

Pandemic-Era Medicaid Enrollment Protections Are Ending.

Here's Why It Matters for Louisianans.





Louisiana, along with the nation, has entered the biggest health insurance coverage event in a decade as pandemic-era Medicaid enrollment protections end. Hundreds of thousands of Louisianans could lose coverage. And that loss of coverage could spell disaster for people who rely on Medicaid to get the healthcare they need.

Here's how we've gotten here—and what we can do to help prevent the coverage cliff that looms for our state.

The End of Continuous Coverage Will Impact Medicaid in Louisiana

In response to the Covid-19 pandemic, Congress passed the Families First Coronavirus Response Act in March of 2020 that included provisions to ensure people kept their Medicaid coverage. States received additional money from the federal government to keep people enrolled in Medicaid and support state finances during the pandemic. Because of this policy, known as the “continuous coverage provision,” Louisiana's Medicaid enrollment has steadily increased as more and more people have become eligible and enrolled in the program, but few have rolled off.

For many Medicaid recipients, the continuous coverage provision has provided exceptionally stable access to health coverage. Medicaid enrollment has grown substantially compared to before the pandemic, and the **uninsured rate** has dropped. Since the start of the COVID-19 pandemic, the number of individuals enrolled nationally in Medicaid has **increased over 30%**, with close to **94 million people** currently enrolled in Medicaid and CHIP. Over 430,000 Louisianans enrolled in Medicaid during the pandemic, and currently, more than 40% of the state's population is covered by Medicaid, largely due to the state's high poverty rate and the economic hardships of the pandemic.

The continuous coverage provision has allowed millions of Americans covered by Medicaid to remain enrolled without any disruptions for the entire Covid-19 pandemic.

But Congress set a date of April 1, 2023, for Medicaid agencies to resume reviewing everyone's eligibility. As a result, Louisiana's Medicaid program will have to review the eligibility of more than 2 million people who receive coverage through the program over the course of the next year. If not done effectively, hundreds of thousands of eligible people could lose their coverage and reverse the gains made during the pandemic.

More than 430,000 Louisianans enrolled in Medicaid during the pandemic, and currently, over 40% of the state's population is covered by Medicaid.




17M

could potentially lose Medicaid coverage — including hundreds of thousands in Louisiana*

* The Kaiser Family Foundation

The **Kaiser Family Foundation** estimates that 17 million Americans — including hundreds of thousands in Louisiana — could potentially lose Medicaid coverage.

This is a massive undertaking for state health departments that are already overtaxed. As the process unfolds, some current Medicaid recipients will be disqualified from the program because they no longer meet its eligibility standards. For those people, subsidized marketplace plans or employer-provided coverage will be critical in providing continued access to care.



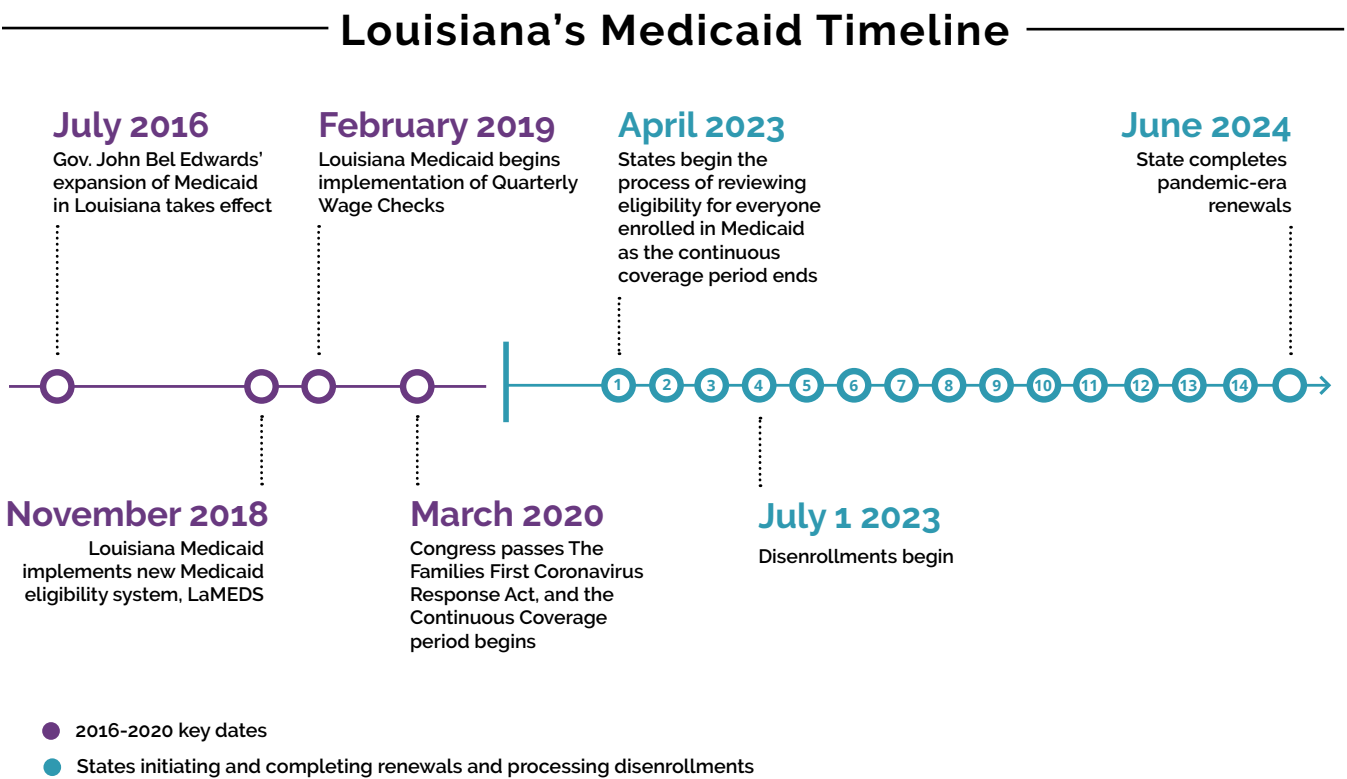
Louisiana Medicaid's Plan for Ending Continuous Coverage

