

Notice to Medicaid Beneficiaries of Health Insurance Marketplace

Session Law 2023-7, Section 2.3.(b)



Report to

Joint Legislative Oversight Committee on Medicaid

By

North Carolina Department of Health and Human Services

March 1, 2024

Background

Session Law 2023-7, Section 2.3.(b) requires the Department of Health and Human Services, Division of Health Benefits to report to the Joint Legislative Oversight Committee on Medicaid all of the following information: (1) Details of the mechanism, to assist a Medicaid recipient who is transitioning from qualifying for the Medicaid program to qualifying for premium or cost-sharing assistance for health insurance obtained on the Health Insurance Marketplace, or who could reasonably be determined to be eligible for that premium or cost-sharing assistance in the near future, with that transition by a qualified Navigator or similar professional. (2) Specific details on the written notification being provided to all Medicaid applicants and certain Medicaid recipients.

Details

NC Medicaid beneficiaries receive written notification via a letter mailed to their address at redetermination to those eligible for premium or cost-sharing assistance through the Health Insurance Marketplace located on HealthCare.gov. The written notification includes information to assist a Medicaid beneficiary who is transitioning from qualifying for the Medicaid program to qualifying for premium or cost-sharing assistance for health insurance obtained on the Health Insurance Marketplace, or who could reasonably be determined to be eligible for that premium or cost-sharing assistance, with that transition assisted by a qualified Navigator or similar professional. The letter is sent routinely as a person is redetermined, which occurs on an annual basis for each beneficiary.

The exact language of this notice can be found in Appendix A.

Appendix A

NC Medicaid Beneficiary Notification Language

Notice of Modification, Termination or Continuation of Public Assistance

The notice contains the following language:

Health Insurance under the Affordable Care Act

Individuals who are ineligible for full Medicaid coverage may be eligible for health insurance and help paying for it through the Health Insurance Marketplace. We sent your information to them. You can wait for a letter from the Marketplace, or you can contact them directly. To contact the Marketplace, go online to Healthcare.gov or call 1-800-318-2596. After you complete your application, the Marketplace will tell you if you qualify for health coverage and financial help. In North Carolina, several non-profit organizations offer free in person assistance with health insurance applications. To schedule an appointment, call 1-855-733-3711 or go online to ncnavigator.net.

Appendix B: Session Law 2023-7, Section 2.3

NOTICE TO MEDICAID BENEFICIARIES OF HEALTH INSURANCE MARKETPLACE

SECTION 2.3.(a) The General Assembly finds that awareness of, and assistance with, enrollment in health benefit coverage on the federal Health Insurance Marketplace will alleviate the false perception that the loss of Medicaid coverage equals an immediate loss of access to healthcare. In order to counteract any disincentive to obtaining employment or increasing income that this false perception may bring and in order to facilitate a smoother transition of health benefit coverage from Medicaid to private insurance, the Department of Health and Human Services, Division of Health Benefits (DHB), shall work with the NC Navigators Consortium to develop a mechanism by which a Medicaid recipient who is transitioning from qualifying for the Medicaid program to qualifying for premium or cost-sharing assistance for health insurance obtained on the Health Insurance Marketplace, or who could reasonably be determined to be eligible for that premium or cost-sharing assistance in the near future, will be assisted with that transition by a qualified Navigator or similar professional. At a minimum, and no later than January 1, 2024, DHB shall provide all Medicaid applicants written or electronic notification about the Health Insurance Marketplace that includes contact information for the NC Navigators Consortium. Written or electronic notification about the Health Insurance Marketplace that includes contact information for the NC Navigators Consortium shall also be provided to all Medicaid recipients except those recipients qualifying under subdivision (14), (17), (18), (19), or (20) of G.S. 108A-54.3A upon each redetermination and upon termination from the Medicaid program.

SECTION 2.3.(b) No later than March 1, 2024, DHB shall report to the Joint Legislative Oversight Committee on Medicaid all of the following information:(1) Details of the mechanism, developed in accordance with subsection (a) of this section, to assist a Medicaid recipient who is transitioning from qualifying for the Medicaid program to qualifying for premium or cost-sharing assistance for health insurance obtained on the Health Insurance Marketplace, or who could reasonably be determined to be eligible for that premium or cost-sharing assistance in the near future, with that transition by a qualified Navigator or similar professional. (2) Specific details on the written notification being provided to all Medicaid applicants and certain Medicaid recipients, as required by subsection (a) of this section.