

Medicaid Reauthorization in MT: What you need to know

Olivia Riutta, Director of Population Health
Montana Primary Care Association
October 23, 2024



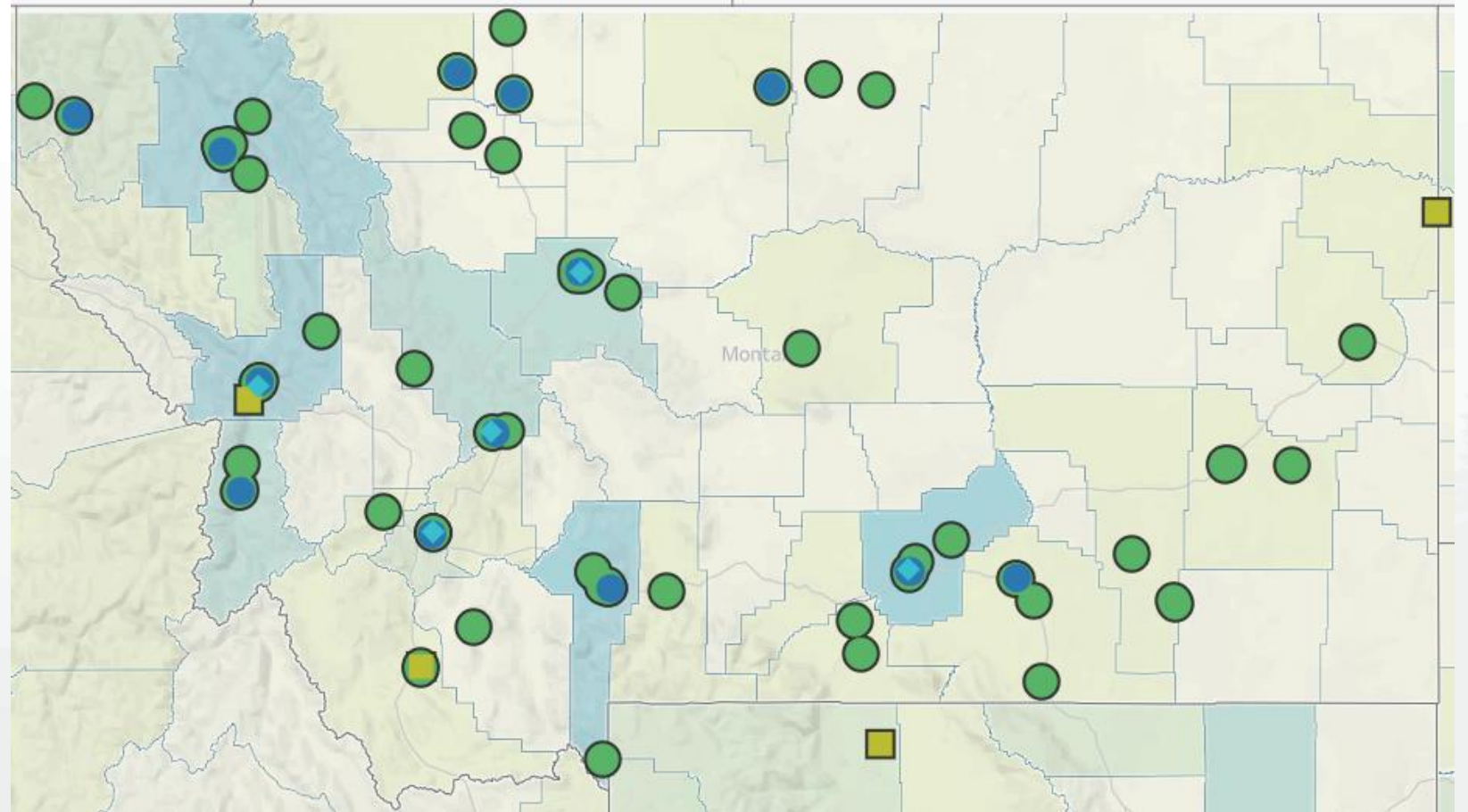


MPCA

Montana Primary Care Association

Our Mission

is to promote integrated primary healthcare to achieve health and well-being for Montana's most vulnerable populations.