Starting July 1, Louisianans may lose their Medicaid coverage as the state begins a 12-month process to review the eligibility of everyone enrolled in the program. The state detailed its plan for processing renewals at the end of the continuous coverage period, and they plan on distributing renewals evenly throughout the year to keep the process running as smoothly as possible. Each month, the state will process around 169,000 people's Medicaid eligibility. [Learn More →](#)

Others, however, may still be eligible for Medicaid coverage but could lose access due to procedural reasons and red tape.

But there are things Louisiana Medicaid can do to help prevent people from falling through the cracks and losing coverage even though they are still eligible. As the state begins reviewing Medicaid eligibility again for the first time since before the pandemic began, it is critical that the Department of Health makes every effort to avoid wrongly cutting off people's coverage due to paperwork problems and bureaucratic hitches.

To prevent eligible people from losing coverage they and their families depend on to keep themselves healthy, Louisiana Medicaid should follow the best practices outlined by the federal government and make every effort to avoid wrongful terminations. The Department of Health should be transparent about the renewal processes, take proactive steps to protect coverage, create feedback loops with on-the-ground community groups, and continuously evaluate the performance of the state's renewal processes.

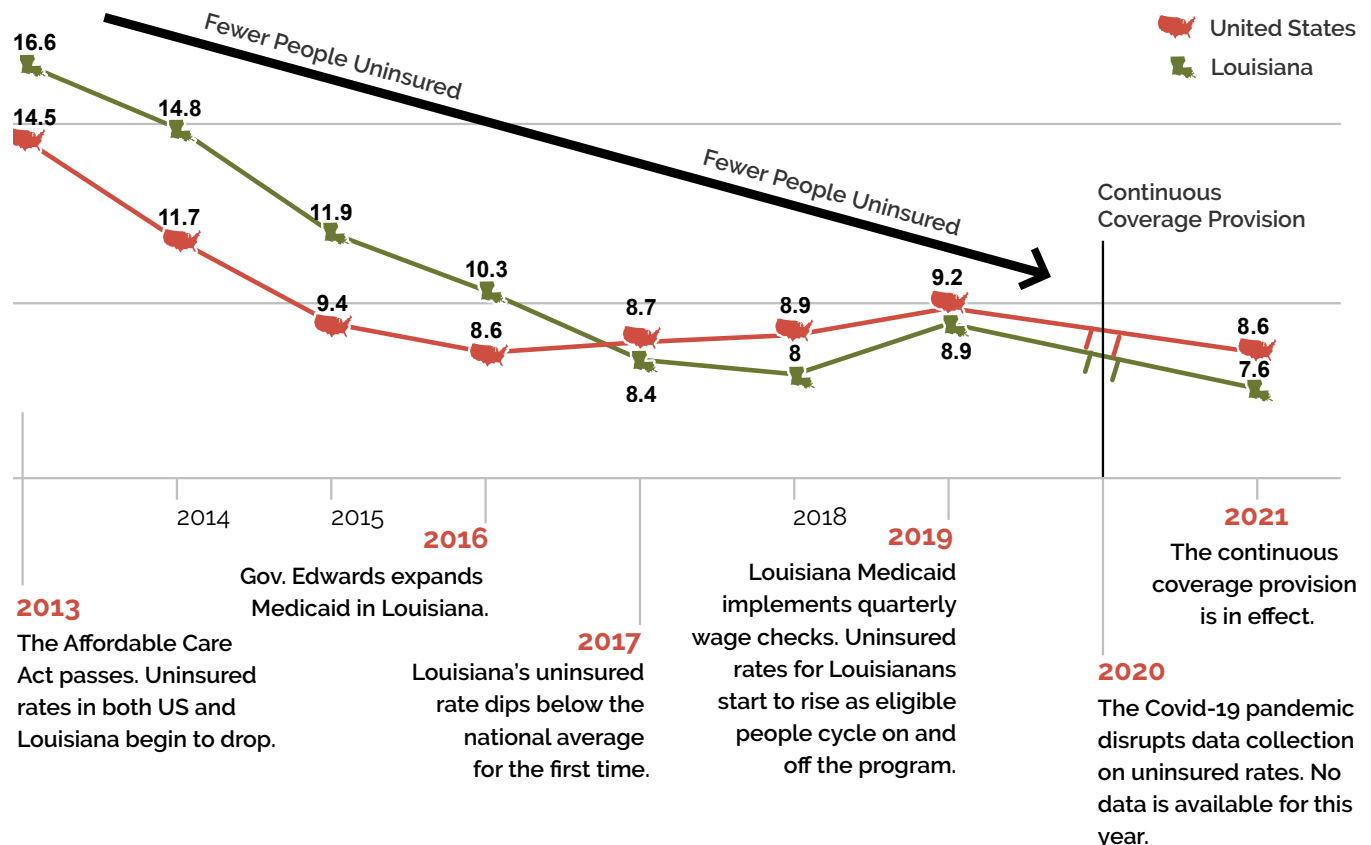


Continuous Coverage Helped More Louisianans Get–And Stay–on Medicaid

The continuous coverage provision has driven Louisiana's uninsured rate to a historic low. The last time Louisiana saw similar gains in coverage was in 2016 after the state expanded Medicaid. Since then, the uninsured rate has fallen to 7.6% in 2021, statistically matching the record set in 2018. This success can largely be attributed to the expansion of Medicaid to low-income adults and the continuous coverage provision, which has enabled more people to get and stay insured. In fact, despite previously struggling to keep people insured before expansion, Louisiana's current uninsured rate is lower than the national average of 8.6%.

Fewer People Go Without Health Insurance Amid Medicaid Expansion and Pandemic-Era Protections

uninsured rate for Louisiana and United States 2013 to 2021



Public Health Insurance Keeps Louisianans Covered During Pandemic

Louisiana health insurance coverage by public and private plans in 2019 and 2021

Between 2019 and 2021 the percentage of Louisianans with private insurance held steady.



But the number of people in our state with public health insurance rose.



● Private ● Public

That rise of just under three percentage points accounts for the decline we saw in overall uninsured rates.

As the number of people with public health insurance rose, the overall number of uninsured individuals in our state dropped.

