# Medicaid and CHIP Renewals:

Patient-Centered Messaging for Clinical Offices and Health Care Settings



Dear Clinician,

On behalf of the Centers for Medicare & Medicaid Services (CMS), I'm asking for your help to educate patients about how they can keep health coverage as states restart routine Medicaid renewals so that they can continue accessing critical health care exams, screenings, and treatments. During the COVID-19 pandemic, states paused their annual renewals for people enrolled in Medicaid and the Children's Health Insurance Program (CHIP) to make sure that people could continue accessing health care services. Now, states have resumed these annual renewals and are contacting people enrolled in Medicaid or CHIP to check if they're still eligible for Medicaid or CHIP.

Over the next several months, everyone with Medicaid or CHIP coverage will need to renew their coverage. You can help your patients by making sure they know about the Medicaid and CHIP renewal process, the importance of keeping their information up to date with their state Medicaid or CHIP office, and where they can go if they have questions along the way. If a patient loses Medicaid or CHIP coverage, you can also make sure that they know what other coverage options may be available to them.

There's a lot of information in the attached toolkit. It contains some general information about the renewal process and a variety of tools that you can use in your current communication channels to reach patients. I ask that you take a moment to review the list of materials shared in the Table of Contents and use the tools that are a good fit for your office.

Hearing this information from a trusted voice, like you, will help your patients recognize the importance of this issue and will encourage them to take action to renew Medicaid or CHIP coverage or transition to another health coverage option if they are no longer eligible for Medicaid or CHIP. I want to thank you in advance for your help in this important work.

Sincerely,

Dora Hughes

Dora Hughes, M.D., M.P.H. Acting Chief Medical Officer and Acting Director of the Center for Clinical Standards and Quality Centers for Medicare & Medicaid Services

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# **About This Toolkit**

The purpose of this toolkit is to provide clinical offices and other health care settings with messaging to use with their patients to get the word out about Medicaid and the Children's Health Insurance Program (CHIP) renewals and other coverage options available for patients who have been disenrolled from Medicaid or CHIP coverage.

This toolkit is intended for physicians, pediatricians, behavioral health professionals, pharmacists, community health centers, and other health care professionals who may find these resources helpful. The messaging in this toolkit can be used at offices' front desks, in the lobby/waiting areas, billing departments, patient portals, and more.

## **Background on Medicaid and CHIP Renewals**

During the COVID-19 pandemic, people enrolled in Medicaid and CHIP were not required to renew their coverage. States have resumed the yearly process of Medicaid and CHIP eligibility renewals and are contacting people to determine if they are still eligible for Medicaid or CHIP. Over the next several months, everyone with Medicaid or CHIP coverage will need to renew their coverage–and every state has a different <u>renewal timeline</u>. Some people have already been disenrolled from Medicaid or CHIP coverage and need help finding other health insurance coverage.

CMS wants to make sure people continue to have health care coverage, whether that's through Medicaid, CHIP, Medicare, <u>HealthCare.gov</u> (through the Affordable Care Act), or employer-sponsored coverage. Many children may retain eligibility for Medicaid or CHIP, even if their parents are no longer eligible for Medicaid coverage. We want to make sure parents know that they should always return renewal forms so that their state can determine if anyone in their family is eligible for Medicaid or CHIP coverage.

This is an all-hands-on-deck moment, and we need your help as a trusted voice to help share important information on Medicaid and CHIP renewals with your patients. You can use this toolkit to provide parents, families, and individuals with the steps they need to take to ensure they remain covered. And, if someone in the household isn't eligible for Medicaid/CHIP, there are other health insurance programs available, including many low-cost options.

Getting the word out about Medicaid and CHIP renewals is critical, and we're asking for your help spreading the word. Below, you'll find the following ready-to-use resources:

- Things You Can Do
- Frequently Asked Questions from Patients
- Recorded Phone/Hold Messages
- No Reply Text Messages & Banner Messages/Push Notifications for Patient Portals
- E-newsletter & Patient Portal Messages
- Outreach Materials & Resources

You're in a unique position to help patients retain health care coverage. Thank you for sharing this important message.

