

# The Importance of Medicaid for Students – Utilizing Partnerships to Enroll

## **Indiana School Health Network 2022 School Health Conference**

**June 20, 2022**

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Community Strategies



# Session Objectives

- ☐ Understand how healthcare coverage impacts student performance
- ☐ Understand the latest changes with healthcare coverage and how they impact families
- ☐ Understand the challenges that families face in obtaining and keeping health care coverage
- ☐ Understand ways families can connect to coverage



# Covering Kids & Families of Indiana

## (Nonprofit Health Advocacy Organization)

**Vision:** All Hoosiers have accessible and equitable healthcare coverage and care.

**Mission:** Facilitate and advocate accessible and equitable health for all Hoosiers with a primary focus on healthcare coverage and children's development.



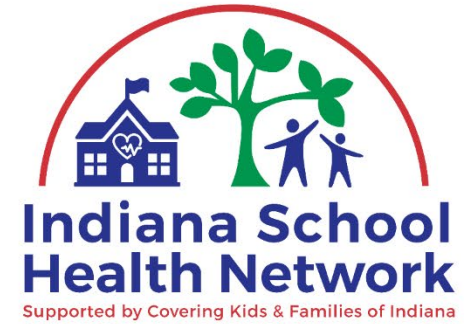
# Free Virtual Unbiased Local





# 2023 Indiana School Health Network Conference

## June 13-14 / Indianapolis Marriot East



More Information Coming Soon!

[ckfindiana.org/school-professionals](http://ckfindiana.org/school-professionals)

# Today's Agenda

- ☐ **Why connecting kids to coverage matters**
- ☐ Medicaid realities for families
- ☐ Utilizing partnerships to enroll families





**Why does  
healthcare  
coverage  
matter?**



# WHOLE SCHOOL, WHOLE COMMUNITY, WHOLE CHILD

*A collaborative approach to learning and health*





# Data Says....

## **Insured children:**

- Have better access to vaccines and preventive care
- Receive regular, consistent medical care
- Are more likely to be healthy

## **Insured families:**

- Are protected from unexpected, high medical costs

Source: [2022 IYI Kids Count Data Book](#)

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## Medicaid Has Long-Term Benefits for Kids

Children who are eligible for Medicaid health coverage:



do better in school,



miss fewer school days due to illness or injury,



are more likely to finish high school, attend college, and graduate from college,



have fewer emergency-room visits and hospitalizations as adults, and



earn more as adults.

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CENTER ON BUDGET AND POLICY PRIORITIES | CBPP.ORG

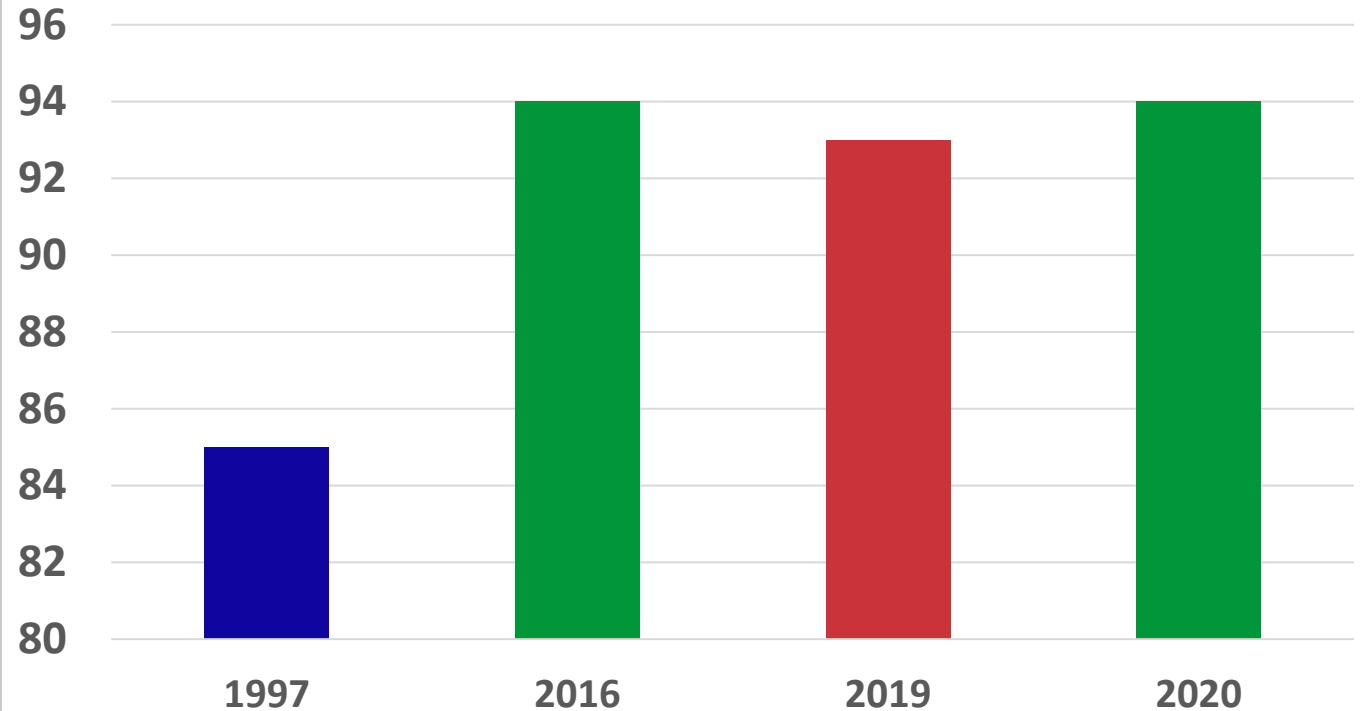
Source: [Center on Budget and Policy Priorities](https://www.cbpp.org/)

