

Keeping Rlte Care Strong

Rhode Island KIDS COUNT
and
The Poverty Institute

May 21, 2009

Today's Agenda

- ▶ Update on federal funding opportunities that support Rlte Care (CHIP and ARRA)
- ▶ Updates on implementation of Rhode Island's Global Medicaid Waiver
- ▶ Overview of proposed changes to Rlte Care under consideration by the General Assembly
- ▶ Rlte Care Basics

What is Rite Care?

- ▶ Rhode Island's managed care health insurance program for low-income children and families.
- ▶ Combination Medicaid / CHIP program.
- ▶ Rite Care currently covers:
 - Children ages 0-19 up to 250% FPL
 - Pregnant women up to 250% FPL
 - Parents up to 175% FPL

Children/parents: Citizens or "qualified immigrants"
(refugee, granted asylum)

Pregnant women: All, regardless of citizenship status

What is Rite Care?

- ▶ Rite Care is a managed care delivery system for:
 - Children with special health care needs,
 - Children in substitute care (foster care),
 - Children receiving adoption subsidy, and
 - Youth ages 18-21 who have aged out of foster care.

Federal Children's Health Insurance Program Reauthorization Act (CHIPRA)

- ▶ Children's Health Insurance Program (CHIP) was created in 1997.
- ▶ Purpose was to provide affordable health coverage to low-income children in working families who earn too much money to be eligible for Medicaid but not enough to afford private coverage.
- ▶ Reauthorized in February 2009 for period of April 1, 2009 to September 30, 2013 (4.5 years)

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What CHIP means for states

- ▶ Increased state allotments (RI - \$69.5M, up from \$58.5M)
- ▶ Additional coverage options
 - ▶ Children up to 300% FPL
 - ▶ Pregnant women up to 300% FPL (if children's coverage is at that level)
 - ▶ Option to cover lawfully residing immigrant children
- ▶ New tools for:
 - ▶ Enrollment (Express Lane, electronic citizenship matching with SSA)
 - ▶ Renewal (ex parte, using info from other public benefit programs)

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What CHIP means for states

- ▶ Performance bonuses for states that enroll more Medicaid-eligible kids
- ▶ Outreach funding - \$80 million for states, specifics TBD (no new state match will be required, must show level funding from previous FY)
- ▶ Pediatric quality of care initiatives – specifics TBD

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Federal American Recovery & Reinvestment Act (ARRA)

- ▶ ARRA is intended to:
 - Preserve and create jobs and promote economic recovery
 - Assist those impacted by the recession
 - Spur technological advances in science and health
 - Invest in transportation, environmental protection and other infrastructure
 - Stabilize state and local government budgets

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ARRA and Medicaid

- ▶ Increase in federal share (FMAP) of most Medicaid costs
- ▶ From October 2008 – December 2010
- ▶ RI's federal share increased from 52.59% to 63.89%
- ▶ Total “new” federal Medicaid ARRA funds for RI = \$393.4M

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ARRA and Medicaid in RI

	SFY 09 7/08 – 6/09	SFY 10 7/09 – 6/10	SFY 11 7/10 – 6/11
New FMAP	61.04%	63.92%	58.28%
Additional Federal Funds for RI	\$131.1M	\$174.9M	\$87.4M

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ARRA and Medicaid

- ▶ To qualify for enhanced FMAP state cannot have “eligibility standards...that are more restrictive than those in effect on July 1, 2008”
- ▶ Eligibility standards include income eligibility limits and instituting/increasing premiums
- ▶ States can reduce scope of benefits and provider rates

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ARRA - Rhode Island Impact

- ▶ **Eligibility:**
 - Parent eligibility reduction from 185% to 175% FPL was exempted in ARRA
 - No additional rollbacks of eligibility allowed
- ▶ **Premiums:**
 - New premiums for families 133-150% FPL – Need to be eliminated
 - Increased premiums for families 150% - 250% FPL -Need to restore to July 1, 2008 amounts

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Premium Changes

% FPL	Monthly Income Family of 3	July 1, 2008 Premiums TO BE RESTORED	Increased Premiums
133 – 149%	\$2,029 - \$2,288	\$0	\$45
150 – 184%	\$2,289 - \$2,822	\$61	\$85
185 – 199%	\$2,823 - \$3,050	\$77	\$106
200 – 250%	\$3,051 - \$3,814	\$92	\$114

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How will families know about the premium rollbacks?

