

Building a healthy Kentucky together

PREPARING FOR KENTUCKY HEALTH



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WHAT WE DO

KVH is a coalition of individuals and organizations working together to improve the health of ALL Kentuckians.

- ✓ Conduct policy analysis
- ✓ Provide public education
- ✓ Facilitate collaborative partnerships
- ✓ Raise the voices of Kentuckians to inform responsive health policy



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NAVIGATING KENTUCKY HEALTH

- ✓ Who's covered by Medicaid
- ✓ What got approved by CMS
- ✓ Implications for Kentucky
- ✓ What Medicaid members need to know
- ✓ How to talk about the waiver
- ✓ Actions you can take now



WHO'S COVERED BY MEDICAID

In 2013...

20.4% or 640k Kentuckians were uninsured.

Of these, more than 300k were estimated to be eligible for expanded Medicaid.

Before expansion, Medicaid covered very few adults with the exception of:

- Aged, Blind, Disabled
- Pregnant Women
- Parents \leq 55% FPL

As of January 2018...

Traditional 950,000

+

Expansion 493,000

Total for KY 1,443,000



WHAT GOT APPROVED

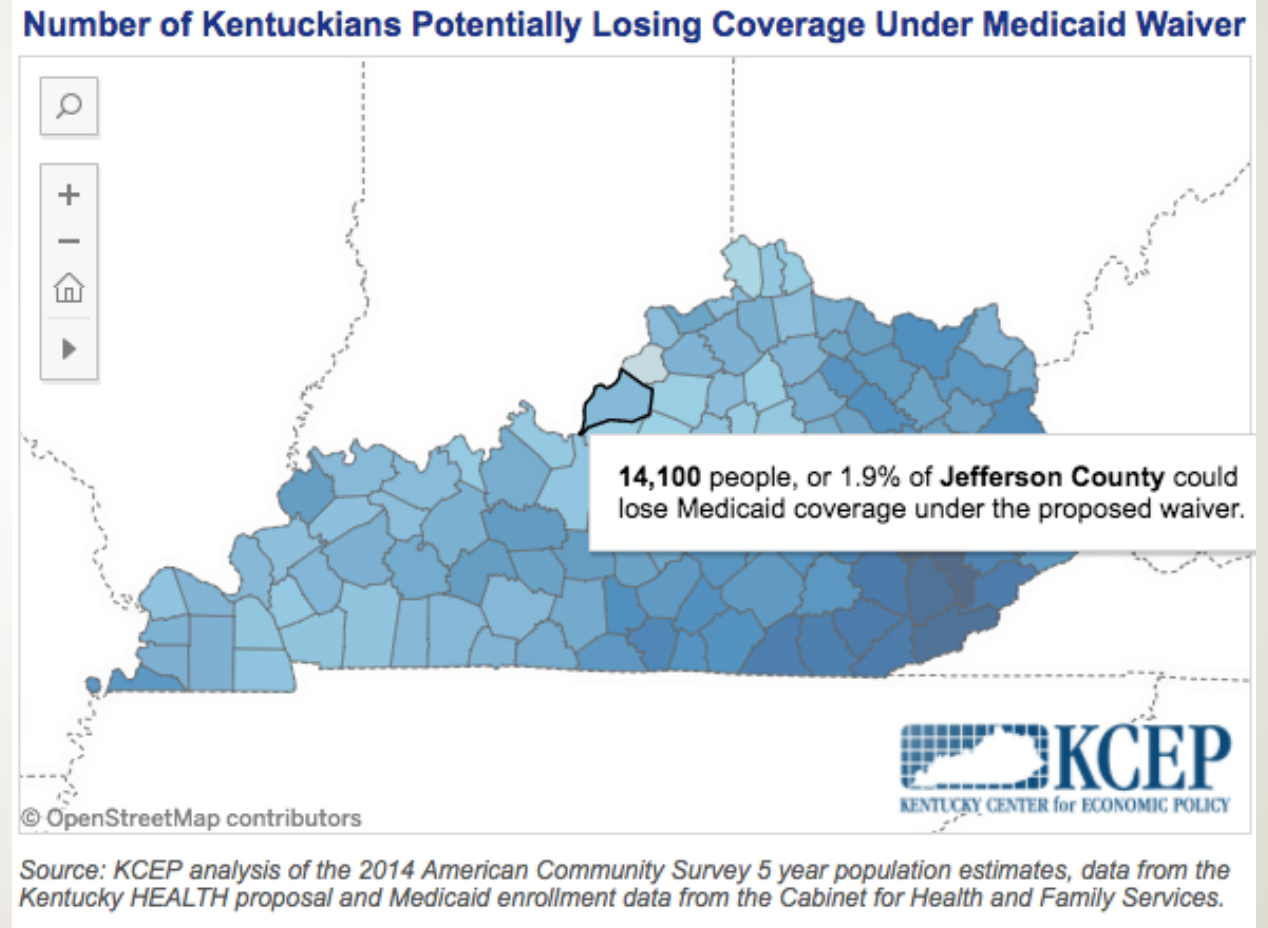
On January 12, 2018, CMS approved Kentucky HEALTH as a 5-year demonstration project, with the following benefit changes, requirements, penalties, and exemptions.

