

CMS Medicaid Rule Change Update: Exchange Engagement

Exchange Board Meeting
December 4, 2024

Carla Reyes, Chief Operating Officer
David Sorrell, Chief Information Officer



Today's Topics

- **Background**
- **Possible Future State**
- **Exchange Estimates**
- **Risks and Opportunities**
- **Next Steps**

Background

CMS Eligibility Rule Changes

- ▶ Significant policy changes
- ▶ Improve access & reduce barriers
- ▶ Consistent experience for all Medicaid customers

OFM Request on November 8

- ▶ Estimates due November 20
- ▶ HPF portal serves all Medicaid
- ▶ DSHS updates eligibility service

Cross-Organization Collaboration Effort

- ▶ Department of Social and Health Services
- ▶ Health Benefit Exchange
- ▶ Health Care Authority
- ▶ Integrated Eligibility and Enrollment

Non-MAGI Programs

Program	Description	Population
Long-term service and supports	Group of services for eligible individuals including hospice, client tailored services that enable people to continue living in their homes with help meeting physical, medical and social needs, residential or nursing facility care, caregiver supports.	104,000
SSI/SSI-related and spenddown	Receive Supplemental Security Income cash or meet SSI income & resource standards and are 65 or older, blind, and/or disabled. May become eligible after incurring medical costs equal to amount above SSI income standard (spenddown).	122,000
Kids/Family institutional	Description not available	350
Foster care and adoption support	Coverage for children in foster care or receiving adoption support and individuals between 18 and 26 who age out of foster care.	1,300
Healthcare for workers with disabilities	Adults with blindness or disability (aged 16 and above) who are employed with earnings. Premiums based on sliding income scale.	1,100
Spenddown: Pregnancy; Kids	Coverage after incurring medical costs equal to the amount of household income above the related income standard.	10
Medicare Savings Programs (MSP)	Assistance with premium costs, copayments, deductibles and co-insurance entitled to Medicare and meet program requirements.	133,000
Family Planning	Coverage for pre-pregnancy family planning services.	3,100
Refugee medical (non-MAGI)	Coverage for refugees who are not eligible to Apple Health programs but meet income and resource standards.	20
Classic Adult Emergency Medical	Coverage to treat emergency medical conditions.	200
Breast & cervical cancer treatment	Coverage for individuals diagnosed with breast or cervical cancer or a related pre-cancerous condition.	300
Total		365,380

Detailed program descriptions: <https://www.hca.wa.gov/assets/free-or-low-cost/22-315.pdf>

