

Centers for Medicare and Medicaid Services  
Champions for Coverage: Medicaid and CHIP Renewals Kick-off Webinar  
Thursday, July 20, 2023  
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**Hailey Gutzmer:** Hello and welcome. My name is Hailey Gutzmer and I work with the Partner Relations Group in the Office of Communications at CMS. Thank you so much for joining us today for our Champions for Coverage Kick-off Webinar on Medicaid and CHIP renewals. Champions for Coverage organizations serve as key messengers for sharing information and raising awareness about affordable healthcare coverage options during Marketplace Open Enrollment. Your organization is critical in helping people get the care they need, when they need it, at a price they can afford. We are asking for your help with connecting people who lose Medicaid or Children Health Insurance Program (CHIP) coverage over the next year getting them connected to other coverage options like the Health Insurance Marketplace.

Everyone should be able to see the agenda on the screen. First, we will walk through a set of slides on the Medicaid and CHIP renewal process. Then we will walk through some CMS resources and a call to action for Champions for Coverage and how you all can help people who have lost Medicaid or CHIP coverage. Lastly, we will have time to answer a couple of questions before we close out our call today.

Before we begin today's webinar, I wanted to share a few housekeeping items. The webinar today is being recorded. The recording and transcript will be posted to [marketplace.cms.gov](https://marketplace.cms.gov) following the event. The link for that webpage will also be posted in the chat. While all members of the press are welcome to attend the call, please note that all press or media questions should be submitted using our Media Inquiries Form which may be found at <https://www.cms.gov/newsroom/media-inquiries>. I will post that link in the chat. All participants are muted. Closed captioning is available via the link shared in the chat by our Zoom moderator. As I said, will have time for Q&A towards the end of the webinar so please submit questions using the Q&A function at the bottom of your screen and we will do our best to get to as many questions as possible. With that, I will turn it over to Stefanie Costello, Director of the Partner Relations Group, to begin today's webinar. Stefanie?

**Stefanie Costello:** Thank you Hailey. We are going to get started today with our presentation. We'll do a little bit of framing at the top. Then we will walk through a presentation which you can use to educate folks and then we will go over some resources. I wanted to thank you all for being here today to find out about the Medicaid and Children's Health Insurance Program also known as CHIP and how to make sure people find health coverage options over the next year. You all serve as a key messenger for sharing information and raising awareness about affordable healthcare options during Marketplace Open enrollment. Your organization is critical in helping people get the coverage they need, when they need it, at the price they can afford. As such, we want to make sure that you all have the

information you need to help people enrolled in these programs, navigate the renewal process, and learn about other coverage options, like a Marketplace plan.

Before we get into the content, I want to provide some framing about today's webinar and why the information is important. We will walk through a set of slides to provide context on what's going on with Medicaid and CHIP renewals and how you, as a Champion for Coverage, can help people keep their health coverage during this time. Medicaid and CHIP have been a lifeline for so many families during the pandemic. States are restarting Medicaid and CHIP renewals for the first time since the start of the pandemic, and we want to make sure people keep health coverage during this time. The key takeaways for today. Next slide. Our goal is for you to leave this training feeling prepared to answer questions or direct people to the right source for additional information. Our key takeaways are five in total. One, understand why this information is important and the impact that Medicaid and CHIP renewals will have on people in your community. Two, learn about the steps that someone needs to take to renew their Medicaid or CHIP coverage. Three, review other health insurance options for people who are no longer eligible for Medicaid or CHIP. Four, learn about available resources to help with outreach and education efforts. And five, understand your Call to Action and how you can help people with Medicaid or CHIP keep their health insurance coverage.