What is impacting health insurance coverage in Montana?

The COVID continuous coverage requirement and the Medicaid unwinding process

Medicaid coverage loss Special Enrollment Period extended through November 30, 2024

The end of 12-month continuous eligibility for many Medicaid populations

The extension of Montana Medicaid perinatal coverage to 12 months

Enhanced affordability provisions on the Health Insurance Marketplace

Medicaid expansion set to sunset in June 2025, unless Legislature acts

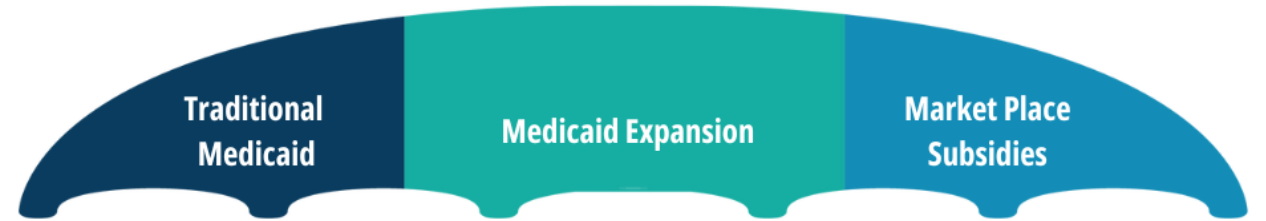




What are you hoping to get out of this session?



Medicaid Coverage



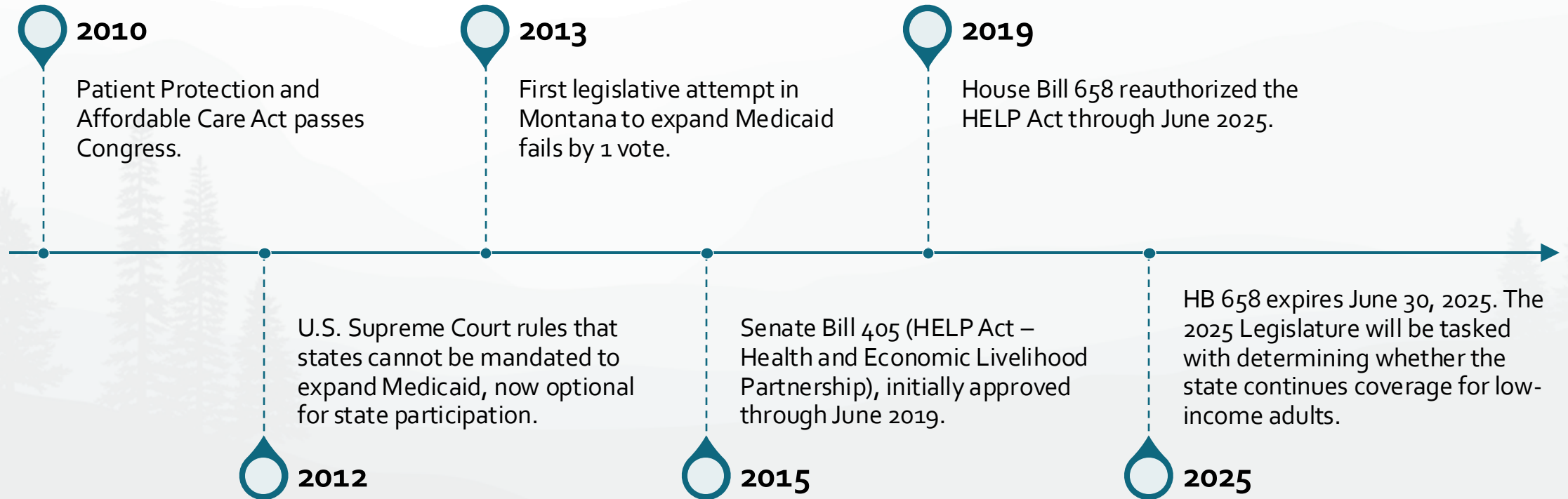
0 to 25% FPL - Traditional Medicaid, Parents Only

