



Affordable Care Act and Medi-Cal

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April 9, 2012



Affected Populations

The UCLA Center for Health Policy Research estimates about 3.04 million nonelderly Californians to be Medi-Cal eligible in 2014

- 2.13 million *newly eligible* for Medi-Cal
- About 1 million eligible under current Medi-Cal rules but not enrolled
- Of the 2.13 million newly eligible, the population is likely to be:
 - Predominantly working age 18 – 44
 - Over half single, childless adults
 - One in three will have children
 - Predominantly people of color, with ~40% Latino
 - One in four will have at least 1 chronic health condition

Application

- A user-friendly web-portal for application and renewal for all health subsidy programs (Medi-Cal, CHIP and Exchange)
- Single, streamlined application - for use by all health subsidy programs
 - On-line
 - Mail
 - In-person
 - By phone (future guidance forthcoming)
- Broader definition of “electronic means” to accommodate future technologies
- Approved by Secretary

Renewals

- Every 12 months unless change of circumstances reported or obtained
- May restart period of eligibility at change in circumstances
- Possibility to automatically renew eligibility without beneficiary involvement
- 90 day reconsideration period to minimize gaps in coverage*



Seamless transitions

No gaps in coverage when individuals move between programs

- Coverage Month (gaps in enrollment with Exchange)*
- State option to utilize projected income to minimize churning



Electronic Verifications

Expands use of data matching for electronic verifications

- Federal hub data for IRS, DHS and SSA data
- Do not request information that can be obtained electronically
- No SSN for non-applicant
- Verification Plan must be submitted to CMS, upon request

Use of MAGI

Medicaid/CHIP based Modified Adjusted Gross Income (MAGI)

MAGI = Adjusted gross income, plus tax exempt interest, plus tax exempt Social Security, plus foreign earned income, and minus 5% FPL disregard.

- Eliminates asset or resource test for the MAGI eligibles
- Individual perspective v. MFBU perspective
- Considers Tax filing/tax dependency status and relationship to tax filer
- Sneed/Gamma superseded by MAGI for 1931(b)



MAGI Categories

Collapses various eligibility groups into five MAGI categories

- Parents and caretaker relatives
- Pregnant women
- Children up to 19 years of age
- Individuals not covered in other groups age 19 to 64, who are not pregnant, not disabled and not Medicare entitled or enrolled (LIHP eligibles)
- Optional group above 133% of MAGI FPL



Non-MAGI Populations

Retains eligibility groups referred to as non-MAGI

- Over age 65, blind or disabled
- SSI/SSP recipients
- 1915 HCBS waiver participants
- Nursing facility level of care beneficiaries
- Medicare Savings Program recipients
- Foster Care/Adoption Assistance and those for who the State relies on an Express Lane Agency finding of income
- Medically Needy



Expands Presumptive Eligibility

Provides a state option to allow hospitals to grant Presumptive Eligibility to all Medi-Cal eligible populations.

Questions

