



## **Section 1115 MEDICAID EXPANSION/HELP Demonstration Waiver Post Award Forum (NOVEMBER 29, 2022)**

### **Waiver Summary:**

The 2015 Montana Legislature enacted Senate Bill (SB) 405, the Montana Health and Economic Livelihood Partnership (HELP) Act, that among other features, provides for the expansion of health care services through the Medicaid HELP Program to new adults ages 19-64 years old and below 138 percent of the federal poverty level (FPL). HELP Program coverage was effective January 1, 2016 and the State implemented its expansion through a Section 1115 demonstration waiver from the Centers for Medicare and Medicaid Services (CMS). The Section 1115 waiver authorized:

- 12 months of continuous eligibility for all new adults;
- Premiums for new adults participating in the Third Party Administrator (TPA) equal to 2% of their household income; and
- Maximum copayments allowable under federal law, with total cost sharing not to exceed 5% of a beneficiary's household income.

After the implementation of Senate Bill (SB) 261 in August 2017, DPHHS implemented the contract closure with BCBSMT by December 31, 2017 and transitioned HELP Program administration to the Department by January 1, 2018. This required the following Waiver changes:

- Update the 1115 Waiver to remove references the TPA;
- Update the 1115 Waiver to remove the 2% premium credit;
- End the 1915b Waiver that allowed the Department to use a TPA for administration of the HELP Plan.

### **Who is Eligible:**

To be eligible for the Medicaid Expansion, members must be:

- Montana individuals ages 19 through 64,
- US citizen or documented, qualified alien,
- Not incarcerated,
- Not eligible or enrolled in Medicare, and
- Earning a household income 50-138% of the federal poverty level.

### **Covered Services:**

All Medicaid Expansion/HELP members are covered by the standard Medicaid benefit.

### **Participant Enrollment**

- The HELP enrollment began 2021 with 93,935 members (as of the first of January) and ended the year with 107,812, an 11.2% increase over the twelve months. During the COVID-19 federal state of emergency, beginning April 1, 2020, and continuing throughout 2021, the suspension of involuntary disenrollments is believed to be a contributing factor in this increase. As of October 1, 2022, 113,340 members were enrolled in Medicaid expansion. This is approximately **10%** of Montana's population and a **20.7%** increase in members since the beginning of 2021.



## 2021/2022 Updates

- House Bill (HB) 658, the Medicaid Reform and Integrity Act, was passed as part of the 2019 Legislative Session. HB 658 continues the state’s Medicaid expansion and directs DPHHS to request federal Demonstration approval to implement new Medicaid expansion program features. DPHHS is seeking to amend and extend its current 1115 Waiver to:
  - Condition Medicaid coverage on compliance with work/community engagement requirements; and
  - Apply a premium structure that gradually increases enrollee premiums based on coverage duration.
- December 21, 2021, Montana received a letter from CMS stating two things:
  1. Approval of the waiver amendment removing the 12-months continuous eligibility benefit under the waiver as directed by HB2 passed by the 2021 Montana Legislature. However, the HELP population will temporarily continue to receive 12-month continuous eligibility for their existing Standard Medicaid benefit until the end of the federal PHE.
  2. Granting a one-year temporary extension of the waiver for the state to phase out its requirement for Medicaid beneficiaries to pay monthly premiums beyond those authorized under the Medicaid statute. The 1115 authority for charging premiums will not extend past December 31, 2022.

## Information:

**Linda Skiles-Haddock**  
SPA and Waiver Program Officer  
(406) 44-6868  
[Lskiles-haddock@mt.gov](mailto:Lskiles-haddock@mt.gov)

**DPHHS**  
<https://dphhs.mt.gov/>

**Office of Public Assistance**  
<http://dphhs.mt.gov/hcsd/officeofpublicassistance>

**Conduent**  
<https://medicaidprovider.mt.gov/>  
Member Services: 1-800-362-8312  
Provider Relations: 1-800-624-3958

**Medicaid Expansion/HELP Webpage**  
<https://dphhs.mt.gov/helpplan>.