Medicaid Renewals Overview

Executive Office of Health and Human Services (EOHHS), in partnership with Department of Human Services (DHS) and HealthSource RI (HSRI)
What You Need to Know
How Renewals Will Work
What to Expect in the Mail and When to Take Action
What Partners Are Doing to Help Members
What You Need to Know
Before the COVID-19 pandemic, Medicaid eligibility was reviewed once a year.

- **This process is called a “renewal” or “redetermination.”**

During the public health emergency (PHE), the federal government stopped annual renewals to make sure that people did not lose health coverage. The federal government is now mandating that states restart their annual renewals.

- **As of April 1, Medicaid renewals have restarted again in Rhode Island. Renewals will take place over 12 months in a staggered approach.**

Your Medicaid renewal/eligibility redetermination will ONLY affect your health insurance coverage. It will not affect your other benefits (ex. Supplemental Nutrition Assistance Program).
Renewal Distribution Groups

*Households with children start renewals at the end of the year

*HOUSEHOLDS WITH CHILDREN*
How Renewals Will Work
Passive vs. Full Renewals

Passive Renewal:
When the State knows about your income and other financial information they need to decide if you are still eligible, then you will not need to take any action.

You will receive a notice from the State that asks you to review the information the State is using and contact the state only if information is not correct. Otherwise, you don’t need to do anything.

Full (or "Active") Renewal:
If the State does not have enough information to complete the renewal, then you will receive a notice asking for the information the State needs.

You can provide this information through your customer portal, or by mailing information to DHS or dropping off the renewal form and scanning documents at the DHS office at One Reservoir Avenue, Providence.

Our goal is to keep as many Rhode Islanders as possible connected to coverage, and in doing so, maintain our historically high rate of insured individuals.
Enrolling in Coverage Through HealthSource RI

HSRI, the State’s health insurance marketplace, connects Rhode Islanders with high quality, low or no-cost health coverage.

For those passive and active renewals who are denied continued Medicaid coverage, HSRI options are available.

- We are ready to help Rhode Islanders with support if they need to transition from Medicaid to a Qualified Health Plan (QHP).
  - Presently, we connect more than 29,000 individuals and families with quality, affordable health plan options.
  - 6 of 7 customers qualify for federal financial assistance that brings down premium costs.
  - Federal Advance Premium Tax Credits (APTCs) are higher than they’ve ever been, and will continue to be enhanced through 2025.
  - More than 30% of HSRI customers pay less than $20 per month for their plans.
Automatic Enrollment and Premium Supports

Everyone who is losing Medicaid coverage will receive information about staying covered through HSRI.

- Through our shared system, all impacted individuals and families will receive information about their options and what help is available. Language will be customized and included in their Benefit Decision Notice.

- Every Medicaid member transitioning off of Medicaid will be eligible for a 60-day Special Enrollment Period (SEP) and there is an ongoing SEP for anyone who loses their Medicaid coverage during the renewal period (12-14 months).

- Some will benefit from additional assistance: HSRI “Auto Enrollment” and premium coverage for first two months
  - Those at less than 250% of the federal poverty level (FPL), about $69,000/year for a family of 4, or $34,000 for an individual, are eligible for federal premium tax credits AND Rhode Island’s two months’ premium assistance, ensuring a zero-cost transition to coverage through HSRI. They will have to pick a plan and enroll through HSRI.
  - Those at less than 200% of FPL, around $55,000 for a family of 4, or $27,000 for an individual, are eligible for the federal premium tax credit AND two months’ premium assistance. They will be automatically enrolled into a designated plan through HSRI.
## Maintaining Connections to Health Coverage Through HSRI

**Examples of coverage costs for customers leaving Medicaid and joining HSRI**

<table>
<thead>
<tr>
<th>Example:</th>
<th>Single Adult, 40, at 175% FPL</th>
<th>Family of 4 at 234% FPL (kids remain in Medicaid)</th>
<th>Single Adult, 40, at 272% FPL</th>
</tr>
</thead>
<tbody>
<tr>
<td>Annual Income</td>
<td>$24,000</td>
<td>$65,000</td>
<td>$37,000</td>
</tr>
<tr>
<td>Automatically Enrolled</td>
<td>Yes</td>
<td>No</td>
<td>No</td>
</tr>
<tr>
<td>Eligible for state assistance</td>
<td>Yes—$26/mo for 2 months</td>
<td>Yes—$186/mo for 2 months</td>
<td>No</td>
</tr>
<tr>
<td>Eligible for federal assistance</td>
<td>Yes—$356/mo ongoing</td>
<td>Yes—$564/mo ongoing</td>
<td>Yes—$227/mo ongoing</td>
</tr>
<tr>
<td>Total premium for health plan</td>
<td>$382/mo for a Silver Plan</td>
<td>$749/mo for a Gold Plan</td>
<td>$379/mo for a Gold plan</td>
</tr>
<tr>
<td>Customer would pay</td>
<td>$26/mo starting in 3rd month</td>
<td>$186/mo starting in 3rd month</td>
<td>$152/mo starting in 1st month</td>
</tr>
<tr>
<td>Range of annual deductibles</td>
<td>$150-$1,100 individual deductible (incl. cost-sharing reduction)</td>
<td>$2,750-$5,300 family deductible</td>
<td>$1,375-$2,650 individual deductible</td>
</tr>
</tbody>
</table>
What to Expect in the Mail and When to Take Action
Update Your Contact Information to Receive Notices

