



Medicaid Redeterminations Update Maryland Health Benefit Exchange Board Meeting

October 16, 2023

Statewide Medicaid Check-In Campaign

- Maryland Managed Care Organization Association (MMCOA) solicited marketing firm GKV to create and manage a statewide unwinding campaign.
 - MMCOA is contracted with GKV; collaborative effort between MDH, MCOs, and GKV.
 - MDH provided incentive money to the MCOs to put towards the campaign.
 - Coordinated with other state agencies.
- Key Objectives:
 - Encourage Medicaid participants to update their information.
 - Generate awareness of the redetermination process statewide using an integrated mix of vehicles that reflect the audience's media preferences.
- MDH, MMCOA, and GKV are continuously assessing the campaign and identifying areas for improvement, targeted outreach, and additional materials.



Stakeholder Engagement

MDH, Office of Minority Health

- Faith-Based Organizations
- HCBUs
- Community-Based Organizations

Department of Disabilities

- Housing Policy and Programs
 - Distributed Medicaid Check-In flyers to DoD affordable housing developments
- Community-Based Organizations (e.g., The ARC of Maryland, Self Directed Advocacy Network)

Department of Labor

- American Job Centers
 - Used Medicaid Check-In slides in presentations and trainings, and posting flyers in their in-person locations
- Workforce Innovation and Opportunity Act (WIOA) monthly newsletter

MDH, Office of Long Term Services and Supports

- Presentations and trainings for case workers
- Newsletter, memorandums, and other communications to Medicaid participants and providers

Other organizations and offices MDH has partnered with or reached out to:

- Office of the Public Defender
- Pharmacy Associations (e.g., Association of Chain Drug Stores)
- Maryland Hospital Association
- Mid-Atlantic Association of Community Health Centers
- Maryland Department of Education

Federal Authorities to Drive Innovation and Coverage Retention

- Maryland has 15 federal authorities and/or disaster plans in place - tied for third in country
 - Renewal for Individuals Based on SNAP Eligibility
 - Permit Managed Care plans to provide assistance to enrollees to complete and submit Medicaid renewal forms
 - Renew Medicaid Eligibility for Individuals with Income at or Below 100% FPL and No Data Returned on an Ex Parte Basis
- 12 Months Continuous Eligibility for Children launched in August 2023 (four months prior to federal mandate)

Improving Enrollment and Eligibility Processes - Ex Parte

- In mid-August, CMS identified a Medicaid unwinding compliance issue with “ex parte” (automatic or passive) renewals that impacted 30 states
 - This issue revolves around whether states conduct this review at the household or individual level - primary concern is impact on children
- Maryland responded immediately to:
 - Pause all procedural terminations for the months of August - October while system changes implemented
 - Reinstated coverage for children <19 5,153 children and 10 former foster care youth = 5,163
 - System changes for MHBE and MDTHINK were fully tested and moved to implementation on September 29, 2023

Medicaid Data Released Publicly



Summary of Redetermination Data for September 2023

- Total participants up for renewal with a September 30 coverage end date: **116,601**
- Total participants auto-renewed in Maryland Health Connection: **62,659 (69.5%)**
- Individuals who no longer qualify for Medicaid through Maryland Health Connection may qualify for coverage through a qualified health plan or Medicare.
- Please note that Maryland has prioritized those most likely to be ineligible for renewal in the first six months of unwinding. This includes people who have income overscale, people who have other coverage such as Medicare, or have aged out of their coverage group.

Coverage Extension Rate:

Actual: 78%

Without procedural pause: 66%

Procedural Termination Rate:

Actual: 0.0%*

Without procedural pause: 14.2%

Ineligible Rate:

Actual: 12.6%

Without procedural pause: 10.8%

*Maryland has paused procedural terminations of Medicaid participants for the month of August in accordance with recently released [CMS guidance](#). Approximately 19,435 procedural terminations would have closed for MAGI. Non-MAGI procedural terminations for the month of September cannot be estimated due to system limitations; they will be reported as a part of the November 2023 report.