More information about Medicaid and CHIP renewals can be found at Medicaid.gov/Unwinding.

## **Things You Can Do**

You can help inform patients about the steps they need to take to retain their Medicaid and CHIP coverage or find other coverage by sharing information from this toolkit. Below, you'll find easy ways for your office to spread the word about Medicaid/CHIP renewals as well as health care options for patients of all ages who may have lost coverage.

## Front Desk & Administrative Staff

- Print and place multilingual <u>flyers</u>, <u>postcards</u>, <u>and fact sheets</u> in waiting rooms and at check-in desks. Free materials can be ordered through the <u>CMS Product Ordering website</u> by requesting a free account and using the search term "Unwinding" to filter materials.
- Play educational videos on closed-circuit TVs in waiting rooms.
- Remind patients that Medicaid and CHIP renewals have restarted when they check in and out of their appointments.
  - Remind parents to always return renewal forms so the state can see if anyone in their family still qualifies for coverage. Even if the parent is no longer eligible for Medicaid, their child may still be eligible for Medicaid or CHIP.
- Verbally share information about Medicaid renewals during insurance information intake/ verification.
- Include reminders about renewing Medicaid and CHIP coverage in office voicemail, waiting messages, and other patient communications, including patient portals, newsletters, and text messages.

## Billing & Administrative Staff

- Include messages at the bottom of billing statements to remind patients that Medicaid renewals have restarted, and they need to update their contact information with their state Medicaid office.
  - Remind parents to always return renewal forms so the state can see if anyone in their family still qualifies for coverage. Even if the parent is no longer eligible for Medicaid, their child may still be eligible for Medicaid or CHIP.
- Include a notice about Medicaid and CHIP renewals on financial assistance or coverage assistance paperwork, if appropriate.
- Direct patients who have recently lost health coverage to <u>LocalHelp.HealthCare.gov</u> for inperson help enrolling in other coverage.
- If a patient has recently moved or updated their contact information, remind them to alert their state Medicaid or CHIP office.



## Clinicians

- If a patient has questions about Medicaid or CHIP renewals, use the <u>Frequently Asked</u> <u>Questions</u> in this toolkit to help guide them on next steps for keeping health coverage. Encourage them to update their contact information with their state Medicaid or CHIP office and to respond to the renewal form when it arrives to keep their coverage.
  - Remind parents to always return renewal forms to the state Medicaid or CHIP office. Even if the parent is no longer eligible for Medicaid, their child may still be eligible for Medicaid or CHIP.
- If a patient mentions recent loss of Medicaid or CHIP coverage, let them know that other coverage options are available, such as employer-sponsored coverage, coverage through the Marketplace at <u>HealthCare.gov</u>, or coverage through Medicare.
- Refer patients to a local Navigator/assister for help enrolling in other health coverage options, or direct them to visit <u>LocalHelp.HealthCare.gov</u> to find enrollment assistance near them.

## **Clinical Support Staff**

- During intake, remind patients that Medicaid and CHIP renewals have restarted and encourage them to update their contact information so they don't miss important information or deadlines.
  - Let parents know that they should apply even if they don't think they're eligible, since their kids might be eligible.
- If a patient mentions a recent move, remind them to alert their state Medicaid or CHIP office of their new address if they are enrolled in Medicaid or CHIP.
- Print and place multilingual <u>flyers, postcards, and fact sheets</u> throughout the clinic, and keep them on-hand in exam rooms to provide to patients who mention that they've lost health coverage.
- If a patient is no longer eligible for Medicaid or CHIP, tell them about other health coverage options. Encourage them to check if they can get coverage through their employer, through the Marketplace at <u>HealthCare.gov</u>, or through Medicare. Direct patients to <u>LocalHelp.HealthCare.gov</u> to get help from a Navigator/assister in their area.