In 2020  
94% of Hoosier Children  
had Health Insurance

“Of all the child health trends tracked by Kids Count, the most remarkable is the huge increase in health insurance coverage.”

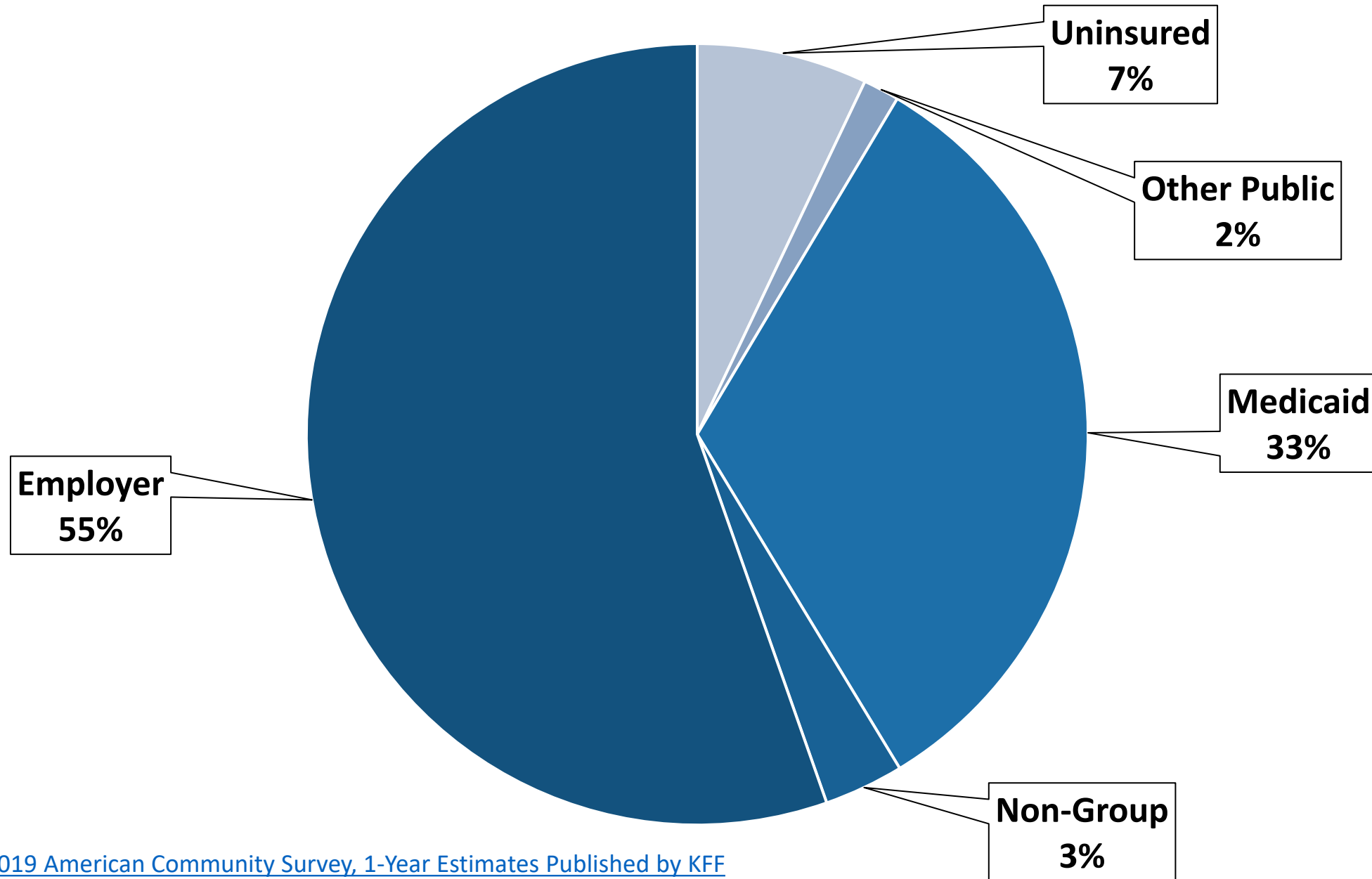
-2017 Kids Count Data Book

Percentage of Insured Hoosiers under 19





## 2019 Health Insurance Coverage of Children 0 -18 in Indiana



Source: [2008-2019 American Community Survey, 1-Year Estimates Published by KFF](#)