	MAGI (Qualify for services on the basis of modified adjusted gross income through Maryland Health Connection)	Non-MAGI (Aged, blind, or disabled, or enrolled in a Home and Community-Based Services program).	Total (MAGI + non-MAGI)
Participants with coverage extended manually (not auto-renewed)	24,059	2,911	26,970
NEW: Participants auto-renewed with coverage extended ²	62,659	526	63,185
TOTAL COVERAGE EXTENSIONS	86,718	3,437	90,155
Participants disenrolled because they are no longer eligible for coverage	12,870	1,827*	14,697*
Participants disenrolled due to failure to submit application timely or renewal was incomplete ³	-	-	-
TOTAL DISENROLLMENTS	12,870	1,827	14,697
PENDING REVIEW⁴	8,466	3,283	11,749
GRAND TOTAL (COVERAGE EXTENSIONS + PENDING APPLICATIONS + DISENROLLMENTS)	108,054	8,547	116,601

Redetermination Data through September 2023 (rolling)

Coverage Extension Rate

- $455,150 / 638,602 = 71.2\%^*$

Procedural Termination (e.g., not returning paperwork) Rate

- $66,044 / 638,602 = 10.3\%^*$
- $105,417 / 638,602 = 16.5\%$ without pause

Ineligible Rate (referrals to QHP):

