

MEDICAID UNWINDING: Requires a “renewal” application to continue Medicaid & DDD services

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The Arc of New Jersey

Community Health Law Project
Law & Disability Conference
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The Arc of New Jersey

- ❑ Largest non-profit advocacy organization for people with intellectual and other developmental disabilities and their families
- ❑ Parent directed membership organization founded in 1946
- ❑ Chapters in all 21 counties
- ❑ Affiliated with The Arc of the United States
- ❑ Governed by a volunteer Board of Directors

The Arc of New Jersey: Free Advocacy Services

- ❑ **Mainstreaming Medical Care**
www.mainstreamingmedicalcare.org
- ❑ **New Jersey Self-Advocacy Project**
www.njselfadvocacyproject.org
- ❑ **Criminal Justice Advocacy Program**
www.cjapnj.org
- ❑ **Planning For Adult Life**
www.planningforadulthoodlife.org
- ❑ **The Family Institute**
www.thearcfamilyinstitute.org
- ❑ **Project HIRE:** (Free to families; must be tied to a funding source such as IEP, DVRS, etc.) www.ProjectHire.biz
- ❑ **Camp Jaycee:** (Private pay or funding through PerformCare or DDD)
www.campjaycee.org

Medicaid “Unwinding”

- ❑ COVID pandemic started in March 2020, and the federal government declared a Public Health Emergency (PHE) and “continuous Medicaid enrollment”. No one was terminated from Medicaid since March 2020.
- ❑ Every month between April 2023 and March 2024, 1/12th of the NJ FamilyCare/Medicaid enrollees will receive a renewal application.
- ❑ **EVERYONE WITH IDD MUST CONTINUE TO HAVE MEDICAID TO KEEP THEIR DDD SERVICES!**

NJ FAMILYCARE/MEDICAID RENEWAL APPLICATIONS



Terminology

You may see written information using these terms. The meaning is the same, no matter which term is used.

- ❑ Medicaid unwinding
- ❑ Medicaid redetermination
- ❑ Medicaid renewal
- ❑ Medicaid re-start

Respond promptly to mail from NJ FamilyCare/Medicaid

- ❑ “NJ FamilyCare” and “Medicaid” are the same!
- ❑ Whenever you receive mail from NJ FamilyCare, Medicaid, or County Board of Social Services you must respond promptly, with accurate information.

Medicaid “Unwinding”

- ❑ Medicaid unwinding does not apply to people who receive SSI and Medicaid.
- ❑ But sometimes Social Security does redeterminations for disability beneficiaries. Respond promptly to any requests for information from Social Security or Medicaid!

Medicaid “Unwinding”

- Medicaid unwinding **does apply** to everyone who is not receiving SSI, including the following:
 - Receiving SSDI due to the retirement, disability or passing away of a parent (DAC status).
 - Receiving SSDI on work record of person with IDD.
 - Receiving RSDI – Retirement, Survivors & Disability Insurance
 - NJ WorkAbility Medicaid.
 - NJ Care Special Medicaid Program (Community Medicaid).
 - Medicaid from DDD Waiver Unit (known as Non-DAC).
 - Dual eligibles including D-SNP and Medicare Advantage
 - Managed Long-Term Services and Supports (MLTSS)
 - NJ FamilyCare/Medicaid expansion (not a disability Medicaid category)

What You Can Do Right Now!

- ❑ **Don't exceed Medicaid's maximum allowable resource limit (usually \$2,000).** This resource limit also applies if receiving SSI.
- ❑ Exception: If received a back-payment from Social Security – 9 months to spend-down.
- ❑ Consider ABLE account, if appropriate.
- ❑ Be sure Medicaid has current mailing address. **Call 1-800-701-0710, if need to confirm that Medicaid has current address.**

Four Case Examples

Example: James

- ❑ James started to receive SSI and Medicaid at age 18. He started to receive DDD services at age 21.
- ❑ James is now 35 years old. He has never been employed and neither parent is receiving Social Security retirement, or disability benefits. Both parents are alive.
- ❑ James is still receiving SSI and Medicaid and his parents will not need to complete a Medicaid redetermination application from NJ FamilyCare/Medicaid. But if Social Security sends any requests for information, the parents must respond promptly.