# Coming to a School Near You!

## Public Law 35 passed in 2022

- Will allow schools to seek Medicaid reimbursement for 504 rehabilitation plans, behavioral intervention plans, 511 service plans, individualized health care plans, and medically necessary, Medicaid covered nursing services provided by a licensed and qualified nurse.
- Based on other states, this could mean tens of millions in funds annually for Indiana schools.
- Schools must have a Medicaid provider number to participate, just like they currently must have for Individualized Education Program (IEP) reimbursement.
- Family Social Service Administration (FSSA) must first submit a Medicaid state plan amendment before schools can seek this new reimbursement.

<https://www.in.gov/doe/students/special-education/school-medicaid-claiming/>

**What do  
you want to  
remember?**





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- ❑ **Medicaid realities for families**
- ❑ Utilizing partnerships to enroll families



# Who is Covered by Medicaid in Indiana?

## Pre-pandemic

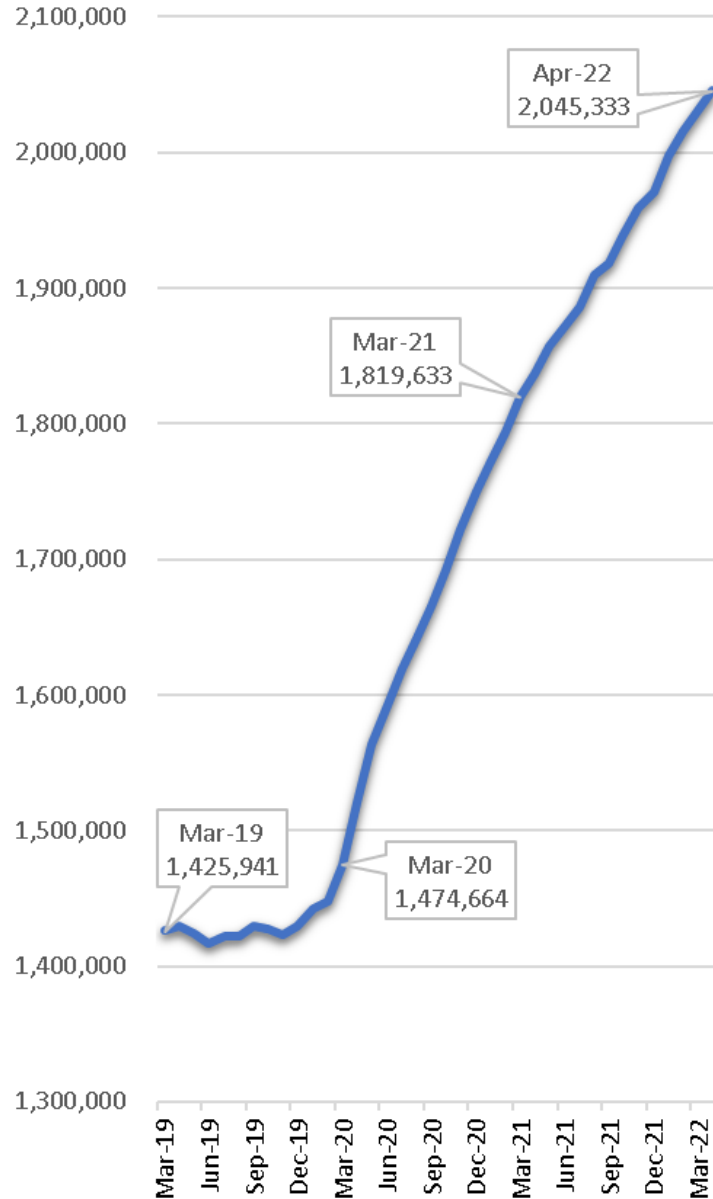
- **1 in 8** adults (ages 19 – 64)
- **1 in 3** children
- **1 in 3** individuals with disabilities
- **42%** of children with special health care needs
- **100%** of children in foster care

**Note: 72% of adult Medicaid enrollees work**

Source: <http://files.kff.org/attachment/fact-sheet-medicaid-state-IN> (October 2019)



