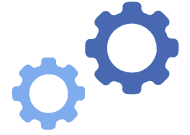


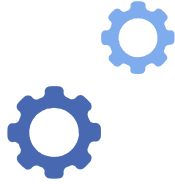
# MEDICAID EXPANSION

## What Veterans Need to Know

Presented by:  
Rebekah Garcia, Legal Aid of North Carolina



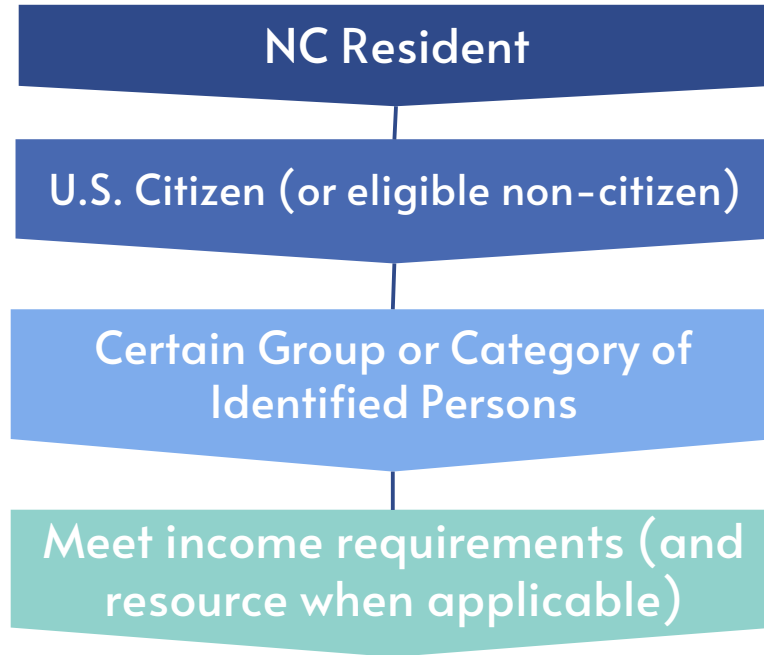
**LEGAL AID**  
OF NORTH CAROLINA



# Brief Overview of

# MEDICAID IN NORTH CAROLINA

# General Eligibility Requirements For All Medicaid Categories



# Common Coverage Categories



1

