## The Medicare Map . . .

## Helping you and your clients navigate the Medicare Maze

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## The End of the Public Health Emergency (PHE) and COVID-19 Continuous Coverage Requirement

Congress recently passed a bill that ends the continuous coverage requirement in spring 2023. What does this mean and how might it impact your clients?

The continuous coverage provision required state agencies to provide health care coverage for all medical assistance programs, <u>even if a member's eligibility changed</u>.

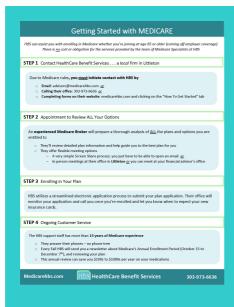
- Anyone enrolled in Health First Colorado (the state's Medicaid program), was guaranteed health coverage because states were required to keep people continuously enrolled during the public health emergency under the Families First Coronavirus Response Act.
- For some Medicaid recipients that meant they continued to receive Medicaid benefits although they were no longer eligible. This included "dual eligibles" (individuals enrolled in both Medicare and Medicaid).
- Those that are determined ineligible because of income and/or asset levels will be removed from Medicaid or see a reduction in their benefit or subsidy.

Health First Colorado will return to normal eligibility renewal processes (sometimes called redetermination), with the **first notices sent beginning in March 2023.** Colorado will take 12 months (14 months including noticing) to complete renewals based on a members annual renewal date.

NOTE: According to the Colorado Department of Health Care Policy & Financing (HCPF), there are approximately 1.7 million recipients currently enrolled in Medicaid. It's estimated 325,000 Coloradans face losing Medicaid coverage.

This FAQ page from HCPF offers more information: https://hcpf.colorado.gov/covid-19-public-health-emergency-fags

Denver Gazette article: https://denvergazette.com/news/estimated-325-000-coloradans-will-lose-medicaid-with-end-of-covid-19-public-health-emergency/article 5e6e9552-a737-11ed-9bec-bf7743d059f3.html



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- We're available to conduct Medicare webinars for your clients
- We are NOT your competition -Medicare and Long Term Care are all we do

Click on the "Getting Started with MEDICARE" flyer to print and share the steps of working with HBS To learn more about our process, visit <u>our website</u> or call our office 303-973-6636.

Feel free to forward The Medicare Map monthly newsletter to other advisors you think would benefit from the services of Tammey and her team.



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