Example: Alisha

- ❑ Alisha started to receive SSI and Medicaid at age 18. She started to receive DDD services at age 21.
- ❑ Alisha is now 35 years old. She has worked part-time (10 hours/week) for many years. Alisha started to receive **SSDI on her own work record**, but because the SSDI amount is low (\$350/month) **she receives both SSDI income and SSI income every month.**
- ❑ Neither of Alisha's parents are receiving Social Security retirement or disability benefits. Both parents are alive.
- ❑ Because Alisha is still receiving some SSI income every month, her parents will not need to complete a Medicaid redetermination application from NJ FamilyCare/Medicaid. But if Social Security sends any requests for information, the parents must respond promptly.

Example: Damian

- ❑ Damian started to receive SSI and Medicaid at age 18. He started to receive DDD services at age 21.
- ❑ Damian is now 35 years old. He has never been employed. Damian's mother started collecting her Social Security retirement benefit a few years ago. Mom completed additional paperwork for Social Security. Damian's **SSI stopped** because he started to receive SSDI (\$1,300/mo.) on his mother's work record.
- ❑ When Damian's SSDI benefit was starting, DDD sent Damian's mother a Request for Information (RFI) packet for Damian. **Mom completed the RFI Medicaid application promptly, and Damian now has NJ Medicaid instead of the SSI/Medicaid "package."** Mom will need to complete the Medicaid renewal application promptly whenever it arrives in the mail.

Example: Kimberly

- ❑ Kimberly was not eligible for SSI because her father passed away when she was 16, and she received an SSDI survivor's benefit of \$1,600/month.
- ❑ Prior to her 21st birthday, Kimberly was approved for NJ Medicaid from the DDD Waiver Unit, and her mom submitted a Medicaid application. Kimberly received DDD services at age 21.
- ❑ Kimberly's mother has completed Medicaid renewals for her daughter in the past, most recently in June, 2022.
- ❑ **Mom will need to complete the Medicaid renewal application promptly whenever it arrives in the mail (which may be in June, 2023).**

Helpful Information for the Aged, Blind, Disabled (ABD) Renewal Application

When Medicaid staff are reviewing the renewal applications:

- If Medicaid staff determine that some individuals are not eligible for Medicaid in the category they previously had, **Medicaid staff are required to review for all other Medicaid categories for which that person may be eligible.**

The Medicaid Managed Care Organizations (MCOs) are Helping

- At the beginning of each month, for 12 months, Medicaid MCOs may send postcards to people who will receive a Medicaid renewal that month: (Postcard may not arrive until the 2nd week of the month.)
- “Your NJ FamilyCare renewal mail is coming very soon. Please open it and follow instructions right away if you want to keep your health care coverage.”**
- At end of the month, MCO may call, email or text to confirm that the Medicaid enrollee received and responded to the renewal application.

Helpful Information for the Renewal Application

What if the family cannot return the Medicaid renewal application by the deadline included in the cover letter?

- The County Medicaid offices are required to extend the deadline printed in the letter accompanying the renewal application for a reasonable amount of time **upon request, by calling the phone number in the cover letter.**

What should families do if the bank account of the person with IDD exceeds the \$2,000 limit as soon as the SSDI money is deposited?

- ❑ “The SSDI benefits are income in the month received and a resource in the month after. These funds should be spent down each month paying for living expenses or for anything for the sole benefit of the recipient. The funds deposited in the bank account at the beginning of the month will not count as a resource when the CWA (Medicaid office) does a renewal.”

ABLE Accounts

Achieving a Better Life Experience (ABLE) Act of 2014

- Persons with disabilities can deposit up to \$17,000/year in an ABLE tax-exempt savings account.
- If resources are too high, can transfer money into ABLE account, to keep Medicaid eligibility.
- ABLE accounts won't affect continuing financial eligibility for Medicaid, SSI and other public benefits.

ABLE Accounts (cont.)

- ❑ **Can open ABLE account in NJ or another state.**
<https://savewithable.com/nj/home.html>
- ❑ Visit the **ABLE National Resource Center website** **www.ablenrc.org**, for helpful information. Great website; webinars; and state-by-state comparisons.
- ❑ **Important: Upon the death of the beneficiary, the state in which he/she lived may file a claim for all or a portion of the funds in the ABLE account to recoup costs paid by the state while the beneficiary was receiving services through the state Medicaid program.**

Camden Office

- Serves:** Burlington, Gloucester, Mercer, Salem, Atlantic, Cape May, Cumberland, and Camden
- Address:** One Port Center, 2 Riverside Dr., Suite 300, Camden, NJ 08103-1018
- Contact Person:** Patricia Dana, Director - Patricia.Dana@dhs.nj.gov
- Phone Number:** (856) 209-0520

