



**BE READY.  
STAY COVERED.**

# Medicaid Renewals Overview

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Executive Office of Health and Human Services (EOHHS), in partnership with Department of Human Services (DHS) and HealthSource RI (HSRI)

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# What You Need to Know

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# What Is a Medicaid Renewal or Redetermination?

Before the COVID-19 pandemic, Medicaid eligibility was reviewed once a year.

- **This process is called a “renewal” or “redetermination.”**

During the public health emergency (PHE), the federal government stopped annual renewals to make sure that people did not lose health coverage. The federal government is now mandating that states restart their annual renewals.

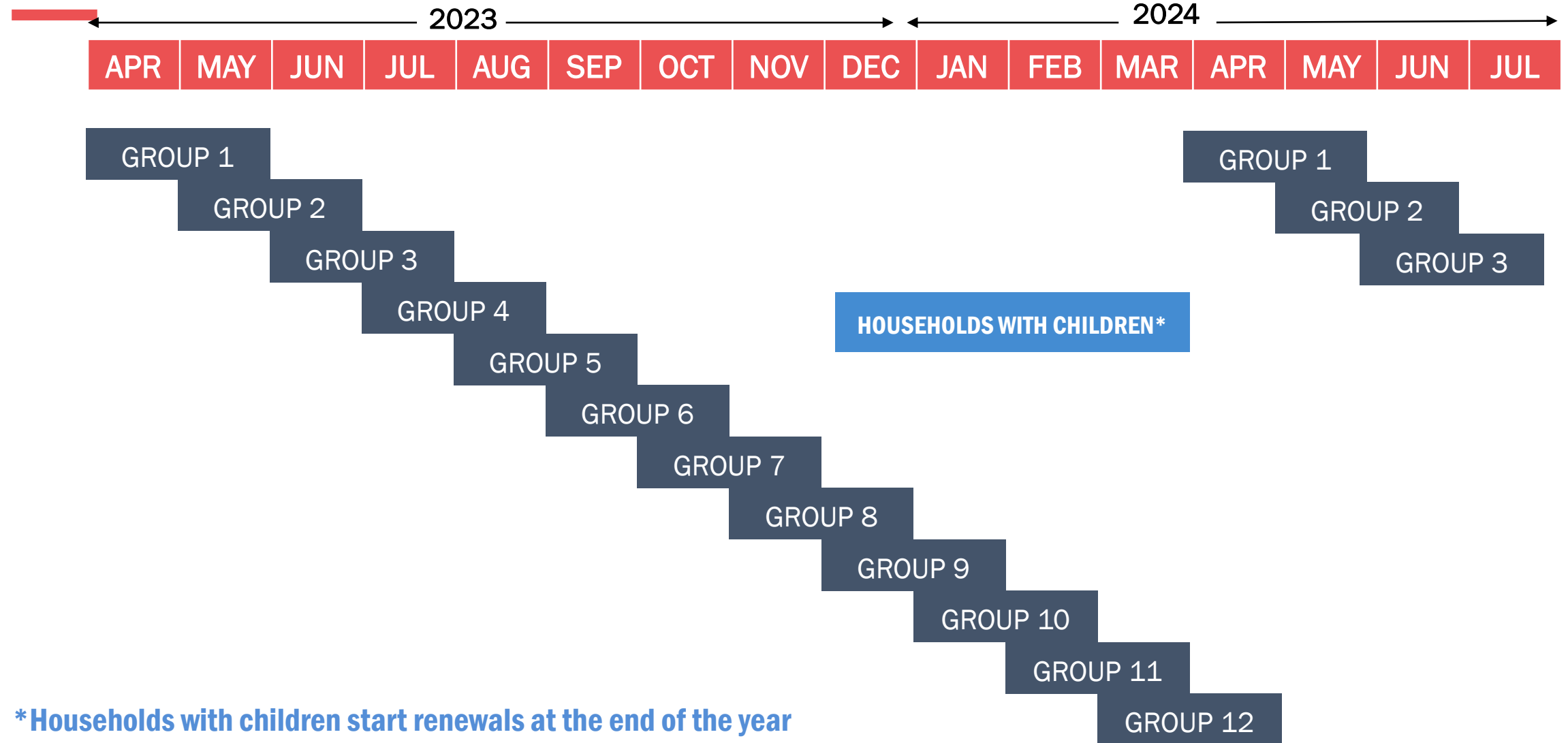
- **On April 1, Medicaid renewals will begin again in Rhode Island. Renewals will take place over 12 months in a staggered approach.**

Your Medicaid renewal/eligibility redetermination will ONLY affect your health insurance coverage. It will not affect your other benefits (ex. Supplemental Nutrition Assistance Program).