0 to 138% - Medicaid Expansion, Childless Adults

25 to 138% - Medicaid Expansion, Parents

138 to 400% - Market Place Subsidies

MT Medicaid Expansion Timeline



EXPANDED MEDICAID LEGISLATION



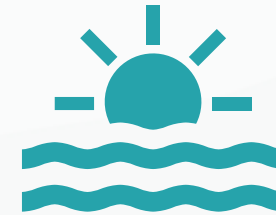
2015

Health and Economic Livelihood Partnership (HELP) Act,

Ed Buttrey (R-Great Falls)

- Included premiums for some participants

Was scheduled to sunset in 2019



2019

Montana renewed Medicaid expansion

- Included work reporting requirements, but these were never approved.
- In 2021, CMS ended Montana's authority to charge premiums.
- Is scheduled to sunset in 2025



Is Medicaid Expansion an Expansion?

No!

We aren't talking about changing the current Medicaid program.

We are calling for a *continuation of Montana's current Medicaid program.*

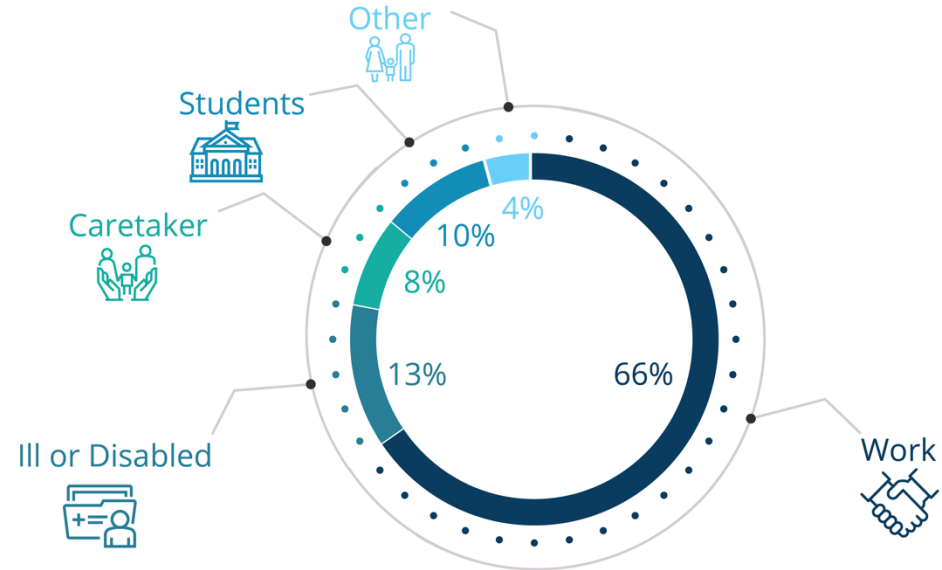


Who is enrolled in expanded Medicaid?



Family Size	Montana Medicaid
	If your monthly income is at or below this amount and you are between 19 - 64, you may qualify for Montana Medicaid.
1	\$1,732/mo
2	\$2,351/mo
3	\$2,969/mo
4	\$3,588/mo
5	\$4,207/mo
6	\$4,825/mo

96% of Medicaid Enrollees Either Work or Face a Barrier to Work Employment Status of Adult Medicaid Enrollees in Montana



Source: <https://montanabudget.org/report/medicaid-expansion-in-montana>



What has expanded Medicaid meant to you and your patients/clients/community?



Expanded Medicaid keeps Montanans healthy

61,000 preventative care services in 2021

34,000 mental health services

5,500 received treatment for substance use disorders.