- ✓ Creates a work/volunteer requirement for most adults
- ✓ Requires premiums or co-pays for most adults
- ✓ Establishes four lock-out periods
- ✓ Eliminates dental, vision, NEMT as basic benefits for many adults
- ✓ Creates additional accounts to manage
- ✓ Penalties for ER misuse and missed appointments
- ✓ Eliminates retro-active coverage for most adults
- ✓ Requires working adults to enroll in employer coverage when available
- ✓ Establishes a “medically frail” and other “good cause” exemption
- ✓ Includes “on ramps” to re-enroll with health or financial literacy courses and testing
- ✓ Enforces a 30-day reporting period for changes in income or work status



IMPLICATIONS FOR KENTUCKY

- Changes coverage for more than 1.2 MILLION Kentuckians
- Threatens coverage for 500,000 Medicaid expansion members
- Nearly 100,000 eligible Kentuckians are estimated to lose coverage
- Reduces access to medically necessary services
- Adds penalties, barriers & complexity for consumers
- Strains the healthcare safety-net
- Increases administrative cost & red tape



WHO WILL PARTICIPATE IN KENTUCKY HEALTH?

Will Participate

- ✓ Children
- ✓ Pregnant women
- ✓ Parents and caretakers < 55% FPL (also known as PACA)
- ✓ Parents and caretakers ≥ 55% FPL (also known as Medicaid expansion)
- ✓ Former foster care youth < age 26 (who have “aged-out” of foster care)
- ✓ All other non-disabled adults without dependents (also known as Medicaid expansion)

Will NOT Participate

- ✗ Over age 65
- ✗ Covered by Medicare
- ✗ Receiving SSI (Social Security Income)
- ✗ Living in a long-term care facility
- ✗ In the Medicaid buy-in program for working disabled adults
- ✗ Currently in foster care or receiving subsidized adoption
- ✗ Participating in the Breast and Cervical Cancer Treatment Program
- ✗ Enrolled in 1915c Waivers, including:
 - ✗ Home and Community Based Waiver
 - ✗ Michelle P. Waiver
 - ✗ Acquired Brain Injury (ABI) & Long-term Care Waiver
 - ✗ Model Waiver II
 - ✗ Supports for Community Living



BENEFIT CHANGES

<u>Benefit Changes</u>	<u>Who's Affected</u>
Eliminates Dental & Vision	Non-disabled adults WITHOUT dependent children Non-disabled adults WITH dependent children \geq 55% FPL
Eliminates Non Emergency Medical Transportation	Adults WITHOUT dependent children Adults WITH dependent children \geq 55% FPL
Eliminates Retroactive Coverage	Everyone BUT pregnant women and children
Adds Methadone Treatment & Transportation	Pregnant women, children, former foster youth < age 26



