



ADMINISTRATION FOR
CHILDREN & FAMILIES

Office of Refugee Resettlement | 330 C Street, S.W., Washington, DC 20201
www.acf.hhs.gov/orr

Medicaid and Children's Health Insurance Plan Updates and Recommendations

Dear Colleague Letter 23-30

July 17, 2023

Dear Colleagues:

The purpose of this letter is to inform the ORR community of changes to the process of enrolling in Medicaid and the Children's Health Insurance Plan (CHIP) and provide resources and suggestions to ensure individuals can retain their current health coverage or access new coverage. ORR recognizes that many individuals and families served by ORR-funded programs are also enrolled in Medicaid and/or CHIP and may be at risk of losing their coverage. ORR encourages states and Replacement Designees to collaborate with state Medicaid, local eligibility offices, and relevant stakeholders to reduce the likelihood of ORR-eligible individuals and families from losing Medicaid and/or CHIP benefits.

The Consolidated Appropriations Act, 2023 (CAA, 2023) enacted in December 2022 decoupled the end of the COVID-19 public health emergency (PHE), which ended on May 11, 2023, from the Medicaid continuous enrollment condition under section 6008 of the Families First Coronavirus Response Act (FFCRA). Under the CAA, 2023, the Medicaid continuous enrollment condition ended as of March 31, 2023, allowing states to terminate enrollment for those beneficiaries determined ineligible for Medicaid during the state Medicaid agency's "unwinding" period (described below).

On March 18, 2020, the FFCRA temporarily waived the Medicaid continuous enrollment condition, and the Centers for Medicare and Medicaid Services (CMS) authorized flexibilities allowing for similar policies under Children's Health Insurance Program (CHIP). The easing of these rules has helped prevent people with Medicaid and CHIP—in all 50 states, the District of Columbia, and the five U.S. territories—from losing their health coverage during the pandemic. States were allowed to temporarily stop eligibility reviews for Medicaid and CHIP programs from March 18, 2020, through March 31, 2023.

As of April 1, 2023, states have been returning to normal operations for eligibility reviews and redeterminations (known as "unwinding"). They are now able to terminate Medicaid enrollment for individuals determined to be longer eligible during the state's "unwinding" period. See this [CMS information bulletin](#) for additional details.

According to some estimates, up to 15 million people could lose their current Medicaid or CHIP coverage, of which 6.8 million are expected to lose coverage despite still being eligible through the restarted Medicaid and CHIP eligibility renewal processes. These individuals may not have received or were unable to respond to state requests for information.

Below are resources and approaches that may help individuals and families keep their coverage or get connected to new coverage.

1. Be informed about local and state Medicaid office policies and efforts related to eligibility renewal processes.
 - a. Review and share useful [information, references, and resources](#).
 - b. Refer to the Georgetown Center for Children and Families' [50-state unwinding tracker](#) for state unwinding details and communications resources.
 - c. Access Medicaid enrollment information and state contact information at this [Medicaid/CHIP state map and State Medicaid enrollment links listing](#).
2. Identify opportunities to expand messaging about the eligibility renewal processes to refugee-serving partners and local stakeholders.
 - a. Collaborate with state and local partners, such as county Medicaid eligibility offices, to ensure that communications and state-specific efforts include ORR-eligible populations.
 - b. Access communications toolkits containing relevant content and ideas, [here](#) in English and [here](#) in Spanish. Portions of the toolkits are available in Chinese, Tagalog, Hindi, Vietnamese and Korean [here](#).
 - c. Collaborate with local partners to help translate key messaging documents in common languages spoken by newcomers in your state or communities.
 - i. The National Resource Center for Refugees, Immigrants, and Migrants (NRC-RIM) has resources related to the end of the public health emergency that may be referenced or utilized:

[Conversation Guide](#)

[Client-facing Staff Guidebook](#)

[Key Messages](#)

[Translated Social Media Assets](#)

[Translated Flyer](#)

[Translated chart summarizing cost changes](#)

3. Work with local resettlement agencies, sponsors, and other refugee-serving partners to ensure that clients are prepared for Medicaid and CHIP renewal requirements:
 - a. Update their contact information – be sure that the local Medicaid office has client’s current mailing address, phone number, email, or other contact information.
 - b. Check their mail – clients will receive a letter about their Medicaid/CHIP coverage via mail. This letter lets clients know if they need to complete a renewal form to see if they still qualify for Medicaid or CHIP. Some clients may not be able to read English and may need assistance to learn about next steps to take to ensure continuous coverage.
 - c. Complete the renewal form (if received) – clients should fill out the renewal form and return it right away to help avoid a gap in health coverage.
4. Share the following information with local partners to support clients in finding alternative health insurance options if they no longer qualify for Medicaid or CHIP
 - a. Clients who lose Medicaid but are still within the 12-month ORR eligibility period may be eligible to enroll in Refugee Medical Assistance (RMA).
 - b. Clients who are no longer eligible for RMA or Medicaid may need help navigating state health insurance marketplaces (with savings available for eligible enrollees) or employer-based health plans to find a plan that best meets their needs.
 - i. Help clients learn more and explore Marketplace plans and savings. An agent, broker or assister may be available in your state to help with applications and more - see <https://localhelp.healthcare.gov/>. The Marketplace Call Center can also be contacted for assistance (1-800-318-2596) (TTY: 1-855-889-4325). Many Federally Qualified Health Centers offer eligibility and enrollment assistance services, as well.
 - ii. Coach clients to ask about employer-based health plan eligibility.
 - iii. Advise clients and staff members that losing Medicaid or CHIP coverage is a Qualifying Life Event that may allow clients to enroll in health insurance outside of an Open Enrollment Period, known as a Special Enrollment Period (SEP). Clients who lose Medicaid and qualify for the Health Insurance Marketplace will have an SEP from March 31, 2023 through July 31, 2024. The SEP is valid to enroll during this period for 60 days after the day they submit or update a Marketplace application.
 - c. Some clients (such as for those 65 and older or who have a disability) may be eligible for Medicare; learn more here. Clients who missed their Medicare enrollment window due to continuous enrollment will not be subject to late penalties. Clients must complete the form here, to apply for Medicare SEP. The forms are to be sent to the Social Security Administration.
 - i. Call Social Security at 1-800-772-1213
 - ii. Contact a local field office; find an office at www.ssa.gov/locator

Thank you for your work and dedication to ensure that children and families have continued access to critical health services.

Sincerely,

Robin Dunn Marcos
Director
Office of Refugee Resettlement