Other services: cancer, diabetes, and hypertension screenings

Better self-reported health

Fewer premature deaths

Source: Medicaid Expansion in Montana, MBPC, 2024



Expanded Medicaid keeps health care accessible

With expansion, SUD funding grew from \$5.1million to \$24.3 million

After expansion, the number of SUD providers grew from 95 to 208

Since expansion, no Montana hospitals have closed

Source: Medicaid Expansion in Montana, MBPC, 2024



Expanded Medicaid improves access (and health) in tribal communities

Source: Medicaid Expansion in Montana, MBPC, 2024

The United States has trust and treaty obligations to American Indians, including providing health care. Because these have never been fully met, health care access in Indian Country is underfunded.

The Indian Health Service (IHS) receives a set amount of funding for certain services. Medicaid expansion has allowed IHS facilities to bill Medicaid for some of these services (at no cost to the state), freeing up funds to offer better care.

Since expansion, seven Tribal Nations were able to expand their services to providing more preventative care, including prenatal care, mammograms, and colonoscopies.





Medicaid expansion increases access to preventive services and behavioral health treatment for American Indians.

10,700 | **4,600** | **1,400**
preventive | mental health | substance use

In 2022, more than **10,700 people accessed preventive services** (17% more than the year prior).

Also, more than **4,600 people received mental health care**, and more than **1,400 received substance use disorder treatment**.



Medicaid expansion benefits Montana's economy



Source: Medicaid Expansion in
Montana, MBPC, 2024

Helped create and sustain over
7,500 new jobs

Generated estimated \$475
million in new personal income

Fueled \$775 million in
economic activity



Expanded Medicaid keeps the state budget healthy

FMAP: The Federal Medical Assistance Percentage
The percent of the program paid by the federal government



Montana pays 10% of the cost of expanded Medicaid

In 2022, Montana saved an estimated \$27 million dollars

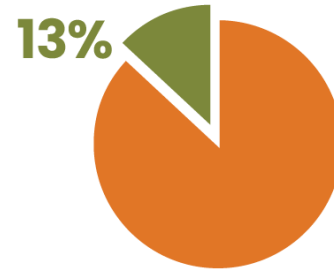
Expanded Medicaid draws down federal funds = economic activity, jobs, and state tax revenue

Source: Medicaid Expansion in Montana, MBPC, 2024

Expanded Medicaid keeps the state budget healthy

Montana Healthcare Foundation,
Medicaid in Montana, Medicaid
Expansion, 2024

Control Health Care Costs



The proportion of state general fund spending on Medicaid has remained stable since before Montana expanded Medicaid.

Medicaid has **consistently accounted for about 13% of Montana's state general fund** spending since 2015, the year before Medicaid expansion was implemented.



\$28 million
state budget savings

18% decrease
emergency & inpatient costs

Medicaid expansion has made new federal dollars available to supplement Montana's existing Medicaid funding, helping generate state budget savings.

- Implementing Medicaid expansion generated more than \$28 million in state budget savings.
- By the third year, average emergency and inpatient costs declined over 18% per enrollee.



Montana's Recent Mental Health Policies Depend on Medicaid Expansion for Success



The governor's [HEART Initiative](#) allows Medicaid to cover new treatment for methamphetamine use and address housing needs for people with serious mental illness and substance use.

[HB 872](#) (2023) allocated \$300 million to build a "Behavioral Health System for Future Generations." Many of the programs funded will require Medicaid reimbursement to be financially viable.

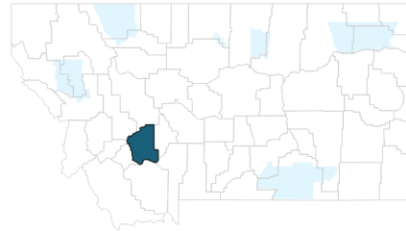
Also in 2023, the State Legislature [increased reimbursement](#) for behavioral health to help Montana fix its longstanding workforce shortages and recruit and retain high-quality providers. Those reimbursement rates depend on patients having Medicaid coverage through Medicaid expansion.