- ▶ Premium bill for June already has been sent
 - Bill for families 133-149% FPL was for \$0
 - Bill for families 150-250% FPL was for higher amount
- ▶ “Extra” premium amounts paid by families will be credited toward future month(s)
- ▶ Notice will be sent to families (DHS has not yet determined whether it will be a separate notice or just a stuffer with July bill that will be mailed mid-June)
- ▶ Eligibility for families in sanction TBD.

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Global Medicaid Waiver

- ▶ Restructures the way Medicaid services are financed
- ▶ All waivers, including RItE Care, rolled into Global Medicaid Waiver
- ▶ Establishes a 5-year cap on most Medicaid funding of \$12.1 billion
- ▶ State must “spend a dollar” to get a federal dollar – but state entitlement to unlimited federal funds is ended

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Global Medicaid Waiver

- ▶ State has increased flexibility to make changes to Medicaid program with less CMS (federal Medicaid agency) involvement
- ▶ Critical changes (scope of benefits, covered populations) still require CMS approval
- ▶ Key expectations:
 - Rebalance Long Term Care
 - Increase managed care
 - Improve purchasing efficiencies – selective contracting
- ▶ See handout for implementation update

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Global Medicaid Waiver – Rlte Care

- ▶ Medicaid Global Waiver Implementation Taskforce established
- ▶ 60+ members. Will meet May, July, Sept., Nov. 2009
- ▶ Global Waiver Website <http://www.eohhs.ri.gov/medicaid/index.php>
- ▶ 6 Work Groups
 - Medicaid Benefit Re-Design
 - “How to change the Medicaid benefit package to ensure services provided are the most appropriate and cost-effective”
- ▶ Cap on total Medicaid spending
 - Will it result in benefit changes/limits?
 - Will it result in eligibility rollbacks post-ARRA?

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Rlte Care at the General Assembly

- ▶ Budget (FY2010 – H-5983)
 - Federal ARRA requirements
 - Federal CHIP requirements / options
 - Rhode Island’s Global Waiver
- ▶ Legislation to Support Rlte Care
- ▶ Rhode Island Works

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Rhode Island's FY 2010 Budget

Implications for Health Insurance Coverage

Good News

- ▶ **Article 28** – Restores coverage for lawfully residing immigrant children

Bad News

- ▶ **DHS Budget** – Eliminates Rlte Care “buy-in” program for pregnant women between 250%-350% FPL
- ▶ **Article 40** – Eliminates dental benefit for Rlte Care parents
- ▶ **DHS Budget** – Redesigns Emergency Department visit benefit – limits Rlte Care members to 12
- ▶ **Article 23** – Allows tax intercept of unpaid premiums

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Legislation to Support Rlte Care

- ▶ **All Kids Health Insurance Program Act**
(H-5519 and S-0753)
 - Extends Rlte Care from 250% to 300% FPL for children
 - Restores coverage for lawfully residing immigrant children
 - Creates a “buy-in” program for children over 300% FPL
- ▶ **Rlte Care Premium Relief bills**
(H-5841 and S-0673)

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RI Works

- ▶ Short time limits enacted as part of RI Works scheduled to take effect July 1, 2009
 - 1,489 families close due to 24 month limit
 - 1,393 families close due to 48 month lifetime limit
 - 139 families close due to 60 month lifetime limit
- ▶ Advocating for postponement of 24 and 48 month time limits for 1 year
- ▶ Families will receive informational notice beginning of June
- ▶ “Cut off” notice around June 15th

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RI Works

- ▶ Families can apply for “hardship extension”
 - Parent is disabled and unable to work
 - C-1b medical form
 - Apply for SSI
 - Referred to ORS
 - Parent is caring for disabled family member
 - Letter from doctor re: family member’s disability and why full-time care is required
 - Family is homeless
 - In a shelter, motel, or temporarily living with others for up to 90 days

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RI Works

- ▶ Hardship Extension, continued
 - Parent cannot work because of a domestic violence situation
 - Other reason as determined by DHS
 - Will include inability to find a job despite effort to do so
 - Need to engage in employment-related activity
- ▶ Monitor for families that receive notice in June (families have been receiving notices)
- ▶ Help family apply for hardship extension before receive notice of closure
- ▶ Help families re-apply based on hardship, if they close

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RI Works

- ▶ When cash closes, RIte Care and SNAP benefits should continue without interruption
- ▶ And a little more bad news:
 - RI Works ended eligibility for lawful permanent parents and children in status less than 5 years
 - 263 families, including 473 people will close
 - August, 2009?