2,050,521

Number of Louisianans
Currently Enrolled in Medicaid

780,786

Number of Louisiana
Adults Currently Enrolled
in Medicaid Expansion

771,707

Number of Louisiana
Children Covered by Medicaid

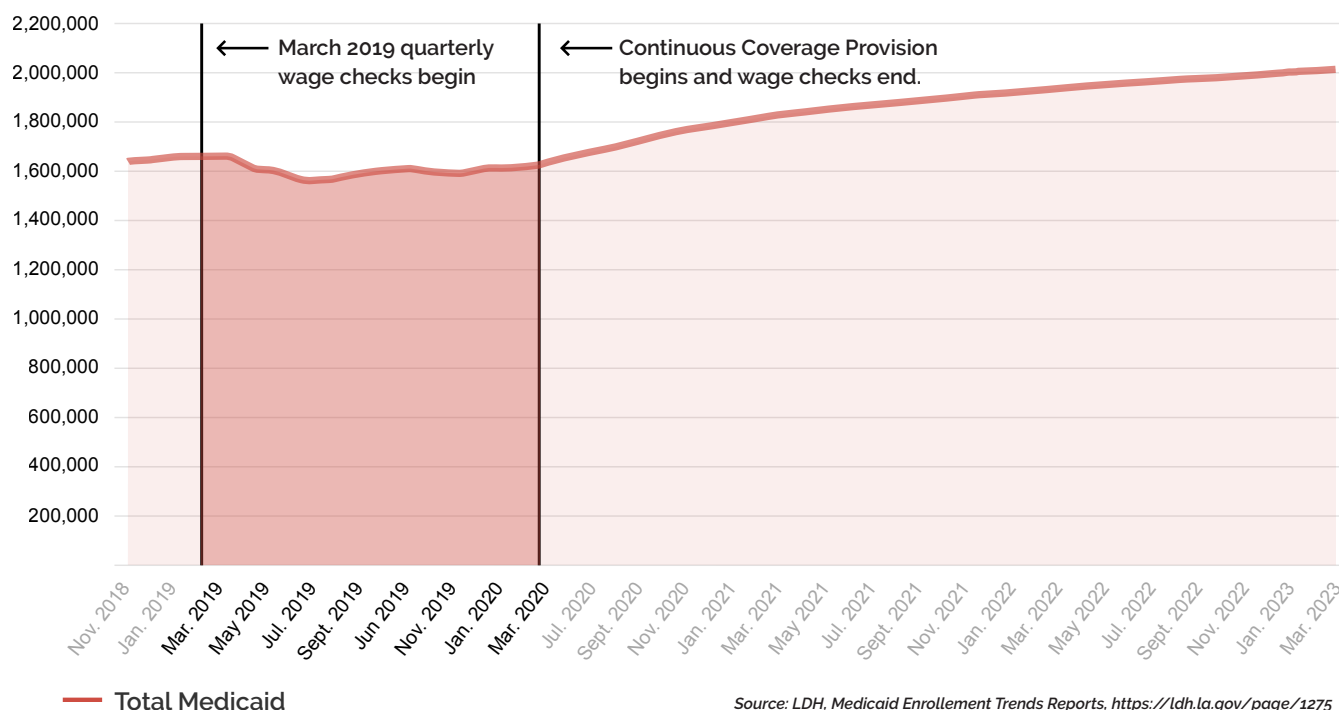
 Numbers are As of May 2023

Continuous Coverage Put a Stop to Barriers Like Wage Checks. But Now They're Coming Back.

In 2019, Louisiana Medicaid added additional barriers to consistent coverage by opting to add quarterly income checks on Medicaid enrollees. When wage checks happen, people often lose coverage not because their income increased making them ineligible, but because Louisiana Medicaid did not receive the required documentation requested from enrollees

within the 10-day turnaround time. Barriers like quarterly wage checks create a cycle where people lose coverage, usually for administrative reasons, only to reapply and regain coverage shortly thereafter. When Louisiana Medicaid unnecessarily began performing these wage verifications every few months, the more frequent checks led to **more unnecessary coverage losses**.

How Has Continuous Coverage Impacted Louisiana's Medicaid Enrollment?



The dips in enrollment that we see in 2019 reveal the cycle of gaining, losing and then regaining coverage, a cycle that leads to more stress for enrollees and additional barriers to accessing the care they deserve.

When the pandemic began and the continuous coverage provision started, the unnecessary additional wage checks stopped due to the continuous coverage provision. Enrollment has steadily increased since then without those dips

in coverage. The continuous coverage provision eliminated the cycle of coverage loss that many Louisianans faced before the pandemic. And that means more people remained covered by stable health insurance.

With the end of the pandemic-era Medicaid provisions, Medicaid will return to normal operations, and that means those unnecessary additional wage verifications will resume this year for Louisianans.

And that means a **Medicaid coverage cliff** looms for our state.

That could spell disaster for the millions of Louisianans who rely on its coverage. Medicaid provides life-sustaining health coverage and essential financial protection from debilitating medical expenses to millions of low-income Americans.

Beyond providing access to stable health coverage that allows them to go to the doctor, get their prescriptions, and stay healthy, Medicaid coverage is vital for healthy families and kids. It allows adults and children in our state to get the early care they need to thrive—both now and in the future. Research shows that being insured leads to better health, education and economic outcomes for kids.

Learn more → about how Medicaid positively impacts people, families and communities in our state.

2M+

people in Louisiana
are protected by
Medicaid coverage

representing

40%

of the state's population,
including more than half
of all insured
Louisiana children

How Does Medicaid Funding Work?

Medicaid's funding structure – and its **large footprint in the state budget** – make the program an important tool the federal government can use to support state finances. Prior to the **Families First Coronavirus Response Act** in 2020, 67% of Louisiana's Medicaid costs were covered by federal funding, leaving the state paying 33%. But the Families First Act included a vital 6.2% increase in the federal government's share of Medicaid costs (the Federal Medical Assistance Percentage or FMAP). This change injected approximately \$117 billion in **additional funding** into cash-strapped state budgets, translating to an extra **\$2.17 billion in additional funding for Louisiana** from January 2020 through March 2023.

The FMAP for Medicaid expansion was 100% in the early years of the program – in 2014, 2015 and 2016 – and gradually decreased to a fixed FMAP of 90% by 2020 with state budgets covering 10% of costs.