Montana's Current Medicaid Program Helps Keep Jefferson Co. Healthy



Select a county on the map below:



Light blue shading shows the American Indian reservations in Montana

655

residents covered under expanded
adult Medicaid program



Jefferson Co. Businesses Benefit

114 businesses employ workers on expanded Medicaid

56% of businesses in the county

Local Communities Benefit from Medicaid

Healthier communities

Reduced medical debt

Supported providers

Rural hospital stay open

Medicaid Keeps Local Residents Healthy

453 new patient and preventative services

32 diabetes treatments

55 breast cancer screenings

198 mental health outpatient services

46 substance use disorder outpatient treatments

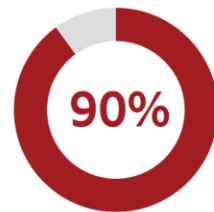
Number of county residents in the past 12 months with a claim for the service.

Across the State

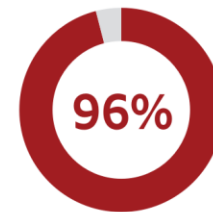
\$775 million
economic activity

82,412
Montanans covered

60,539
New and preventative services



of costs are paid for by the federal government



of Medicaid enrollees are working, caretakers, in school, or have an illness or disability

Continue Montana's Current Medicaid Program

In 2015, Montana raised Medicaid eligibility for adults to 138 percent of the federal poverty line. The Legislature must vote to continue Montana's current Medicaid program in 2025, or thousands of Montanans risk losing their health insurance.

[Download PDF](#)

Montana Primary Care Association

How to get involved!



Tell your story or encourage someone to tell theirs!

Storytelling is one of the most effective ways we have to communicate to legislators how the decisions they make will impact the lives of everyday Montanans and why it's so important to re-authorize Medicaid Expansion and lift the sunset.

Several organizations are actively collecting stories about lived experience with Medicaid – helping individuals tell their story is key.

MT Women Vote

ACS-CAN

Rocky Boy Health Center



SHARE YOUR STORY about Medicaid in Montana.

Stories matter, and we want to hear from you on why Medicaid is important to you and to connect you with ways you can share your story.

[Share Your Story](#)



Other ways to get involved:

Writing an LTE or OpEd in support of Medicaid Expansion (even if you don't have experience personally)

Attend an advocacy day or rally in Helena during the session

Contact your legislators via the legislative switchboard and email

Phonebank with Montana Women Vote to encourage others to get involved



Resources

For info about Medicaid reauthorization:

- Montana Healthcare Foundation
- [Montana Budget and Policy Center](#)
- [Healthy Montana](#)

ALERT TOPICAL

Out-of-state groups press legislators to repeal Medicaid expansion

Christina Macintosh Oct 9, 2024 4



RiverStone Health CEO Jonathan Forte speaks besides House District 21 Representative Edward Buttrey during a panel discussion about Medicaid reauthorization at the Northern Hotel on Tuesday, Oct. 8.
AMY LYNN NELSON, Billings Gazette

f X Email Print LinkedIn Bookmarks

Christina Macintosh



Thank you!

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Impacts of Medicaid Unwinding

Children and other vulnerable groups have been significantly impacted

- Montana had the highest disenrollment rate for children of 15% fewer children covered than pre-pandemic with 30,000 kids disenrolled. – *Georgetown University Center for Children and Families*