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Rlte Care Resources

- ▶ Rhode Island Department of Human Services
www.dhs.ri.gov
- ▶ Rhode Island KIDS COUNT
www.rikidscount.org
(All workshop materials will be posted here.)
- ▶ The Poverty Institute
www.povertyinstitute.org
- ▶ Rlte Care Works Coalition
www.RlteCareWorks.org

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How You Can Keep Rlte Care Strong

- ▶ Rlte Care Works Coalition
Craig O'Connor
www.RlteCareWorks.org
- ▶ *Elizabeth Burke Bryant*
Rhode Island KIDS COUNT

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Thank You!

- ▶ Please return for Rite Care Basics!
- ▶ Please complete your yellow EVALUATION FORMS!
- ▶ Leave evaluations on your table or return to the registration table.
- ▶ Don't forget POSTERS and FLYERS!

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Rite Care/Rite Share Basics

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Rite Care/Rite Share Basics

- ▶ Income eligibility
- ▶ Citizen or eligible immigrant eligibility
- ▶ If eligible...
 - Does the family need to pay a monthly premium?
 - Is coverage provided through Rite Care or Rite Share?

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Who is eligible?

<u>Who</u>	<u>Income Limit</u>	
	FPL	Family of 3
▶ Child under age 19	250%	\$45,775
▶ Parent/relative	175%	\$32,043
▶ Pregnant woman	250%	\$45,775
◦ (250% - 350% FPL –buy in, for now)		

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Citizen

- ▶ Citizen = Born in U.S. or Naturalized
- ▶ Proof of Citizenship and Identity
 - Passport or naturalization document
 - or
 - Original birth certificate and Attestation of identity by parent for child under 16
 - Photo ID for 16 yrs +

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Immigrant - Eligible

PARENTS AND CHILDREN:

- ▶ Refugee or admitted for asylum
- ▶ Lawful permanent resident
 - In status for 5 years
 - Entered U.S. before 8/22/96 and continuously resided in U.S.
 - Entered as refugee or granted asylum
- ▶ Proof: green card, arrival/departure record, work authorization card showing status.

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Immigrant – Special Eligibility

- ▶ PREGNANT WOMEN - eligible regardless of status. (Child will be a citizen.)
- ▶ Mixed Households
 - Citizen children living with parents ineligible due to lack of qualified status
 - If applying only for the children, parent does not need to provide information about him/herself except proof of income, if any
 - DHS required to maintain confidentiality of information gathered as part of application for assistance

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- ▶ If child/parent is “income eligible” and
- ▶ Child/parent a citizen or eligible immigrant
- ▶ Then...
 - Will the family need to pay a monthly premium?
 - Will coverage be provided through Rlte Care or through Rlte Share?

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Monthly Rite Care Premiums

Income Level	Annual/Family of 3	Premium
Under 149% FPL	\$24,352-\$27,464	\$ 0
150% – 184% FPL	\$27,465-\$33,873	\$ 61
185% – 199% FPL	\$33,874-\$36,619	\$ 77
200% – 250% FPL	\$36,620-\$45,775	\$ 92

- ▶ No premium for pregnant women and infants (under age 1).

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Premiums

- ▶ Premiums begin in 3rd month of eligibility.
- ▶ Premiums can be paid at community sites, by mail, by phone, or on-line using debit or credit card.
- ▶ Failure to pay for 2 months results in penalty of 4 months ineligibility.
- ▶ Family is billed for amount due, but need not pay as condition of getting back on coverage after sanction.

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Rlte Care or Rlte Share?

Rlte Share if...

- ▶ Parent is working and has access to employer-sponsored health insurance (ESI)
- ▶ DHS determines that the ESI meets the Rlte Share test (cost-effective, comprehensive)
- ▶ Parent must enroll in ESI or parent is ineligible and children are in Rlte Care

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Rlte Share, continued

- ▶ Parent pays share of ESI through payroll deduction at work
- ▶ DHS reimburses parent (in advance) for share of ESI minus any Rlte Care/Rlte Share premium
- ▶ Example: cost of ESI = \$100/month
\$100 deducted from paycheck
- ▶ DHS sends parent check for \$100
 - Family income is 160% FPL: DHS send check for \$39 (\$100 - \$61 – the Rlte Care/Rlte Share premium)

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Cooperation with Medical Support - Single Parents

- ▶ As a condition of receiving RIte Care/RIte Share, parent must co-operate in obtaining a medical support order against non-custodial parent.
- ▶ Good cause not to cooperate if physical/ emotional harm to parent/child due to domestic violence.
- ▶ Child cannot be denied coverage if parent fails to co-operate without good cause.

