

# Introduction to Medicaid

Affordable Care Act Basics: Part 7 of 8



# Introduction

Medicaid is a health coverage and an insurance affordability program for low-income families and individuals. Agents, brokers, and enrollment counselors (ECs) (all referred to collectively as “assisters”) should understand how public assistance programs such as Medicaid interact with the Affordable Care Act (ACA) and health insurance Marketplaces, like BeWell. This training provides an overview of New Mexico’s Medicaid program.

# Disclaimer

The information provided in this presentation is intended only as a general, informal summary of legal standards and processes. It is provided for informational purposes only and is not intended to take the place of the statutes, regulations, and formal policy guidance that it is based upon. We encourage you to refer to the [Medicaid website](#) and the applicable statutes, regulations, and other interpretive materials for complete and current information about the content in this training.

# Main Topics

- Medicaid basics
- Mandatory Medicaid benefits
- Medicaid eligibility
- Medicaid expansion
- Medicaid and BeWell
- Medicaid unwinding

# Medicaid Basics



- Medicaid is a health coverage program for low-income families and individuals, including:
  - Parents and children;
  - Pregnant women;
  - Elderly consumers;
  - People with disabilities; and
  - Other low-income adults.
- Medicaid is funded by federal and state dollars. Federal law dictates minimum requirements, but states have a great deal of flexibility in designing and administering their Medicaid programs to:
  - Set eligibility standards;
  - Determine the type, amount, and scope of services provided; and
  - Establish payment rates for Medicaid services.

# Medicaid Basics (Continued)



- Under federal law, all states are required to cover certain groups of consumers, called mandatory eligibility groups. These include:
  - Pregnant women at or below a certain household income level;
  - Children and parents/caretaker relatives in households at certain income levels;
  - People with disabilities; and
  - Certain low-income elderly adults.

# Mandatory Medicaid Benefits



- Home health services
- Physician services
- Rural health clinic services
- Federally qualified health center services
- Laboratory and X-ray services
- Family planning services
- Early and periodic screening, diagnostic, and treatment services for children (which includes health screenings for children and treatment if medical problems are identified)
- Inpatient hospital services
- Outpatient hospital services
- Nursing facility services
- Nurse midwife services
- Certified pediatric and family nurse practitioner services
- Freestanding birth center services (licensed or otherwise recognized by the state)
- Transportation to medical care
- Tobacco cessation counseling for pregnant women

For a complete list, visit the [Medicaid website](#).

# Medicaid Eligibility (1 of 4)



- Eligibility for all Medicaid programs requires that individuals meet certain federal and state guidelines. These include income, residency, and citizenship requirements.
  - Federal Poverty Level (FPL) Guidelines:
    - Eligibility for all New Mexico Medicaid programs is partially based on an individual's or family's household size and income. Levels vary based on the category of eligibility but are calculated as a percentage of the FPL.
    - The United States Department of Health and Human Services (HHS) determines FPL levels.
  - Eligibility Requirements- Eligibility for New Mexico Medicaid programs requires individuals be:
    - A resident of New Mexico; and
    - A U.S. national, citizen, or lawfully present.
  - Immigrant Eligibility: Generally, immigrants must be qualified noncitizens for five years to be eligible for Medicaid. However, there are exceptions:
    - New Mexico also covers lawfully residing immigrant children and pregnant women without a five-year waiting period if they meet other eligibility requirements.
    - Treatment of an emergency medical condition.

# Medicaid Eligibility (2 of 4)

- Emergency Medical Conditions:
  - An emergency medical condition is a condition that presents acute symptoms of sufficient severity, such as severe pain, that, without immediate medical attention, could reasonably be expected to result in:
    - Placing the consumer's health in serious jeopardy;
    - Causing serious impairment to bodily functions; and/or
    - Causing serious dysfunction of any bodily organ or part.

# Medicaid Eligibility (3 of 4)

- Treatment of an emergency medical condition, including the cost of labor and delivery for new mothers.
  - Immigrants who are not eligible for traditional Medicaid or a Marketplace plan may be able to get limited Medicaid coverage for emergencies regardless of their immigration status or ability to provide proof.
  - It is not an ongoing coverage plan, and these individuals must apply for emergency medical assistance each time they need it.

# Medicaid Eligibility (4 of 4)



- Some consumers qualify for limited Medicaid benefits. Limited Medicaid benefit programs are not considered minimum essential coverage (MEC). These programs include:
  - Medicaid providing only family planning services.
  - Medicaid providing only coverage limited to treatment of emergency medical conditions.
- Assistors can help consumers who qualify for limited Medicaid benefits apply for coverage through BeWell. These individuals and families may also be eligible for financial assistance, including advance payments of the premium tax credit (APTC) or cost-sharing reductions (CSR).

# Medicaid Expansion



New Mexico opted to expand Medicaid coverage under the Affordable Care Act (ACA) to all lawfully present residents with household incomes up to 138% of the FPL.



# Medicaid Income Guidelines



- Low-Income Pregnant Women
  - Pregnant women with household incomes up to 250% FPL are eligible for pregnancy-related coverage. Pregnant women remain eligible during the postpartum period, which is 60-days after pregnancy ends.
- Children in Low-Income Households
  - **Note:** In New Mexico, Medicaid includes the Children's Health Insurance Program (CHIP).
  - Children are eligible for CHIP up to 240% FPL (ages 6-18) or 300% FPL (ages 0-5).
- Low-Income Adults
  - New Mexico has expanded Medicaid to provide coverage for adults ages 19-64 with household incomes up to 138% FPL.

# Medicaid and BeWell (1 of 3)



- Consumers will complete a single streamlined application to apply for Marketplace coverage and affordability programs. The application can also be used to apply for Medicaid. This is called a “no wrong door” approach.
- BeWell assesses applications for financial assistance for Medicaid eligibility.
  - If one or more members of a household are assessed as likely eligible for Medicaid, their application will be transferred to the New Mexico Health Care Authority (HCA) for a final determination of Medicaid eligibility.
  - Applications of individuals assessed as likely not eligible for Medicaid will not be sent to HCA for a final Medicaid determination, unless requested by the individual.

# Medicaid and BeWell (2 of 3)



- If a member who is assessed as likely eligible for Medicaid does not want their application sent to HCA for a final determination, the system will allow them to opt out.
  - **Note:** If a member who is assessed as likely eligible for Medicaid opts out of a final determination by HCA, the member will not be eligible for financial assistance, such as the premium tax credit (PTC), through BeWell. The member may purchase a Marketplace health plan without financial assistance.

# Medicaid and BeWell (3 of 3)



- Turquoise Care is the name of the New Mexico Medicaid program. HCA is responsible for processing Turquoise Care applications.
- To apply for Medicaid directly or check eligibility, consumers can call the consolidated Customer Service Center at 1-800-283-4465 or visit the [YesNM Online Portal](#).

# Medicaid Premium Transition Relief



- The BeWell Medicaid Transition Premium Relief (MTPR) program covers the first month's premium for most people moving from Medicaid to BeWell.
- More information can be found on the OSI webpage for [Medicaid Premium Transition Relief](#).

# Key Points

- Medicaid is a comprehensive health coverage program for low-income parents and children, pregnant women, elderly consumers, consumers with disabilities, and certain other adults.
- All state Medicaid agencies are generally required to provide certain benefits to certain Medicaid beneficiaries. Some states, including New Mexico, also provide additional benefits.
- Assistors can help consumers who receive limited Medicaid benefits submit a BeWell application. These consumers may also be eligible for other insurance affordability programs.



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