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# Renewal Distribution Groups



\*Households with children start renewals at the end of the year

# How Renewals Will Work

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# Passive vs. Full Renewals



## Passive Renewal:

When the State knows about your income and other financial information they need to decide if you are still eligible, then you will not need to take any action.

You will receive a notice from the State that asks you to review the information the State is using and contact the state **only if** information is not correct. Otherwise, you don't need to do anything.



## Full (or "Active") Renewal:

If the State does not have enough information to complete the renewal, then you will receive a notice asking for the information the State needs.

You can provide this information through your customer portal, or by mailing information to DHS or dropping off the renewal form and scanning documents at the DHS office at One Reservoir Avenue, Providence.

**Our goal is to keep as many Rhode Islanders as possible connected to coverage, and in doing so, maintain our historically high rate of insured individuals.**

# Enrolling in Coverage Through HealthSource RI

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HSRI, the State's health insurance marketplace, connects Rhode Islanders with high quality, low or no-cost health coverage.

**For those passive and active renewals who are denied continued Medicaid coverage, HSRI options are available.**

- We are ready to help Rhode Islanders with support if they need to transition from Medicaid to a Qualified Health Plan (QHP).
  - Presently, we connect more than 29,000 individuals and families with quality, affordable health plan options.
  - 6 of 7 customers qualify for federal financial assistance that brings down premium costs.
  - Federal Advance Premium Tax Credits (APTCs) are higher than they've ever been, and will continue to be enhanced through 2025.
  - More than 30% of HSRI customers pay less than \$20 per month for their plans.



# Automatic Enrollment and Premium Supports

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**Everyone who is losing Medicaid coverage will receive information about staying covered through HSRI.**

- Through our shared system, all impacted individuals and families will receive information about their options and what help is available. Language will be customized and included in their Benefit Decision Notice.
- Every Medicaid member transitioning off of Medicaid will be eligible for a 60-day Special Enrollment Period (SEP) and there is an ongoing SEP for anyone who loses their Medicaid coverage during the renewal period (12-14 months).
- Some will benefit from additional assistance: HSRI “Auto Enrollment” and premium coverage for first two months
  - ✓ Those at less than 250% of the federal poverty level (FPL), about \$69,000/year for a family of 4, or \$34,000 for an individual, are eligible for federal premium tax credits AND Rhode Island’s two months’ premium assistance, ensuring a zero-cost transition to coverage through HSRI. They will have to pick a plan and enroll through HSRI.
  - ✓ Those at less than 200% of FPL, around \$55,000 for a family of 4, or \$27,000 for an individual, are eligible for the federal premium tax credit AND two months’ premium assistance. They *will be automatically enrolled* into a designated plan through HSRI.

# Maintaining Connections to Health Coverage Through HSRI

## Examples of coverage costs for customers leaving Medicaid and joining HSRI

Example:	Single Adult, 40, at 175% FPL	Family of 4 at 234% FPL (kids remain in Medicaid)	Single Adult, 40, at 272% FPL
Annual Income	\$24,000	\$65,000	\$37,000
Automatically Enrolled	Yes	No	No
Eligible for state assistance	Yes--\$26/mo for 2 months	Yes--\$186/mo for 2 months	No
Eligible for federal assistance	Yes--\$356/mo ongoing	Yes--\$564/mo ongoing	Yes--\$227/mo ongoing
Total premium for health plan	\$382/mo for a Silver Plan	\$749/mo for a Gold Plan	\$379/mo for a Gold plan
Customer would pay	\$26/mo starting in 3 <sup>rd</sup> month	\$186/mo starting in 3 <sup>rd</sup> month	\$152/mo starting in 1 <sup>st</sup> month
Range of annual deductibles available for that level of plan	\$150-\$1,100 individual deductible (incl. cost-sharing reduction)	\$2,750-\$5,300 family deductible	\$1,375-\$2,650 individual deductible

