

# Ask the Expert

**BJ Adigun**  
**Director, Safety Net Community**  
**Partnerships and Engagement**



Changes in federal law could impact Medicaid, Essential Plan or Child Health Plus coverage for some groups and their employees. We want to help everyone continue to access affordable health care. **BJ Adigun**, our director of Safety Net Community Partnerships and Engagement, answered some commonly asked questions about the recertification process so you can make sure employees and their dependents stay insured.

**Q:** Can you provide some background on what is happening with New York State sponsored health plans, such as Medicaid and Child Health Plus? Why are some people at risk of losing their medical coverage?

**A:** During the COVID-19 pandemic, the federal government established the public health emergency, where we saw a large increase in our Safety Net membership. Safety Net plans are for individuals and families with lower income.

Due to the pandemic, many businesses were forced to lay off employees which led to increased enrollment in our Safety Net plans which include: Essential Plan, Child Health Plus, Medicaid Managed Care, and Health and Recovery Plans.

Prior to the pandemic, the standard was for Safety Net members to renew their coverage annually through a process called **recertification**. Because eligibility for these plans is income-based, people are required to provide their most current proof of income.

Since the public health emergency went into effect, however, New York State has automatically renewed members enrolled in Safety Net plans. With the recent announcement ending the public health emergency, the auto-renewal process will also come to an end.

**“Our main priority is to help make sure members can remain enrolled in coverage...that meets their needs.”**

**Q:** So, how does this impact Safety Net members, and why would it matter to groups and their employees?

**A:** Beginning in June and on a rolling monthly basis, our Safety Net members will once again need to recertify their eligibility annually. Some members will no longer qualify for their current Safety Net coverage and will need to move to another plan. This could mean an employer's group plan.

We are doing everything we can to ensure everyone has access to high quality affordable health care. There are a few different scenarios that may impact not only our members, but members with another insurer's Safety Net coverage, as well.

- Some Safety Net members may still qualify for no cost or low-cost insurance, but they will still need to go through the recertification process.

- Safety Net members who lose coverage through recertification can enroll in a new plan right away under a **Special Enrollment Period**. These members may be eligible to enroll in:
  - The Individual Market (for example, an Essential Plan or a Qualified Health Plan)
  - **Group coverage** through an employer if that's available
  - Medicare, depending on age and other criteria
- There is a unique scenario that may also impact some people. **We know there are groups with employees who currently have "double coverage."** This means an employee who may have been eligible for Medicaid in the last three years now has coverage from their employer, as well. While their Medicaid coverage will end, they will still have their group coverage if they are still employed. An employee's dependents, however, like a spouse or child, could be impacted and left without coverage. This could mean an influx of employees going to their HR representative for assistance in getting coverage.

**Q: What are we doing to help members keep coverage?**

**A:** Our main priority is to help make sure members can remain enrolled in coverage during this process by either staying in their current plan or by moving to another plan that meets their needs.

We are reaching out directly to members before their coverage expires to help walk them through the process and make sure they have all their questions answered. In addition, our dedicated Safety Net Retention Team, Marketplace Facilitated Enrollers, and Customer Care Advocates are all available to answer questions about the renewal process and help connect members to the best health coverage options.

- See helpful videos and answers to frequently asked questions at **ExcellusBCBS.com/Renew**
- We're available by phone at 1-866-613-8507 (TTY 711).
- Members can sign up for text alerts by texting "COVERAGE" to 86906. (Message frequency varies. Message and data rates may apply.)
- We're always available to help in person at one of our Resource Centers.
- People should also check to make sure NY State of Health or their county Medicaid office has their most current mailing address and contact information.

Remember, because of the renewal process, there is a possibility someone you know may lose their current coverage. Tell them not to worry. We are here to help, and we will find them new coverage if needed.