- $65,292 / 638,602 = 10.2\%^*$

* Numbers do not include procedural terminations for August or September

Procedural Termination by Month

May 2023: 20.5%

June 2023: 12.3%

July 2023: 16.6%

August 2023 (without pause): 14.6%

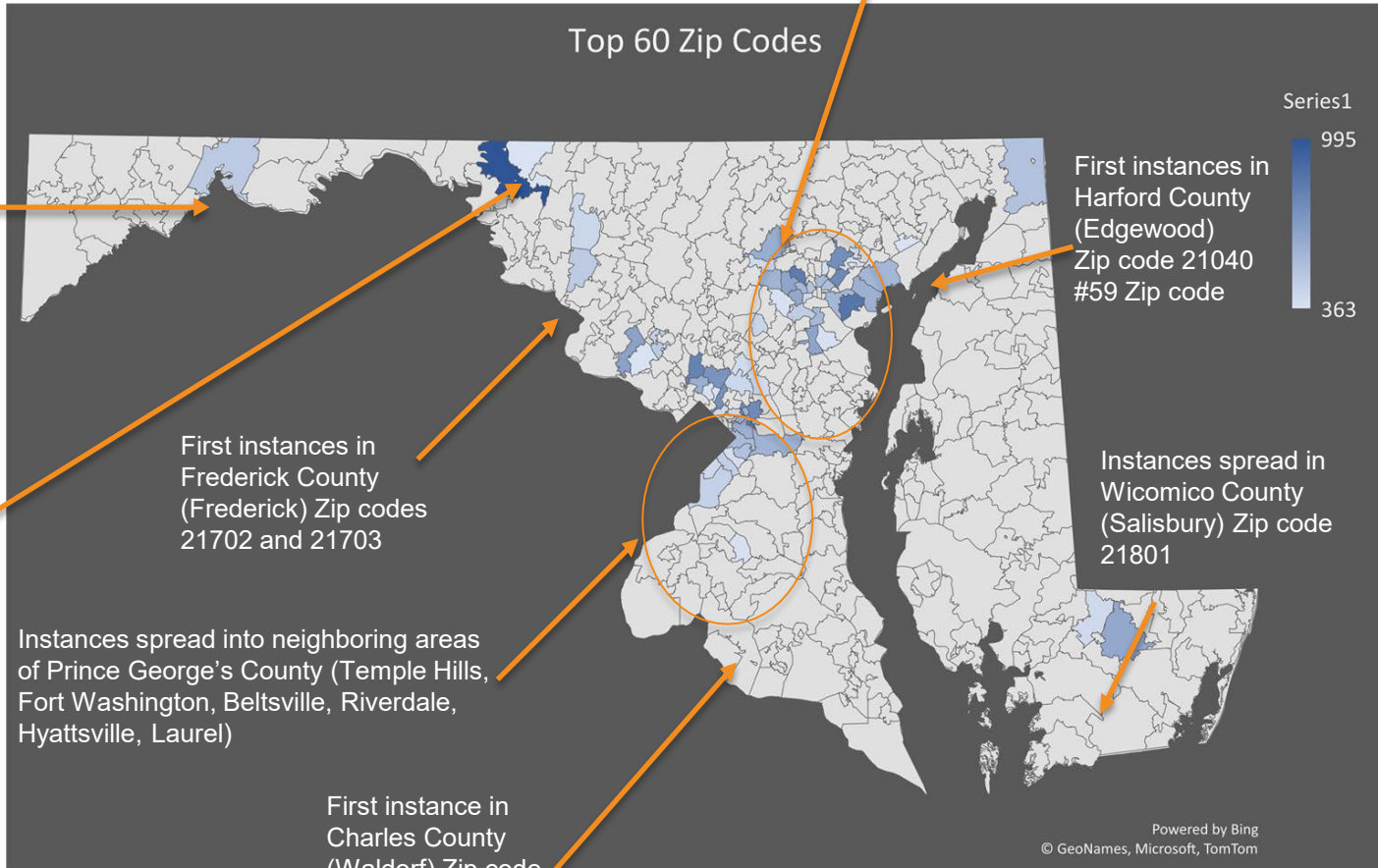
September 2023 (without pause): 14.2%

Using Data to Pivot Outreach Opportunities

- Nearly 60% of the combined procedural disenrollment activity for May - July is concentrated in 60 zip codes
- When comparing each individual cohort file, there is significant overlap in the zip codes with the highest procedural disenrollments
 - Of the Top 10 zip codes for July, 8 of those zip codes were also in the Top 10 for May and June
 - Of the Top 30 zip codes for July, 22 of those zip codes were also in the Top 30 for May and June
 - Of the Top 60 zip codes for July, 47 of those zip codes were also in the Top 60 for May and June

Instances spread into neighboring areas of Baltimore City (Central, South and Northeast) and Baltimore County (Halethorpe, Randallstown, Nottingham and Catonsville)

Top 60 Zip Codes



First instance in Allegany County (Cumberland) Zip code 21502 #33 Zip code

Instances spread in Washington County (Hagerstown) Zip code 21742

First instances in Frederick County (Frederick) Zip codes 21702 and 21703

Instances spread into neighboring areas of Prince George's County (Temple Hills, Fort Washington, Beltsville, Riverdale, Hyattsville, Laurel)

First instance in Charles County (Waldorf) Zip code

First instances in Harford County (Edgewood) Zip code 21040 #59 Zip code

Instances spread in Wicomico County (Salisbury) Zip code 21801

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*Sources: May 2023 (MAGI only). June: 2023 (MAGI and Non MAGI), July 2023 Redet

Revised Media Plan

- Convenience and Laundromat Stores - 35 zip codes - print and expand to digital presence
- New light rail advertising in Baltimore
- Expand radio buys in Washington DC, Hagerstown and Frederick; maintain current radio in Baltimore and Salisbury
- Bus shelter expansion in Hyattsville, Prince Georges, and Silver Spring; current bus shelter coverage in Baltimore City and Montgomery County
- Expand billboard advertising to Hagerstown and Frederick
- Expansion of paid search to include additional search terms