Essex Office

- Serves:** Hudson and Essex
- Address:** 153 Halsey St., 4th Floor, Newark, NJ 07102-2807
- Contact Person:** Carmen Morgan, Director - Carmen.morgan@dhs.nj.gov
- Phone Number:** (862) 682-4430

Monmouth Office

- Serves:** Hunterdon, Middlesex, Ocean, Somerset, Union, and Monmouth
- Address:** 100 Daniels Way, 1st Floor, Freehold, NJ 07728-2668
- Contact Person:** Ellen McCormack, Director - Ellen.McCormack@dhs.nj.gov
- Phone Number:** (908) 430-0231

Passaic Office

- Serves:** Bergen, Morris, Sussex, Warren, and Passaic
- Address:** 100 Hamilton Plaza, 5th Floor, Paterson, NJ 07505-2109
- Contact Person:** Susan Wojtasek, Director - Susan.M.Wojtasek@dhs.nj.gov
- Phone Number:** (862) 338-9890



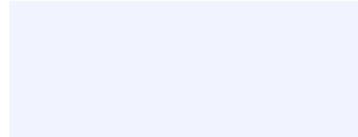
Affordable health coverage. Quality care.

Renew Your Medicaid Benefits

Date: [redacted]

RE: [redacted]

Case #: [redacted]



Dear NJ FamilyCare Aged, Blind, Disabled Program Beneficiary:

It is time to renew! You must respond by [redacted] or lose your benefits.

1. Complete the application, answer all questions and sign the last page of the application after reading the Rights and Responsibilities section. Be sure to tell us about any changes since your last eligibility determination for you and your spouse.
2. Provide copies of the following documents to verify eligibility.

All beneficiaries:

- Income
- Most recent statement for all bank accounts (including accounts closed since your last determination)

If applicable:

- Changes in living expenses
- Personal Needs Allowance (PNA) account
- All Qualified Income Trust/Special Needs Trust bank statements since your last determination
- Current cash surrender value of life insurance policy
- Plan of liquidation documents (for example: listing agreement, closing settlement)
- Changes in Medicare or other health insurance premiums

3. Mail the application and all supporting documents in the envelope provided.

You will receive a letter when your Renewal Application is processed. If you have any questions or need help, call [redacted] at [redacted] extension [redacted].

Sincerely,

NJ FamilyCare Aged, Blind, Disabled Programs RENEWAL APPLICATION

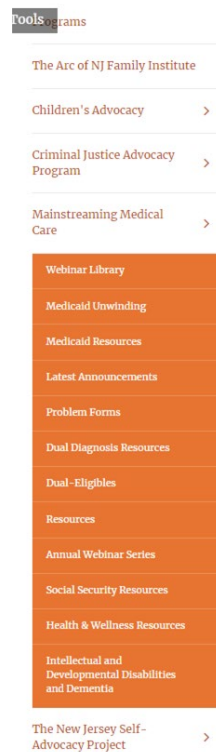
To see the complete ABD renewal application, go to our Mainstreaming Medical Care Medicaid Unwinding website.

Go to www.mainstreamingmedicalcare.org. Click on Medicaid unwinding link at the top of the page.

New Medicaid Unwinding Website

www.arcnj.org/programs/mainstreaming-medical-care/medicaid-unwinding.html

□ These materials, and more, can be found on our new **Mainstreaming Medical Care Medicaid Unwinding** website.



Medicaid Unwinding Resources, Information & Updates



Click the image above for important NJ FamilyCare/Medicaid contact information.

Since March of 2020, NJ FamilyCare/Medicaid has followed special rules related to the federal COVID-19 Public Health Emergency (PHE). These rules have allowed NJ FamilyCare/Medicaid members to keep their health coverage, even if they no longer qualified – for example, if their resources were above the allowable limit, which for most people with IDD, is \$2,000. However, Congress recently passed legislation that requires state Medicaid programs to go back to the rules that were used prior to the start of the COVID pandemic. This process, which is known as "Medicaid Unwinding," will last for 12 months. Therefore, each month, starting

on April 1, 2023, 1/12th of the NJ FamilyCare/Medicaid beneficiaries will receive a Medicaid redetermination application. The exception to the requirement of completing a Medicaid redetermination application is individuals with IDD who receive Supplemental Security Income (SSI).

As part of this review, many members will receive mail from the State of New Jersey or their County Board of Social Services. Members will have to provide or confirm additional information so NJ FamilyCare/Medicaid can decide whether they still qualify for healthcare coverage. Members who do not respond to NJ FamilyCare/Medicaid mail may lose their coverage.

Contact information:

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To sign up for our listserv:

www.mainstreamingmedicalcare.org