Possible Future State Overview

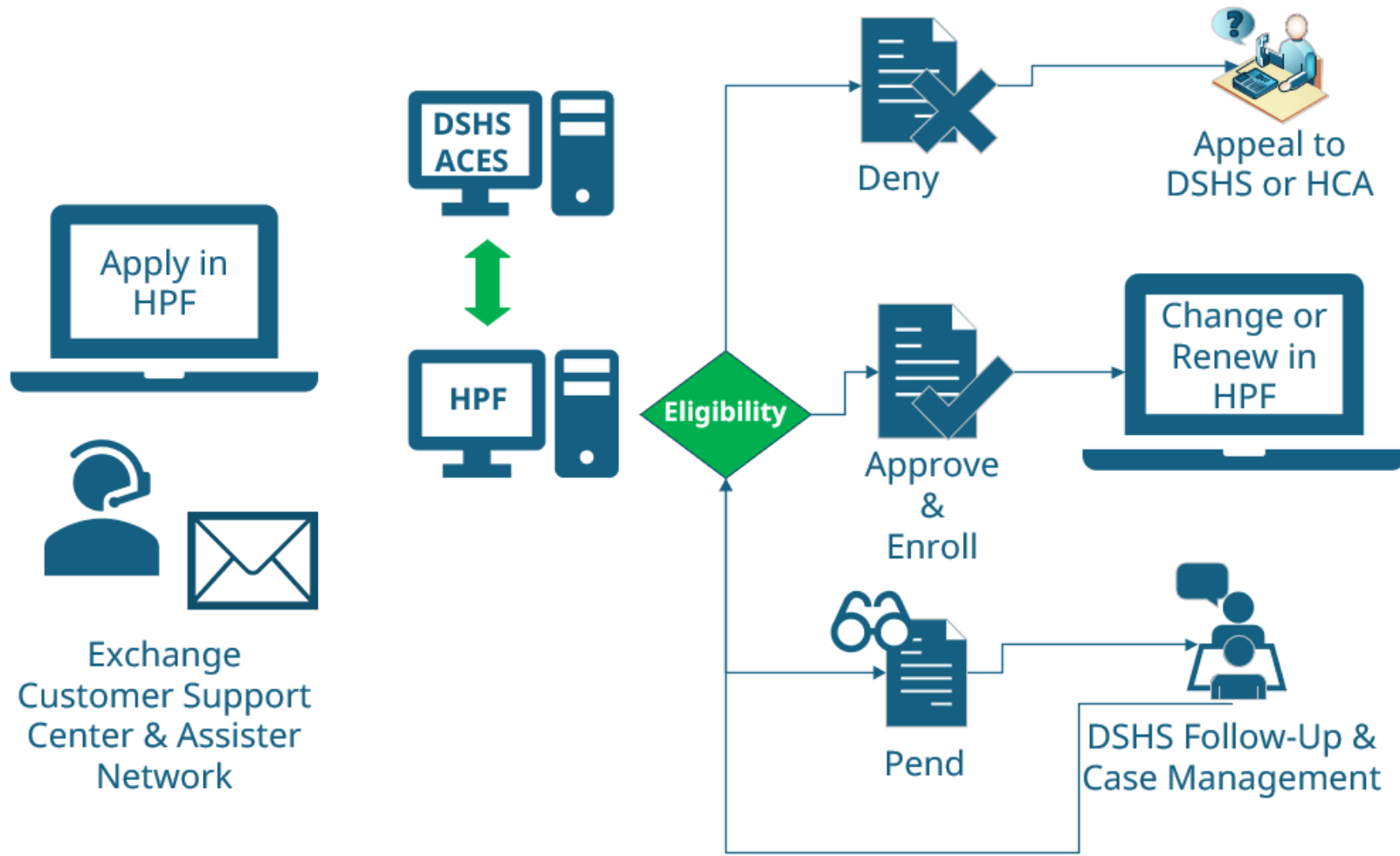
Guiding Principles

- ▶ MAGI-like experience
- ▶ Strive to improve customer experience for Non-MAGI customers and maintain or improve the experience for existing Exchange customers
- ▶ Strive to maintain or improve account worker experience
- ▶ Seeking solution that is:
 - Least costly
 - Leverages existing tools/functionality; minimizes changes
 - Enhancements not required to meet MVP are “nice to have” (i.e. new Business Rules Engine; new communication module)

Key Assumptions

- ▶ Exchange manages customer-facing financial application & renewal processing for all medical programs through Healthplanfinder.
- ▶ DSHS maintains management of Non-MAGI pended applications; functional assessment and case management; and all processing for non-medical programs.
- ▶ DSHS and HCA maintain policy and rules for all medical programs.

Possible Future State Customer Flow



Exchange Estimates *(provided to OFM on November 21)*

- ▶ **Timeline:** Implementation by June 1, 2027 (phasing may be required)
- ▶ **Cost Estimates:**
 - Implementation:
 - 2025-27 Biennium: \$16 million
 - 2027-29 Biennium: \$329 thousand
 - Maintenance and Operation:
 - 2025-27 Biennium: \$1.2 million
 - 2027-29 Biennium: \$26 million
 - 2029-31 Biennium: \$16.7 million
- ▶ **Exchange-wide business and technology impacts**

Risks and Opportunities

RISKS

- ▶ Delivery feasibility
- ▶ System reliability
- ▶ Opportunity costs
- ▶ Current system evolution
- ▶ Exchange autonomy

OPPORTUNITIES

- ▶ Mission aligned
- ▶ Equity driven
- ▶ Supports compliance
- ▶ Stronger system integration
- ▶ Customer experience focused

Next Steps

- Address questions
- Monitor budget cycle and legislative session
- Conduct detailed assessment and planning with partners



washington
healthplanfinder

click. compare. covered.

www.wahealthplanfinder.org

| www.wahbexchange.org

| 1-855-923-4633