• Infants and Children under 21



2

• Pregnant and Postpartum Women



3

• Parents or Caretaker Relatives of Children under 18



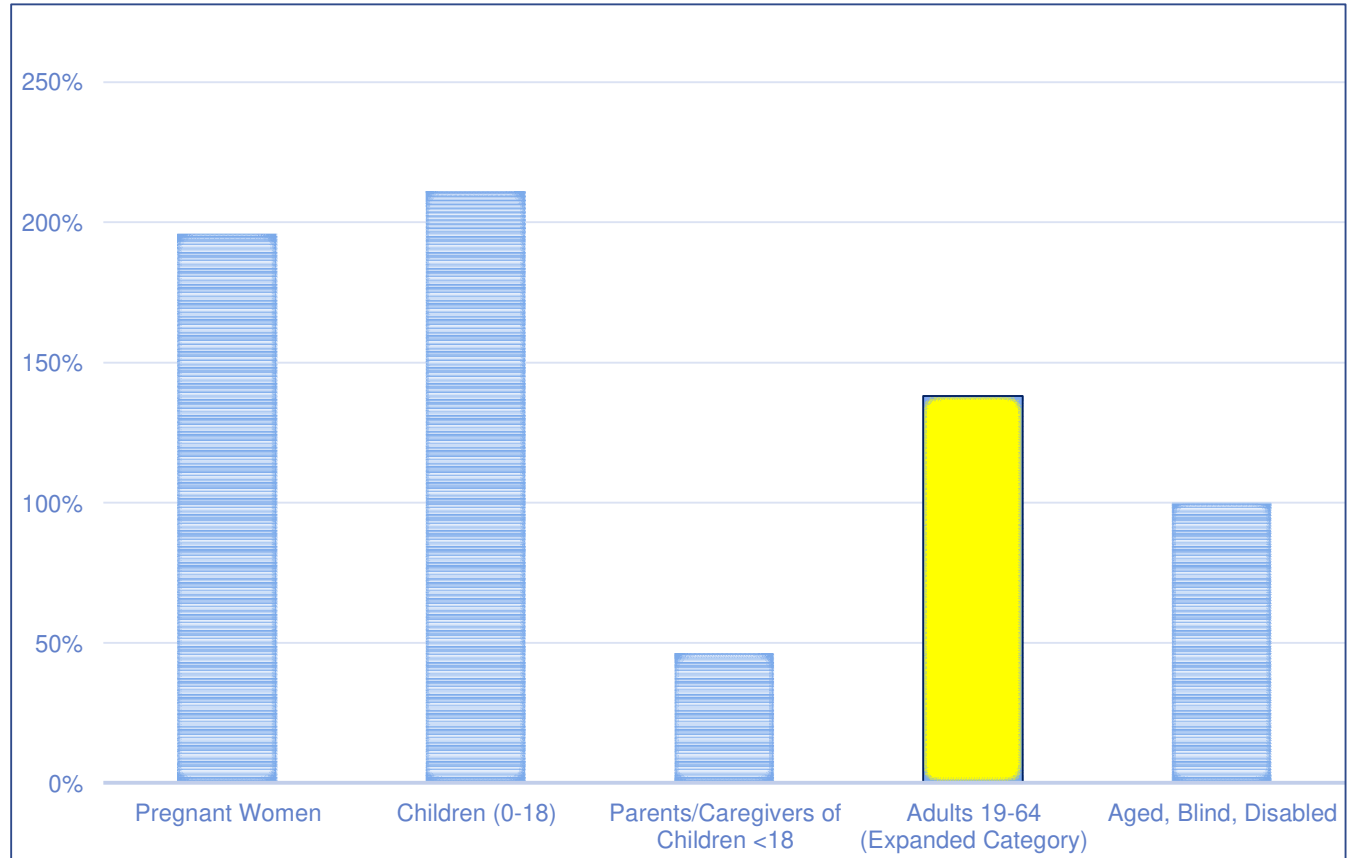
4

• 65+, Blind, or Disabled

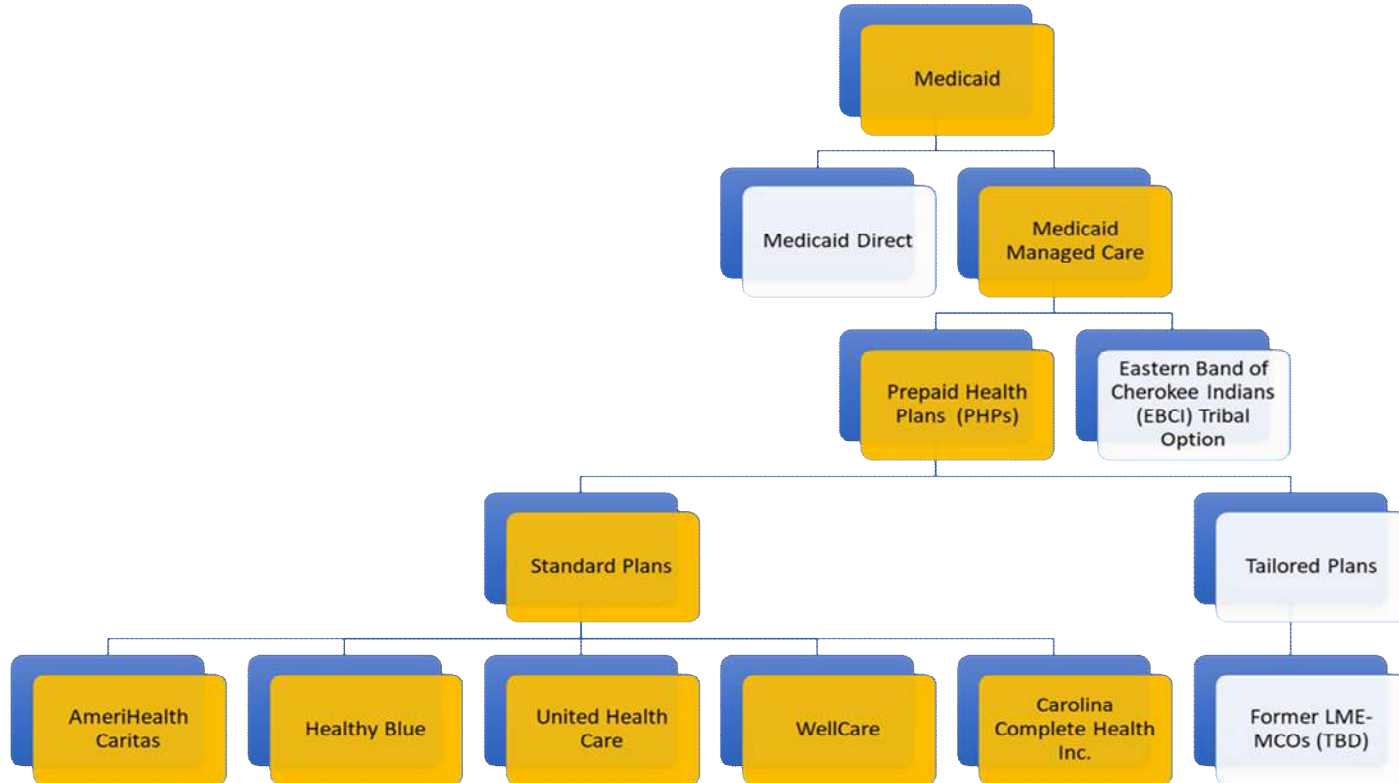
Plus many more including limited coverage categories like Family Planning