Medicaid case issues are creating additional barriers for other public benefits

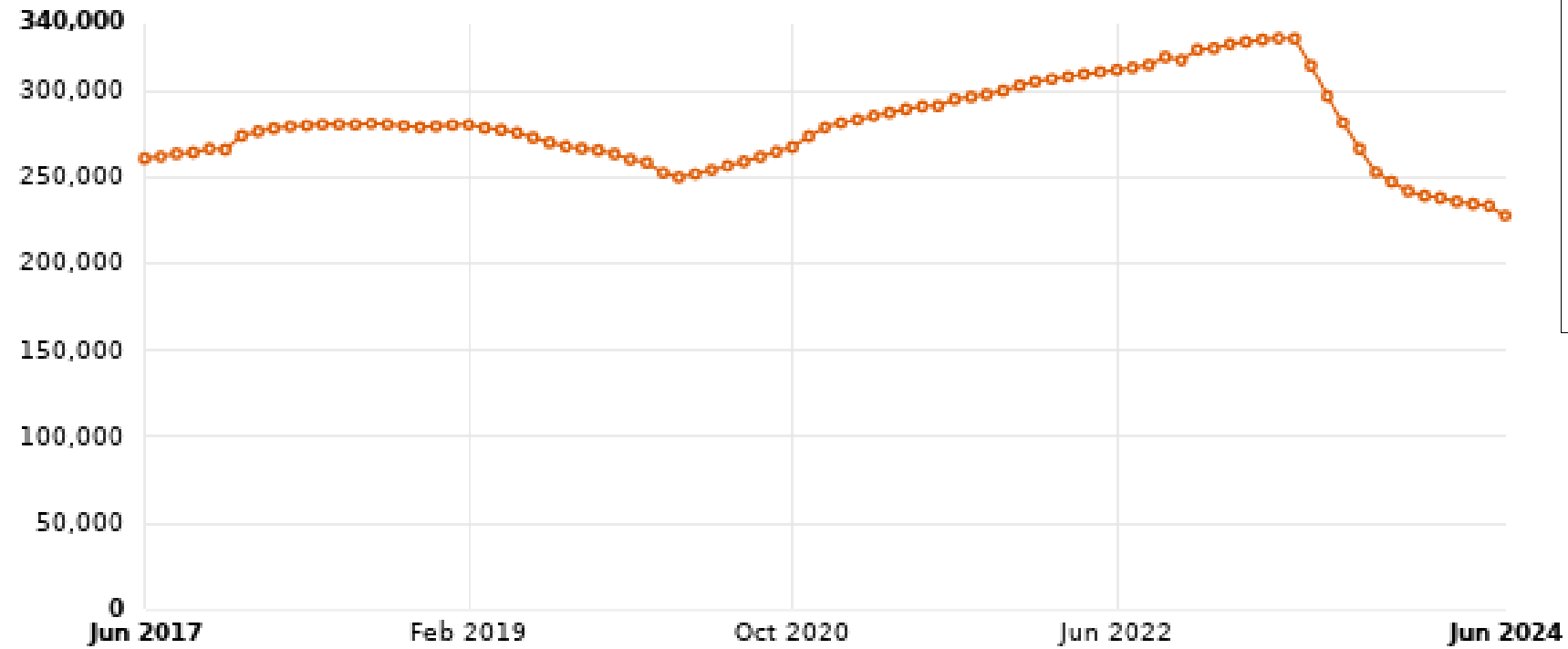
- “Since April, nearly 5,000 fewer Montanans are receiving SNAP benefits”. – *Katheryn Houghton, KFF Health News*

Ongoing case processing delays

- 45% of all new MAGI Medicaid applications were not being processed within 45 days as of March 2024 – *DPHHS Medicaid Unwind Data Report, June 2024*



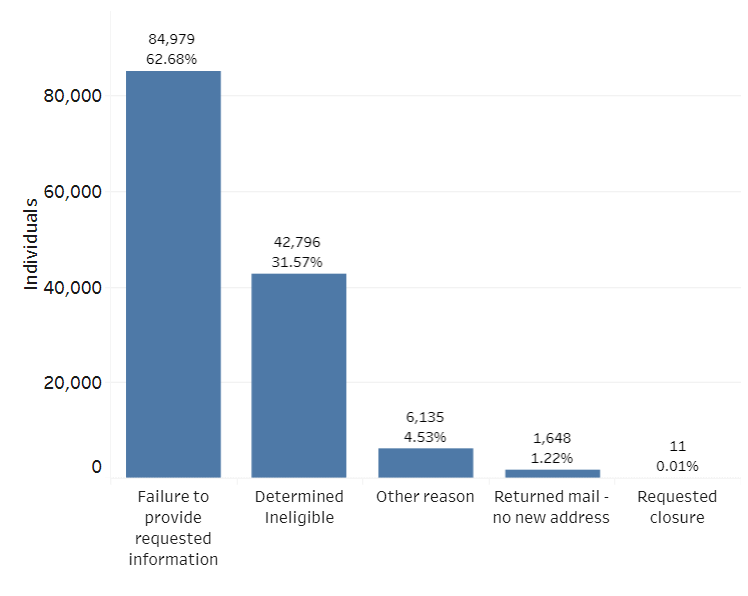
Medicaid and CHIP Monthly Enrollment: Total Medicaid and CHIP Enrollment, Jun 2017 - Jun 2024