Targeted Outreach - Focused on Kids and Families

Grassroots Marketing Events



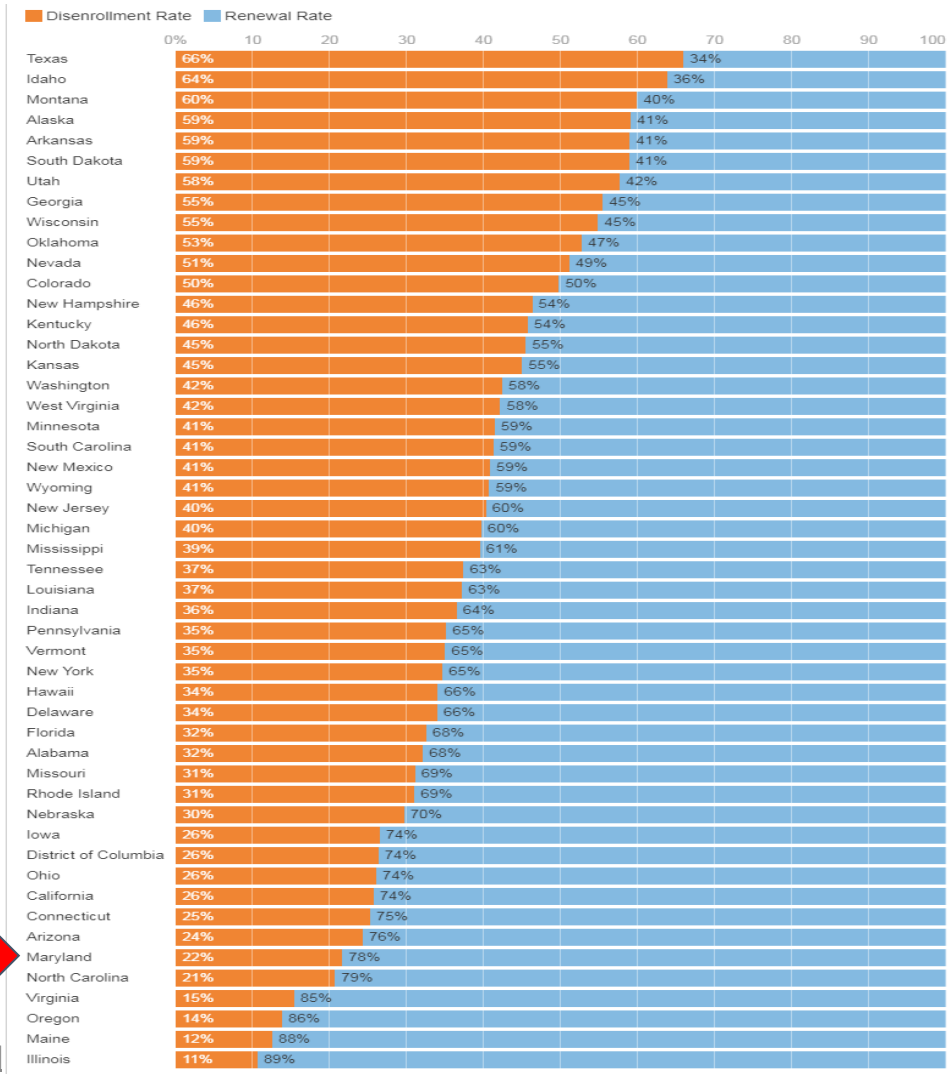
Cool & Associates Hispanic Event Locations		
Zip Code	City	Event
21224	Baltimore	LPN Ferrara - Sacred Heart of Jesus Church
20772	Upper Marlboro	Center for Assistance to Families (CAF) - Ministerio Edificando Las Familias
21225	Baltimore	Center for Assistance to Families (CAF) - Iglesia de Dios de la Profecía
20722	Brentwood	Center for Assistance to Families (CAF) - Iglesia Central Jehova Nissi
20902	Silver Spring	Center for Assistance to Families (CAF) - Iglesia Palabra de Vida
21224	Baltimore	Latin American Folklore Fest
20877	Gaithersburg	Festival Salvadorenisimo - Montgomery County Fairgrounds
20783	Adelphi	Hispanic Heritage Festival
21144	Severn	Hispanic Health Festival & Resources-Consular Week
21224	Baltimore	Festival de Independencia Centroamerica

LiveChair Health Community Event Locations (August only)

Zip Code	City	Event
21217	Druid Heights Central Baltimore	Community Builders Marshall Gardens
21217	Druid Heights Central Baltimore	Division Health Center
20784	Hyattsville	Ebenezer Church
21215	Woodmere Northwest Baltimore	Mondawmin Mall
21217	Druid Heights Central Baltimore	Community Builders McCulloh Homes
20774	Upper Marlboro	Avanath Affordable Housing
21231	Upper Fells Point Southeast Baltimore	Apostolic Towers
20748	Temple Hills	The Manor at Victoria Towers - Affordable Housing
21223	Carrollton Ridge South Baltimore	Summer Series
21202	Penn-Fallsway Old Town East Baltimore	Community Builders - Monument East
21217	Druid Heights Central Baltimore	Community Builders McCulloh Homes
21230	South Baltimore	Community Builders Summer Series
21202	Penn-Fallsway Old Town East Baltimore	GBMC Back to School
21217	Druid Heights Central Baltimore	TCB Pedestal Gardens
21202	Penn-Fallsway Old Town East Baltimore	Helping Up Mission