# General Medicaid Income Eligibility

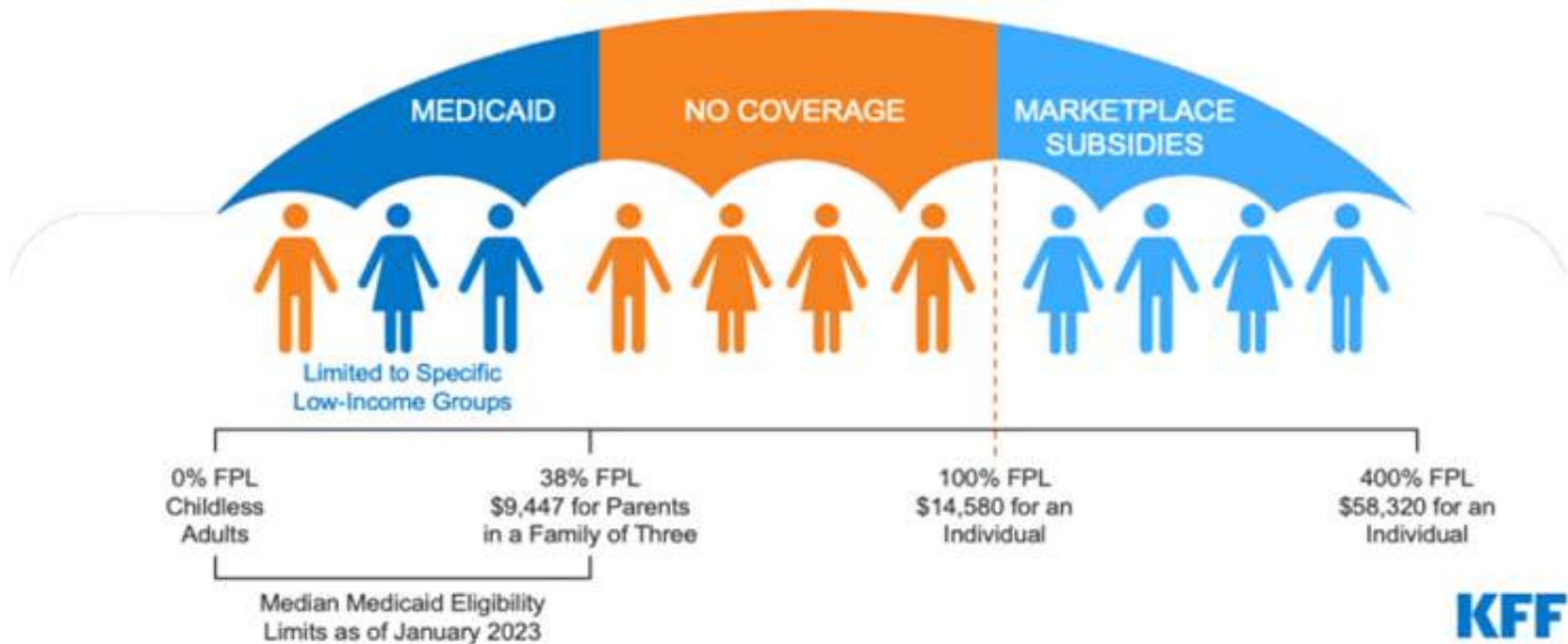
- Monthly income limits are set at a percentage of the Federal Poverty Level (FPL).
- Percentage based on category of coverage.