# Frequently Asked Questions from Patients

Health care professionals, office administrators, and office staff can use these frequently asked questions to answer common questions that patients may have about Medicaid and CHIP coverage when they come in for an appointment.

## Q: I have Medicaid/CHIP and heard that I will need to renew my coverage, but I have not gotten anything from my state Medicaid/CHIP office yet. What should I do?

A: Reach out to the state Medicaid/CHIP office and make sure that they have your updated contact information, such as your mailing address. This helps make sure that your renewal form will be sent to the right address when it is time to renew your coverage. You can find the contact information for the state Medicaid office at <u>Medicaid.gov/renewals</u>.

## Q: I got a letter from my state about renewing my Medicaid/CHIP coverage. What do I need to do to make sure my coverage is renewed?

A: First, you should read the whole letter to see what information the state needs to help renew your coverage. Complete any information the state needs on the renewal form and provide copies of any documents that they ask for to support that information.

#### For parents: You should always return your renewal form so the state can see if you or anyone in your family is eligible for coverage. Even if you are no longer eligible for Medicaid, your child may still be eligible for coverage through Medicaid or CHIP.

After you send your renewal form and other documentation back to your state, look out for follow-up information from the state Medicaid or CHIP office about your coverage.

## Q: I have not had to renew my Medicaid/CHIP coverage in years. Why is my state asking me to renew my coverage now?

A: Each year, Medicaid coverage must be renewed. However, during the COVID-19 pandemic, people with Medicaid and CHIP did not have to worry about renewing their coverage because states paused renewals to ensure as many people as possible stayed covered during the pandemic. States are now restarting yearly renewals for everyone enrolled in their Medicaid program.



# Q: I got a letter from my state Medicaid/CHIP office saying that my coverage has been terminated. What do I do now?

A: First, make sure to read the notice from the state to see why you lost Medicaid/CHIP coverage. If the state ended your coverage because they did not have the information they needed to complete the renewal, then you can contact the state to provide the missing information. Find the state's contact information at <u>Medicaid.gov/renewals</u>.

If you think that you are still eligible for Medicaid or CHIP and the state wrongly ended your coverage, you can ask the state for a second review and appeal the decision.

If the state ended your coverage because they found that you are no longer eligible for the program, you will need to find another option for health coverage. If there is a change in your situation (e.g., your income changes), you can reapply for Medicaid or CHIP at any time.

## Q: I recently lost my Medicaid/CHIP coverage. What other options do I have for health insurance coverage?

A: First, you should check with your employer to see if employer-sponsored coverage is an option for you. The Health Insurance Marketplace® at <u>HealthCare.gov</u> may also be an option for affordable, quality health coverage.

For patients 65 or older or patients with a disability, End-Stage Renal Disease (ESRD), or ALS (also called Lou Gehrig's disease): You may be able to enroll in Medicare. You could qualify for a Special Enrollment Period to enroll in Medicare without paying a penalty if you missed your initial enrollment period. <u>Medicare.gov</u> has more information about enrolling in Medicare.

# **Recorded Phone/Hold Messages**

Record these messages and play them on your phone system when patients first call your office, before they hear the menu options, or while they are on hold. These messages can be customized with your state-specific information.

## Script 1: Helping People Get Ready to Renew Their Medicaid and CHIP Health Coverage

#### Short:

Do you or a family member have health insurance through **[name of your state Medicaid/ CHIP program]**? Don't risk a gap in your coverage-make sure you receive your renewal letter by updating your contact information.

For more information, contact **[name of your state Medicaid/CHIP program]** at **[insert contact info]** or visit <u>Medicaid.gov/renewals</u>.

#### Long:

Do you or a family member have health insurance through **[name of your state Medicaid/ CHIP program]**? If so, make sure to update your contact information so you receive your renewal letter to help avoid a gap in your coverage.