NEW REQUIREMENTS

<u>What's New</u>	<u>Who's Affected</u>
“PATH” or Community Engagement to Work, Volunteer, Study, Train	Adults who <u>are not</u> “medically frail”, primary caregivers, pregnant, or former foster youth < 26 yrs
Premiums	Everyone BUT pregnant women and children
Co-pays	Adults ≤ 100% FPL who do not pay premiums AND <u>are not</u> “medically frail” or former foster youth
My Rewards Program	Everyone BUT children
Deductible Account	Everyone BUT pregnant women and children
Requirement to Report Changes within 30-days	Everyone



NEW PENALTIES

<u>Lock-Out Periods</u>	<u>Who's Affected</u>
Not re-enrolling within 90 days of the redetermination date	Adults <u>who are not</u> pregnant, “medically frail”, or former foster youth < age 26
Missing two or more premium payments	Adults above 100% FPL who <u>are not</u> pregnant, “medically frail”, or former foster youth < age 26
Not completing at least 80 hours/month of work, volunteer, study, or training activities	Adults who <u>are not</u> pregnant, “medically frail”, or former foster youth < age 26
Not reporting a change in income or family size that makes the household ineligible for Medicaid	Adults who <u>are not</u> pregnant, “medically frail”, or former foster youth < age 26



NEW PENALTIES

<u>Other Penalties</u>	<u>Who's Affected</u>
“Conditional” Enrollment (no coverage until you pay)	Adults > 100% FPL who <u>are not</u> pregnant, “medically frail”, or former foster youth < age 26
60-day Enrollment Delay & Co-pays	Adults ≤ 100% FPL who <u>are not</u> pregnant, “medically frail”, or former foster youth < age 26
My Rewards Suspension	Adults who <u>are not</u> pregnant
My Rewards Fines	Adults



MEDICALLY FRAIL DESIGNATION

Medicaid members may be considered “medically frail” for many different reasons, including:

- Disabling mental health diagnosis
- Chronic substance use disorder
- Serious and complex medical condition
- Significant impairment in ability to perform activities of daily living
- Diagnosed with HIV/AIDS
- Eligible for Social Security Disability Insurance (SSDI)
- Chronic homelessness
- First 12 months of refugee status
- Domestic violence



EXEMPTIONS

AUTOMATIC "MEDICALLY FRAIL"

EXEMPTIONS: You may be granted automatic "medically frail" status for having HIV/AIDS, SSDI, or being identified as "medically frail" by your insurer based on existing diagnoses. You could also be considered "medically frail" for six-months if you self-attest to being chronically homelessness or needing assistance with activities of daily living.

APPLYING FOR A "MEDICALLY FRAIL"

EXEMPTION: If you are not granted an automatic exemption, you can self-attest to being "medically frail". This will initiate an assessment process that could take up to 60 days. The managed care plan will review your medical records and may ask your provider to complete additional paperwork. During this process, you will be subject to all applicable requirements, penalties, and reduced benefits.

APPLYING FOR A "GOOD CAUSE"

EXEMPTION: You can apply for a "good cause" exemption to avoid a penalty if you are unable to comply with program requirements due to domestic violence, eviction, homelessness, or other reasons. The exception can apply to the current month or past months, but it is not ongoing.



PREMIUM PAYMENTS & ASSISTANCE

Federal Poverty Level	Household Income (2018)				Household Monthly Premium (up to 4% annual income)	
	Individuals		Family of Four			
	Annual	Monthly	Annual	Monthly	Minimum	Maximum
<25%	\$3,035	\$253	\$6,275	\$523	\$1	\$10
25 - 50%	\$6,070	\$506	\$12,550	\$1,046	\$4	\$20
51 - 100%	\$12,140	\$1,012	\$25,100	\$2,092	\$8	\$40
101 - 138%	\$16,753	\$1,396	\$34,638	\$2,887	\$15	\$55

Third Party Payments: If someone cannot pay their monthly premium, they may be able to get help from a local hospital, clinic, church, or other community organization. Assistance options will vary from county-to-county, so people should ask their provider or Application Assister for more information.