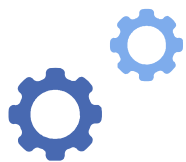


# Medicaid Delivery Model



# The Pre-Expansion Coverage Gap





# Medicaid Expansion

## THE BASICS



# Brief History of Medicaid Expansion in NC

Medicaid expansion takes effect in a handful of states across US



NC General Assembly signs budget bill and it became law without Gov. Cooper's signature in early Oct.



**09/22/23**

**Jan. 2014**

**Mar. 2023**

**Sept. 2023**

**Dec. 2023**



**03/27/23**

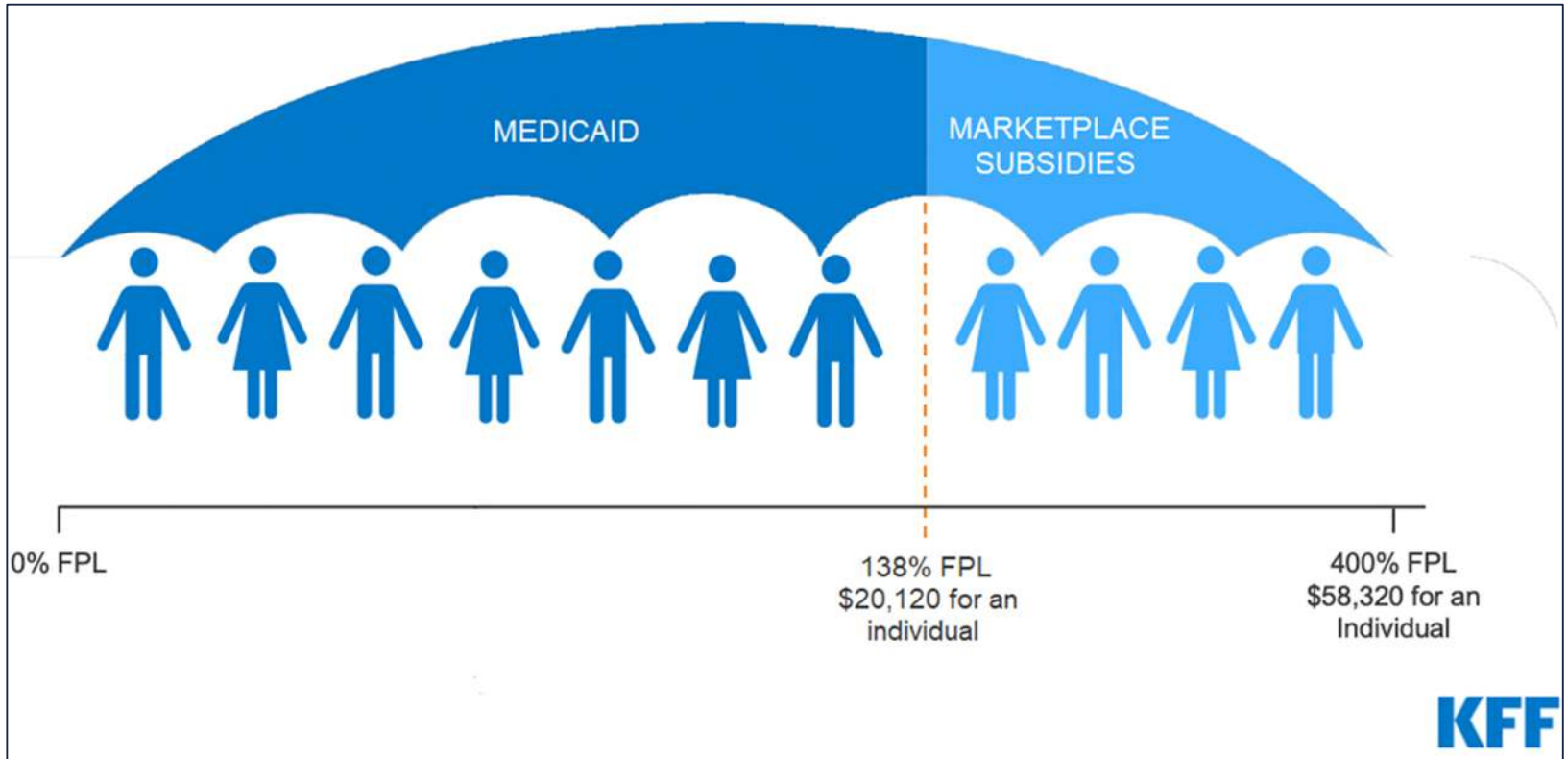
Gov. Cooper signs House Bill 76 into law, making NC the 40<sup>th</sup> state to expand Medicaid



