

The Centers for Medicare and Medicaid Services (CMS) originally approved Utah's employer-sponsored insurance (ESI) requirement in March 2019 and later reaffirmed that approval in December 2019. Effective January 2020, all adult expansion Medicaid members with income up to 138% FPL need to meet this ESI requirement to maintain their Medicaid coverage. Adults enrolled in the Targeted Adult Medicaid program, members of federally recognized tribes, and those determined to be medically frail are not subject to the ESI requirement.

ESI Requirement

Adult Expansion members may be required to enroll in their qualified ESI plan. The state notifies members if they are required to enroll in ESI. Once enrolled, Medicaid reimburses the member's portion of the monthly premium by sending a check to the member every month. Medicaid members who receive an ESI reimbursement also receive Medicaid coverage. Medicaid covers ESI co-pays, deductibles, and other out-of-pocket expenses for Medicaid covered services.

Failure to Enroll

If the member fails to enroll in their ESI plan, they lose eligibility for Adult Expansion Medicaid until one of the following occur:

- The member enrolls in the ESI plan, or
- The member loses access to the ESI plan (i.e. loss of job), or
- They apply 12-months after losing eligibility.

2020 Implementation

New applicants

- Individuals with access to ESI are required to enroll in their ESI when applying for Medicaid.

Current enrollees

- Individuals will have their eligibility for ESI determined at their next review.

Member Education

UDOH sent a letter to Adult Expansion Members on December 19, 2019, explaining the ESI requirement. The same information is available on the Utah Medicaid website: medicaid.utah.gov/expansion/