The most important action to take now is to encourage Medicaid recipients to update their contact information. This includes your mailing address, e-mail, phone number. You can also sign-up for text messages. Here’s how:

- **Contact your managed care organization (MCO)** – Neighborhood Health Plan of RI, Tufts Health Public Plan (RITogether) or United Health Care Community Plan (UHCCP)

- **Online**: Access your account at healthyrhoderi.gov. HSRI also hosts a live web chat, which is staffed during business hours, Visit healthsourceri.com and tap the bubble that says "Chat With Us."

- **By Phone**: Call HSRI at 1-855-840-4774

- **In Person**: Staff at DHS offices can assist customers in person.
LETTER 1:
Renewals Will Restart, Update Information, Renewal Process, Fraud Reporting

Mail and emails sent as of March 15
Partners received advanced copy
Posted on website

NOTICE 2:
Special Circumstance-Population Groups Notices

Notice 2 recipients only then receive Notice 6

NOTICE 3:
Renewal Notice (3a) Report a Change or (3b) Actively Need More Information

If passive renewal, recipients will get Notice 3a only
If not passive, two separate mailings of Notice 3a and 3b

NOTICE 4:
Reminder—We Still Need Your Information or Have Not Yet Received

Only Notice 3b recipients will get Notice 4 and Notice 5

NOTICE 5:
Thank You—Packet Received by State and Review Pending

NOTICE 6:
Benefit Decision Notices (with Appeals Forms)
(6a) Approved (6b) Denied

Health Coverage Options for Recipients of Notice 6b-Denial:
— Auto-enroll
— Premium Assistance
— Tax Credits
— Purchase Options
Letter 1: Be Ready. Stay Covered.

Letters have been sent to current Medicaid recipients via email and mail in three different languages starting yesterday and will continue into next week.

• **Update** your contact information now so that we can make sure to get in touch with you.

• **Wait** for your yellow or green notice to arrive—this means it is your turn to begin the renewal process.

• **Check** your [www.healthyrhode.ri.gov](http://www.healthyrhode.ri.gov) account to see your estimated date of renewal.

• **Protect** yourself against fraud and scams by reporting suspicious calls or letters.

• **Read** our first letter so you know what to expect about the renewal process.

• **Visit** [www.staycovered.ri.gov](http://www.staycovered.ri.gov) to learn more about Medicaid renewals.
Numerous options, as noted below, are available for Medicaid recipients to leverage when their renewal notice is received and if additional documentation is needed/requested.

**HealthyRhode Portal**

**HealthyRhode App**

**In-Person Locations**

**Mail-In or Scan Options**

RI DHS

Scan Center:

1 Reservoir Ave. in Providence

Mail to:
P.O. Box 8709, Cranston, RI
02920-8787
What Partners Are Doing to Help Members
Field Supports Already Exist to Help Members

Various agencies, organizations, and stakeholders are supporting outreach and engagement efforts.

**Navigator agencies** provide free and unbiased in-person assistance for health insurance.

**Health Equity Zones (HEZ)** are some of the trusted messengers in the community who can help you.

**Certified Application Counselors** will provide free renewal assistance in agencies such as hospitals and clinics.

**Managed Care Organizations** are available to answer questions by calling the number on the back of your insurance card.

**Community-based Organizations** such as United Way, 211, and others are always a resource to assist Rhode Islanders.
Mini-grant applications have been made available for community partners to provide assistance to those who may need it.
Spread the Message: Be Ready. Stay Covered.

Key Messages

1. Renewals are happening starting in April
2. Families with children will not start their Medicaid renewal process until December
3. Please update your contact information now
4. Make sure to open your mail and sign up for texts
5. Protect yourself against and report fraud
6. These changes affect health insurance only
7. Take action when you receive your yellow notice
8. There are continuous coverage options available
9. Remember, this will happen again each year

Visit [www.staycovered.ri.gov](http://www.staycovered.ri.gov) for resources and more information!
Thank You!