But that means that the federal government covers 90% of these costs, and the state's 10% is actually paid through hospital and provider payments. Louisiana taxpayers pay zero dollars toward these costs.

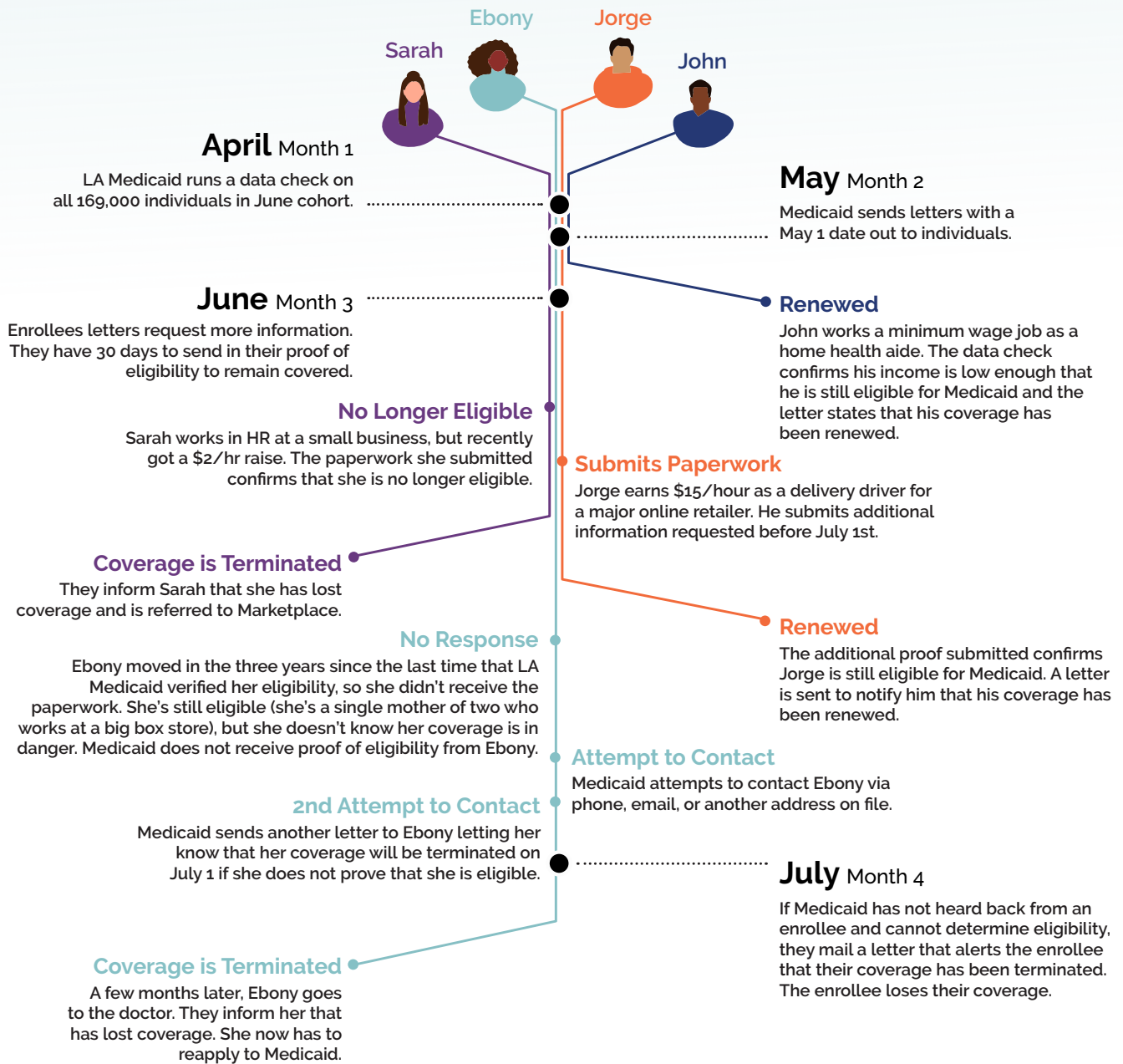
The federal and state dollars that flow through the Medicaid program are used almost entirely to pay private healthcare providers – doctors, hospitals, pharmacies and clinics that serve Louisiana communities.

i Medicaid dollars are made to Managed Care Organizations in per member per month (PMPM) payments, which then flow to medical providers like doctors and nurses in local communities. The enrollee does not receive any of this money. [Learn More →](#)