## IHCP Membership



**Now**

## Indiana Health Coverage Programs Commonly referred to Medicaid

March 2020      1,474,664 members

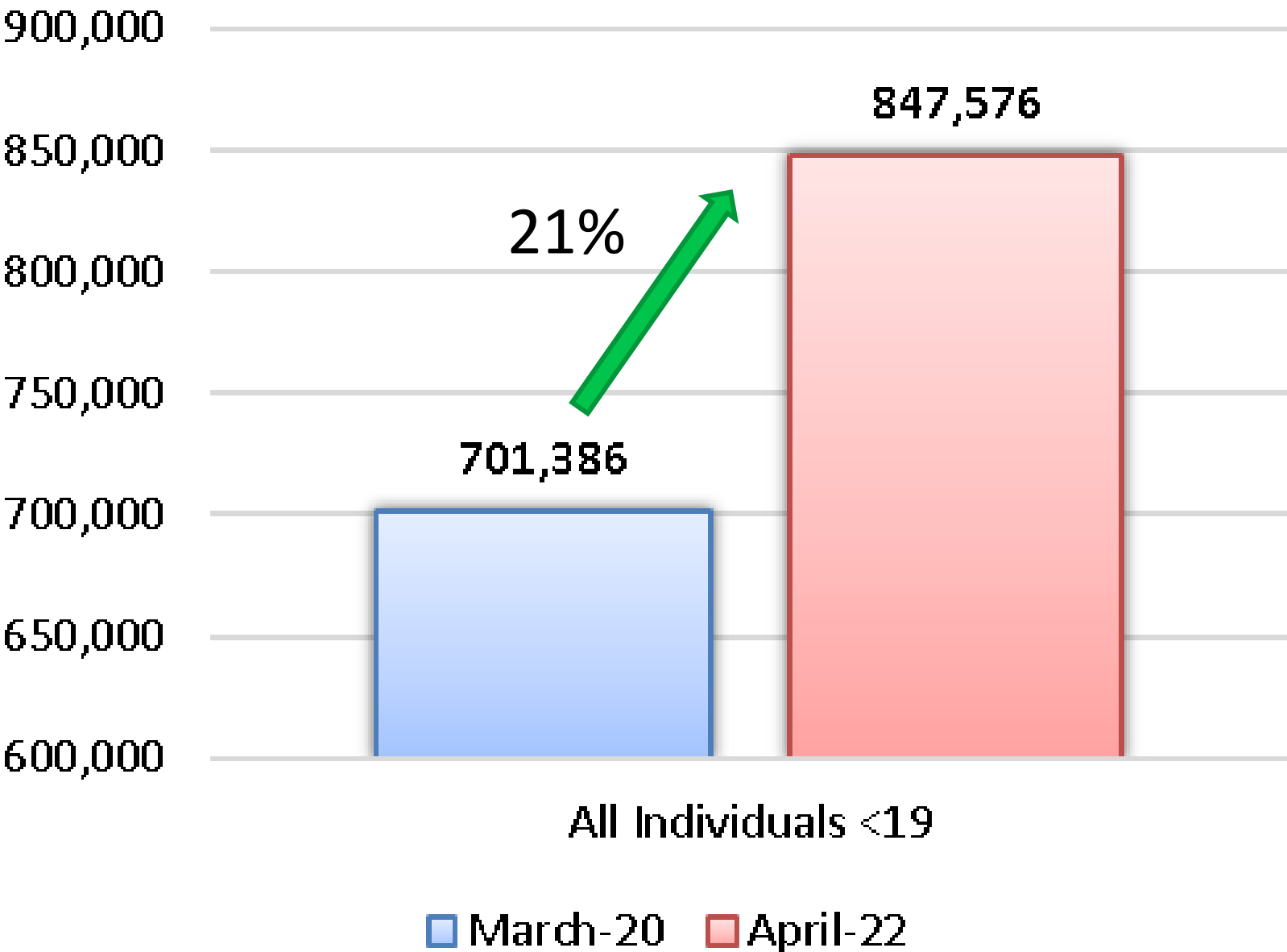


April 2022      2,045,333 members

**39%** increase (**570,669** Hoosiers)



# All Individuals <19



# State & Federal Health Coverage Programs

## Indiana Health Coverage Programs

- Medicaid
- Hoosier Healthwise
- Children's Health Insurance Program (CHIP)
- Healthy Indiana Plan (HIP)
- Hoosier Care Connect
- Medicare Savings Program (QMB, SLMB)

## Federal Programs

- Marketplace ([www.healthcare.gov](http://www.healthcare.gov))
- Medicare



# Indiana Health Coverage Programs

## **Most common programs**

- Hoosier Healthwise = Medicaid or CHIP, pregnant people & children
- Healthy Indiana Plan (HIP) = Medicaid Expansion for low-income adults

## **Most programs provided by a Managed Care Entity (Company)**

- Anthem
- Caresource
- MDwise
- MHS (Managed Health Services)
- United Healthcare (Hoosier Care Connect only)





# Connecting to Healthcare Coverage



## CHILDREN

### Hoosier Healthwise

- Up to 250%\* of federal poverty level (FPL)
- Family of 4 = \$69,375

## PARENTS\*\*

### Healthy Indiana Plan (HIP)

- Up to 133%\* of federal poverty level (FPL)
- Family of 4 = \$38,295

## Marketplace

Up to 400% FPL for tax credits\*\*\*

100 - 250% for [cost sharing](#) help

Family of 4 at 400% FPL = \$111,000

\*5% disregard

\*\*Income Guidelines for pregnant women are higher

\*\*\*For 2022 this is waived.