Next slide. So, this information is important because people enrolled in Medicaid and CHIP need to take action now or else, they could lose their health insurance program. Many people enrolled in Medicaid and CHIP might not know they need to take action and might not know what steps they need to take to keep health coverage. You are a trusted voice in your community and have the ability to make sure people received the information they need to keep their Medicaid and CHIP coverage or find another health coverage option if they no longer qualify like Marketplace coverage. Next slide. So, this set of slides is what we are going to walk through, and it has more information about what is happening right now with Medicaid and CHIP and what people enrolled in these programs need to do to renew coverage with Medicaid or CHIP offices or how they can find health coverage if they are no longer eligible for coverage with Medicaid or CHIP. The slides we are walking through today are available for download on the [Outreach and Educational Resources page](#) on [Medicaid.gov/unwinding](#) and we are going to drop that in the chat. So now I am going to walk you through the slides so that you are prepared to use these you're your partners and within your community.

To start off, we like to talk about what Medicaid is. Medicaid provides health coverage to over 86 million Americans which include low-income adults, children, pregnant women, elderly adults, and people with disabilities. Medicaid is also the single largest source of health coverage in the United States. Each state runs their own Medicaid program, and they all have different names. It might be called something else in one state. For example, the Medicaid program in Tennessee is called TennCare. You can visit [Medicaid.gov/renewals](#) for more information about your state's program. So, what is the Children's Health Insurance Program also known as CHIP? Well, CHIP provides health coverage to over 7 million uninsured kids in low-income families. Just like Medicaid, each state runs their own CHIP program, and they may have a different name for it. For example, the CHIP program in Georgia is called PeachCare. Next slide.

So, what is happening right now? Prior to COVID, states engaged in a regular renewal process with people coming on and off Medicaid regularly whether because of administrative challenges or changes in life circumstances that made them eligible for other types of coverage. For the past three years, people with Medicaid and CHIP were not required to renew their coverage because of the COVID-19 pandemic. During this time, we paused renewals to ensure as many people as possible stay covered during the pandemic. This was referred to as the continuous enrollment condition. Well, this process is resuming for the first time in three years. The continuous enrollment condition ended on March 31st, 2023, and states have now resumed the yearly process for Medicaid and CHIP eligibility renewals and have begun contacting people to determine if they are still eligible. Over the next 12 months, everyone with Medicaid or CHIP coverage will need to renew their coverage. The expiration of the continuous enrollment condition is the single largest health coverage transition event since the first Open Enrollment Period of the Health Insurance Marketplace. Next slide.

As mentioned, states are now contacting individuals to see if they are still eligible for Medicaid or CHIP. If an individual is no longer eligible for Medicaid or CHIP, they can transition to another form of health insurance coverage such as finding coverage on [HealthCare.gov](https://www.healthcare.gov), Medicare, or employer-sponsored coverage. Over the next 12 months, states will spread out renewals which means not everyone will have Medicaid or CHIP coverage renewed at the same time. Each state has a different renewal timeline and you can find that timeline on [Medicaid.gov/unwinding](https://www.Medicaid.gov/unwinding) under the Planning Tools and Templates section. This timeline has just been updated and includes state Medicaid and CHIP renewal timelines and distribution plans as of June 29, 2023. Please feel free to refer to this timeline document to find out when people could potentially lose Medicaid and CHIP and need to be transitioned to Marketplace. We will drop that link in the chat. This way you will be familiar with what your state is doing.

How will this impact the people in my community? Well, over 15 million people are expected to lose Medicaid or CHIP coverage. That includes nearly 5.3 million children and nearly 4.6 people predicted to lose coverage identify as Latino and to 2.2 million people identify as Black. People enrolled in Medicaid and CHIP need to take action now to renew their coverage if eligible. If found not eligible for Medicaid or CHIP, people will be able to transition to the Health Insurance Marketplace or another form of coverage. We are asking Champions for Coverage to help make sure that people enrolled in Medicaid and CHIP complete the steps to renew their coverage or know what options they have for their health insurance coverage.

So, what do people enrolled in Medicaid or CHIP have to do to renew their coverage? Well, states will use information they already have to decide if people are still eligible for Medicaid or CHIP. If a state needs more information, they will send a renewal letter in the mail. We are asking people to check their mail to see if their Medicaid or CHIP office sends a renewal form. This may be the first-time renewing coverage for some people, so we want to make sure people know what steps they need to take to renew their coverage if they are still eligible. If someone has never been on Medicaid before, they got on it for the first time in the

last three years, or perhaps they have a child who has been on CHIP for the last two years, they might not know they need to renew or that it was even a possibility because the entire time they have been on Medicaid they've never had to do a renewal. This is why it is really important to educate as many people as possible the steps they need to take to renew coverage and if they don't qualify for coverage in Medicaid or CHIP to look for other coverage options. Next slide.