**12/01/23**

Medicaid expansion launches in NC

# Closure of the Coverage Gap



# General Eligibility Requirements



NC Resident

Age 19-64

U.S. Citizen (or eligible non-citizen)

Income  $\leq$  138% FPL

\*Not a Medicare beneficiary\*

# Special Rule for Parents or Caretakers with Children in the Home

- When a parent/caretaker has a child under age 21 living in the home, the child must have Minimum Essential Coverage (MEC) for the parent/caretaker to be eligible for Medicaid expansion.
- This includes coverage in:
  - Any full Medicaid program
  - An insurance plan that provides MEC (e.g. Marketplace plans)
  - Comprehensive Medical Insurance (e.g. group insurance plans, HMOs, Medicare, TRICARE, etc.)
- To make appropriate redeterminations for Medicaid expansion pursuant to this rule, the state has instructed counties to align Medicaid expansion certification periods with the certification period of the child whose certification period ends first



# Income Eligibility

Household size	Total income, before taxes
Single Adult	\$1,676/month or less (\$20,120/year)
Family of 2	\$2,267/month or less (\$27,214/year)
Family of 3	\$2,859/month or less (\$34,307/year)
Family of 4	\$3,450/month or less (\$41,400/year)
Each additional person	Add \$591/month (add \$7,094/year)



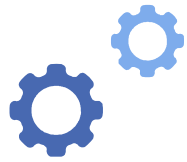
**Note:**  
Income limits  
will be updated  
4/1/2024

# What Does Expanded Medicaid Look Like?

Same services provided to other full Medicaid categories

- **Regular preventive care**
- **Treatment for chronic health conditions**
- **Maternity/postpartum**
- **Physician & hospital services**
- **Prescription drugs**
- **Behavioral health**
- **Vision/dental/hearing services**





# Medicaid Expansion

**FOR VETERANS**

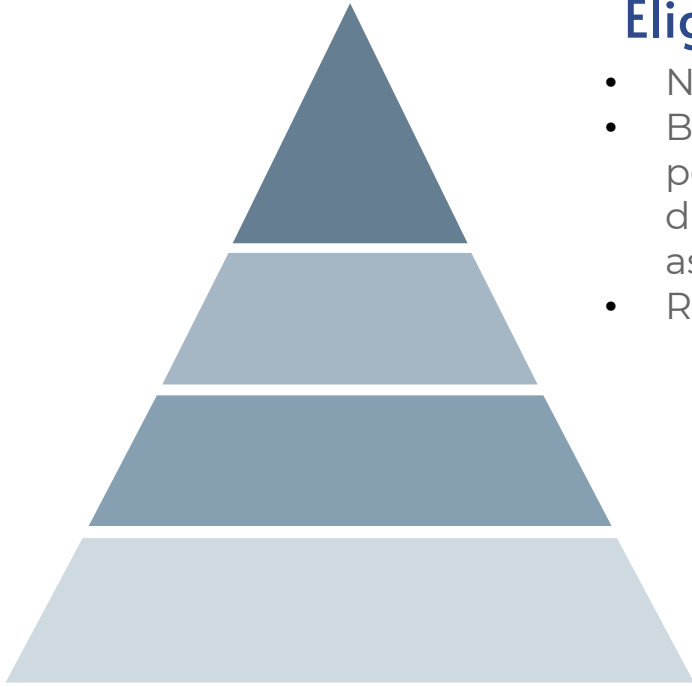
# VA Health Care

## Eligibility

- Not available to all veterans
- Based on having service-connected disability, receipt of VA pension, receipt of a Purple Heart or Medal of Honor, discharge status, or other specifics of military services, such as having served in certain locations
- Restricted to certain priority groups

