

Ending the COVID-19 Related Continuous Medicaid Coverage Requirement: Impact on former foster care children who turned 26 since March 2020

Background: In the face of the COVID-19 pandemic, 2020 legislation provided states with significant federal funding to ensure continuous Medicaid coverage of individuals enrolled in the program, **even those who are no longer technically eligible**. States were required to maintain this moratorium on terminations until the end of the Public Health Emergency (also referred to as the PHE). In late December 2022, the law was changed to "de-link" the requirement of continuous Medicaid from the end of the PHE. Although the PHE is still in effect, the continuous Medicaid coverage requirement **ends March 31, 2023.**

Under Florida's plan, the Department of Children and Families (DCF) will begin reviewing the eligibility of approximately 4.9 million Floridians currently on the Medicaid program in March 2023. The reviews will be spread throughout a 12 month period. For those individuals scheduled for redetermination each month, DCF will first review its available data to determine if the individual is still eligible for Medicaid. If there is not enough data, DCF will send a notice requesting that the individual complete a redetermination. Terminations for those who are sent case redetermination (also called "renewal") notices in March and who are found to be ineligible or who fail to complete the renewal process will be effective April 30, 2023.

Medicaid eligibility for former foster care children: Under normal Medicaid rules, children who were in foster care and enrolled in Medicaid when they turned 18 (or "aged out") of foster care while living in Florida are eligible for Medicaid until they turn 26.

For example, Sandra, a former Florida foster care child was enrolled in Medicaid in March 2020. She turned 26 in April 2020. Although she has been technically ineligible for Medicaid coverage as a former foster care child since April 2020, she remains covered by Medicaid under the PHE's extended Medicaid provision.

How is foster care defined? Foster care means 24-hour substitute care for children placed away from their parents or guardians and for whom the state of Florida has placement and care responsibility. This includes, but is not limited to, placements in foster family homes, foster homes of relatives, group homes, emergency shelters, residential facilities, child care institutes, relative caregiver placements, and pre-adoptive homes.

When the continuous coverage requirement ends, what will happen to former foster care children who turned 26 after March 2020? DCF will determine if the individual is *eligible for a different type of Medicaid*. When someone loses Medicaid eligibility under their current type of coverage, they may be eligible for another type of coverage.

Sandra, for example, will lose her eligibility for Medicaid as a former foster child, but she might be eligible for ongoing Medicaid coverage if she is pregnant, disabled, or a low income parent.

Additionally, many former foster youth who are now age 26 (or older) and working will be eligible for subsidies in the Affordable Care Act (ACA) marketplace. Local "navigators" are available to help people understand their options and enroll in a new low cost health care plan. Click here in order to find contact information for local navigator programs administered by Covering Florida.

What are some things former foster care youth can do?

- If you are disabled: apply for benefits with the Social Security Administration as soon as possible. <u>Here</u> is information on how to apply.
- If possible, create an online account with DCF here, and report all your information, including if you are pregnant, disabled, or a parent. You should also make sure your address on file is up-to-date with DCF and your managed care plan.
- You might be eligible for insurance in the federal ACA Marketplace. ("Obamacare").
 Contact your local navigator program for help. Click here in order to find contact information for local navigator programs administered by Covering Florida.
- Medicaid is complicated! The Florida Health Justice Project provides updated information and resources for those who will be impacted by the end of the Medicaid continuous coverage requirement. Please check our <u>web page</u> for updates.

For questions, please contact <u>Miriam Harmatz</u>, <u>Katy DeBriere</u>
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