Louisiana's Renewal Timeline

On average the renewal process takes about 75 days to complete



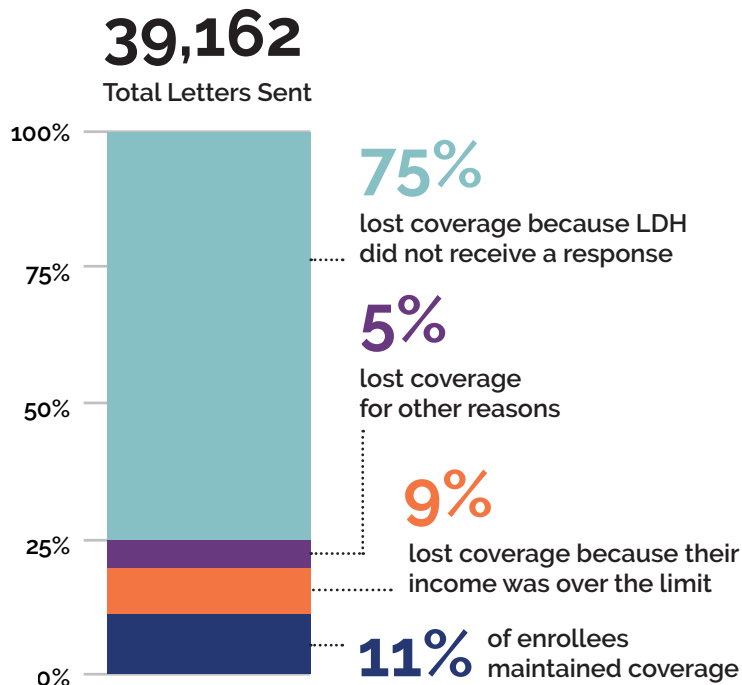
Hundreds of Thousands of Louisianans May Lose Coverage

Each Medicaid recipient will have to renew their coverage. Sometimes, that process will be easy and seamless because the state can assess their eligibility using back-end data. Louisiana Medicaid **estimates** that about half of Louisianans covered by Medicaid will be able to be renewed for coverage automatically, without having to fill out any forms because the state has enough information to confirm their eligibility.

But if the state lacks the information it needs to complete the automatic renewal, Louisiana Medicaid will need people to complete forms to confirm that they are still eligible.

When this happens, some people will lose Medicaid because they are no longer eligible (because their income went up, household size went down, etc.). But some people who are still eligible may lose their coverage for administrative reasons.

How Did the February 2019 Wage Checks Impact Coverage?