So, if you haven't gotten something from your state Medicaid or CHIP program yet, you can do the following -- update your contact information with your state Medicaid or CHIP program. This includes your current mailing address, phone number, email or other contact information. The second is to check your mail and open any mail from your state Medicaid or CHIP program. The letter will let you know if you need to complete a renewal form to see if you are still eligible for Medicaid or CHIP. Now this is important because as you heard this is going to take 12 months so at any given time, if you are working with individuals who might be impacted by this, you might have someone come and ask you questions, and they have not received a form, and this is the message you need to give them. And then there are some people who have received forms and they have additional messages. So, the next slide talks about what to do if someone has received a renewal form from their state Medicaid or CHIP program. The first thing is to read the entire letter. If someone cannot read the entire letter or needs help reading the letter, you can become a safe space for them and help them read the letter. After they have read the letter, complete your renewal form. Fill out the form and return it back to the state Medicaid or CHIP office right away to avoid a gap in coverage. Now it is really important that even if a parent loses eligibility for Medicaid -- the letter might say the parent no longer qualifies for Medicaid. However, the children might still be eligible for Medicaid or CHIP so it is important to have the message for people you work with to always return the renewal form and then the state can see if you or anyone else in your family may qualify for coverage. After completing the renewal form, look out for follow up information from the state about the coverage. States will let people know if they are no longer eligible for Medicaid or CHIP and when that coverage will end. If you're working with people who no longer are eligible for Medicaid or CHIP, that is when they can look at the Marketplace, for example.

So, the next slide talks about what to do if they have lost Medicaid or CHIP. Step one is to look at the notice from the state to see why they lost Medicaid or CHIP. If your state ended your coverage because you did not have enough information they needed to complete the renewal, you can always contact your state and provide missing information, and you can find the state's information at [Medicaid.gov/renewals](https://www.Medicaid.gov/renewals). If the state ended your coverage because they found that you were no longer eligible, you will need to find another coverage option. Step two -- it is possible that you can appeal the decision or reapply for Medicaid or CHIP. If you think you are still eligible for Medicaid or CHIP and that the state wrongfully ended coverage, you can appeal the decision and asked the state to do a second review. If there is a change in your situation such as an income change, you can reapply for Medicaid or CHIP at any time, and that's visit [Medicaid.gov](https://www.Medicaid.gov) to find out how you can contact your state to reapply. I'll emphasize this because Champions are used to working with Marketplace and as

you know Marketplace has an Open Enrollment Period in the fall and then there are a few Special Enrollment Periods but there is one Open Enrollment Period for Marketplace. Medicaid and CHIP are different, and anyone can apply for Medicaid and CHIP at any time so we encourage folks to reapply if they think they might be eligible. Next slide.

The last step is to look for other health insurance coverage options including the Health Insurance Marketplace, Medicare, or employer-sponsored coverage. This is especially where your help and knowledge about the Marketplace comes into play. A lot of people who are no longer eligible for Medicaid and CHIP may be eligible to transition to the Marketplace for coverage. With the Health Insurance Marketplace, most people can find plans for \$10 or less with financial help and all plans covered doctor visits, prescription drugs, emergency care and more. People can apply for Marketplace coverage as soon as they lose Medicaid coverage, and they don't have to wait until the Open Enrollment Period. For more information they can go to [HealthCare.gov](https://www.healthcare.gov). I will pause here just for a moment. If someone has been used to paying zero dollars a month for their Medicaid coverage and we are talking to them about Marketplace coverage next, they might have applied for Marketplace years ago, but a new law has taken place since this COVID pandemic and there are now more affordable plans. What we are finding is that four out of five people can find a plan for \$10 or less a month and so putting that into context giving about a number, \$10 or less, really helps people know that it could be affordable and not just saying the word affordable. So, I really want to stress that part as you are working with people who are coming off Medicaid and looking for other coverage options like Marketplace. Now for Medicare, people 65 or older can enroll in Medicare without paying a penalty if they missed their initial enrollment period. For more information you or others can go to [Medicare.gov](https://www.medicare.gov). There is also employer-sponsored coverage so please check with your employer. People can enroll in an employer plan outside of Open Enrollment if they recently lost Medicaid or CHIP. The key there is being recently lost Medicaid or CHIP. Next slide.