Visit the **[name of your state's Medicaid or CHIP program]** website at **[insert state website]** and follow the steps provided to update your contact information.

If you have questions, you can contact the **[name of your state Medicaid/CHIP program]** at **[insert contact info]** or visit <u>Medicaid.gov/renewals</u>.

## Script 2: Helping People Who Have Lost Medicaid or CHIP Coverage

#### Short:

Have you, your child, or a family member lost **[name of your state Medicaid/CHIP program]** health insurance coverage? You have options!

You may be able to get coverage through the Health Insurance Marketplace<sup>®</sup> at <u>HealthCare.gov</u>, Medicare (the program for people age 65 or older and people with disabilities, End-Stage Renal Disease (ESRD), or ALS [also called Lou Gehrig's disease]), or your employer.

For Health Insurance Marketplace<sup>®</sup> coverage, visit <u>HealthCare.gov</u> or call 1-800-318-2596. The TTY number is 1-855-889-4325. You can also visit <u>LocalHelp.HealthCare.gov</u> to get in-person help.

For Medicare coverage, visit Medicare.gov or call 1-800-633-4227.

For employer-sponsored coverage options, contact your employer directly.

Questions? Visit Medicaid.gov/renewals.

#### Long:

Have you, your child, or a family member lost **[name of your state Medicaid/CHIP program]** health insurance coverage? You have options!

Parents, even if you are no longer eligible for Medicaid, your child still might be eligible for health coverage through your state's Medicaid or CHIP program. Visit **[name of your state Medicaid/CHIP program]** at **[insert contact info]** for more information.

You should also check to see if you can get coverage through your employer by contacting your employer directly.

The Health Insurance Marketplace<sup>®</sup> may also be an option. To learn more about affordable coverage options through the Marketplace, visit <u>HealthCare.gov</u> or call 1-800-318-2596, 24 hours a day, 7 days a week, for help in over 200 languages. The TTY number is 1-855-889-4325. You can also visit <u>LocalHelp.HealthCare.gov</u> to get in-person help enrolling in coverage.

If you're 65 or older or have a disability, End-Stage Renal Disease (ESRD), or ALS (also called Lou Gehrig's disease), you may be eligible for Medicare. Learn more about Medicare enrollment by visiting <u>Medicare.gov</u> or calling 1-800-MEDICARE (1-800-633-4227). The TTY number is 1-877-486-2048.

Questions? Visit Medicaid.gov/renewals.

# No Reply Text Messages & Banner Messages/Push Notifications for Patient Portals

Below is content that can be used for SMS/text messages as well as banner messages and push notifications for patient portals. These messages can help clinical offices like yours 1) encourage patients to make sure their current contact information is on file with the state Medicaid or CHIP office, and 2) inform patients of their options if they have lost or will lose Medicaid or CHIP coverage.

## Helping People Get Ready to Renew Their Medicaid and CHIP Health Coverage

[Link]: Use state's Medicaid or CHIP website address or Medicaid.gov/renewals.

- Stay covered! Make sure you get your Medicaid renewal letter-update your contact information if it changed recently. [Link]
- Don't miss your Medicaid renewal letter! Update your contact information if it changed recently. **[Link]**
- Have coverage through [name of your state Medicaid/CHIP program]? Make sure your address is up to date so you get your renewal letter. [Link]
- Medicaid/CHIP renewals are coming! Make sure your address is up to date: [Link]
- Changed your address in last 3 years? Update your address with your state so you get your Medicaid or CHIP renewal letter: [Link]
- Do you or your child have Medicaid or CHIP? Make sure to return your renewal form, even if you don't think you're eligible. Your child could still be eligible! **[Link]**

## Helping People Who Have Lost Medicaid or CHIP Coverage

[Link]: <u>HealthCare.gov</u> or the website for your state's Marketplace.