- Total Medicaid and CHIP Enrollment
- Montana

SOURCE: KFF's State Health Facts.

Cumulative Closure Reasons





Select County

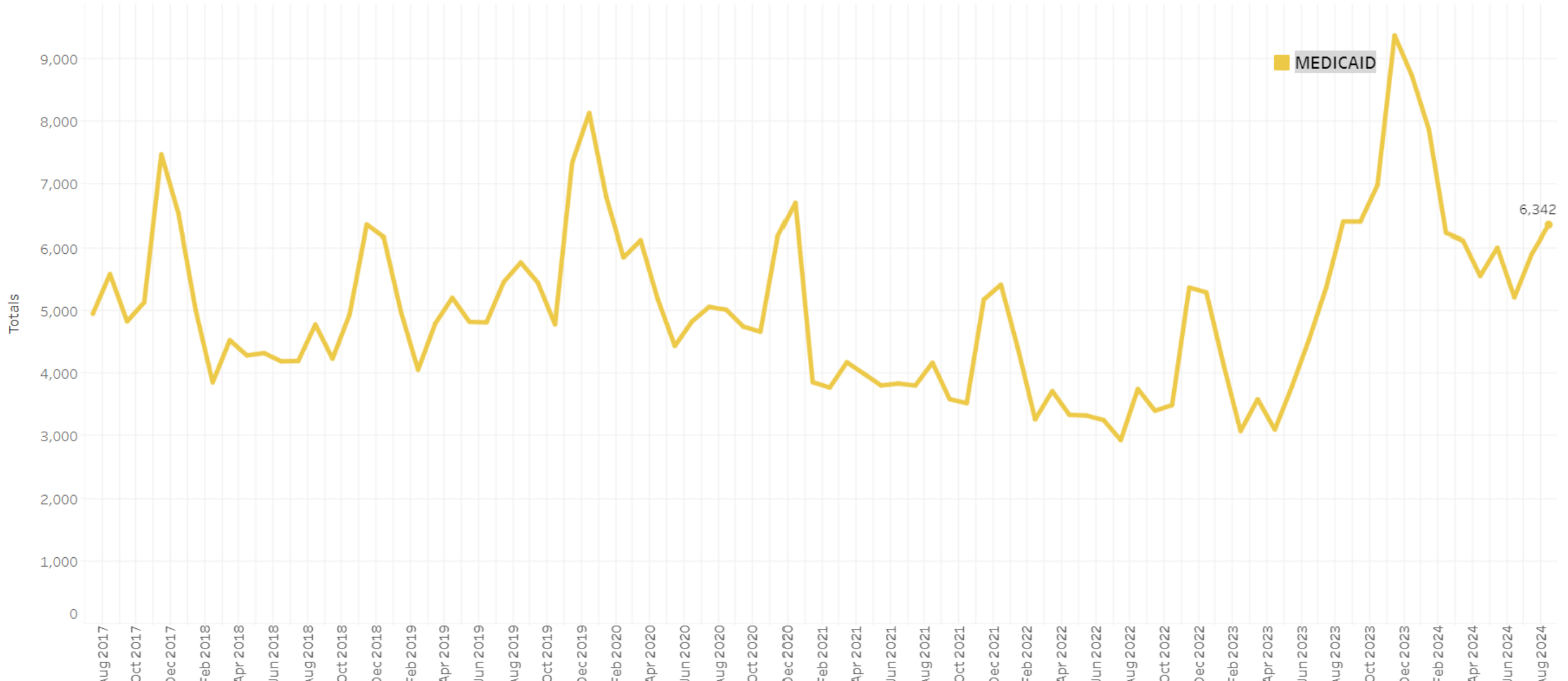
State Totals

Dashboard updated 9/10/2024 to include data for August 2024.

