The Value & Innovation Forum Presents
Navigating the Complexities of Medicaid Redeterminations

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Inequities in Health Insurance Coverage and the Impact of Medicaid During the COVID-19 Pandemic

Value & Innovation Forum Briefing

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May 19, 2023
Coverage inequities between Black, Hispanic, and white adults have narrowed substantially since 2013. All groups reported improvements between 2019 and 2021.

Percentage of U.S. adults ages 19–64 who are uninsured, by race/ethnicity

*The 2020 ACS PUMS was created using alternative “experimental” sample weights to account for disruptions to data collection resulting from the COVID-19 pandemic. Because the Census Bureau advises against comparing 2020 data to previous years, the 2020 data point has been omitted from this chart.


Medicaid and individual-market coverage gains helped drive lower uninsured rates for each of the three racial and ethnic groups between 2019 and 2021.

**Percentage-point change in insurance by coverage source for U.S. adults ages 19–64 between 2019 and 2021, by race/ethnicity**

<table>
<thead>
<tr>
<th>Coverage Source</th>
<th>All</th>
<th>Black</th>
<th>Hispanic</th>
<th>White</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employer Coverage</td>
<td>-0.6</td>
<td>-1.1</td>
<td>-1.1</td>
<td></td>
</tr>
<tr>
<td>Medicaid</td>
<td>1.2</td>
<td>1.3</td>
<td>1.5</td>
<td>1.0</td>
</tr>
<tr>
<td>Individual/Nongroup</td>
<td>0.5</td>
<td>1.0</td>
<td>1.0</td>
<td>0.3</td>
</tr>
<tr>
<td>Uninsured</td>
<td>-0.8</td>
<td>-0.8</td>
<td>-1.2</td>
<td></td>
</tr>
</tbody>
</table>

Notes: Values represent the percentage-point change in the share of a group’s total nonelderly adult population that reported having a certain coverage source or no coverage source. Changes in Medicare or other insurance types are not shown.

Data: American Community Survey Public Use Microdata Sample (ACS PUMS), 2019 and 2021.

Uninsured rates declined in both Medicaid expansion and nonexpansion states.

Percentage-point change in insurance by coverage source for U.S. adults ages 19–64 between 2019 and 2021, by race/ethnicity and Medicaid expansion status

Notes: Values represent the percentage-point change in the share of a group’s total nonelderly adult population that reported having a certain coverage source or no coverage source. Changes in employer-based insurance, Medicare, or other insurance types are not shown. Expansion states are those that expanded Medicaid by January 1, 2021. As of that date, there were 14 states that had not yet expanded Medicaid. Oklahoma and Missouri implemented in mid-to-late 2021 and are considered nonexpansion states for this analysis.

Data: American Community Survey Public Use Microdata Sample (ACS PUMS), 2019 and 2021.
A larger percentage of Black, American Indian/Alaska Native, and Hispanic adults are covered by Medicaid.

Insurance coverage type distribution for U.S. adults ages 19–64, 2021, by race/ethnicity

Note: Totals may not add up to 100% due to rounding.

Data: American Community Survey Public Use Microdata Sample (ACS PUMS), 2021.

Medicaid Redetermination

Presented by:
Thomas Pham, VP of Strategy

May 19, 2023
Inland Empire Health Plan (IEHP) Overview

- Not-for-profit public health plan serving more than 1.6 million residents of Riverside and San Bernardino counties in California
- Top 10 largest Medicaid plan and the largest not-for-profit Medicare-Medicaid plan in the country
- Our Membership Profile:
Executive Summary

• The continuous Medicaid coverage required by the Public Health Emergency (PHE) ended on March 31, 2023.

• County Medicaid Offices has resumed processing of the annual Medicaid Redetermination in April 2023 for Members with a June renewal due date.
  ➢ Impact: about 200,000-300,000 of IEHP Members will be at risk of losing coverage.

• IEHP’s strategies (what we are doing):
  ➢ Partnership with our counties for data exchanges, strategy alignment, etc.
  ➢ Hands-on renewal assistance provided by the new Eligibility team
  ➢ Strategic outreach & communications: Members, Providers, and Communities
County Partnership

- Demographic data exchange strategically
- Monthly Medicaid Redetermination files of our Members who will receive a print renewal application on the mail
  - At least 60 days before their renewal due date
- Monthly Medicaid Pre-disenrollment files with disenrollment reasons
  - 10 days before their disenrollment date
- Monthly Joint Executives Meeting
  - Strategy and alignment
- Monthly Joint Staff Operations Meeting
  - Implementation and risk/issue identification
New 50-Person Eligibility Continuity Team

• Have in-depth experience in Medicaid eligibility and redetermination

• Assist our Members (via outbound/inbound calls and in the community) to complete their Renewal application:
  ➢ Print application
  ➢ Online submission via BenefitsCal.com
  ➢ Connecting with county

• Serve as a centralized Eligibility hub all eligibility related issues
  ➢ On Hold, disenrolled, out-of-area, etc.

• Help our Members update their contact information:
  ➢ NCOA, undeliverable mails, etc.
Keep our Members informed at point of services

• Set Renewal alerts for all Call Centers
  ➢ Warm connect Members to the new Eligibility Team

• Implement targeted Member communications
  ➢ 60-day and 30-day Renewal reminders to impact Members
  ➢ Usage of all communications modes (mailers, Texting, on-hold messages, etc.)

• Strategically align the timing of our communications with county’s efforts
  ➢ Avoid abundance of communications and/or misaligned timing that could cause confusion to Members
Keep our Providers informed

- Set Renewal alerts in the Eligibility Checker of the online Provider Portal
- Create rosters of Renewal Members for all PCPs
  - Individual file in the Provider Portal
- Raise awareness to the Provider community
  - Provider Advisory Committee
  - Our County Safety Net Providers
  - Monthly messages from Provider Services team
Keep our Community Partners informed

- Promote the State’s PHE Unwinding Ambassadors program to our community partners and ask them to sign up
- Share the PHE Unwinding (including Medicaid Redetermination) Tool Kit with our community partners
- Monthly message from our CEO to the community