2,871,943	(15,693)

<sup>\*</sup>Total termination numbers in this table do not match previous numbers due to date/time data for reporting was pulled

<sup>\*\*</sup>Beneficiary transfers to a different eligibility category with no movement from full to partial category or vice versa

#### **September 2023 Terminations, Recertifications Only —**

#### **CMS Reported Data/NC Medicaid Dashboard**

RENEWALS AND OUTCOMES	NUMBER	%
Total beneficiaries due for renewal (August 1, 2023 - August 31, 2023)	182,515	
Of beneficiaries due for renewal, the number renewed and retained in Medicaid or CHIP (those who remained enrolled)	122,008	67%
Of beneficiaries due for renewal, the number terminated*	33,300	17%
Of beneficiaries terminated, the number determined ineligible for Medicaid or CHIP (and transferred to Marketplace)	3,980	13%
Of beneficiaries terminated, the number terminated for procedural reasons (i.e. failure to respond)	27,546	87%
**Of beneficiaries due for renewal, the number whose renewal was not completed	28,981	16%

<sup>\*</sup> Number terminated is less than total terminated because CMS is only looking at beneficiaries due for renewal July 1-31, 2023

<sup>\*\*</sup>Renewals not completed not included on NC Medicaid Dashboard

### **APPENDIX**

#### If a Beneficiary is Redetermined Ineligible

- If a beneficiary loses their NC Medicaid eligibility during recertification, their Medicaid coverage will end
  - Beneficiaries can appeal the decision and have 60 days from the date of the termination letter to appeal
  - Beneficiaries can continue to receive benefits pending the fair hearing decision\*
  - PHPs and LME/MCOs and CCNC will conduct additional outreach to beneficiaries with procedural terminations to encourage them to provide requested information
    - If additional information deems them eligible, their eligibility will be retroactive back to date of termination
- If a beneficiary no longer qualifies for Medicaid
  - They may be able to buy a health plan through the federal Healthcare Marketplace and get help paying for it. <a href="healthcare.gov">healthcare.gov</a>
  - PHPs are marketing their commercial plans to categorically terminated beneficiaries to encourage continuity of care

<sup>\*</sup> If the resolution upholds the beneficiary's termination; the beneficiary may be required to pay for medical services received while the appeal was pending.

#### **Targeted Outreach Efforts**

Requirement 1: States must attempt to obtain up-to-date mailing addresses and additional contact information (e.g., phone number, email address) for all beneficiaries

Method	Timing
Direct Mail from health plans and the NC Medicaid Enrollment Broker	Ongoing
Update your Contact Information Flyers	May-September 2022
Recertification Reminder Letter	Ongoing
NC Medicaid Website CCU Page, CCU Toolkit, social media	Updated monthly, ad hoc
Community Presentations/Webinars	Ad hoc
Text messages, pre-recorded calls, and emails sent to a beneficiary who is approaching the end of their certification period	Monthly, when applicable

#### **Targeted Outreach Efforts**

Requirement 2: During the continuous coverage unwinding period, beneficiaries must be contacted through more than one modality prior to being terminated if returned mail is received.

Method	Timing
Text messages, pre-recorded calls, and emails sent when a renewal form or request for information is sent at recertification	Weekly, when applicable
Mail returned renewal form or request for information to forwarding address, if available	As returned mail is received