## Priority Groups

- When you apply for VA health care, you're assigned to 1 of 8 priority groups.
- Your priority group may affect:
  1. How soon we sign you up for health care benefits, and
  2. How much (if anything) you'll have to pay toward the cost of your care

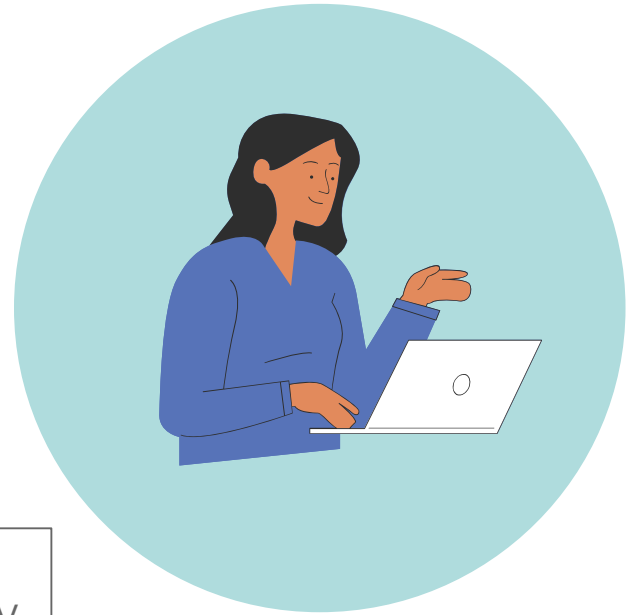




# What Does VA Health Care Cover?

- Regular preventive care
- Hospital and physician services
- Mental health care
- Rehabilitation
- Much More

No premiums and co-pays are very low



# Limitations to VA Health Care

## Does Not Cover all Veterans

- May not meet the requirements to receive VA health care
- There are veterans who are eligible for VA health care but are not enrolled

## Can Only Use at VA Facilities

- Can only use at VA facilities, so if not close to VA facility may not be accessible
- Wait times.
- Priority group status could delay coverage

# Uninsurance Among Veterans



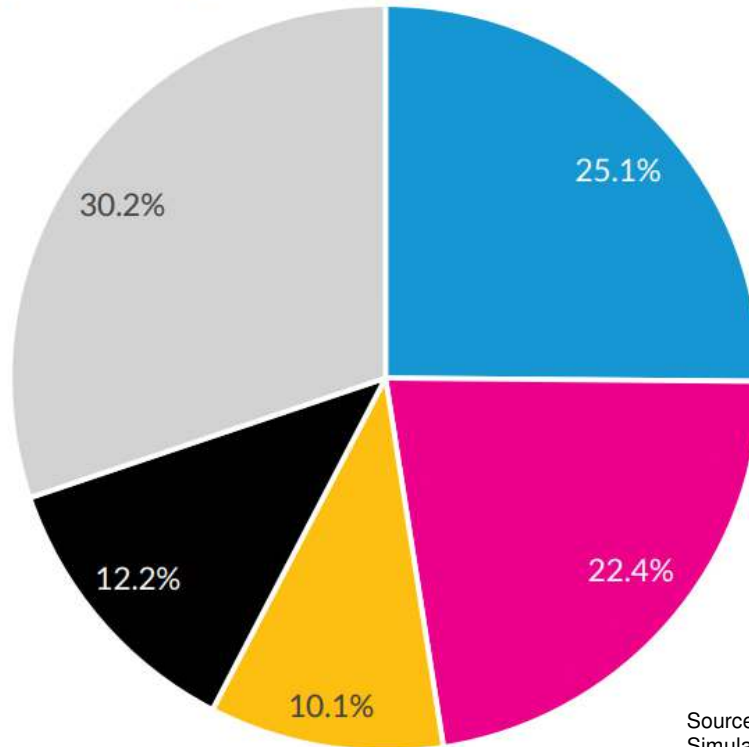
It is estimated that about 4.7% of nonelderly veterans will lack comprehensive health insurance coverage and not be enrolled in VA healthcare in 2024.