Comparing Maryland Nationally



[Kaiser Family Foundation](#)
[Unwinding Tracker](#)

6th best nationally on renewal rate

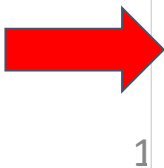
6th best nationally on disenrollment rate



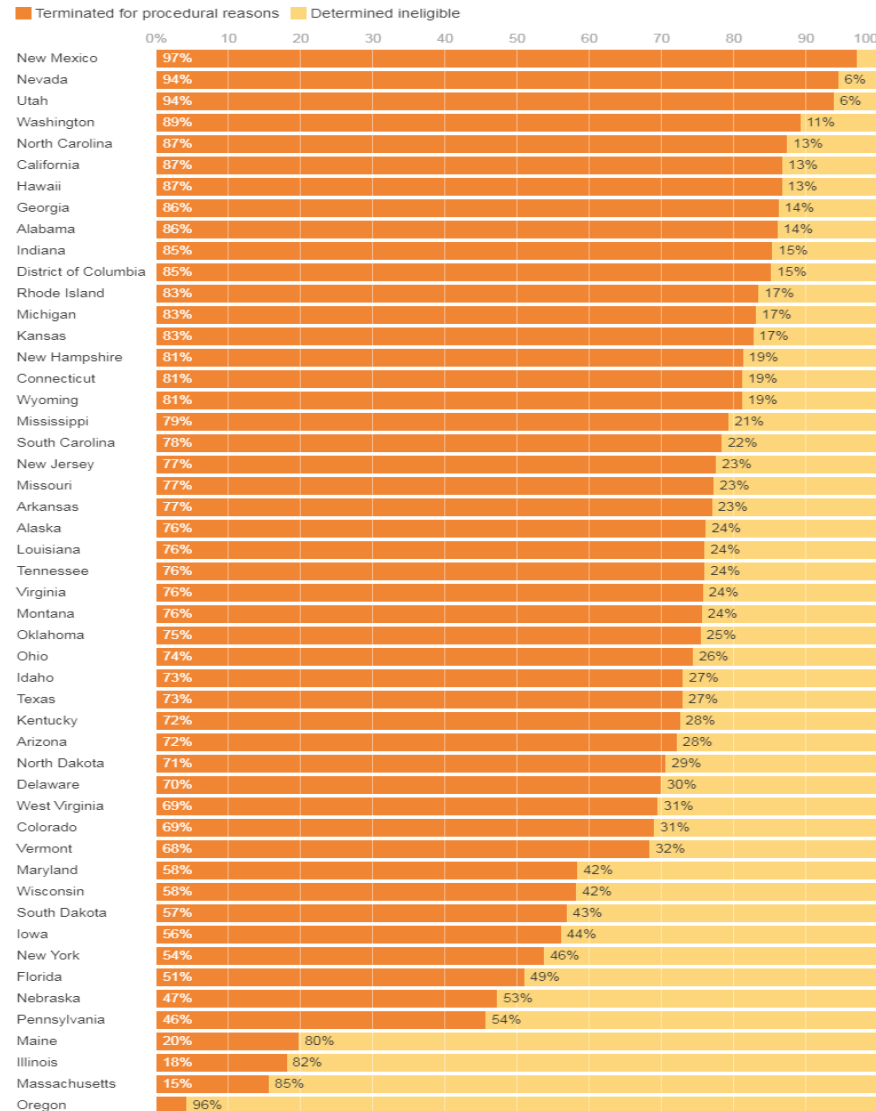
NOTE: Based on the most recent state-reported unwinding data available. Time periods differ by state. Rates are calculated as total disenrollments divided by total completed redeterminations (number whose coverage was renewed + number disenrolled) and total renewals divided by total completed redeterminations; pending renewals are excluded. The disenrollment rate for MA could not be calculated because MA data are taken from the state's unwinding dashboard, which provides the most up-to-date information on total disenrollments but does not provide the number of people whose coverage was renewed.

SOURCE: KFF Analysis of State Unwinding Dashboards and Monthly Reports Submitted to CMS • Get the data • PNG

KFF



Comparing Maryland Nationally



[Kaiser Family Foundation](#)
[Unwinding Tracker](#)

12th best when reviewing total disenrollments by breakdown of those disenrolled for procedural reasons



Questions
