

Supporting Cancer Patients and Survivors Through the Medicaid Unwinding/Redetermination Process

What is Medicaid Unwinding?

During the COVID-19 pandemic, congress passed the <u>Families First Coronavirus</u> <u>Response Act</u>, which provided additional funding for states that kept people continuously enrolled in Medicaid. In March 2023, the federal government ended the continuous enrollment provision. States must now revisit enrollment to unenroll Medicaid recipients who are no longer eligible. This process is called "Medicaid Unwinding." Since Unwinding began, millions of people have lost Medicaid coverage, the majority because of paperwork issues.¹

Who is at Risk?

People who have immigrated, people with low English proficiency, people with disabilities, older adults, Black people, and Latino people are at higher risk of losing coverage during Medicaid Unwinding.^{2,3} Additionally, loss of Medicaid coverage could be especially severe for people with low incomes and people who live in rural or medically underserved areas.

Why is Continuous Coverage Important for People with Cancer and Chronic Conditions?

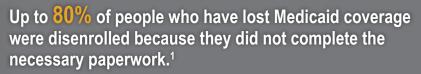
Continuous insurance coverage is important for people with diseases and conditions that require prevention, early detection, timely diagnosis, and regular treatment. Coverage helps reduce preventable, disease-related complications, like those associated with cancer and other chronic conditions. Loss of Medicaid coverage may disrupt cancer prevention, detection, and treatment and may cause people with cancer to delay critical care. In fact, people with cancer who experience disruptions in Medicaid coverage are more likely to die of their cancers.⁴

In the United States, chronic disease treatment is a main need for insurance. Sixty percent of adults have a chronic disease, and treatment of chronic diseases and mental health conditions accounts for nearly 90% of all healthcare expenditures.^{5,6} People who have survived cancer have an increased risk of multiple chronic diseases, which require ongoing medical treatment.^{7,8} Continuous coverage can also prevent disease or diagnose it early. For example, higher rates of cancer mortality due to socioeconomic factors, such as low income, are in part due to later stages of disease at diagnosis, making ongoing screenings through Medicaid coverage key for early detection.⁹

Creative partnerships are an important tool for reaching wide audiences of Medicaid beneficiaries. Potential partners include:

- Small businesses
- Small business associations
- Labor unions
- Vocational/Technical/Trade schools and colleges
- Mobile Health Screening Units
- Hospitality, manufacturing, and construction sectors
- Chambers of Commerce
- Veteran's Administration
 hospitals
- Local military bases and reserve units (e.g., National Guard units)





1/3 of people whose coverage has been reviewed during Unwinding have lost Medicaid.¹

Medicaid Unwinding Timeline:

people continuously enrolled in Medicaid Congress signs the Consolidat			December 29 th , 2022: Consolidated Appropriations Act, continuous enrollment provision.	• March 31 st , 2023: The continuous enrollment provision officially ends, and states begin reevaluating and disenrolling Medicaid enrollees.	April 2024: All states must have resumed regular Medicaid enrollment.
2020		2021	2022	2023	2024

2021-2022: Rates of uninsured Americans drop to historic lows.¹⁰

July 31st, 2024: Final date for people who lose Medicaid during Unwinding to sign up for care under the Affordable Care Act.

How to Support People with Cancer in your Community

How to Help	What to Do	Resources
Inform the public about Medicaid Unwinding.	 Develop media campaigns (including via social media, television, radio, or newspaper) that encourage Medicaid beneficiaries to check their redetermination status and inform them on how to access helplines and call centers. 	Centers for Medicare and Medicaid Services (CMS) resources: <u>Renew your Medicaid or CHIP Coverage Overview</u> <i>Q</i> <u>Addicaid and CHIP Eligibility Renewals: A Communications Toolkit</u>
Support employees who may be at risk of losing coverage.	 Form partnerships with a variety of businesses and sectors to share Medicaid resources with as many people as possible. 	CMS resources: - <u>Renew your Medicaid or CHIP Coverage Overview</u> <u>V</u> - <u>Fact sheet</u> for employers with employees who are losing coverage
Understand how Medicaid Unwinding will affect people in your community.	 Use available data to better understand who is receiving Medicaid in your community. Use Medicaid Unwinding trackers to understand how your community may be affected. 	 CMS' <u>State Overviews</u> Georgetown's <u>50-State Unwinding Tracker</u> KFF's Medicaid tracking resources: <u>Medicaid Enrollment and Unwinding Tracker</u> <u>State Health Facts: Medicaid and CHIP</u> <u>As Medicaid Purge Begins, 'Staggering Numbers' of Americans Lose Coverage</u>
Help people keep Medicaid coverage.	 Collaborate with local healthcare centers, community health worker organizations, and trusted community messengers to alert people that they may lose coverage. Remind patients and community members to check their mail and update their Medicaid contact information immediately. Inform community members that they should fully fill out any renewal forms they receive. 	CMS resources: Strategic Approaches to Engaging Managed Care Plans to Maximize Continuity of Coverage as States Resume Normal Eligibility and Enrollment Operations Medicaid and CHIP Eligibility Renewals: A Communications Toolkit Local agent finder Beneficiary Resources National Health Council's list of Medicaid Unwinding Resources
Help people understand their options if they lose coverage.	 Connect members of your community with specialists who can help them find or keep coverage. Inform people who lose Medicaid coverage that they can enroll in marketplace plans through July 31st, 2024 and have up to 90 days to restore coverage. 	 CMS resources: Local agent finder Special Enrollment Periods Resources Understand your Options if you Lose Medicaid or CHIP
Help people who have lost coverage or who are unsure of their Medicaid status find care and medical support.	 Connect members of your community with free and low-cost cancer resources. Help members of your community find low-cost healthcare. 	 National Cancer Institute's <u>Cancer Support Services Directory</u> Centers for Disease Control and Prevention's <u>National Breast and Cervical</u> <u>Cancer Early Detection Program</u> <u>Mercy Medical Angels</u> Colorectal Cancer Alliance's <u>Financial Assistance Programs</u> Lungevity and Family Reach's <u>Financial Treatment Program for Lung Cancer</u> CancerCare's <u>Financial Assistance Program</u>
SelfMade Health (CDC Nati	or Disease Control and Prevention m of National Networks Health Network ional Disparity Network) <u>selfmadehealth.org/</u> @ SelfMadeHealth	 Patient Advocate Foundation American Cancer Society's <u>interactive list of local resources</u> Cancer.net's <u>list of financial resources</u> Health Resources and Services Administration's <u>health center locator</u> National Association of Free and Charitable Clinics' <u>locator</u>

- Zero Prostate Cancer's <u>Financial Resources</u>
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