Congress of the United States Washington, DC 20515

March 1, 2023

Governor Ron DeSantis State of Florida The Capitol 400 S. Monroe Street Tallahassee, FL 32399

RE: Preventing Coverage and Financial Loss During the Medicaid Redetermination Period

Dear Governor DeSantis:

During the global pandemic, continuous Medicaid coverage has brought a sense of security to many in the United States, particularly our nation's children. We know that consistent access to insurance improves health and well-being, eases financial concerns for families, promotes equity, and lowers health care costs. The redetermination period for Medicaid beneficiaries begins on April 1, 2023. At this time, the *Families First Coronavirus Response Act* continuous coverage protection for Medicaid enrollees ends and the state of Florida has until May 2024 to redetermine eligibility for **over 5.6 million Floridians**.¹ About half of the enrollment growth in Florida's Medicaid program during the COVID-19 pandemic is attributable to children, and over 65% of Florida's children are currently covered by Medicaid or CHIP.²

On March 16, 2022, many of us advised you in correspondence that nearly 6.7 million children nationally could lose their Medicaid coverage and risk becoming uninsured when the public health emergency ends.³ According to subsequent research, an estimated 72% of eligible children nationwide are likely to lose Medicaid coverage during the redetermination due to administrative barriers.⁴ Children are at the greatest risk for coverage losses while they remain eligible. As the official responsible for the success of Medicaid coverage in Florida, we encourage you to send a strong message that eligible families should not lose Medicaid. We urge you to work with your multiple agencies and stakeholders to ensure that Florida does not see an unnecessary and harmful increase in uninsured children, postpartum parents, individuals in the midst of complex care, such as chemotherapy or other treatment, and other beneficiaries.

¹ Florida Statewide Medicaid Monthly Enrollment Report,

https://ahca.myflorida.com/medicaid/finance/data_analytics/enrollment_report/index.shtml (Jan. 2023). ² Georgetown University Center for Children and Families, <u>Child Uninsured Rate Could Rise Sharply if States Don't</u> Proceed with Caution (Feb. 2023).

³ Georgetown University Center for Children and Families, <u>Millions of Children May Lose Medicaid: What Can Be</u> <u>Done to Help Prevent Them From Becoming Uninsured?</u> (Feb. 2022).

⁴ Assistant Secretary for Planning and Evaluation, <u>Unwinding the Medicaid Continuous Enrollment Provision</u>: <u>Projected Enrollment Effects and Policy Approaches</u> (August 2022).

Congress and the Biden administration have provided detailed guidance to states to help mitigate coverage losses and keep people insured. The *Consolidated Appropriations Act, 2023* established the end of the continuous coverage protections, outlined standards to help states throughout the unwinding, and included critical transparency provisions. Importantly, the package continues to provide states with enhanced federal matching funds for the Medicaid and CHIP programs through December 31, 2023 to help cover the costs of the transition.

We have reviewed Florida's Medicaid Redetermination Plan and were heartened to see that the state plans to take a full 12 months to determine eligibility, utilize multiple modes of communication with beneficiaries, provide a variety of pathways for coverage renewal, and make use of ex parte renewals. We also applaud the state's decision to stagger the populations who are being redetermined, with certain vulnerable groups, including children with medically complex conditions, being postponed until the end of the redetermination period.⁵

However, there are further strategies that states can implement to process the historic volume of renewals and application determinations on a timely basis. CMS has clarified that states can utilize many flexibilities in partnering with plans to obtain and update enrollee contact information. States may share renewal files with plans to conduct outreach and provide support to individuals during their renewal period, including providing advance lists of beneficiaries up for renewal and advance lists of pending procedural disenrollments for plans to conduct outreach before termination. States may also denote the reason for disenrollment – procedural or ineligible – on termination files, which would allow plans to follow-up to assist eligible enrollees who lost coverage to either re-enroll or enroll in another qualified health plan. States may also seek section 1902(e)(14)(A) waivers to facilitate redetermination by partnering with plans to verify updated contact information, extend automatic enrollment in managed care plans for up to 6 months, and use an extended timeframe for fair hearing requests.⁶ Florida should take advantage of these waivers that CMS has approved for other states.

Additionally, Florida has one of the most robust navigator and enrollment assister networks in the nation. The most efficient and fiscally responsible route is for the state to utilize and enhance partnerships with those organizations to provide needed support to enrollees as they renew their Medicaid coverage or transition to other types of coverage. For example, Florida's Medicaid agency should also add marketplace navigator contact information to Medicaid termination notices. This is especially important for families as parents and children have very different access to public coverage, and the complexity of Florida's public coverage system adds risk for a child to get lost in the process.

Any gap in health coverage can be devastating and potentially exposes people and families to high burdens of medical debt, so it is critical that Florida use every tool at their disposal to prevent a mass disenrollment of individuals, particularly children, from their health insurance—

⁵ Florida Department of Children and Families, <u>Florida's Medicaid Redetermination Plan</u> (Jan. 2023).

⁶ CMS Center for Medicaid & Chip Services, <u>COVID-19 PHE Unwinding Section 1902(e)(14)(A) Waiver Approvals</u> (Jan. 2023).

especially when they remain eligible. We look forward to working with you to meet our shared goal of keeping Floridians healthy and enrolled in high-quality coverage.

Sincerely,

Kathy Castor

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CC: Shevaun Harris, Secretary, Florida Department of Children and Families Jason Weida, Interim Secretary, Agency for Health Care Administration