WHAT MEDICAID MEMBERS ARE RECEIVING



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DEDUCTIBLE ACCOUNT & EOBs

[Month Year] Deductible Account Summary	
Previous statement balance	\$1,000.00
Medical and pharmacy spending applied to account [insert applicable date range]	(\$250.00)
Remaining Deductible Account balance	\$750.00

Explanation of Benefits (EOB) Summary [Month Year]							
Service Date	Service Description	Provider	Claim Number	Billed Amount	Paid Amount	Applied to Deductible Account?	
####	Office Visit	Dr. Smith	#####	\$300	\$125	Y	\$125
####	Pharmacy	CVS		\$300	\$125	Y	\$125
####	Office Visit	Dr. Smith	#####	\$300	\$125	N	\$0
					\$375 Total Paid	\$250 Applied to Account	

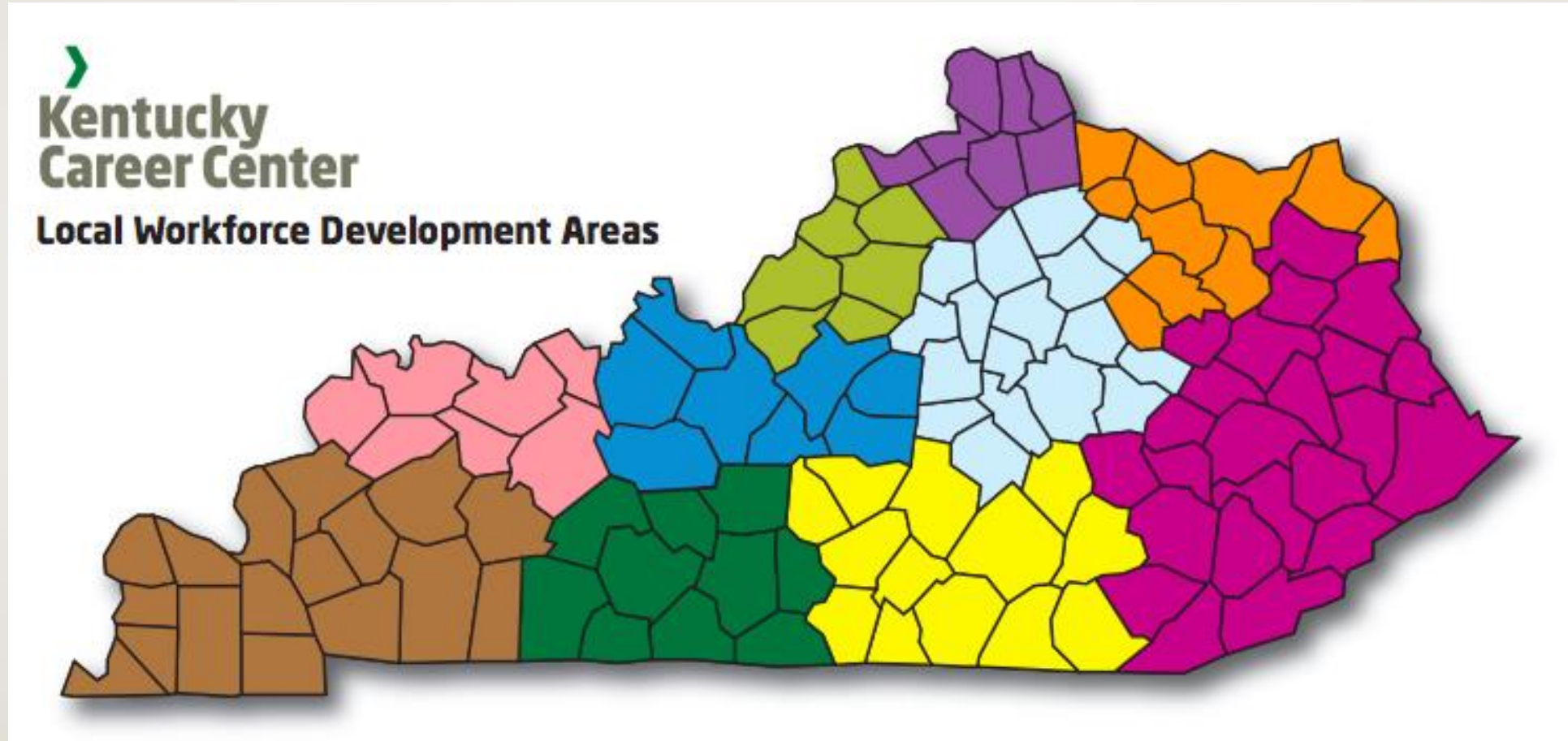


IMPLEMENTATION TIMELINE

- **January:** Medicaid members can begin earning My Rewards dollars for preventive services
- **April:** Soft –roll-out and user-testing of the My Rewards Program
- **May:** Eligibility Notices should be sent to each Medicaid member/household
- **May/June:**
 - Application Assister training will begin
 - Most Medicaid members will be billed by MCOs for premium payments
 - Anyone who may qualify as “Medically Frail” should start the attestation process
- **July-Nov:** Full implementation
 - Benefits will change for some and new requirements, penalties and exemptions will be in place
 - PATH Program will be immediately implemented in Northern KY workforce area
 - PATH Program will be implemented in all other regions starting in October
- **2019:** Employer Sponsor Insurance (ESI) will be implemented



WORKFORCE DEVELOPMENT AREAS



GETTING THE MOST OUT OF KY HEALTH