Estimated that 1 in 4 uninsured veterans would be eligible for Medicaid coverage but are not enrolled.



- Medicaid eligible
- Marketplace PTC eligible
- Income below 100% of FPL, living in a nonexpansion state, and not eligible for Medicaid (coverage gap)
- Not Medicaid or Marketplace PTC eligible, income below 250% of FPL
- Not Medicaid or Marketplace PTC eligible, income above 250% of FPL



Source: Health Insurance Policy Simulation Model (HIPSM), 2023.

# Benefits of Enrolling in Medicaid



1

## DUAL ENROLLMENT

- If you are enrolled in VA health care, you can also be enrolled in Medicaid
- VA facilities do not bill Medicaid and can be only used at VA facilities. Medicaid has a large network of providers
- Can decide where you want to receive your care.
- Having both Medicaid and VA coverage would provide additional cost protections



2

## ACCESS TO CARE

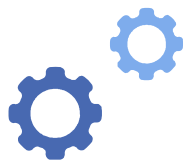
- Not all veterans live near a VA facility
- Medicaid may provide coverage that VA health care would not
- No priority groups and less wait times for providers/procedures



3

## COMPREHENSIVE COVERAGE

- Medicaid generally has lower cost-sharing and premium requirements than Marketplace plans
- Offers more comprehensive coverage for some veterans who are covered by VA alone and also assists veterans' spouses who are not eligible for VA health care.



# Medicaid Expansion

GETTING  
COVERAGE

# How to Apply



**ePASS**

[epass.nc.gov](https://epass.nc.gov)



**Paper application**

[ncgov.servicenowservices.com](https://ncgov.servicenowservices.com)



**In person at your  
local DSS office**

[ncdhhs.gov/localDSS](https://ncdhhs.gov/localDSS)



**Call DSS office**

[ncdhhs.gov/localDSS](https://ncdhhs.gov/localDSS)

- NC Navigator Consortium assists with filling out application via ePASS or through Federally Facilitated Marketplace
- If not eligible, can assist with enrolling in Marketplace plan



**NC NAVIGATOR  
CONSORTIUM**

AFFORDABLE HEALTH COVERAGE: *Let's find it together.*

Statewide: **1-855-733-3711**

<https://ncnavigator.net/>

# Federally Facilitated Marketplace (FFM) Applications/Determinations

## What are FFM Determinations?

- 1 Medicaid application is submitted through the FFM
- 2 No longer just collecting information to send to local DSS to make eligibility determination
- 3 Instead entire eligibility determination is made through the FFM, who will send approval or denial notices
- 4 Appeals can be submitted through the FFM or the State



Began February 1, 2024

This is important because it means that instead of submitting multiple applications, you can submit one and find out if you are eligible for Medicaid expansion.



# Application Processing

**Subject to 45  
day processing  
time limit**

**Eligibility under  
all non-  
expansion  
categories must  
be considered**

**BUT MXP  
processing  
cannot be  
delayed while  
pending  
verifications for  
other categories**

**Applicant's  
statement  
regarding child's  
MEC coverage  
must be  
accepted as  
verification**

# Marketplace to Medicaid Transitions

- If someone has a Marketplace plan and is approved for Medicaid, they must **cancel their Marketplace plan** upon Medicaid approval to avoid having to repay Premium Tax Credits.
  - If a person gets APTC but later becomes eligible for Medicaid, but it not *determined* eligible: The person can choose to remain in the marketplace with APTC for the entire calendar year or enroll in Medicaid
- Medicaid Approval is retroactive to the first day of the month in which you applied, which means an individual may have been briefly double-covered on the Marketplace and with Medicaid

## Received a Denial?

01. You have the right to appeal
02. Free assistance is available
03. May qualify for Marketplace plan (if not already enrolled)



# Resources



AFFORDABLE HEALTH COVERAGE: *Let's find it together.*

Statewide: **1-855-733-3711**

<https://ncnavigator.net/>

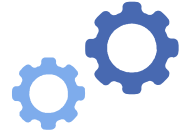


Statewide: **1-877-201-3750**

<https://ncmedicaidombudsman.org>

**NCMEDHELP**

<https://ncmedhelp.org>



QUESTIONS?