[Indiana Eligibility Guidelines](#)

[Marketplace Information](#)

# Special Pandemic Provisions

## Right now is the easiest time to get enrolled!



### Indiana Health Coverage Programs (Hoosier Healthwise, HIP, CHIP, Medicaid, etc.)

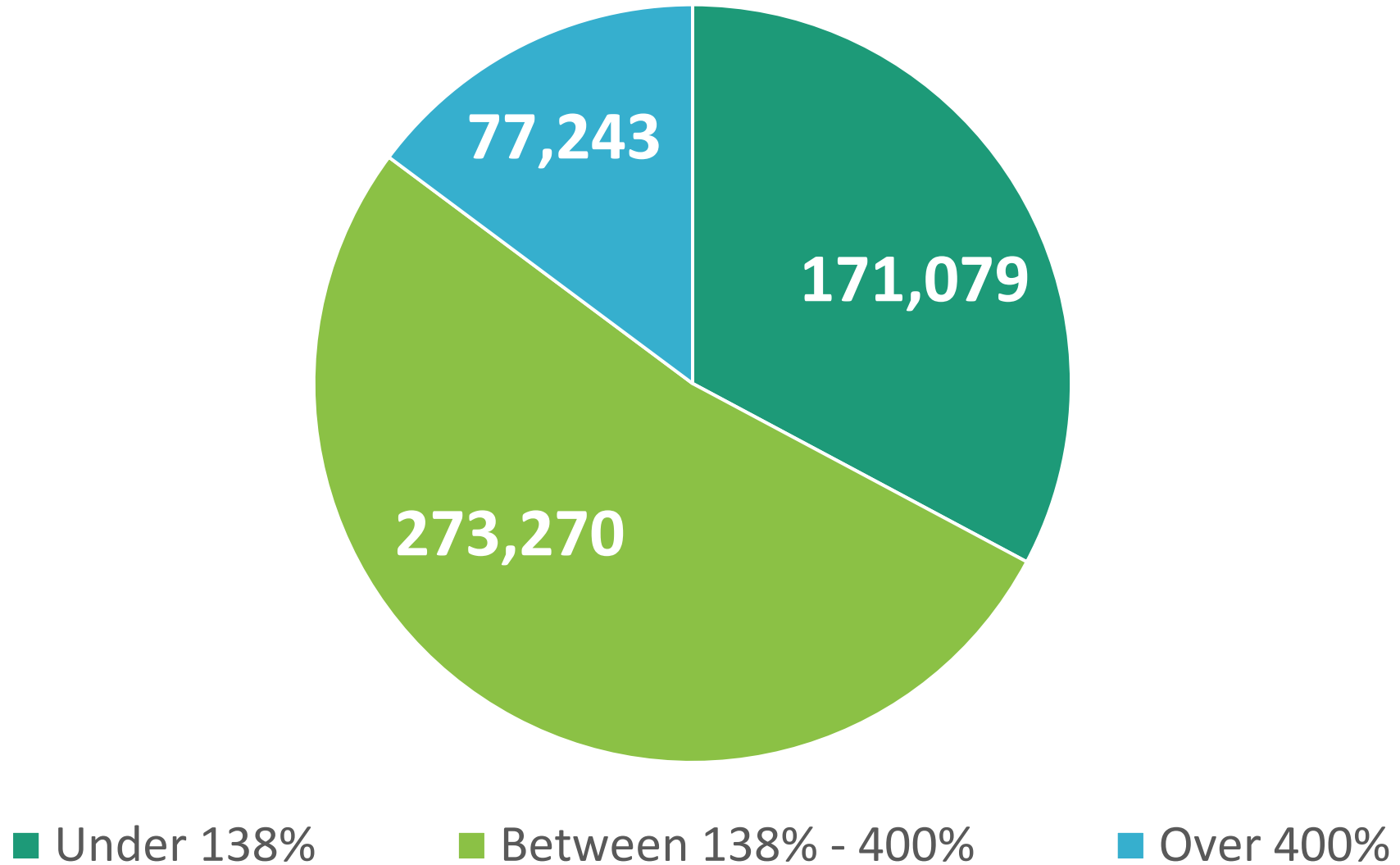
- Continuous Coverage
- No payments (HIP and CHIP)
- Less documentation required

Once the federal public health emergency ends, these provisions will end.