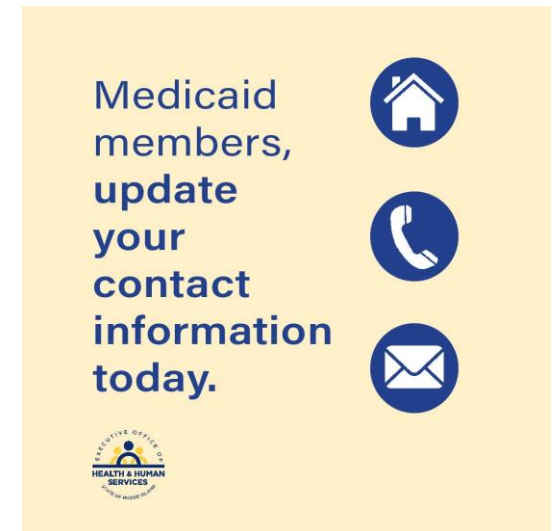
# What to Expect in the Mail and When to Take Action

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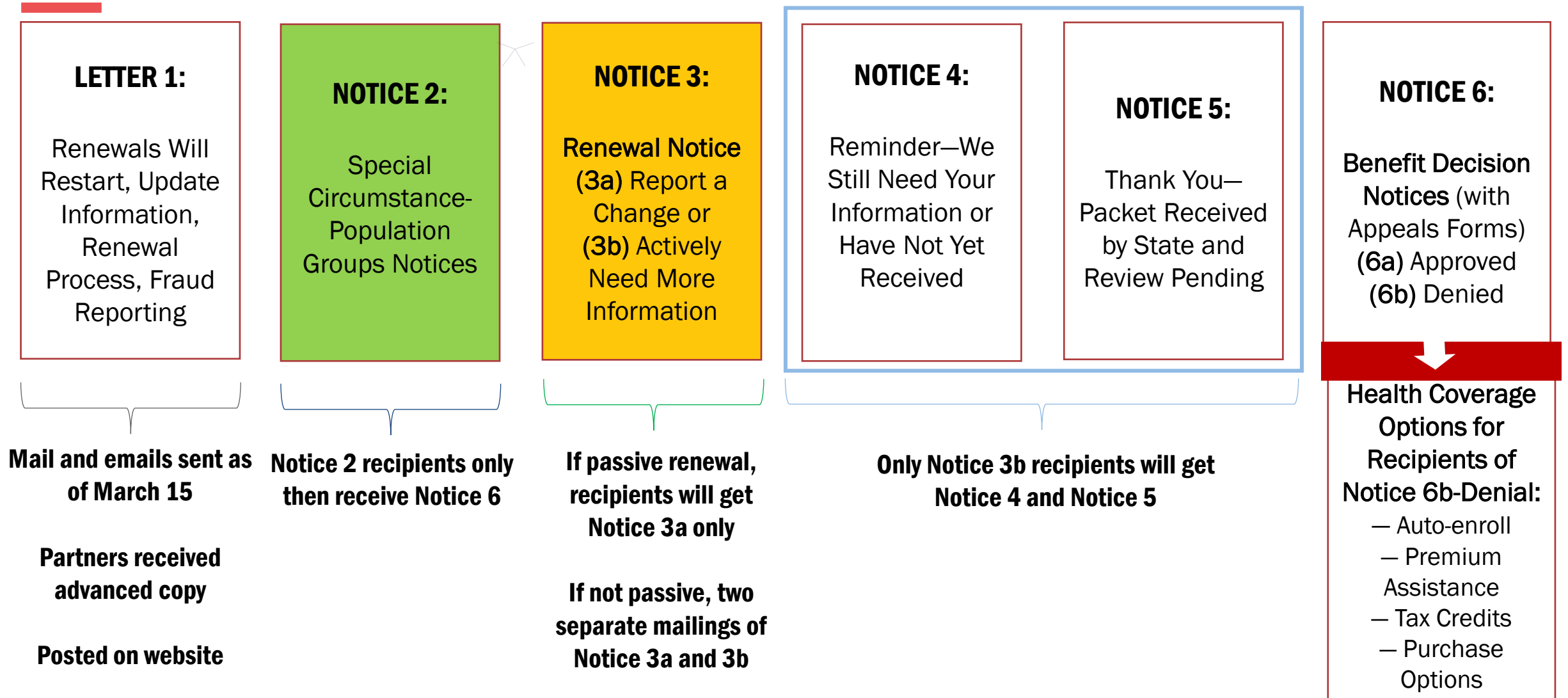
# Update Your Contact Information to Receive Notices

The most important action to take now is to encourage Medicaid recipients to update their contact information. This includes your mailing address, e-mail, phone number. You can also sign-up for text messages. Here's how:

- **Contact your managed care organization (MCO)** – Neighborhood Health Plan of RI, Tufts Health Public Plan (RITogether) or United Health Care Community Plan (UHCCP)
- **Online:** Access your account at [healthyrhoderi.gov](http://healthyrhoderi.gov). HSRI also hosts a live web chat, which is staffed during business hours, Visit [healthsourceri.com](http://healthsourceri.com) and tap the bubble that says "Chat With Us."
- **By Phone:** Call HSRI at 1-855-840-4774
- **In Person:** Staff at DHS offices can assist customers in person.



