You First Episode 41: Medicaid Unwinding

Maddie Crowley: You're listening to "You First," the Disability Rights Florida podcast. On this bonus episode, we're talking about Florida's Medicaid Unwinding process.

[background music]

Keith Casebonne: Hey there, I'm Keith.

Maddie: I'm Maddie.

Keith: We're the hosts of You First. On the show today, we have our coworker from the Disability Rights Florida public policy team, Laura Minutello, to provide information and resources about Medicaid Unwinding. She'll explain exactly what that is and what you need to do.

Maddie: This whole process can be a bit confusing, but we hope our chat with Laura will provide some important clarifying information for you all to be ready and prepared for the process. Thank you, Laura, for being on You First today and coming on to talk with us about what's going on with Medicaid Unwinding in Florida.

If you could introduce yourself, give us some background about you and what you do at DRF, and then start chatting with us about how we got here.

Laura Minutello: Sure. Thanks for having me. I am Laura Minutello. I am the voting absence advocate and outreach specialist at DRF. Primarily, I work on our voting issues through our [inaudible 1:24] grant, but I'm a jack in all trades [inaudible 1:28] team, too.

Currently, one of my roles is to help the agency along with the work group and a lot of our staff let people know what's going on with the Medicaid Unwinding. I'm looking at it from a policy perspective, but also for our listeners to know, I'm a person with a disability.

I have cerebral palsy and I utilize these services as well. The issues are very personally important to me. It's important that our listeners also understand that what we are presenting to you at this moment is accurate to the best of our knowledge, but it could change.

Maddie: Definitely. Like Laura said, we all have to try to be as flexible as we can as we navigate this Medicaid Unwinding situation. Something that we mention on the podcast today may change, whether that's timeline or information. We're trying to get this information out to you so you have all of the knowledge you need to navigate Medicaid Unwinding.

Like Laura said, please don't take this information maybe months down the line as truth. We will do our best to keep our website up to date as much as possible. We're going to have a page under our Disability Topics page on our website dedicated to the Medicaid Unwinding information for 2023.
We definitely recommend, if you're listening to this a week from now, two months from now, whatever it may be, that you go and check that out, and that will have the most up-to-date information available for everybody.

I want us to get started, Laura. Can you give us a background about what Medicaid Unwinding is and how we got here?

**Laura:** Typically, Medicaid renewals, there's several ways that you can qualify for Medicaid, but typically, those are done every year. You would have to update your eligibility if you were not automatically eligible.

Those on Social Security and SSI are typically, I'm going to say automatically, but the process is a little bit different. For those of us who work or there might be some question about our eligibility. Typically, you would update it yearly through DCF.

During COVID, the government wanted to be sure that nobody lost coverage during that time. I don't want to make it sound as if the COVID emergency has ended because the public emergency hasn't ended. I know that it's still something that those in the disability community deal with.

At the height of COVID, the government didn't want anybody to have to worry about losing Medicaid coverage. They instituted continuous coverage through the Family First Coronavirus Response Act, which was signed into law in March 2020, which meant that regardless of eligibility, nobody could be kicked off Medicaid.

Now that we're kind of through a lot of the worst of COVID, those protections are ending. At first, the continuous coverage was tied to the end of the public health emergency, but as of December, the government untied that.

As of March 31s, states will be able to reduce Medicaid or eliminate Medicaid coverage for those who aren't eligible. We're in this process now where the volume of that is, I would say, atypical. We're having to let everybody know, which is why we're doing this podcast, we're having to let everybody know what's coming.

Everybody on Medicaid is going to be reviewed. Some of those review may be automatic, so they may not need information from you, but they may, and we just want people to be aware.

**Keith:** We're referring to it, of course, as Medicaid Unwinding, which is what the state of Florida is specifically calling it. For listeners outside of Florida, I want to note that you may have heard of Medicaid disenrollment or the end of continuous coverage, things like that.

These are all the same thing, it's just different terminology. Of course, our timelines of things that we're going to talk about are specific to Florida, but make sure that you check in your state what the process and time timeline is.

Speaking of timeline, can you give us a little heads up, Laura, about what's going to be happening in Florida, when people can expect these reviews to start happening, what that process is going to look like?
**Laura:** The first reviews can start happening April 1st through the end of April. The first group of people, which, the best of my knowledge, would be somebody that DCF knows already is ineligible for Medicaid. Maybe they indicated that, or perhaps in DCF's end search, they have information that indicates that.

Continuing basis for the next year, disenrollments and this whole unwinding process is going to take place. For people with disabilities, I don't want to give exact timelines, but to the best of my knowledge, most of us are going to be a few months from now. It may be a few months from now.

You may not hear anything from DCF or the Agency for Healthcare Administration. That's important to know, because as a person with a disability, I've been in these situations, too, and you hear they're disenrolling people for Medicaid, and it's easy to panic.

No, this is going to be a yearlong process. It's going to be done on a ruling basis through the needs that DCF and all of these other agencies identify.

**Maddie:** To clarify some language that we're using when talking about this, could you tell us who DCF is and a bit about their role in this?

