Nebraska Medicaid and the Marketplace: How Consumers Obtain Most Appropriate Coverage

Nebraska Exchange Commission Presentation
November 6, 2013
“No Wrong Door”

• “No Wrong Door”: Key ACA principle
  • Consumer applies at Marketplace or state Medicaid and gets routed to most appropriate coverage

• Implementation of No Wrong Door:
  • Federally defined single streamlined application for Medicaid and private health insurance
  • Screening/routing applications between Marketplace and Medicaid as appropriate
  • Notices to consumers informing them of application status
  • Navigators/brokers aware of No Wrong Door, but should start consumers at the “Better Door”

• In Nebraska:
  • State always performs Medicaid eligibility determination
  • Marketplace performs Medicaid assessment and APTC/CSR determination
“No Wrong Door”

Consumer fills out application, submits to Marketplace → Assess for Medicaid: Potentially eligible?

- No → Notify consumer, transfer application to Medicaid → Medicaid determination: Medicaid eligible?
  - No → Notify consumer, transfer application to marketplace → Consumer covered by Medicaid
  - Yes → Notify consumer, enroll in QHP on Marketplace → Consumer covered by Marketplace

- Yes → Medicaid eligible? → Notify consumer, enroll in Medicaid

OR

Federal Marketplace

State Medicaid

Consumer fills out application, submits to Medicaid → Medicaid determination: Medicaid eligible?

- No → Notify consumer, transfer application to marketplace → Consumer covered by Medicaid

- Yes → Medicaid eligible? → Notify consumer, enroll in Medicaid

Transfer

Consumer covered by Medicaid
“Mixed Eligibility” Family

**Federal Marketplace**

- Family fills out one application, submits to Marketplace
  - Assess each member: Potentially Medicaid eligible?
    - No
      - Notify family, enroll non-Medicaid members in QHP.
    - Yes
      - Notify family, transfer only potential Medicaid members

**State Medicaid**

- Family fills out one application, submits to Medicaid
  - Medicaid determination, each member: Medicaid eligible?
    - No
      - Notify family, transfer only non-Medicaid eligible members to marketplace
    - Yes
      - Notify family, enroll only Medicaid eligible members.

Some members covered by Medicaid
Questions?