



Connecting to Health Care

The Ins and Outs of Enrolling for
Medicaid Expansion



Differences between Medicaid and the Marketplace



Medicaid & Medicaid expansion

- Income below 138% FPL or Aged, Blind, Disabled
- New! Adults - with or without kids
- Pre-existing conditions covered
- Enroll any day & coverage starts that day for adults (after July 1)

ACA Marketplace, HealthCare.gov

- Incomes above Medicaid & no coverage offer from job or spouse's job
- Up to 6 insurers, 50 plans
- Pre-existing conditions covered
- \$0 monthly premiums for income up to \$40,000 (1 person)
- Open until Aug 15, then from Nov 1-Dec 15

What does Medicaid cover?



- SoonerCare covers both medical and behavioral health, plus limited Adult Dental
- Find Member Handbook, After-Hours list, and lists of what's covered at [MySoonerCare.org](https://www.mysoonercare.org)
- Use in-network doctors, hospitals, etc. (like a job plan)
- After Oct 1 - SOME enrollees will choose a Managed Care Organization (MCO). May have access to more services, may change list of doctors or hospitals

How do I apply for Medicaid?



- Apply at [My SoonerCare.ORG](https://www.mysoonercare.org) or 1-800-987-7767
- Most people qualify by INCOME based on HOUSEHOLD SIZE
 - Children under 19 and Pregnant Women stay eligible at HIGHER income levels
- For 65+, Blind, Disabled or on Medicare: apply through DHS at [OKdhsLive.ORG](https://www.okdhs.gov)

Who qualifies for Medicaid expansion? (for Adults)



Size of Household	Weekly Income below	Monthly Income below	Annual Income below
1	\$345	\$1,483	\$17,796
2	\$466	\$2,004	\$24,048
3	\$587	\$2,526	\$30,312
4	\$709	\$3,049	\$36,588
5	\$830	\$3,571	\$42,852
6	\$952	\$4,092	\$49,104

When can I apply for Medicaid expansion? (for Adults)

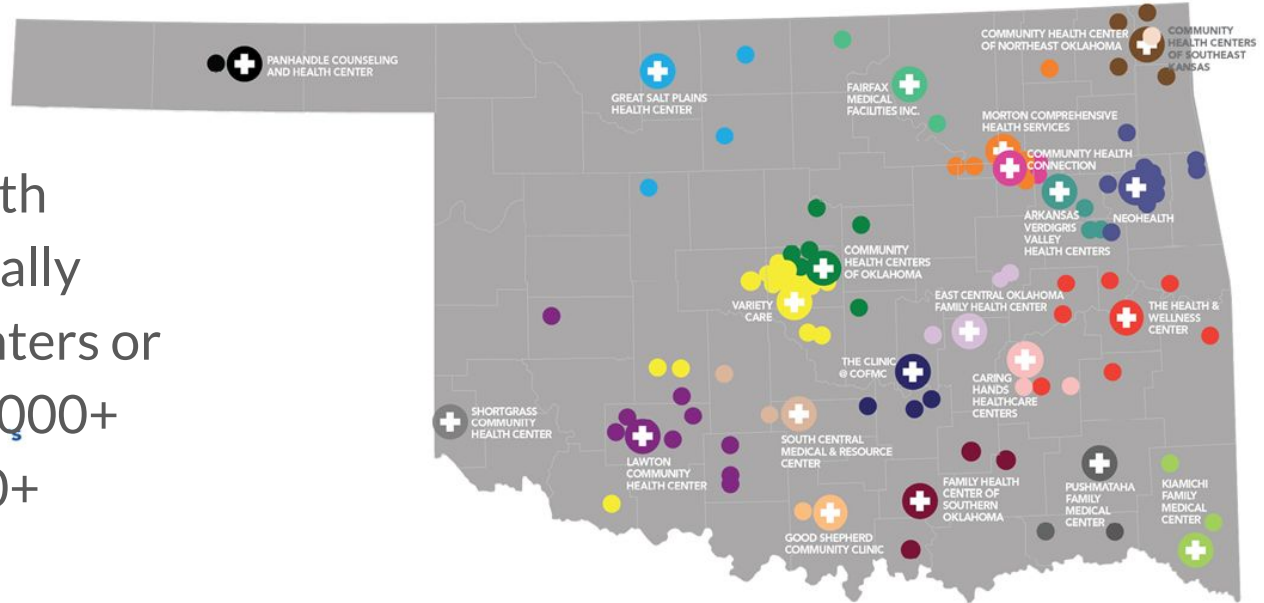
- Applications open June 1 & coverage begins July 1
 - Apply any day after July 1 - coverage starts same day
- OHCA will reprocess some applications in June, which will require no extra effort for the enrollee
 - Active SoonerPlan enrollees
 - Insure Oklahoma enrollees below 138% FPL
 - Applications submitted after April 1, 2021
- Parents not currently eligible will need to update their application in order to be automatically enrolled

Specialized needs to consider

- SoonerCare applications asks for income information for “this month” only
- \$0 income or unemployed is okay
- Unemployment income does NOT include “extra \$300”
- No work requirements
- No tax filing needed (in past or future)
- Self-employed or independent contractors use “net” income after business deductions

Impact on community health centers

22 community health centers (AKA federally qualified health centers or FQHCs) serve 275,000+ Oklahomans at 120+ sites.