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Application Process

- ▶ Mail in application; no interview
- ▶ Provide proof of:
 - Income (copies of 4 weeks of pay stubs)
 - Immigrant status (copy of documents)
 - Citizenship and identity: original documents must be reviewed by DHS, FRC or authorized agency (Head Start, Health Plans) (DO NOT MAIL)
 - Pregnancy

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Application Process

- ▶ Decision by DHS within 30 days of application date
- ▶ Application date is the date application is received by DHS or date application is signed by FRC
- ▶ Benefits are retroactive to date of application

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Family Resource Counselors

- ▶ FRCs assist families in completing Rite Care applications, including supporting documentation
- ▶ Screen families for other benefits, such as cash assistance, Food Stamps, etc.
- ▶ FRCs do not determine eligibility
- ▶ See list of FRCs in packet and at RIHCA website at www.rihca.org.

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Renewal and Appeals

- ▶ Eligibility is renewed yearly
- ▶ Entitled to written notice of decision to deny, modify or terminate Rlte Care/Rlte Share coverage
- ▶ Appeal to DHS within 30 days of date on notice
- ▶ Appeal to challenge termination within 10 days of date – benefits continue until hearing

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Dental Benefits

- ▶ Children enrolled in Rlte Care/Rlte Share/Medical Assistance who were born on or after May 1, 2000 receive dental services through the Rlte Smiles program
- ▶ All Rlte Smiles members are enrolled in UnitedHealthcare Dental – Rlte Smiles program
- ▶ Rlte Smiles (1-866-375-3257) helps families find dentists and assists with interpreter and transportation services
- ▶ Older children who are not eligible for Rlte Smiles receive dental services through Medical Assistance fee-for-service

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Transportation

- ▶ Rlte Care/Rlte Share members (non-cash assistance) receive a “Rhody Ten” card for 10 rides/month
- ▶ Rhody Ten cards can be picked up at Shaw’s and Stop & Shop – each member’s MA card needs to be provided
- ▶ If a member cannot use the bus for a medical appointment, member can contact their health plan
- ▶ Rlte Share members call NHPRI for medically necessary transportation

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Transportation

- ▶ Individuals receiving cash assistance still receive an unlimited full-month bus pass
- ▶ Individuals in “extended MA” (coverage provided for one year to cash assistance recipients who lose cash assistance due to earnings) receive a bus pass

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Interpreter Services

- ▶ Health plans arrange interpreter services for their members
- ▶ NHPRI arranges interpreter services for Rlte Share participants

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Families Receiving Cash Assistance

- ▶ An application for cash assistance is also an application for Rlte Care
- ▶ Cash assistance renewal is required every 6 months; renewal for cash assistance is also renewal for Rlte Care
- ▶ When family closes to cash assistance, Rlte Care should continue without a break
- ▶ If family closes due to earnings, family is in “extended MA” for 12 months (must renew at 6 months)
- ▶ During extended MA not required to pay premium (and continue to receive bus pass)

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Getting and Keeping Kids and Families Enrolled in Rite Care

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Our shared goal:

100% of children living in Rhode Island covered by affordable, high quality health insurance.

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What you can do:

- ▶ Identify and enroll all eligible children and families in Rlte Care/Rlte Share
- ▶ Keep those children and families enrolled

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Healthy Families, Happy Families Packet:

1. Rlte Care Fact Sheets
(English, Spanish, Portuguese)
2. Documents You Need for Rlte Care/Rlte Share Application – Checklist
3. Rlte Care/Rlte Share Health Insurance Tips
 - a. English version in your packet
 - b. Spanish version will be mailed to you

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Healthy Families, Happy Families Packet:

- 4a. Rite Care, Rite Share or Medical Assistance Application/Recertification Supplement for Citizenship and Identity Verification
- and
- 4b. Acceptable Citizenship and Identity Documents for Medical Assistance, Rite Care or Rite Share
 - English and Spanish (2-sided)
- 5. DHS Authorized Representatives List

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Healthy Families, Happy Families Packet:

- 6. Family Resource Counselors List
- 7. Health Care Resources for Children and Families
- 8. Community Locations for Cash Premium Payments
- 9. Rite Share Booklet

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Your Assignment...

- ▶ When screening for eligibility for one type of family support program, always ask about health insurance coverage.
- ▶ If you are a health provider, ask every patient, every time, if they have health insurance.
- ▶ Talk about RItE Care and RItE Share.
- ▶ Refer to Family Resource Counselors.
- ▶ Encourage families to apply and to stay enrolled if they are already members.

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RItE Care Resources

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- ▶ The Poverty Institute
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- ▶ RItE Care Works Coalition
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