### Federal Marketplace –Special for 2022

- \$0 premium options for under 150% FPL (2022)
- Enroll anytime if income  $\leq$  150% FPL (2022)
- Reduced premiums (2022)
- No upper limit for premium assistance – cost is no more than 8.5% of income for “benchmark” plan (2022)

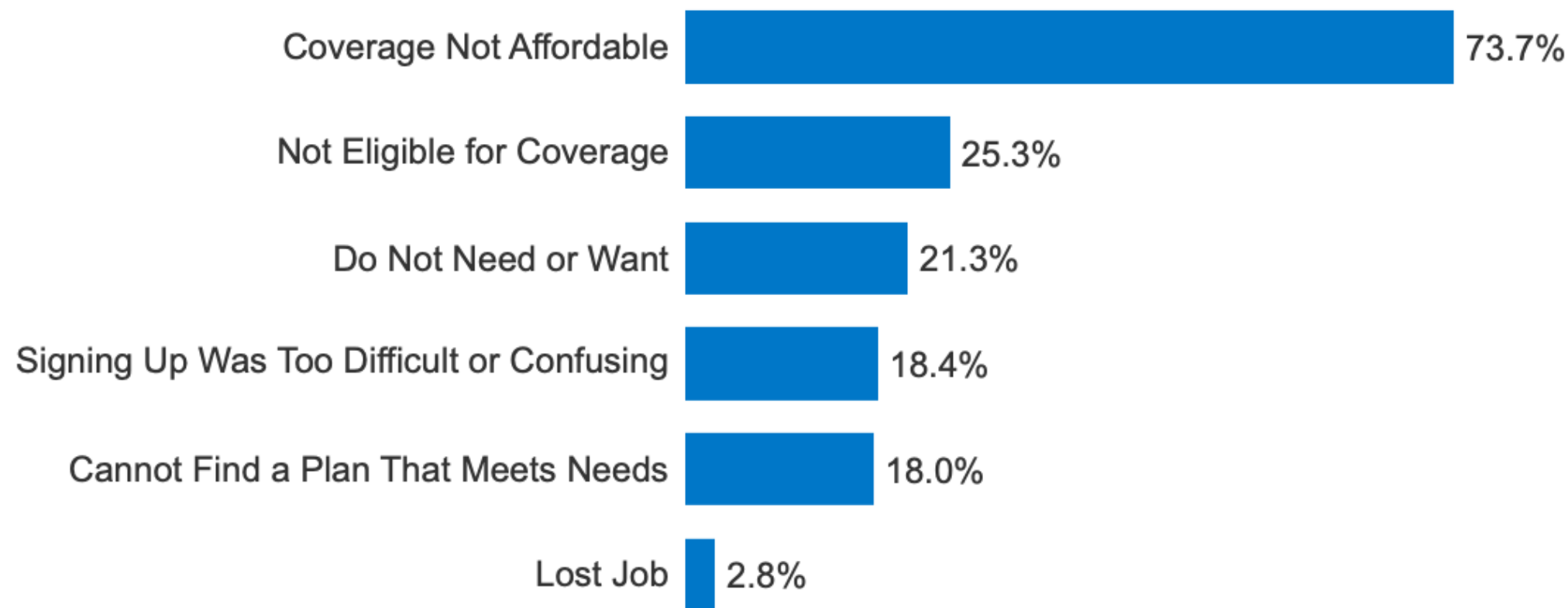
## Uninsured Hoosiers by Federal Poverty Level



Source: S2701: Health Insurance Coverage Status 2016 – 2020 American Community Survey 5-year Estimates

Figure 7

## Reasons for Being Uninsured among Uninsured Nonelderly Adults, 2019



NOTE: Includes nonelderly individuals ages 18 to 64. Respondents can select multiple options.  
SOURCE: KFF analysis of 2019 National Health Interview Survey.

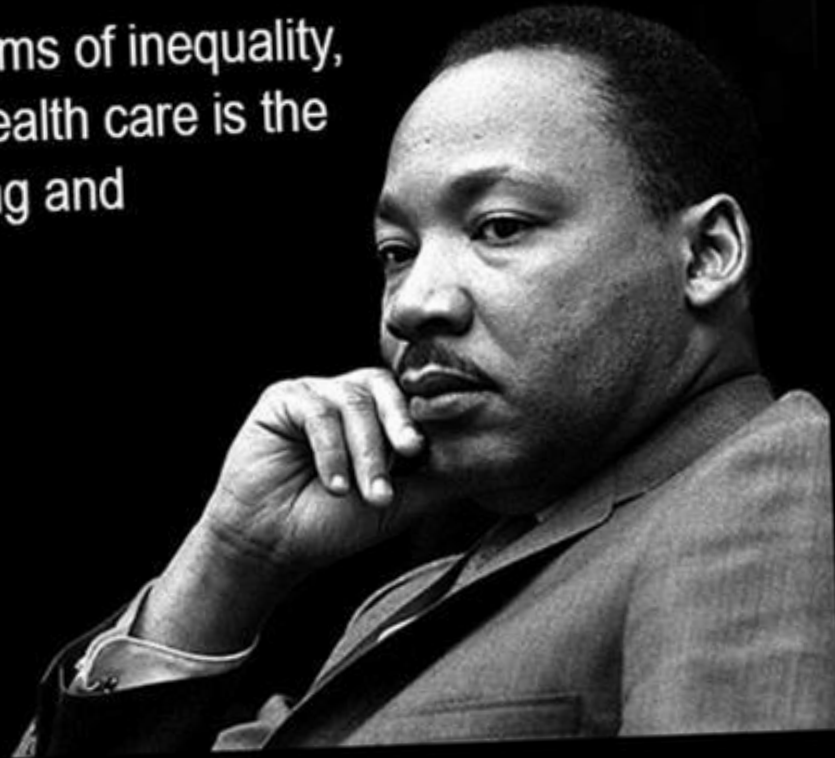


Who is most  
likely to be  
uninsured?