# Letter and Notice Sequence

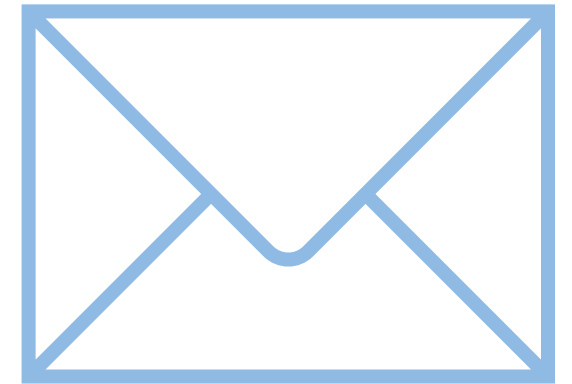


# Letter 1: Be Ready. Stay Covered.

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Letters have been sent to current Medicaid recipients via email and mail in three different languages starting yesterday and will continue into next week.

- Update your contact information now so that we can make sure to get in touch with you.
- Wait for your yellow or green notice to arrive—this means it is your turn to begin the renewal process.
- Check your [www.healthyrhode.ri.gov](http://www.healthyrhode.ri.gov) account to see your estimated date of renewal.
- Protect yourself against fraud and scams by reporting suspicious calls or letters.
- Read our first letter so you know what to expect about the renewal process.
- Visit [www.staycovered.ri.gov](http://www.staycovered.ri.gov) to learn more about Medicaid renewals.



# Ways to Submit Documents Upon Renewal

Numerous options, as noted below, are available for Medicaid recipients to leverage when their renewal notice is received and if additional documentation is needed/requested.

## HealthyRhode Portal



INGLÉS | PORTUGUÉS  
Cobertura de salud: 1-855-840-4774  
Servicios Humanos y de Salud: 1-855-697-4347  
Empleadores: 1-855-683-6757  
INICIAR SESIÓN | REGISTRARSE  
Anuncios Importantes

**SOLICITAR COBERTURA DE SALUD**  
Las personas y las familias que solicitan cobertura de salud asequible solamente deben comenzar aquí.  
**COMENZAR**

**SOLICITAR PROGRAMAS DE SALUD Y SERVICIOS HUMANOS**  
Empiece aquí para solicitar programas de servicios humanos, entre otros, de Asistencia para la Atención Infantil, SNAP (Programa de Asistencia Nutricional Suplementaria), Asistencia  
**COMENZAR**

**¿ES USTED EMPLEADOR?**  
Adecúe las ofertas según su presupuesto y deles a los empleados una amplia variedad de planes y aseguradoras.  
**COMENZAR**

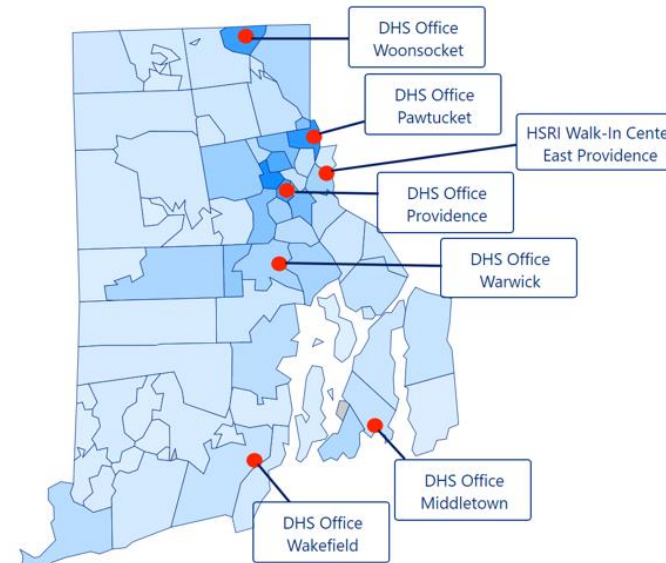
## HealthyRhode App



GET IT ON Google Play  
Download on the App Store



## In-Person Locations



## Mail-In or Scan Options

RI DHS  
Scan Center:  
1 Reservoir Ave. in  
Providence

Mail to:  
P.O. Box 8709,  
Cranston, RI  
02920-8787

# What Partners Are Doing to Help Members

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# Field Supports Already Exist to Help Members

Various agencies, organizations, and stakeholders are supporting outreach and engagement efforts.