On this slide we have included where you can direct people if they have questions. We know you are not going to be an expert, but we hope by the end of today you will know a little bit more about Medicaid renewals and how to direct people. But if people have very complicated questions, we really want to make sure you know where to direct them. For questions about Medicaid or CHIP, please contact your state Medicaid or CHIP office directly and we have a link there that shows you how you can find your state Medicaid webpage as well as their phone number. For questions about Health Insurance Marketplace, we ask you to visit [HealthCare.gov](https://www.healthcare.gov) or find a local help in your area by going to [LocalHelp.HealthCare.gov](https://www.localhelp.healthcare.gov). You can also call the call center at 1-800-318-2596. Help is available 24 hours a day seven days a week and in over 240 languages. So, someone who comes to your office and they don't speak English and they have lost Medicaid coverage and looking for Marketplace, know that you can help provide a phone and translation services through the Marketplace Call Center. For questions about Medicare, visit [Medicare.gov](https://www.medicare.gov) or call 1-800-MEDICARE. If you need help with the enrollment form, you can contact your Social Security Administration field office by visiting [ssa.gov/locator](https://www.ssa.gov/locator) or calling 1-800-722-1213. Next slide.



So, we have some resources to help get the word out and educate folks. The first one here talks through our series of materials that we have created to help raise awareness about renewing Medicaid and CHIP coverage. You can refer to these materials if anyone has questions about preparing to renew their Medicaid or CHIP coverage. On this slide, you'll see a sample of some of these materials such as fillable flyers for states to customize or for you to customize, conference cards, postcards, materials for healthcare providers, social media graphics and more. These materials are meant for people who have not received their renewal form from the state yet and the messages in these materials focus on updating your contact information with the state and keeping an eye out in the mail for anything from your Medicaid or CHIP office. All of these materials are available in English and Spanish and select materials are available in five additional languages. These can be found on [Medicaid.gov/unwinding](https://www.Medicaid.gov/unwinding) webpage under the [Outreach and Educational Resources](#) section and we will put that link in the chat as well. Next slide.

We have also created a series of resources to help people who have lost Medicaid or CHIP coverage learn about the next steps to find other healthcare coverage options. These materials will probably be the most helpful to you as a Champion for Coverage as you help to see if people can transition to Marketplace coverage. On this slide, you'll see a sampling of some of these materials which include a tip sheet for partners and a fact sheet. I love these two personally because if you are not an expert or you have others in your office or in a library or school and they might interact with people but they don't know what to say -- the tip sheet and fact sheet are three things you need to know and that person who might sit behind a front desk and interact with folks can read directly from that tip sheet and give the exact information that that beneficiary or person needs to know if they no longer qualify for Medicaid or CHIP. We also have a fact sheet on transitioning to Medicare and then we have social media graphics to encourage people to visit [HealthCare.gov](https://www.HealthCare.gov). We encourage you to take those social media graphics and share them out on your social media platforms. We also have additional materials for employers who may have employees who are losing Medicaid coverage. These materials, just like the others, are all available in English and Spanish and select materials are available in additional languages. Again, all of these materials can be found on [Medicaid.gov/unwinding](https://www.Medicaid.gov/unwinding) webpage under the [Outreach and Educational Resources](#) section. Next slide.