Medicaid expansion adults can earn some services – like dental and vision – by participating in approved activities, like:

- Health and Finance classes
- Preventive screenings
- Health visits
- Work or Career building classes or activities
- Educational activities



AVOIDING LOCK-OUT & GAPS IN COVERAGE

1. Pay premium as soon as approved for coverage. Help may be available in your community.
2. Pay premiums on time. “Fast Track” option allows members to pay in advance up to a full year.
3. Confirm your coverage is active each month.
4. Keep information up to date. ANY change in income, household size or other eligibility requirements MUST be reported within 30 days.
5. If in doubt, call benefind or an Assister!



WHAT MEDICAID MEMBERS CAN DO NOW

1. **Be on the look out** for emails, postcards or letters from the Cabinet for Health & Family Services.
2. Talk to your Assister, Provider, Counselor, or Caseworker about whether you may be eligible for an exemption. You can start the process **BEFORE July**.
3. Schedule dental and vision care **BEFORE July**.
4. **You can start earning “My Rewards” dollars for preventive screenings NOW.** Schedule a visit with your Primary Care Provider (PCP) for any health concerns, routine check ups, preventive screenings or lab tests.
5. Referrals to specialists can take a while – start the process now.



MESSAGES THAT RESONATE

- ✓ No one is exempt from the confusion or complexity.
- ✓ This is not a debate over the merits of work.
- ✓ You have to be healthy to work, keep or find a job.
- ✓ We're creating big government to cover fewer people.
- ✓ People doing everything right will fall through the cracks.



