

Medicaid to QHP Transition Program Overview



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HealthSource RI (HSRI) has proposed an initiative to help eligible Rhode Islanders stay covered when the **Public Health Emergency (PHE)** ends and they are no longer eligible for **Medicaid** coverage.

This initiative would enable HSRI to automatically enroll these individuals whose **income falls at or below 200% of the Federal Poverty Level** into a **Qualified Health Plan (QHP)** with financial support to cover the first month's premium costs. This initiative would be funded by the State of Rhode Island's **federal American Rescue Plan Act (ARPA)** resources.

This support, combined with the already available and historically high level of tax credits made possible by ARPA, will help keep health coverage affordable and accessible to this population.

The goal of this initiative is to help residents avoid unnecessary gaps in health coverage that could occur when Medicaid renewals commence for the first time in over two years following the end of the federal PHE. HSRI estimates that **this initiative will help 4,000 - 12,000 Rhode Islanders stay covered.**

INITIATIVE DETAILS & COSTS

Eligible individuals will be automatically enrolled into a QHP from the same insurance carrier that they were enrolled with while they had active Medicaid coverage.

After their new health plan through HSRI becomes active, these individuals will **have up to 60 days to select a different plan or opt out entirely.**

This initiative is **estimated to cost approximately \$850,000 across fiscal years 2022 and 2023** and has been included in Governor McKee's FY2023 budget and State Fiscal Recovery Fund. HSRI will use the appropriated funds to create a smooth transition to commercial coverage, to make the first month's premium payment for the aforementioned Rhode Islanders, and to cover administrative costs related to the initiative, including the technology needed to automatically enroll these individuals and cover the first month's premium payment.

WHAT IS A PUBLIC HEALTH EMERGENCY?

The current Public Health Emergency (PHE) **began in January 2020** at the start of the COVID-19 pandemic, and can be **extended for up to 90 days at a time** by the **federal Secretary of Health and Human Services.**

The **federal Families First Coronavirus Response Act** provided an enhanced Medicaid match rate to states that paused Medicaid redeterminations and other involuntary terminations for the duration of the PHE. Currently, the PHE is extended through April 2022, and it is likely to be extended further.

When the PHE ends, **RI Medicaid** will resume redeterminations over a 12-month period for Medicaid recipients. Following this redetermination, some Rhode Islanders may no longer be eligible to maintain their coverage through Medicaid and will need to find other health coverage.

States expect to receive **at least 60 days advanced notice from the federal government prior to the end of the PHE.**

FOR MORE INFORMATION

If you need more information or have questions about the Medicaid to QHP Initiative, please contact:

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BENEFITS OF MEDICAID TO QHP PROGRAM INITIATIVE

- Removes administrative barriers that require Rhode Islanders to understand and act in a limited time to remain covered
- Helps vulnerable Rhode Islanders who may be most affected by the loss of their Medicaid coverage
- Prevents thousands of Rhode Islanders from becoming uninsured
- Helps the state stay on a path to near-universal health coverage
- Eases the strain on enrollees, state agency customer service, and providers
- Forms a basis for better managing transitions between programs in the future