**Laura:** Yeah. I'm sorry, for our listeners who don't know, DCF is the Department of Children and Families. Their role in this is to send out the initial notices and review in conjunction with the Agency for Healthcare Administration [inaudible 8:13]. Most of the determinations will be [inaudible 8:16], but DCF will be who people are communicating with primarily at first.

**Maddie:** Cool. Thank you for clarifying that. One other thing that could be important for folks to know as April is coming up soon, one piece of information that has been floating around is that it's important for people to give their contact information, because the Florida Department of Children's and Families may terminate folks that have not completed the renewal process.

Can you speak to that and what that means?

**Laura:** Yeah, absolutely. One of the best things that you can do now, and thanks for bringing that up, Maddie, is to update your contact information so that DCF, when they're sending out a letter about Medicaid Unwinding and the redetermination process, they know where to reach you.

You can do that through their website, which is myflfamilies.com. There is a link on their website. If you look, there's a banner that says, Learn about Medicaid Redetermination, and that will take you to a page where you can update your information through the online access system.

**Keith:** At that point, it's sit and wait, right? There's nothing else you can do except wait to get a specific envelope in the mail?

**Laura:** Right. The letters about the redetermination process will be sent out in a yellow striped envelope. Yeah, Keith, for sure. All we can do at this point is until you get that envelope, know that this is happening. Make sure your information is updated, be aware that it's coming, and know to look for it.
What you don't want to do is try to go reapply for Medicaid or panic. I say that as a person with a disability who has been in those situations where it's easy to panic, so I don't see that [inaudible 10:27] me at all. All of this is confusing, and sometimes it's hard to know what's being asked of you, but panic at this point will just make the process more grueling.

While it's not easy, it's important to just wait and know that once you do get the letter, if you have any questions, there are people available to answer them through DCF. We have resources on our website that, as Maddie mentioned, we'll try to keep updated.

You also want to be aware that you may get that letter and they may send you a letter that says your Medicaid has been renewed. They won't always need information from you, but if they ask for information from you, the other thing to do is get it to them as promptly as possible.

**Maddie**: Thank you for that. Like you said, we're going to do our best to keep information up to date and have resources available. Currently, we have a part of our website called Disability Topics, and if you go under the Healthcare and Medicaid part of that page, you'll find information about Medicaid Unwinding.

Within that page, there is a plain language version of everything that we're talking about right now in the most direct, accessible language as possible. That also comes with some graphics and images that help describe that.

If you have someone in your life or you're listening to this and some of this is rightfully difficult to comprehend or understand, there's some other resources to try to even make this whole process a bit more understandable. Like Laura says, it's confusing.

It's been a little worrying, some of the information that's come out, and if you've looked into it, it can be confusing, some of the things that you find online. We're trying to provide information about this in an accessible, clear way that hopefully will assist you in getting ready and also to make this a really easy process for you.

**Keith**: Yes, indeed. If you have trouble finding the page, our search option throughout the site, if you put in Medicaid Unwinding, it does come up. I just tested that to make sure. It's another way you can find it. It gives you a link right to the page.

**Laura**: You had a great point, Maddie, in that people have resources and hopefully natural supports in their lives. I understand that not everybody has that, but if you do, don't be afraid to take a notice to somebody that you trust and ask for help understanding it.

For myself, and I'm only speaking as a person who has experienced this, it can sometimes be intimidating to ask for help. This is not the process where you want to let any kind of overwhelm, which is completely valid and understandable, deter you from the resources that would help you understand that.

Whether that's our website or whether that's someone in your life, as you get notices, whether it is, there's no shame in being confused by this process, because we're all confused by this process, even those that work professionally.
I want to validate that for people, that this is, like you said, this is a confusing process. We are doing our best to provide information. If you have natural supports in your life, don't be afraid to lean on those as we unwind, to use that term, because, as I said, it can be an anxious process.

I wanted to add that as far as having been a person that waited for these kinds of notices, it can be very nerve-wracking. If you feel nervous, if you feel anxiety about it, there's chances that a lot of people are in the same boat as you.

Keith: Just because Medicaid is unwinding doesn't mean we have to unwind with it.

Maddie: Nice. That's the tagline.

[crosstalk]

Maddie: That's the episode title.

[laughter]

Keith: There we go. There you go.

Maddie: Nice. We appreciate you coming on, Laura. This has been helpful. We're trying to get the information out to as many folks as possible. Like we said earlier, do your best to explore other resources, try to stay up to date by things beyond this podcast as information may change.

I appreciate you coming on, Laura, and providing some of this insight into what's going on. Appreciate you sharing your knowledge as your role at DRF, but also your lived experience as an individual with a disability.

That's going to provide a lot of folks with some comfort and ease, knowing that this information is also coming from folks that are living it as well. I appreciate you being willing to provide that perspective.

Laura: Absolutely. Any time.

Keith: Thank you, Laura, for being our guest on this episode today. You helped us understand this process a lot more. Also, stay tuned on the website for up-to-date information.

Maddie: Definitely. If you like today's episode, please help us be found by more folks by sharing this episode with a friend who may benefit from this information, giving us a like, review, or rating wherever you're listening.

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