MEDICAID 1115 WAIVERS: WHERE THINGS STAND NOW
WHAT WE DO

KVH is a coalition of individuals and organizations working together to improve the health of ALL Kentuckians.

✓ Conduct policy analysis
✓ Provide public education
✓ Facilitate collaborative partnerships
✓ Raise the voices of Kentuckians to inform responsive health policy
What got approved

Implications for Kentucky

Strategies pre-approval

Lessons learned

Strategies post-approval
WHAT GOT APPROVED

✓ Creates a work/volunteer requirement for most adults
✓ Requires premiums or co-pays for most adults
✓ Establishes four lock-out periods
✓ Eliminates dental, vision, NEMT as basic benefits for many adults
✓ Creates three additional accounts to manage
✓ Penalties for ER misuse and missed appointments

✓ Eliminates retro-active coverage for most adults
✓ Requires working adults to enroll in employer coverage
✓ Establishes a “medically frail” and other “good cause” exemptions
✓ Includes “on ramps” to re-enroll with health or financial literacy courses and testing
✓ Enforces a 10-day reporting period for changes in income or work status
IMPLICATIONS FOR KENTUCKY

- Changes coverage for more than 1.2 MILLION Kentuckians
- Threatens coverage for 500,000 Medicaid expansion members
- Nearly 100,000 eligible Kentuckians are estimated to lose coverage
- Reduces access to medically necessary services
- Adds penalties, barriers & complexity for consumers
- Strains the healthcare safety-net
- Increases administrative cost & red tape
## STRATEGIES PRE-APPROVAL

- “Drumbeat” messaging
- Waiver task force
- Plain language materials
- Community forums
- Press conferences
- Toolkit for op-eds, testimony & comments
- Mapping gains and losses
- Story-banking
- Earned media
What do Governor Bevin’s proposed Medicaid changes mean for you?

NO AUTOMATIC RENEWAL
Every year, you must go through the same process to re-enroll for Medicaid and pick a health plan. This will be more time consuming than automatic renewal and could result in gaps in coverage.

EMPLOYER COVERAGE
If you work for an employer for at least one year and your employer offers health insurance, you must enroll in that plan. You will also be encouraged to enroll your children in the same plan.

Medicaid would pay your out-of-pocket costs and provide “wrap-around” benefits if your employer plan does not provide every benefit offered by Medicaid. However, your employer plan often offers fewer network providers or does not cover the same prescription drugs, these may not be covered by the state.

“GET REWARDS” ACCOUNT
You can earn rewards for taking health classes, volunteering, job training and other activities. Reward details can be called “Get” benefits like dental and vision. Money could also be removed from your account if a penalty. We using the emergency room when it is not an emergency or for non-emergency care.

FEEBILITIES FOR ER OR MISSED APPOINTMENTS
The penalty would include up to $75 for ‘inappropriate’ or non-emergency use of the ER. If you go to a doctor’s office, it’s not a penalty. You still need a doctor’s appointment, or you get sick in the middle of a week.

INDENTURED ACCOUNT
Medicaid will put $300 into an account to cover the cost of your deductibles. You will be required to manage the account. At the end of your benefit period, half of any unused funds will be transferred to your “Get” account.

NO REIMBURSEMENT ELIGIBILITY
Medicaid enrollees will perform medical expenses for 90 days before you are enrolled. If you were already eligible, this is for people who experience continual expenses. You will make your deductible payment and get access to benefits.

PROFESSORS
You will be charged monthly premiums based on your income, ranging from $1 - $15 per month for the first 2 years. If you make more than 100% of the Federal Poverty Level (about $12,000 for an individual or $24,000 for a family of 4), your premium will begin increasing after 2 years and will reach $75 after 4 years.

COPAYS
If you cannot pay your premiums and you make less than 100% of the Federal Poverty Level (about $12,000 for an individual or $24,000 for a family of 4), you will be charged copays. Copays range from $5 - $50 and could add up to a lot more than your monthly premium.

MONTH LOCK-OUT PERIOD
A “lock-out” period makes more than 15% of the Federal Poverty Level (about $12,000 for an individual or $24,000 for a family of 4) could lose coverage for up to 6 months. This could happen if you are unable to pay your premium within 40 days, do not enroll on time, or do not report a change in income or employment status within 15 days. To regain coverage before the end of the lock-out period, you would be required to pay any past-due premiums. The current month’s premium and participate in a health literacy or financial literacy class.

REQUIRED BENEFITS
Dentistry, Kentucky Medicaid provides the same benefits to all members. Under this plan Medicaid will not pay for dental visit, non-emergency transportation, hearing aid, or hearing aid for “able-bodied” adults without dependents.