CMS has also created some messaging and resources for kids and families which include fillable and non-fillable postcards. We have postcards for families with kids covered by Medicaid or CHIP and information about renewing kids' Medicaid or CHIP coverage. These materials focus on making sure families know what steps they need to take to renew their kids' coverage. Parents should respond to renewal letters even if they do not think they are eligible. Their kids should be eligible. I'll also pause and say if you work with any individuals who might have been aging off Medicaid, you know two to three years ago they were on Medicaid and now they have aged off as a young adult, they might not receive their renewal form if they no longer live at home. This is the first time most likely that they've had to apply for some sort of health coverage on their own and they might need some help looking for coverage at [HealthCare.gov](https://www.HealthCare.gov) and navigating that so that can be a big help to make

sure those young adults maintain their coverage. All of these materials can also be found on [Medicaid.gov/unwinding](https://www.Medicaid.gov/unwinding) webpage under the [Outreach and Educational Resources](#) section. Next slide.

So now we're going to walk through some information that will be especially helpful for you as a Champion for Coverage. As we mentioned earlier, the Health Insurance Marketplace will play a large role as many people who are no longer eligible for Medicaid or CHIP transition to the Marketplace for their health coverage. These next couple of slides covered a little bit more information about how the Marketplace and some updates have been put in place to help people keep coverage. Keep in mind that some of these people have last looked at Marketplace plans before the new law took effect lowering many people's monthly payments. For example, if someone looked at a plan three years ago before the new law they might not have been able to afford coverage but now four out of five people can find plans for \$10 or less a month. And we know you are a trusted voice and will bring this key messaging and sharing it to people who are now eligible for Marketplace. Next slide.

First, for those of you who are less familiar with the Marketplace I wanted to highlight a few key points. In most states, the federal government runs the Marketplace (sometimes known as the "Exchange") for individuals and families or allows a state-run Marketplace to use the federal platform known as the Federally-Facilitated Marketplace or FFM. It's found online at [HealthCare.gov](https://www.HealthCare.gov). Some states run their own Marketplaces such as California or New York and they are located at different websites and CMS works in close partnership with those states as well. If you are not sure if your state runs their own Marketplace or have a Federally-Facilitated Marketplace, you can still go to [HealthCare.gov](https://www.HealthCare.gov) and it will either keep you in [HealthCare.gov](https://www.HealthCare.gov) if it's a Federally-Facilitated Marketplace or it will direct you to your state's website if they run their own part. Now on Medicaid to Marketplace transitions. The FFM, the Federally-Facilitated Marketplace, receives information via a secure electronic file known as an inbound account transfer from state Medicaid and CHIP agencies. Now, they are going to receive those starting now for individuals who newly apply for Medicaid and CHIP at the state agency and are found ineligible for Medicaid and CHIP and individuals who are enrolled in Medicaid and CHIP and found ineligible following a full determination by the state agency. So, all that means is that there is an electronic sharing of information shared between the state Medicaid office and the Marketplace FFM. So, a little more information on the inbound account transfer process from the consumer perspective. When the Federally-Facilitated Marketplace receives the inbound account transfer, a paper notice is mailed to the consumer with instructions on how to apply for Marketplace coverage. So again, they might receive a paper notice from the Marketplace on how to apply for Marketplace coverage. Individuals do not need to wait to receive this notice to apply for Marketplace coverage. If an individual receives notice from their state Medicaid or CHIP agency that they have been denied or terminated from Medicaid or CHIP, they are encouraged to immediately come to [HealthCare.gov](https://www.HealthCare.gov) and apply for coverage. Next slide.

Now on to a little more detail about the Marketplace enrollment. First, I want to note that anyone can apply for federal Marketplace coverage during Open Enrollment, which occurs