- Lost or denied Medicaid or CHIP coverage? You have options! Visit <u>HealthCare.gov</u> to see if you qualify for Marketplace coverage, or visit <u>Medicare.gov</u> to see if you qualify for Medicare. And don't forget to see if your employer offers coverage.
- Lost Medicaid or CHIP coverage recently? See if you qualify for <u>HealthCare.gov</u> coverage. Most people can find a plan for under \$10 per month at **[Link]**.
- Need health coverage? Visit <u>HealthCare.gov</u> to see if you qualify for Marketplace coverage and review your coverage options today! [Link].

In addition to sending these messages, you can also post a web banner on your website.

# E-Newsletter & Patient Portal Messages

*Clinical office staff can use this messaging to share Medicaid/CHIP information with patients via e-newsletters, patient portal messages, or other communications.* 

#### Short Message Option 1:

Do you or a family member have health insurance through **[name of your state Medicaid/ CHIP program]**? Don't risk a gap in your coverage-make sure you receive your renewal letter by updating your contact information.

Contact **[name of your state Medicaid/CHIP program]** at **[insert contact info]** or visit <u>Medicaid.gov/renewals</u>.

#### Short Message Option 2:

If you are no longer eligible for Medicaid or CHIP, check if you can get coverage through your employer, through the Health Insurance Marketplace<sup>®</sup> at <u>HealthCare.gov</u>, or through Medicare-the program for people age 65 or older and people with disabilities, End-Stage Renal Disease (ESRD), or ALS (also called Lou Gehrig's disease).

For more information about employer-sponsored coverage, contact your employer directly. For more information about the Health Insurance Marketplace<sup>®</sup>, visit <u>HealthCare.gov</u> or call 1-800-318-2596. For more information about Medicare eligibility and enrollment, visit <u>Medicare.gov</u> or call 1-800-MEDICARE (1-800-633-4227).

#### Long Message:

Do you or a family member have health insurance through **[name of your state Medicaid/CHIP program]**? Don't risk a gap in your coverage-make sure to take these steps:

- **1. UPDATE** your contact information with your state Medicaid or CHIP agency.
- 2. **RESPOND** to the Medicaid/CHIP renewal form when it arrives to keep your coverage.
- **3. PARENTS** should respond even if you don't think you're eligible-your kids could still be eligible.
- **4. CONSIDER OTHER COVERAGE OPTIONS**: If you are no longer eligible for Medicaid or CHIP, check if you can get coverage through your employer, through the Marketplace at <u>HealthCare.gov</u>, or through Medicare-the program for people age 65 or older and people with disabilities, End-Stage Renal Disease (ESRD), or ALS (also called Lou Gehrig's disease).

Visit Medicaid.gov/renewals for more information.



## **Outreach Materials & Resources**

CMS has a variety of resources to help raise awareness about renewing Medicaid and CHIP and other coverage options if patients are no longer eligible for Medicaid or CHIP, including:

- Graphics for Providers (Full Page and Half Page)
- Partner Tip Sheet (English and Spanish)
- Health Care Options Fact Sheet (English, Spanish, Chinese, Hindi, Korean, Tagalog, and <u>Vietnamese</u>)
- Postcards for Kids and Families (English and Spanish)
- Sample Text Messages and Drop-in Articles (English, Spanish, Chinese, Hindi, Korean, Tagalog, <u>Vietnamese</u>)

The full list of resources can be found on the <u>Medicaid and CHIP Renewals Outreach and</u> <u>Educational Resources</u> section of <u>Medicaid.gov/Unwinding</u>. Resources can be downloaded or printed and shared broadly.

## Free CMS Material Ordering Instructions

Select materials are now available to order for free through the CMS Product Ordering website.

Download and share these materials to educate people about Medicaid or CHIP renewals and other health coverage options.

To order free printed materials, visit the <u>CMS Product Ordering website</u>. If you do not have an account, you will need to request an account on the login page. Once you log into your account, you can enter the term "Unwinding" in the search bar to view the materials that are available for order.