**3 OUT OF 4 LOUISIANANS
LOST COVERAGE**

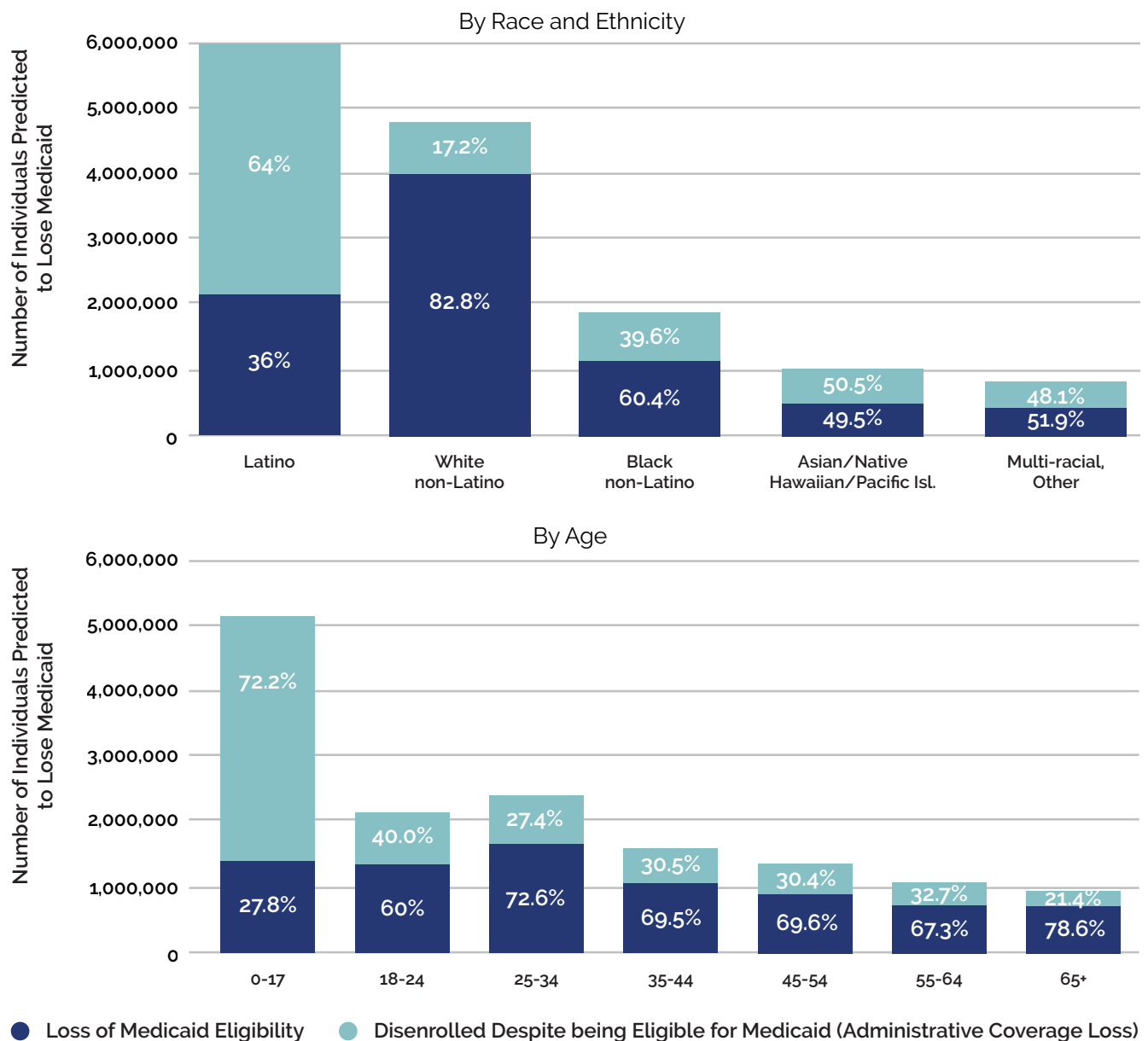


not necessarily for eligibility reasons, but
simply because of a problem with a piece
of mail

Source: Medicaid Quarterly Wage Check Process: Response to HCR 43 of the 2019 Regular Legislative Session," Louisiana Department of Health, September 2019.

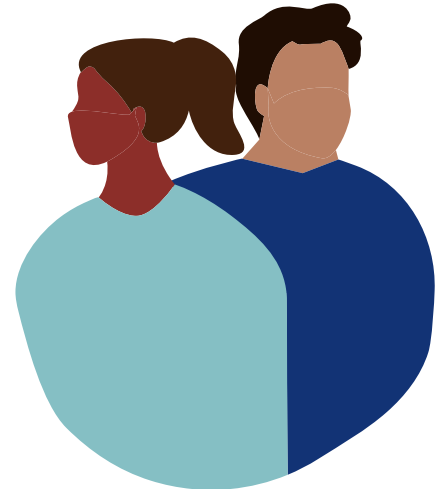
We don't know exactly how the end of the Medicaid continuous coverage provision will impact enrollees in our state. **Louisiana Medicaid estimates that over 200,000 will be disenrolled for Medicaid by the end of the process.** But we do know that Louisianans face a significant risk of potentially losing coverage even if they are still eligible. And that risk is even more significant for people of color and children.

Predicted Medicaid Coverages Loss Due to Eligibility Loss Vs Administrative Reasons



Age Source: (Race/Ethnicity Graph) ASPE Unwinding the Medicaid Continuous Enrollment Provision: Projected Enrollment Effects and Policy Approaches Issue Brief, (Age Graph) Analysis of SIPP treating March 2015-Nov. 2016 as analogous to March 2020-Dec. 2021 PHE, among enrollees, ever enrolled in Medicaid during the 21-month period. Projections are from the Base Case scenario.