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“Of all the forms of inequality,  
injustice in health care is the  
most shocking and  
inhumane.”



# Challenges in Enrolling, Keeping & Utilizing Coverage

- Missed or misunderstood mail
- Not submitting documents or **reporting changes to status** (address, income)
- System errors by State
- Not understanding how to use coverage
- Different plans and coverage for different family members
- Churning – on and off coverage
- Locked out or waiting period



# Coverage Gaps (Churn)

- Low- and moderate-income (under 250% of the federal poverty level) families are more likely to experience coverage churn and periods of uninsurance.
- Gaps in coverage are more likely to impact children in communities of color.
- 26% of children with a gap in coverage lack a usual source of care and more than half of them did not see a physician during the year.
- The important issue of coverage gaps is often overlooked.

<https://ccf.georgetown.edu/2021/11/22/gaps-in-coverage-a-look-at-child-health-insurance-trends>







In your experience,  
what barriers do  
families face?

**DID YOU KNOW?**

**37.3 MILLION CHILDREN**

**ENROLLED IN MEDICAID OR M-CHIP ARE AT RISK WHEN THE MEDICAID CONTINUOUS COVERAGE REQUIREMENT IS LIFTED.**

**REMAIN ELIGIBLE AND ENROLLED**



HEALTH COVERAGE PROTECTS FAMILIES FROM BIG MEDICAL BILLS

**NO LONGER ELIGIBLE**

ANY GAP IN COVERAGE IS A PROBLEM FOR CHILDREN AND FAMILIES



**DISENROLLED FOR PROCEDURAL REASONS**

**BECOME UNINSURED**



**TRANSITION TO SEPARATE CHIP**

**TRANSITION TO MARKETPLACE OR OTHER INSURANCE**

**PREMIUMS**



**CAN'T HAVE OTHER COVERAGE**

**FAMILY GLITCH**

**LACK OF AFFORDABILITY**

**MUST ENROLL WITHIN 60 DAYS**



**BARRIERS TO COVERAGE**



<https://ccf.georgetown.edu/2022/02/17/millions-of-children-may-lose-medicare-what-can-be-done-to-help-prevent-them-from-becoming-uninsured/>

**HERE'S WHAT CAN HAPPEN IF STATES DON'T TAKE THE TIME TO GET IT RIGHT!**



## Take action now to keep health care coverage!

During the federal public health emergency, no one lost their Medicaid coverage, but when it ends, many Hoosiers could lose their benefits. Taking action now could help you stay covered.

Is your address correct? What is your income? To help you have the right health coverage, Indiana Family and Social Services Administration needs all Medicaid members to take these steps to ensure we have current info.

- Go to **FSSABenefits.IN.gov**
- Scroll down to the blue "Manage Your Benefits" section
- Click on either "Sign in to my account" or "Create account"

*Watch your mail!* Be sure to respond with any info you're asked for.  
Need help updating your address? Call 2-1-1.





When the federal COVID-19 public health emergency ends, many Hoosiers could lose their Medicaid benefits. Taking action now could help you stay covered.

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FSSA Document Center  
P.O. Box 1287  
Marion, IN 46952



# End of the Federal Public Health Emergency

## **What can we all do to help families keep or get different kinds of coverage?**

- Encourage them to update their information with the State.
- Encourage them to open and read all mail.
- Encourage them to get help from an Indiana Certified Navigator.



# Indiana Navigators

Certified by the Indiana Department of Insurance and must be unbiased

## **Covering Kids & Families' Navigators assist with:**

- Application
- Barriers
- Enrollment
- Access to healthcare
- Retention
- Education
- Referrals



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# Building Relationships

- Seek first to understand
- Understand the “why”
- Words and words
  - What is said vs. meant
  - Jargon and acronyms



# Building Relationships

## Make communication a win/win

- Clear – what do we each need to know
- Easy – how to refer
- Impactful – what was the result of referrals

## Relationships need to be managed





# Good News!

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**You do not have to be  
an expert on  
Medicaid and other  
insurance programs!**





## YOU can:

- Help identify students and families needing coverage
- Know who at your school or organization is managing referrals to a local navigator OR you can become an advocate for setting up a referral system
- Use your trusted voice to educate parents and individuals



# What Can Your School Do?

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- Establish a referral process
- Invite local Navigators to events
- Distribute fliers and information
- Distribute materials
- Promote on school website and social media
- Email or text blasts
- Track insurance status of students
- Champion getting all students covered
- Consistently bring to parents' attention