COMMUNITY ENGAGEMENT REQUIREMENTS
You will be required to work, volunteer or participate in job training for at least 20 hours a week. Hours spent as a student, primary caregiver, or meeting SNAP (food stamp) work requirements should count toward these requirements. If you do not work or volunteer, you could lose your coverage.
COLLECTING COMMENTS

Tell us what you think about Governor Bevin’s proposed Medicaid changes and how they would impact you, your family or your community. Take this quick survey! #KYMedicaid #KeepKYCovered http://bit.ly/2bYO69F

Proposed Medicaid Changes in Kentucky

Tell us what you think about Governor Bevin’s proposed Medicaid changes and how they would impact you, your family or your community. You can read more about the proposed changes on the states website: http://chfs.ky.gov/dms/kh

Unfavorable, 90.1%
Favorable, 8.4%
Mixed, 1.5%

Source: KCEP Analysis 1 of Comments made to HHS on Kentucky’s 1115 Waiver Request (https://public.medicaid.gov/connector/publiccomments/questionnaireResults?qid=1888067)
Kentuckians are speaking up about the impact Governor Bevin's proposed Medicaid changes would have for them, their families and their communities.

"I run a free clinic in Bath County. When the ACA went into effect, about 990 of my patients received Medicaid. This has improved their care immensely and provided dental and other care. We have a healthier community since Medicaid expansion. Keep it that way." - Bath County

"Our local hospitals have done extremely well since they do not have to give free/charity care. More people have regular physicians." - Boyd County

"I went years without seeing a doctor! Being covered now, I have started preventive visits. Preventive medicine is the answer to catching it before it becomes life threatening." - Lewis County

"A healthier population means a more productive state. Kentucky cannot climb out of poverty if our members are too sick to work." - Rowan County

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**Raise your VOICE**

Attend a Medicaid waiver forum to learn more and raise your voice!

- September 20 - Mammoth Municipal Conference Center 615 E 3rd Street 901.962.4135
- October 4 - Lewis County Public Library 101 W 3rd St. 606-332-5207
- October 7 - Pocahontas County Library 619 3rd St. 304-436-3831
- October 8 - Galax Free Library 120 8th St. 540-563-3207
- October 11 - Highland County Library 530 3rd St. 540-459-2800
- October 18 - Independent News 481 5th St. 707-580-9777
- October 25 - Union County Library 620 2nd St. 740-889-3770
- October 26 - University of Cincinnati Medical Center 3425 Market Street 513-556-4800
- October 27 - University of Cincinnati McLean County Public Library 200 Washington St. 502-384-5666
- October 28 - University of Cincinnati Covington 2nd Street Public Library 520 North 2nd St. 859-567-5800

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**Kentucky Farm Family Turns to KYNECT for Healthcare Coverage**

read Kentucky Voices for Health

Adam Barr and Brandy "Bee" Middles are a husband and wife team working hard to feed Kentuckians healthy, locally grown, organic food. They make their home and run their business on a portion of Barr Farms overlooking the Brockway Mountain County line.

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When Kentucky expanded Medicaid, I went to the dentist for the first time in fifteen years.

The President has power, but without the right people in state government... It's crucial to vote in Kentucky elections. - Arnold and Kathy Howell, Leavenworth

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Testimony from the October 4, 2016, Louisville, Kentucky, "Moral Revival" service on the need for Economic Justice for the Poor

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If you missed Rev. Barber and the Moral Revival in Louisville a couple of weeks ago, you'll want to watch this testimony of hope and tenacity from KFTC's Past-Chair, Dana Beasley Brown.

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kyvoicesforhealth.org  /KYVoices4Health  @KyVoices4Health  #KeepKyCovered
MESSAGES THAT RESONATE

✓ No one is exempt from the confusion or complexity
✓ This is not a debate over the merits of work
✓ You have to be healthy to work, keep or find a job
✓ We’re creating big government to cover fewer people
✓ People doing everything right will fall through the cracks
LESSONS LEARNED

✓ Raise awareness and change the narrative
✓ Let policymakers know you’re watching
✓ Make it easy for people to comment
✓ County-level data gets noticed
✓ Combine data with stories
MONITORING THE IMPACT

Re-purposing our Feedback Loop
- Online reporting tool
- Surveys for consumers, assisters, and providers
- Focus groups with consumers, assisters & CHWs
- Story-banking to put a face to each new requirement and penalty

Creating a Public Dashboard
- Map of barriers and stories by county
- # and types of barriers - resolved and unresolved
- Published online monthly
- Used by advocates and consumers who sit on various advisory boards
Questions?

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