While White non-Latino-people are most likely to lose coverage due to the loss of Medicaid eligibility, other groups' loss of coverage is more likely due to those administrative hurdles. Latinos face a particularly high risk of losing coverage even though they are still eligible. Asian and Native people, people who are multi-racial, and Black people are also all at higher risk of losing their Medicaid because of administrative reasons rather than loss of eligibility.



People who lose their Medicaid coverage during this process, whether for eligibility or procedural reasons, could experience a gap in coverage or end up uninsured, leading to disruptions in access to care.

What Louisianans Who Are No Longer Eligible Can Do to Remain Insured

For Louisianans who are no longer eligible for Medicaid, there are other coverage options available. Many Louisianans will be eligible for a low or no-cost plan through the federal health insurance marketplace.

People at all income levels will have 60 days after their loss of Medicaid coverage to apply for marketplace coverage. Louisianans with incomes below 150% of the poverty line may enroll in marketplace coverage at any time on HealthCare.gov (the federal marketplace).

Louisiana navigators can provide **free direct one-on-one assistance** for people applying for coverage. Prior to the pandemic, President Trump **gutted funding** for the navigator program, including in Louisiana. Fortunately, over the past couple of years, Congress has restored funding levels.

People who are no longer eligible for Medicaid can get coverage through the marketplace by calling a navigator or going to healthcare.gov.