# Toll Free

**1-888-975-4CKF**

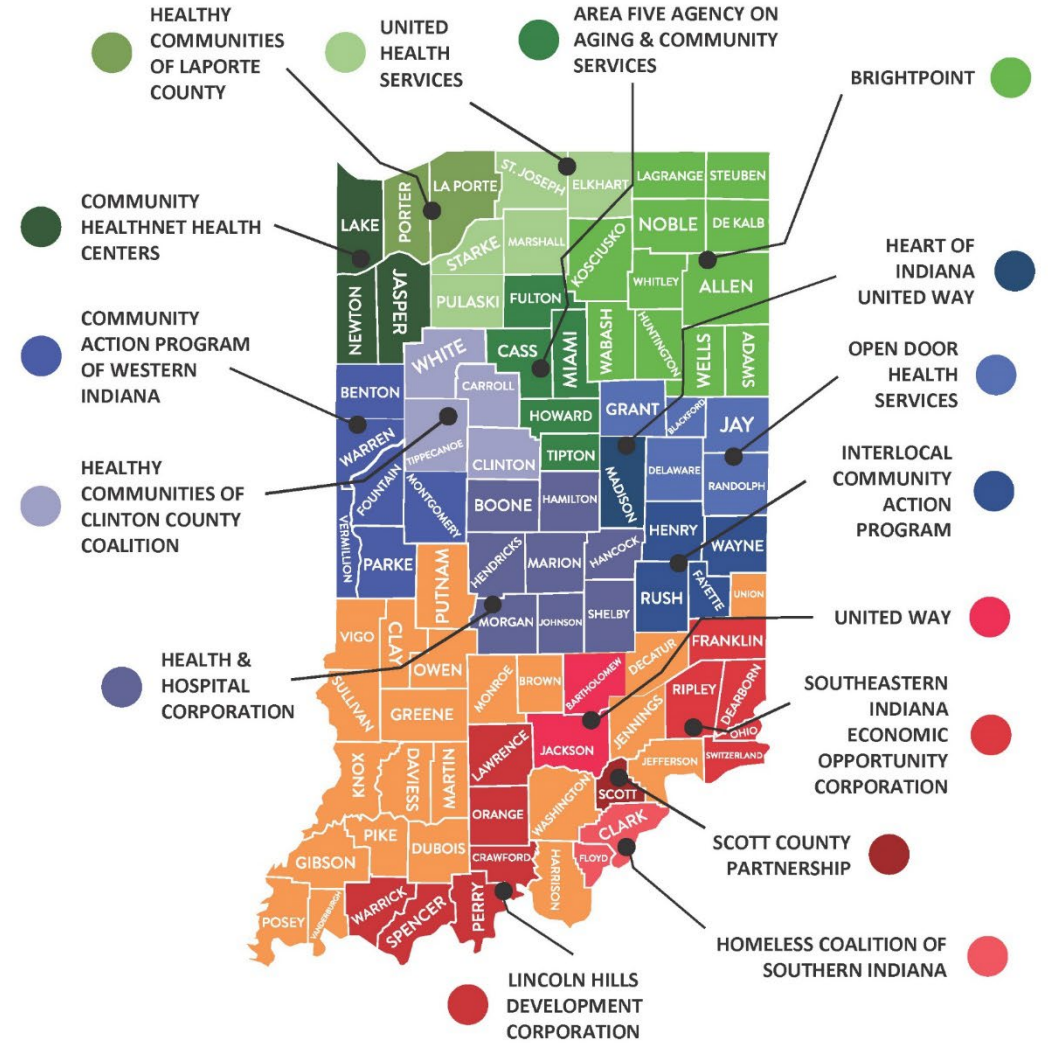
# Online Appointment Scheduler

**www.CKFindiana.org**



To schedule an appointment, call  
**1-888-975-4CKF** or visit **ckfindiana.org**

Below is a map of partner organizations ready to serve your healthcare coverage needs. Choose the most convenient option to meet with a Navigator - your expert resource for getting covered.



 The locations denoted in orange are offering virtual visits only.  
Please schedule your virtual appointment by visiting [ckfindiana.org](https://ckfindiana.org) or calling 1-888-975-4CKF.

# Who Enrolls Students & Families?

- Nonprofit organizations like Covering Kids & Families of Indiana [www.CKFindiana.org](http://www.CKFindiana.org) – full list at Indiana Department of Insurance Certified Navigators <https://www.in.gov/healthcarereform/2468.htm>
- Indiana Family to Family <https://www.inf2f.org/>
- Indiana Rural Health Association has a special connecting kids to coverage [grant](#)
- Federally Qualified Health Centers <https://findahealthcenter.hrsa.gov/?display=map&zip=&submit.x=96&submit.y=14>
- Marketplace Call Center 800-318-2596 [www.healthcare.gov](http://www.healthcare.gov)





ASK ME  
ABOUT  
HEALTH INSURANCE



I will...

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1.

2.



# Session Objectives

- ✓ Understand how healthcare coverage impacts student performance
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- ✓ Understand ways families can connect to coverage



**[www.CKFindiana.org](http://www.CKFindiana.org)**

**1-888-975-4CKF**

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**LinkedIn**



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