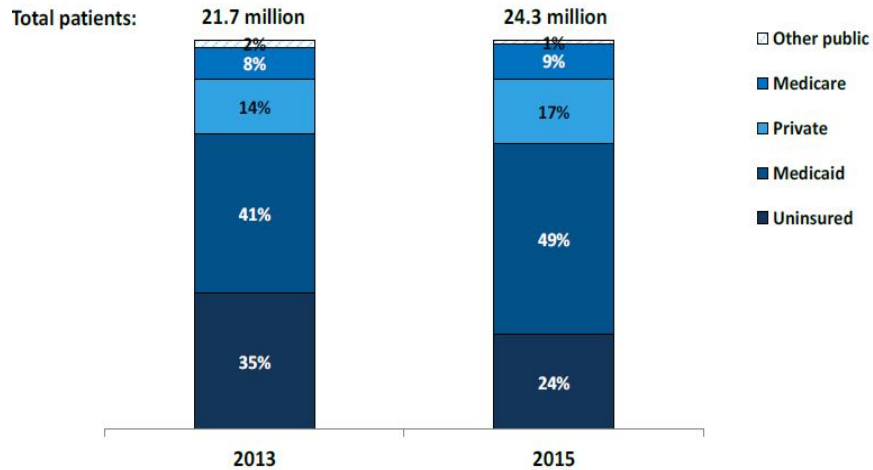
Community health center patients



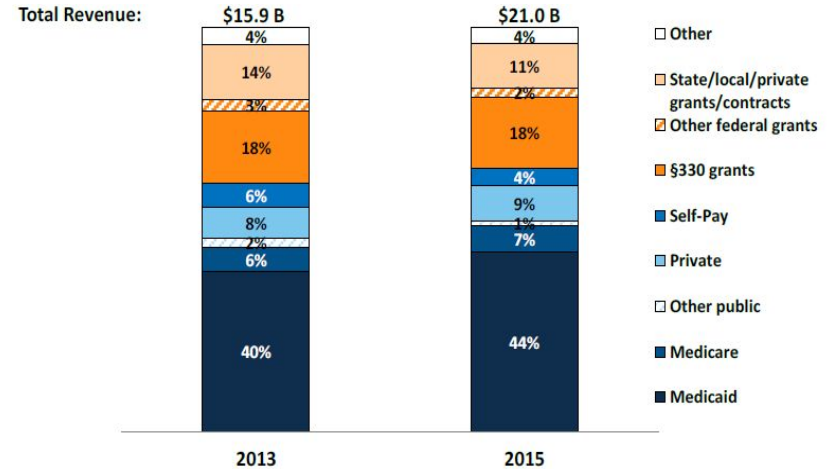
- One in ten Medicaid recipients and one in eight uninsured Oklahomans are currently served by health centers.
- Health centers are required to see all patients, regardless of ability to pay, and offer a sliding fee scale for patients with household incomes between 100-200% of the FPL. Patients with incomes under 100% pay a nominal fee.
- Over 93% of current patients with known incomes live in households earning <200% FPL. 72% make <100% FPL.

Health center experiences with expansion

Health Coverage of Health Center Patients, 2013 and 2015



Sources of Health Center Revenue, 2013 and 2015



Source: GWU analysis of 2013 and 2015 national UDS reports.



Note: Percentages may not sum to 100% due to rounding.
Source: GWU analysis of 2013 and 2015 national UDS reports.



Improving access and outcomes



Studies have shown that coverage gains are associated with not just better access to care, but also better health outcomes.

Newly insured patients gain access to primary care, specialty care, and low-cost prescriptions—making changes that improve the quality of care.

Community health centers, rural hospitals, and other providers that see declines in uncompensated care may experience better financial sustainability.

Cole, Megan B., et al. "At federally funded health centers, Medicaid expansion was associated with improved quality of care." *Health Affairs* 36.1 (2017): 40-48.

Lindrooth, Richard C., et al. "Understanding the relationship between Medicaid expansions and hospital closures." *Health Affairs* 37.1 (2018): 111-120.

Where can I get help applying?



Community health centers offer a range of enabling services like care coordination, transportation, food assistance, translation, and enrollment assistance.

Go to okpca.org/community-health-centers to find a community health center near you. Most health centers offer on-site enrollment assistance for Medicaid and Marketplace, and many can help patients connect to SNAP, EBB, etc.

Contact Cassidy at cheit@okpca.org with questions!

Targeted outreach will be vital



- Newly eligible individuals may be unaware of changes that affect them; or unsure if they qualify for the new program
- Community organizations will be instrumental in ensuring all eligible Oklahomans get connected to care
- OHCA should also implement an outreach plan that uses all available avenues to reach people

Resources



The application is at mysoonercare.org

Enrollment assistance

- Call OHCA at 1-800-987-7767
- Call or text enrollment navigators at 405-313-1780
- Email StevenBGoldman@gmail.com
- For denied applications call Legal Aid at 888-534-5243

Printable flyer at: okpolicy.org/countdown (English and Spanish)

Resources for organizations at
oklahoma.gov/ohca/community-partners.html