Arkansas Health & Opportunity for Me Annual Public Forum





Purpose of This Public Forum

- ARHOME operates as a Section 1115 demonstration waiver
- Federal waiver regulations require a post-award public forum to solicit comments on the progress of the demonstration
- Public has an opportunity to provide comments
- Forum summary will be included in quarterly and annual reports to CMS
- Forum materials available:

<u>Arkansas Health and Opportunity for Me (ARHOME) Program - Arkansas</u> <u>Department of Human Services</u>



ARHOME Overview

Arkansas's Medicaid expansion program under the federal Affordable Care Act.

Serves adults:

- Between 19 and 64 years old
- With household income below 138% FPL

Established as a Medicaid waiver program to allow AR to spend Medicaid dollars to **buy private insurance** for clients

Federal government pays 90%; Arkansas pays 10%

CY 2022 expenditures totaled \$2.58 billion.

Current ARHOME Population

- Nearly **300,000 people** are currently enrolled in ARHOME.
- About **19% of Arkansas's non-elderly adults** receive health coverage through ARHOME.
- About 54% of ARHOME enrollees are women; 46% are men.
- About 70% are 45 years old or younger.
- About 44% live in single-person households, 39% have a dependent child
- About **48% are ≤ 20% FPL**; 26% are > 100% FPL

End of Public Health Emergency

- During COVID Public Health Emergency, federal government provided enhanced Medicaid matching funds in exchange for state agreements not to disenroll beneficiaries except in the following circumstances:
 - Move out of state
 - Death
 - Incarceration
 - Client request
- Federal government set April 1, 2023, as the date to end continuous enrollment requirement and resume normal operations.
- Act 780 of 2021 requires all Medicaid eligibility redeterminations to be completed within six months.
- DHS began sending renewal forms in February; disenrollments began April 1.
- ARHOME beneficiaries were among the first group to complete eligibility redeterminations.



Medicaid Closures





Steps to ARHOME Renewal

What To Do Now Look for your Medicaid renewal form. Fill it out. Send it back.

If You Have Questions About Your Renewal

- Call our call center at 855-372-1084
- Submit a question at ar.gov/accessanywhere
- Call or visit your local county office

If You Have Lost Health Care Coverage Because You Haven't Provided Requested Information

- You still can provide that information and have your coverage re-opened. You have 90 days after your closing date if you qualified for ARHOME.
- The easiest way to provide the needed information is by going to <u>access.arkansas.gov</u>, signing into (or creating) your account.



ARHOME Enrollment by Type



ARHOME Qualified Health Plans



ARHOME: Primary Focus is Health Improvement

Health Plans are required to:

- Provide incentives to their members or providers to encourage health improvement activities.
- Submit annual Quality Assessment and Performance Improvement Strategic Plans.
- Meet annual targets on quality of care measures; DHS may assess penalties if targets are not met.
- Most recent metrics are available <u>here</u>.



Life360 HOME Update

The concept: DHS contracts with hospitals to provide or contract to provide intensive care coordination ARHOME enrollees most at risk

Three types of Life360 HOMES:

- ✓ Maternal Life360 HOMEs: home visiting services to women with high-risk pregnancies
- ✓ Rural Life360 HOMEs: care coordination services to individuals with serious mental illness or substance abuse disorders living in rural areas
- ✓Success Life360 HOMEs: help with life skills and social-related health needs for young adults most at risk

DHS has received eight letters of intent (seven for Maternal Life360 and one for Rural Life360) and three applications. One hospital withdrew its letter of intent.



Copays and Premiums

2022 Cost Sharing

ARHOME clients in a Qualified Health Plan above 100% FPL

- \$13/mo. premium
- \$4/\$8 copays
- Copay limit: \$60 per quarter

2023 Cost Sharing

- No client premiums, per CMS
- Copays: \$4.70/\$9.40
- Copays start while clients await enrollment in QHP
- No copays for certain populations (e.g., pregnant women) and certain services (e.g., emergency visits)
- Quarterly copay limit based on client's FPL: Between \$0 for 0%-20% FPL to \$163 for 121%-138% FPL
- Family members paying copays count toward copay limit



Opportunities for Success Initiative

- DHS applied to CMS for an amendment to the ARHOME waiver on June 1
- Plan will allow DHS to support engagement in work, education and volunteering for ARHOME enrollees in a qualified health plan
- Implementation scheduled to start January 1, 2024
- All the details on our CMS submission and public comment are available <u>here</u>.



Lessons Learned

Three main differences from previous efforts:

- Focus on connecting unemployed and underemployed to health-related social needs (transportation, food banks, housing, childcare programs) and employment/training opportunities
- No beneficiary work/education reporting requirements.
- Beneficiaries **will not lose Medicaid coverage** for lack of participation in work or other activities; could lose only their ARHOME health plan coverage.



Unemployed

- **Unemployed**: clients in a QHP under 20% FPL who are not enrolled in school/work training, serving as caregivers, receiving treatment for a serious illness, etc.
- Assigned a **success coach** to:
 - Verify whether the beneficiary is engaged in an activity not captured through available data (e.g., caregiver for a parent or grandparent)
 - Work with individual to address needs and help plan next steps in career pathway. Success coach will discuss needs and barriers—child care, food insecurity, domestic violence—and connect beneficiary to community resources and employment/training opportunities.
- Beneficiaries not progressing or engaging with success coach could lose health plan eligibility after 3 months. They **would not lose Medicaid**.



Underemployed

- Underemployed: beneficiaries in an ARHOME health plan who are between 21% and 80% FPL
- Underemployed will receive regular outreach communications from DHS about employment, educational opportunities and workforce training in their areas. Communications will also direct to websites with information (e.g., state employment programs).
- DHS will offer a success coach if they remain on ARHOME for more than 24 months.



Employed

- **Employed**: beneficiaries in an ARHOME health plan who are between 81% and 138% FPL
- Focus will be on moving beneficiaries above 138% FPL and onto the Marketplace qualified health plans
- Employed will receive regular outreach communications from DHS.
- DHS will offer a success coach if they remain on ARHOME for more than 36 months.



Expand Success Life360 HOME Age Range

Current Success Life360 HOME concept: Hospitals contract with community organizations to help young adults with health-related social needs (e.g., finding safe housing, accessing education, applying for employment, getting a driver's license, etc.)

A beneficiary is eligible for services if he/she:

- Was formerly in foster care, age 19-27
- Was formerly incarcerated or in juvenile justice system, age 19-24
- Is a veteran, age 19-30

Proposed change: Expand beneficiary age range to up to 59 years old.



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