annually from November 1<sup>st</sup> to January 15<sup>th</sup>. Outside of Open Enrollment, individuals may qualify for a Special Enrollment Period if they experience a qualifying life event, such as losing their health coverage. To ensure consumers have sufficient time to enroll in Marketplace coverage during the unwinding period, consumers who lose Medicaid/CHIP coverage between March 31<sup>st</sup>, 2023, and July 31<sup>st</sup>, 2024, will be eligible for a continuous SEP beginning the day they submit or update a Marketplace application. Consumers can access the unwinding SEP by submitting or updating an application through [HealthCare.gov](https://www.healthcare.gov), a certified partner that supports SEPs, or the Marketplace Call Center. Consumers who are determined eligible for this Unwinding SEP will then have 60 days from the date on which they submit a new or updated [HealthCare.gov](https://www.healthcare.gov) application to make a plan selection. If anyone has questions on the SEP, we recommend reviewing the FAQs here and CMS recommends that Medicaid and CHIP beneficiaries submit or update an application on [HealthCare.gov](https://www.healthcare.gov) as soon as they receive their Medicaid or CHIP termination letter from their state. Individuals do not need to wait to receive a notice from the Marketplace to apply for coverage. This is really important. If someone has lost coverage, get them to [HealthCare.gov](https://www.healthcare.gov) as quickly as possible.

So, how can you help people during Medicaid and CHIP renewals? The first is to share CMS and state materials -- the materials we went through today. If you are able to locate your state education materials, we encourage you to share those as well. Use your networks to help identify people that may have lost Medicaid or CHIP coverage and need to find alternate coverage such as coverage through [HealthCare.gov](https://www.healthcare.gov). And share information about the Marketplace for people who are no longer eligible, and this includes using CMS materials and resources, hosting an event, sharing on social media and distributing materials. And also making sure they know most people can get a plan for \$10 or less a month and that's really important. We also want to connect people no longer eligible for Medicaid with [HealthCare.gov](https://www.healthcare.gov). This includes sharing information about [HealthCare.gov](https://www.healthcare.gov) but also connecting them to a local Navigator or Assister which you can locate through find local health help and having a consumer connect with them and they can help them apply for Marketplace coverage. Also connect with your state Medicaid agency to provide support. Some state agencies have additional opportunities to help keep people connected and keep coverage. Next slide.

So, we just have some additional resources here. This brings us to the [Medicaid.gov/unwinding](https://www.medicaid.gov/unwinding) page we talked about earlier. [Medicaid.gov/renewals](https://www.medicaid.gov/renewals) which has all the beneficiary renewal information. The Communications Toolkit in English and Spanish and then our one-stop shop for all of our outreach and education resources which is also on [Medicaid.gov](https://www.medicaid.gov). So, I think with that, we have put a lot of those in the chat. I'm going to flip it over to Nnedi who is going to run through our questions. Got it Nnedi?

**Nnedi Onyejiuwa:** Yes, thank you Stefanie. It is now time for Q&A. We will give folks a few minutes to submit questions using the Q&A function at the bottom of your screen. So far, we have received one question about social media graphics and those graphics are available on our Outreach and Educational Resources page. I will drop the link in the chat again and we'll give it a minute to see if you have any questions. I am looking to see if we have



received anything. 30 more seconds. Alright now I will turn it over to Hailey to close us out today. Thank you.

**Hailey Gutzmer:** Thank you Nnedi, thank you Stefanie, and thank you all for attending today's call. We hope the webinar today was helpful and that you all are leaving this webinar today feeling prepared to answer questions or direct people to the right resources for additional information. As Stefanie mentioned, we are asking you all to help us connect people who lose Medicaid or CHIP coverage to another form of coverage such as the Marketplace. We encourage you to use our resources and materials to share messaging on social media and distribute materials at educational events. This is an all hands-on-deck effort to make sure people keep health coverage whether that is through Medicaid or CHIP or through another form of coverage like the Marketplace. We appreciate your partnership and commitment to help ensure that people are connected to the best healthcare coverage they are eligible for. We are here to support you all throughout this process so please feel free to reach out with any questions to our Champion mailbox at [champion@cms.hhs.gov](mailto:champion@cms.hhs.gov). As mentioned at the top of the call, we will be posting the recording and transcript from today's webinar to [marketplace.cms.gov](https://marketplace.cms.gov) in the next week or so. So, if you have anyone in your networks that was not able to attend this call, we will have the recording available. We look forward to continuing to work alongside all of you and continuing to engage with you all. This concludes our webinar for today. Thank you again for attending and have a great rest of your day.