ACTIONS YOU CAN TAKE

NOW

- Follow us on social media
- Spread the word about what's changing & when
- Attend forums
- Help us collect stories

UPCOMING

- Participate in press conferences
- Use our toolkit for op-eds & testimony at public meetings
- Help us monitor the implementation and work to resolve system issues
- Serve on an advisory board



Medicaid Spring Provider Forum Schedule

<u>MEETING FACILITY</u>	<u>DATE</u>	<u>LOCATION</u>	<u>PHONE</u>
Kenlake State Park	4/16/18	542 Kenlake Road, Hardin, KY 42048-9737	270-474-2211
Rough River Dam State Park	4/17/18	450 Lodge Road, Falls Of Rough, KY 40119-6100	270-257-2311
Jenny Wiley State Park	4/24/18	75 Theatre Court, Prestonsburg, KY 41653-9799	606-886-2711
Greenbo Lake State Park	4/25/18	965 Lodge Road, Greenup, KY 41144-9517	606-473-7324
Blue Licks Battlefield State Park	4/26/18	10299 Maysville Road, Carlisle, KY 40311-8800	859-289-5507
Dale Hollow State Park	4/30/18	5970 State Park Road, Burkesville, KY 42717-9728	270-433-7431
Administrative Office of the Courts	5/2/18	1001 Vandalay Drive, Frankfort, KY 40601	502-573-2350
EPT Sawyer Hayes Community Center	5/3/18	3000 Freys Hill Road, Louisville, KY 40241-2132	502-245-2296



Medicaid Spring Provider Forum Agenda

Provider Forums – Registration 8:00am, Start Time 8:30am

Timing	Topic	Objectives	Owner
8:30am-9:00am	Quality	Quality initiative plan and value based purchasing	Medicaid Team
9:00am-9:30am	Kentucky HEALTH Overview	Overview of KY Health with an emphasis on My Rewards and PATH	KY HEALTH Team
9:30am-10:15am	Medically Frail	Overview of the Medically Frail process	KY HEALTH Team/Medicaid Team
10:15am-10:30am	Break		
10:30am-11:30am	Substance Use Disorder (SUD)	Presentation targeted toward health care providers, describing new programs and policies helping people facing addiction	Medicaid Team
11:30am-12:00pm	Morning Q&A		
12:00pm-1:00pm	Lunch		
1:00pm-2:00pm	KY Health Net	Overview of member eligibility including member suspension and how it affects providers	KY HEALTH Team
2:00pm-3:00pm	Provider Portal	Overview of the new provider portal and discuss new enrollment processes including how to make changes	Medicaid Team
3:00pm-3:15pm	Break		
3:15pm-4:00pm	Citizen Connect Demonstration	Overview of My Rewards and the Learning Management System (LMS) available in Citizen Connect to earn dollars	KY HEALTH Team
4:00pm-4:30pm	Afternoon Q&A		



**MONTHLY PUBLIC FORUMS IN 2018 TO DISCUSS
THE 1115 MEDICAID WAIVER – KY HEALTH**

DATE	TIME	LOCATION	ADDRESS
March 8	1 p.m. EST	KY Transportation Cabinet - Auditorium	200 Mero St. Frankfort 40601
April 5	1 p.m. EDT	Kentucky Career Center – Room 111	600 W Cedar St. Louisville 40202
May 3	1 p.m. EDT	KY Transportation Cabinet - Auditorium	200 Mero St. Frankfort 40601
June 7	1 p.m. EDT	Kentucky Career Center– Room 111	1324 Madison Ave. Covington 41011
July 12	1 p.m. EDT	KY Transportation Cabinet - Auditorium	200 Mero St. Frankfort 40601
August 2	1 p.m. CDT	Green River Area Development District	300 Gradd Way Owensboro 42301
Sept. 6	1 p.m. EDT	KY Transportation Cabinet - Auditorium	200 Mero St. Frankfort 40601
Oct. 4	1 p.m. EDT	Center for Rural Development - Ballroom	2292 So. US 27 Ste 300 Somerset 42501
Nov. 1	1 p.m. EDT	KY Transportation Cabinet - Auditorium	200 Mero St. Frankfort 40601
Dec. 6	1 p.m. EST	Ashland Community & Technical College LRC Bulding - Room L275	1400 College Drive Ashland 41101

RSVP TO: KyHEALTHTeam@ky.gov to attend a forum in person or to sign up to participate by conference call.

June 7th date has been corrected; meeting is in **Covington**, not in Louisville.



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Questions?

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