

State-Specific Supplemental Navigator and Assister Training

The following outline focuses on Medicaid and CHIP policy information and training topics for which content differs from state to state, and may not be covered in-depth in federal training for navigators and other assisters. This supplemental outline may repeat items included in the comprehensive training curriculum above. It is specifically intended to help inform the development of state supplemental training in states where the federal government will operate the Health Insurance Marketplace but should be compared to the final training developed federal navigators and assisters in order to avoid duplicative training requirements.

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MAGI-Based Medicaid Eligibility Levels

- Children – Medicaid (0-1; 1-5; 6-18)
- Children - CHIP
- Pregnant Women
- Parents and Caretakers
- Adults
- Former foster care youth
- Early implementation of MAGI-based rules (October 1 vs January 1)

Non-MAGI-based Medicaid Eligibility Levels

- Dual eligible
- Children with Disabilities
- Adults with Disabilities
- Emergency Medicaid Coverage
- Referrals for non-MAGI applications

State Policy Options that Impact Eligibility

- Coverage of Lawfully-Residing Immigrants
 - Children in Medicaid
 - Children in CHIP

- Pregnant Women
- State-funded Coverage
- Household size
 - Counting for pregnant women
 - Counting for children based on age and status as a full-time student
- Income (if applicable)
 - Projecting annual income for current Medicaid enrollees
 - Prorating income for people with predictable changes in income
 - Counting of cash/child support above nominal amounts as dependent income
 - Lump sum income counted in current month and subsequent reconsideration (i.e. new application required?)

State Policy Options that Impact the Eligibility Determination Process

- Presumptive Eligibility
 - Who it applies to
 - PE sites
- Enrollment Streamlining Options (if applicable)
 - Using SNAP enrollment to facilitate enrollment in Medicaid
 - Enrolling parents of children enrolled in Medicaid/CHIP
 - Special Treatment of Renewals (January 1 – March 31, 2014)
- 12-Month Continuous Eligibility
 - Children in Medicaid
 - Children in CHIP
 - Adult Populations
- Combining Marketplace and Medicaid notices early
- Definitions of eligibility categories
 - Options for defining caretaker relative
 - Options for defining age limit to be considered a child, including whether students can be eligible at a higher age

Benefit Packages and Delivery Systems

- MAGI-based Medicaid
 - Full Medicaid
 - Alternative Benefit Plans
 - Who is exempt
 - Process for opting out
 - Managed Care vs. Fee for Service (if and where applicable)
 - Plan options
 - Enrollment process
 - Coverage for pregnant women in Medicaid
 - Maintaining coverage in Exchange/ABP while receiving Medicaid for pregnant women
- Non-MAGI Medicaid
- CHIP
- Coverage Effective Dates (start, end, and potential for gaps)

- State Mandated Health Insurance Benefits and relationship to ACA essential health benefit benchmark plans

Cost-Sharing (if applicable)

- Premiums
 - Collection process
 - Grace periods
- Co-payments and co-insurance
- 5% cap on total cost-sharing

State Policy Options that Affect Private Coverage

- Adjusted community rating: States may have tighter rating limits based on age, tobacco use
- Essential Health Benefits: state-specific and may vary based on whether offered in small group or individual market (to reflect state mandated benefits); pediatric dental may be integrated into benefits or offered as stand alone
- Open Enrollment period: States may require more than one open enrollment period annually

Application Process

- Paths to Enrollment
 - Marketplace Medicaid Eligibility Assessment or Determination
 - Process for screening and referrals
 - Who to Contact/How to Resolve Problems with Medicaid/CHIP Referrals
 - Links to Medicaid/CHIP online applications
 - Medicaid/CHIP call center or #(s) for telephonic applications
 - In-person application sites including out-stationed eligibility workers
 - Mail-in options
 - Community health centers
 - Non-profit community-based organizations
- Overview of verifications required for Medicaid and CHIP
 - Income
 - State Residency
 - Immigration status is not relevant for state residency
 - Identity

Renewal

- Overview of renewal process, timeline, verification requirements
- Period of reconsideration without requiring new application

Immigrant Related Eligibility and Benefits

- CHIP coverage of pre-natal care regardless of immigration status
- State immigrant restrictions for Medicaid
- Immigrant sponsor income deeming

- Sponsor liability / designated “state means-tested public benefits”
- Language services including translated documents, interpreters, bilingual staff, taglines on written materials
- Prohibitions on reporting of immigrants to immigration enforcement authorities

Health Care Resources for Ineligible Individuals

- Community Health Centers and other free and charitable clinics
- Public Health Clinics
- Public school clinics
- Title X clinics
- Medicare
- Medicaid Family Planning waivers
- Other State, Regional or Local Coverage Initiatives

Agency Contact Information

- Medicaid
- CHIP
- Department of Insurance
- Public Health
- Consumer Assistance and Ombudsman Programs
- Other Enrollment Assistance (Certified Application Assistants, CHC Assistants, Etc)
- Insurance or Eligibility Problem Solving Assistance (Legal Services, Protection & Advocacy, Tax Preparation Assistance, Immigrant/Ethnic/Multicultural CBOs)

Becoming a Certified Application Counselor

- Why and How to Apply
- Certification Process
- Using the Medicaid Assister Portal

Other Relevant State Laws and Resources

- State civil rights/language access/nondiscrimination laws
- State privacy and confidentiality protections
- How to file a complaint/appeal of a Medicaid decision (& Medicaid managed care)
- How to access other benefits such as SNAP, TANF and child care subsidies