# **Nebraska's Medicaid Expansion**

#### Heritage Health Adult



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### **Medicaid Expansion Overview**



- Nebraska is extending Medicaid coverage to adults ages 19-64 who annually earn up to 138% of the federal poverty level
  - This is about \$17,000 per year for an individual
- In the past, lower income adults eligible for Medicaid either had to have children or have special medical needs
- "Heritage Health Adult" is the program name for Medicaid expansion
  - This builds on top of the existing Heritage Health program for current Medicaid enrollees

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### Who is covered by the expansion?



Individuals under 138% of the federal poverty level who are not otherwise eligible for Medicaid

Household Size	138 % Federal Poverty Level
1	\$17,609
2	\$23,791
3	\$29,974
4	\$36,156
5	\$42,338
6	\$48,521
7	\$54,703
8	\$60,886

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\*Figures reflect 2020 federal poverty levels

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### When does expanded Medicaid launch?



- Expanded Medicaid in Nebraska will launch on October 1, 2020
- DHHS will begin accepting applications on <u>August 1, 2020</u>
- Individuals can apply:
  - Online with <u>ACCESSNebraska</u>
  - Over the phone, (855)632-7633
  - At a <u>DHHS local office</u>
- Paper applications will be mailed to individuals who request them
  - These can be sent to DHHS:
    - Via email, DHHS.ANDICenter@nebraska.gov,
    - Mail, P.O. Box 2992, Omaha, NE 68103-2992
    - Fax, (402) 742-2351



### **Application Process**

- ACCESSNebraska and local office staff can provide help with the application process
- DHHS will inform all applicants of their results
- If an individual is not eligible for HHA:
  - DHHS will inform the individual of other benefits they may be eligible for
  - The application will be sent to the federal marketplace (healthcare.gov) for consideration there
  - The individual has the right to appeal and can contact DHHS at (855) 632-7633 to request a state fair
    bearing

### **Medicaid Eligibility Notice Language**

• If determined eligible for HHA/Medicaid, the member will receive a notice with the following language:



<HHA Eligible Members> are eligible for Heritage Health Adult. See the benefit tier information below.

Individual	Benefit Tier	Effective Date
John Smith	Basic	09-01-2019
Brenda Smith	Prime	09-01-2019
Jack Smith	Basic	09-01-2019
Quincy One	Prime	09-01-2019

Benefit Tier Eligibility

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## **HHA Eligibility**

- Medicaid eligibility criteria include: age, income, residency, citizenship, etc.
- Once an individual is enrolled in HHA, they can be reassessed for eligibility each year automatically without a new application. The enrollee will remain in HHA as long as they meet eligibility
- Individuals enrolled in HHA must report to DHHS changes that could impact their eligibility, such as change in income or address, within 10 days of the change

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#### What benefits are available?



- Heritage Health Adult will cover Basic and Prime benefits
- Basic benefits will include a comprehensive package of physical health, behavioral health, and prescription drug coverage
- Prime benefits includes all Basic benefits and will add dental, vision, and over-the-counter medication coverage
  - Prime benefits will be limited at this time to pregnant women, adults age 19-20, and medically frail individuals

#### Individuals with other coverage or DHHS benefits

- Some adults ages 19-64 currently on Medicaid may be transferred to HHA and will be notified by DHHS of any changes to eligibility or benefits
  - Please note that until the federal Department of Health and Human Services (HHS) ends the COVID-19 public health emergency (PHE), Medicaid beneficiaries that transition to HHA will not experience a change in benefits
- Individuals in other DHHS programs (such as SNAP) may be eligible for HHA, and are required to submit an application to be considered for HHA

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#### Individuals with other coverage or DHHS benefits

- Individuals with health coverage through the federal marketplace (healthcare.gov)
  - Can submit an application for HHA
  - If found eligible for HHA, these individuals will need to inform their current health insurance carrier to make necessary updates
- Individuals with employer-sponsored coverage can submit an application for HHA
  - If found eligible for HHA, these individuals will need to inform their current health insurance carrier to make necessary updates

### How will HHA members receive care?



- HHA members will join one of three managed care organization (MCO) health plans in the Heritage Health program
  - These health plans coordinate and reimburse health services the member receives
- Once enrolled in a health plan, members will receive an enrollment notice followed by a welcome packet from their health plan
- Members can change health plans any time in the first 90 days of enrollment, and can change health plans during open enrollment, November 1 - December 15 each year

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### **Medically Frail**

- Many people eligible for expansion will have particular health needs and social determinants of health that may be barriers to improving health
  - These individuals can be designated "Medically Frail"
- Individuals who are determined medically frail by DHHS will receive Prime benefits

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### **Medically Frail**

- A member enrolled in HHA with basic benefits can request a review by DHHS for Medically Frail status
  - The MCOs can help members obtain a review
  - DHHS makes the medically frail determination, and will notify the member on whether they qualify for Medically Frail status
- A Medically Frail determination is effective for either one or three years, depending on the health diagnosis



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#### **Medically Frail Notice Information**

• If determined Medically Frail, the member will receive a notice with the following language:



Your initial referral for Medically Frail status has been reviewed. **Our information shows you ARE Medically Frail according to 477 NAC 29-003.03.** As Medically Frail, you will receive Prime Benefit Tier services including dental, vision, and over-the-counter medications, in addition to the Basic Benefit Tier services. Your Medically Frail status is effective through \_\_\_\_\_\_. At the end date, you will need to apply to have your Medically Frail status reviewed.

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## **Medically Frail**

- Diagnoses/conditions that can lead to a Medically Frail determination include:
  - A disabling mental health disorder;
  - A chronic substance abuse disorder;
  - A physical, intellectual, or developmental disability with functional impairment that significantly impairs one's from performing one or more activities of daily living each time the activity occurs;
  - A disability determination based on Social Security Criteria;
  - A serious and complex medical condition; or
  - Chronically homeless as defined by the United States NEBRASKA Department of Housing and Urban Development.

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#### **Provider Responsibilities include**

- Providers are required to check patient eligibility prior to providing services
  - Please note that some HHA beneficiaries will receive their Medicaid Cards prior to October 1, 2020. Coverage for HHA does not begin until October 1, 2020
- Providers will need to verify whether the patient has dental, vision, and over-the-counter medication benefits
  - This can be verified at

http://dhhs.ne.gov/Pages/Medicaid-Provider-Client-Eligibility-Verification.aspx

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#### **Provider Responsibilities include**

- Providers may be asked to attest to their patient's Medically Frail status, which will include the relevant diagnoses
  - The attestation form will be made available to the patient, and will also be available on the DHHS Website at <u>http://dhhs.ne.gov/pages/Medically-Frail.aspx</u>
  - Prior to filling out and submitting an attestation form providers should verify their patient's eligibility status
  - The attestation form can be submitted by the provider to DHHS:
    - Through ACCESSNebraska
    - Via email: <u>dhhs.medfrailreview@nebraska.gov</u>
    - By mail: Nebraska DHHS Attention: Heritage Health Adult Medically Frail Determinations PO Box 95026 Lincoln, NE 68509



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#### **Informational Materials**

- Informational Materials from DHHS on Medicaid expansion are available, including:
  - Beneficiary FAQ
  - Fact Sheet (for general audiences)
  - Flyers
  - Rack Card
  - <u>DHHS website</u>
- Materials are available at no charge
- To order copies from DHHS, please use the form below:
  - Form Link



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#### **Questions?**

#### DHHS.MedicaidExpansionQuestions@Nebraska.gov