Louisiana ranks 4th in the nation for projected increased marketplace enrollees.

Many enrollees who lose coverage because they are ineligible may see private insurance as too expensive. Some may have applied to the marketplace in the past and found that their plans were unaffordable. But in addition to increasing funding for outreach and navigators to make enrolling in marketplace plans easier, Congress greatly increased funding to help Americans pay for plans on the marketplace.



How Much Can the New Marketplace Subsidies Save Louisianans?



Michael and **Alicia** are married with a 4-year-old son named **Christopher**. He loves playing soccer and building Legos.

Michael works as a teacher's aide and **Alicia** works part-time as a cashier. They have a combined income of **\$40,000** a year. It's not a lot, so every little bit helps.

Under the previous subsidies, **Michael** and **Alicia** would have had to pay about **\$195 a month for insurance** in the marketplace. That's a big chunk out of their monthly budget.

Now, that same plan will only cost them around \$32. That's a **savings of 84%**. And that **extra \$163 a month** helps them make ends meet.







[Check How Much You Could Save →](#)

What Can You Do to Help?

Educating Louisianans about the impending end of the continuous coverage provision and what it means for their eligibility is a good first step to helping prevent loss of coverage due to administrative hurdles. Educating community members that Medicaid rules will be changing in the future and that everyone will have to renew their Medicaid eligibility and encouraging community members to double-check their address and phone number with Louisiana's Medicaid office is key.

**Keep your SNAP and Medicaid Benefits:
Update your address!**

Did you move during the pandemic?
Update your address with Louisiana Medicaid and SNAP to make sure you don't lose your benefits.

Medicaid	SNAP
 Call Medicaid Customer Service at 1-888-342-6207, or	 Call DCFS at 1-888-524-3578, or
 Go to MyMedicaid.LA.gov	 Report a change on LA CAFE dcfs.LA.gov/cafes
P-EBT	
 Update your address with your child's school	
Open and respond to any mail from DCFS or LDH to make sure you don't lose your benefits!	
	

[English](#) | [Spanish](#) | [Vietnamese](#)

Here are some things you can do to help:



Help Medicaid enrollees update their current mailing address and phone number with the Medicaid agency.



Assist Medicaid enrollees through their renewal process such as by helping them complete the renewal form, gather necessary documents, and resolve any issues that arise.



Inform Medicaid enrollees that they will have to renew their coverage in 2023 and that they should watch for mail from the Medicaid agency and respond to any requests on a timely basis.



Help people who are no longer eligible for Medicaid apply for Marketplace coverage or connect them to a Navigator who can help.

Are You Currently Enrolled in Medicaid? Here's How You Can Stay Covered.

The end of the continuous coverage provision does mean changes are coming to Medicaid. Medicaid renewals will once again be sent out. You want to make sure that you can quickly and easily verify your eligibility to stay covered.

The end of the continuous coverage provision does mean changes are coming to Medicaid.



Make sure Medicaid has your current contact information, including your mailing address, phone number, cell phone number, and email address, so that you receive important letters about your health insurance coverage.



Update or make changes to your contact information by:

- Logging on to MyMedicaid.la.gov
- Emailing MyMedicaid@la.gov
- Calling your health plan on the number on your ID card
- Calling Medicaid's Customer Service hotline at 1-888-342-6207.
Hotline assistance is available Monday through Friday, 8 a.m. – 4:30 p.m.
- You can also get in-person help at any of the regional Medicaid offices.
For an office closest to you, visit www.ldh.la.gov/medicaidoffices.



Check your mail and if you get a letter from Louisiana Medicaid, read the letter and follow the instructions in the letter. The letter may require you to send Medicaid important documentation or information.



Remember — Not responding to these renewal letters or requests for information puts your coverage at risk, even if you are eligible.

[Learn more →](#)

Acknowledgments

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Resources

Toolkit (English)



Flyers (English)



Posters (English)



Posters
(English/Spanish)



Pushcards (English)



Fact Sheet
(English)



Update Contact
Information Form



YouTube Videos
(English/Spanish)



Billboards*
(English)



Facebook & Twitter
Banners (English)

Toolkit (Spanish)



Flyers (Spanish)



Posters
(Spanish)



Posters
(English/Spanish)



Pushcards
(Spanish)



YouTube Videos
(English/Spanish)



Contact Info
Form (Spanish)

Toolkit (Vietnamese)



Flyers
(Vietnamese)



Posters
(Vietnamese)



Pushcards
(Vietnamese)



Contact Info Form
(Vietnamese)

*These can be used for banners, social media graphics, web graphics, etc. If you need additional materials, contact Damiane Ricks at damiane.ricks@la.gov.

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