[Questions or Issues with Dashboard?](#)

Montana Public Assistance Applications

State Totals



How to apply for Medicaid

- In-person at an Office of Public Assistance
- Via phone on the Public Assistance Helpline or Cover MT Helpline
- Paper application dropped off or faxed to the OPA
- **Online**
 - State Self Service Portal (SSP)
 - Through healthcare.gov for licensed Assisters*

**Individuals can enroll themselves in Medicaid through Healthcare.gov*

Using Self-service Portal (SSP) for Medicaid Redetermination:

Account Creation:

- DPHHS has instructions for account creation here: [SSP-Okta User Workflow \(mt.gov\)](https://www.mt.gov/Portals/0/DPHHS/Forms/OktaUserWorkflow)
- To create an account on <http://apply.mt.gov> you must have an active email account that you have current access to in order to verify your account

DO YOU RECEIVE MEDICAID? PLEASE ENSURE DPHHS HAS YOUR CURRENT ADDRESS SO YOU RECEIVE IMPORTANT INFORMATION ABOUT YOUR BENEFITS. TO UPDATE YOUR CONTACT INFORMATION CLICK HERE: <https://mt.accessgov.com/dphhs/Forms/Page/medicaid/changeofaddress>

If you have signed up to receive email notifications when correspondence is available for your case, you will start receiving emails from sspnotification@announcements.mt.gov. To ensure you receive these emails, please add this email address to your contact list.

Answer a few questions to see if you may qualify for food, medical, or cash assistance.

Apply for food, medical, or cash assistance.

View details about your case.

View mail for your case.

Report a change or renew benefits for your case.

Welcome to the Department of Public Health and Human Services online application. Here you can apply for food, medical, or cash assistance. Find out more about the programs by clicking the links below.

Supplemental Nutrition Assistance Program (SNAP) – Formerly Food Stamps
Temporary Assistance for Needy Families (TANF) – Cash assistance
Health Coverage Assistance – Medicaid, Healthy Montana Kids, health insurance assistance and tax credits through the federal Health Insurance Marketplace

- Click “Sign In/Create Account”
- DPHHS uses a multi-factor authentication system called Okta that manages login information for Montana.gov



Coverage Options for Kids & Families

Helping people apply or Get re-enrolled



Most Montanans qualify for financial help.



DEPARTMENT OF
PUBLIC HEALTH &
HUMAN SERVICES



HealthCare.gov

Family Size	Montana Medicaid	Healthy Montana Kids	Montana Health Insurance Marketplace
	If your monthly income is at or below this amount and you are between 19 - 64, you may qualify for Montana Medicaid.	If your monthly income is below this amount, your kids under 19 may qualify for Healthy Montana Kids.	If your income is above eligibility for Medicaid or HMK, you may qualify for tax credits to purchase coverage on the Health Insurance Marketplace at healthcare.gov .
1	\$1,732/mo	\$3,276/mo	
2	\$2,351/mo	\$4,446/mo	
3	\$2,969/mo	\$5,616/mo	
4	\$3,588/mo	\$6,786/mo	
5	\$4,207/mo	\$7,956/mo	
6	\$4,825/mo	\$9,126/mo	



Earn too much for Medicaid?

Marketplace: Medicaid coverage loss Special Enrollment Period (SEP) from 3/31/2023 – 11/30/2024

- People who lost Medicaid during Unwinding can apply and enroll **any time** during that period

Increased federal subsidies continue to make plans **more affordable**

Special affordability provisions for enrolled members of federally recognized tribes

- Enrolled tribal members can qualify for additional savings, including \$0 deductibles and copayments up to 300% of FPL (\$60,000 annual income for a household of 2)

Qualified non-US citizens can enroll even if below income eligibility for Medicaid

