

# Medicaid Expansion: FAQs

## What is the plan for Medicaid Expansion in Utah?

On February 11, 2019, Governor Herbert signed Senate Bill 96 (2019 Legislative Session) into law. This bill supersedes previous Medicaid Expansion efforts and replaces Proposition 3 (2018 General Election). Senate Bill 96 outlines a plan for expanding Medicaid to Utah adults in the following way:

- **Bridge Plan** – Effective April 1, 2019, expands Medicaid coverage to adults up to 100% of the federal poverty level (FPL) through an 1115 waiver request. This plan is based on a waiver request submitted in June 2018. This plan will be funded with approximately 70% federal funds and 30% state funds. This plan will be effective until one of the following plans is approved by the Centers for Medicare and Medicaid Services (CMS).
- **Per Capita Cap Plan** – In the spring of 2019, the State will submit an 1115 waiver request for the Per Capita Cap Plan. If approved by CMS, the plan will replace the Bridge Plan. The plan expands Medicaid coverage to adults up to 100% FPL and will request the following provisions: self-sufficiency requirement, authority to cap expansion enrollment, up to 12-month continuous eligibility, require enrollment in employer's plan with premium reimbursement, lock-out for intentional program violation, use federal funds for housing supports, and use of federal funds limited by per capita cap. This plan will request 90% federal/10% state funding.
- **Fallback Plan** – If CMS does not approve the Per Capita Cap Plan by January 1, 2020, then the State will submit another 1115 waiver request to CMS. This Fallback Plan would replace the Bridge Plan and would expand enrollment for adults up to 138% FPL at 90/10 funding. The plan would also include a self-sufficiency requirement, require enrollment in employer's plan with premium reimbursement, and lock-out provision for intentional program violations.
- **Full Expansion Plan** – If the Fallback Plan is not approved by July 1, 2020, then a full Medicaid Expansion under the Affordable Care Act would be implemented. The Full Expansion Plan would replace the Bridge Plan and would expand coverage up to 138% FPL at 90/10 funding. The Full Expansion Plan would not include other provisions, such as a self-sufficiency requirement, as did the previous plans.

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## Who is eligible?

Adults may be eligible if they meet the following criteria:

- Utah resident
- Age 19 through 64
- U.S. citizen or legal resident
- Meet income requirements, which vary by plan and family size
  - \*Under the Bridge and Per Capita Cap Plans - Adults who earn up to 100% FPL (approximately \$12,492 for an individual or \$25,752 for a family of four)
  - \*Under the Fall Back and Full Expansion Plans - Adults who earn up to 138% FPL (approximately \$16,753 for an individual or \$34,638 for a family of four)

## When can eligible adults begin applying for coverage?

Individuals can begin submitting applications on April 1, 2019.

Workforce Services is dedicating staff resources in March to convert existing medical customers, specifically PCN customers, to the expanded Medicaid. Receiving applications prior to the medical program conversion being complete jeopardizes the ability for the Department of Workforce Services (DWS) to complete the conversion process in a timely manner.

## Where can individuals apply?

Individuals may apply in person, by mail, or online. When an application is received, DWS will contact the applicant by mail or phone. DWS may need more information to determine eligibility and ask the applicant for necessary proofs, like paycheck stubs. Visit the Medicaid website for more information: <https://medicaid.utah.gov/apply-medicaid>

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## **What are the benefits?**

Adults without dependent children will be eligible for Traditional Medicaid. Parents will be eligible for Non-Traditional Medicaid. Both programs will cover doctor visits, prescriptions, hospital care, ambulance, behavioral health services and more. Dental care is not a covered benefit, except for emergency dental care.

## **When will coverage start?**

Coverage begins on the first of the month that an application is submitted. For example, if an individual applies during the month of April and is approved, their coverage will begin April 1.

## **If approved, where will an individual receive services?**

From April to December 2019, services will be provided through any provider directly enrolled with Medicaid. Individuals will be able to contact Department staff if they need help finding a provider by calling 1-866-608-9422.

On January 1, 2020, the Department anticipates enrolling most individuals with managed care plans that will have networked providers to deliver services.

## **How many Utahns will be covered?**

Under the Bridge and Per Capita Cap Plans, it is estimated that 70,000-90,000 adults will enroll in Medicaid. Approximately 40,000 individuals from 101-138% FPL will continue to receive services through the federal Marketplace.

Under the Fallback and Full Expansion Plans, it is estimated that 130,000-150,000 adults will enroll in Medicaid.