



Reductions in Adult Eligibility Post-ACA



Medicaid and CHIP Payment and Access Commission

Martha Heberlein

Why look at these changes?

- Part of a larger body of work to monitor how Medicaid has been affected by the ACA
 - Expansion decisions and waivers
 - ACA section of MACPAC website
- Concerns that states would reduce or eliminate eligibility in response to new coverage options

Maintenance-of-Effort Requirements

- Under the ACA, states must maintain eligibility and enrollment policies in place as of March 2010
- Ended for adults on January 1, 2014, but remains for children until September 30, 2019
- Goal was to maintain existing coverage until new ACA options were available

Parents/Caretaker Relatives

| State | Eligibility threshold | | Date eligibility reduced | Expansion state |
|----------------------|-----------------------|--------------|--------------------------|-----------------|
| | December 2009 | January 2016 | | |
| Arizona | 106% | 138% | -- | Y |
| California | 106 | 138 | -- | Y |
| Connecticut | 191 | 155 | 2015 | Y |
| Delaware | 121 | 138 | -- | Y |
| District of Columbia | 207 | 221 | -- | Y |
| Hawaii | 100 | 138 | -- | Y |
| Illinois | 185 | 138 | 2012 | Y |
| Maine | 206 | 105 | 2013 and 2014 | N |
| Maryland | 116 | 138 | -- | Y |
| Massachusetts | 133 | 138 | -- | Y |
| Minnesota | 215 | 138 | 2014 and 2015 | Y |
| New Jersey | 200 | 138 | 2014 | Y |
| New York | 150 | 138 | 2014 | Y |
| Rhode Island | 181 | 138 | 2014 | Y |
| Tennessee | 129 | 101 | -- | N |
| Vermont | 191 | 138 | 2014 | Y |
| Wisconsin | 200 | 100 | 2014 | N |

Source: MACPAC analysis of Brooks et al. 2016, Brooks et al. 2015, Heberlein et al. 2013b, Heberlein et al. 2013a, and Cohen Ross et al. 2009.

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Adults without Dependent Children

- Prior to ACA, only a few states provided Medicaid coverage
- All of these states adopted the Medicaid expansion
- Two states provided coverage above 133%
 - DC has maintained that coverage
 - VT rolled back to 138%, but provides additional subsidies

Pregnant Women

- Three states have made changes to pregnant women eligibility:
 - Oklahoma and Louisiana reduced eligibility in Medicaid, but maintained unborn child coverage in CHIP
 - Virginia eliminated its CHIP coverage for pregnant women, but has since restored it

Medically Needy

- Five states eliminated medically needy spend-down coverage:
 - Hawaii and North Dakota eliminated coverage for non-elderly, non-disabled adults
 - Illinois eliminated coverage for parents
 - Indiana eliminated coverage for aged, blind, and disabled when it converted its methodology
 - Pennsylvania eliminated its coverage for disabled adults, but reinstated it

Conclusion

- Overall few states have made changes, and have not left coverage gaps when they have
 - However, it is not clear whether those enrolled in pre-ACA Medicaid pathways have secured other sources of coverage
- May hold lessons for expiration of the MOE for children and how future changes to the program may affect eligibility



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