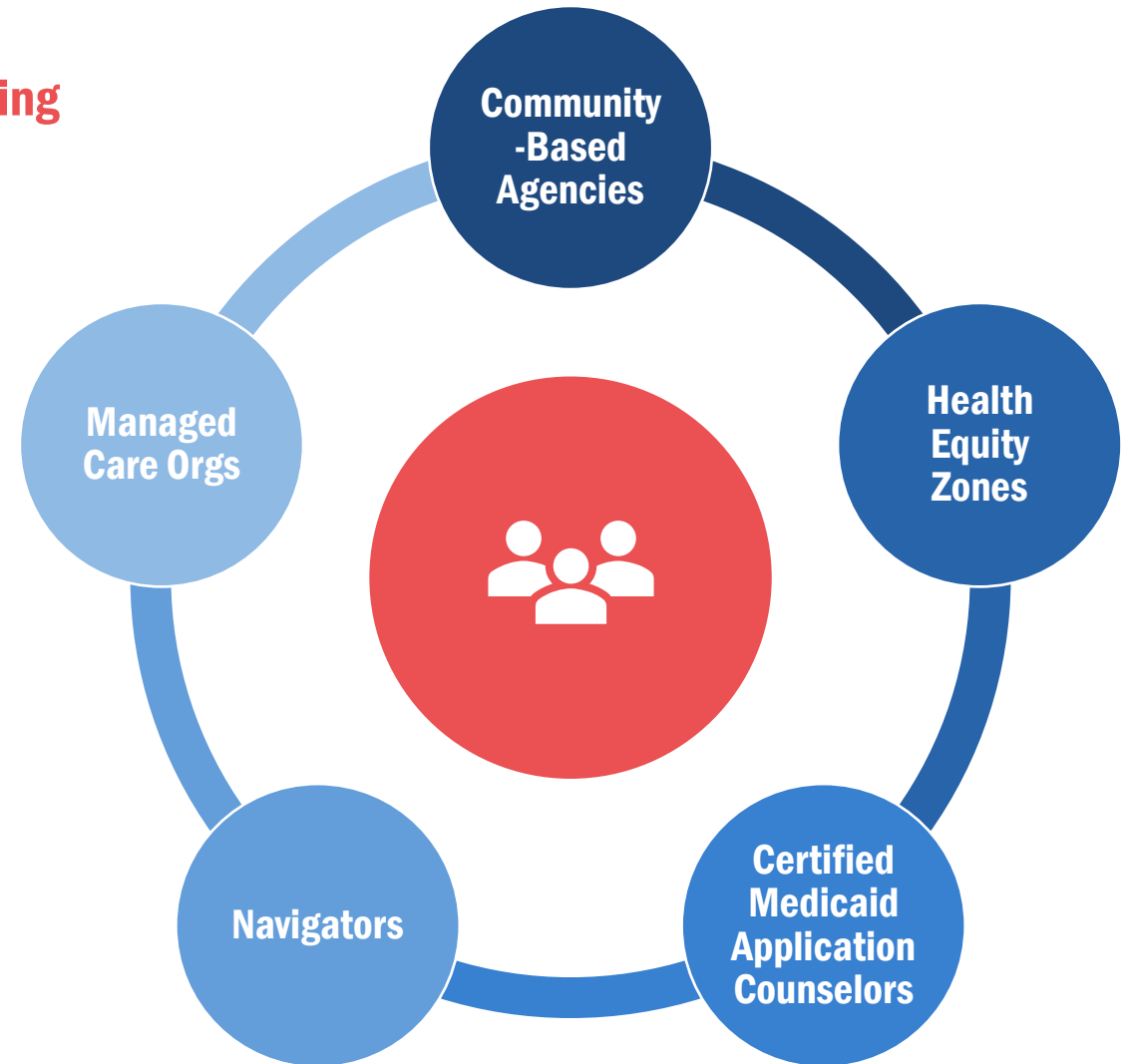
[Navigator agencies](#) provide free and unbiased in-person assistance for health insurance.

[Health Equity Zones \(HEZ\)](#) are some of the trusted messengers in the community who can help you.

[Certified Application Counselors](#) will provide free renewal assistance in agencies such as hospitals and clinics.

[Managed Care Organizations](#) are available to answer questions by calling the number on the back of your insurance card.

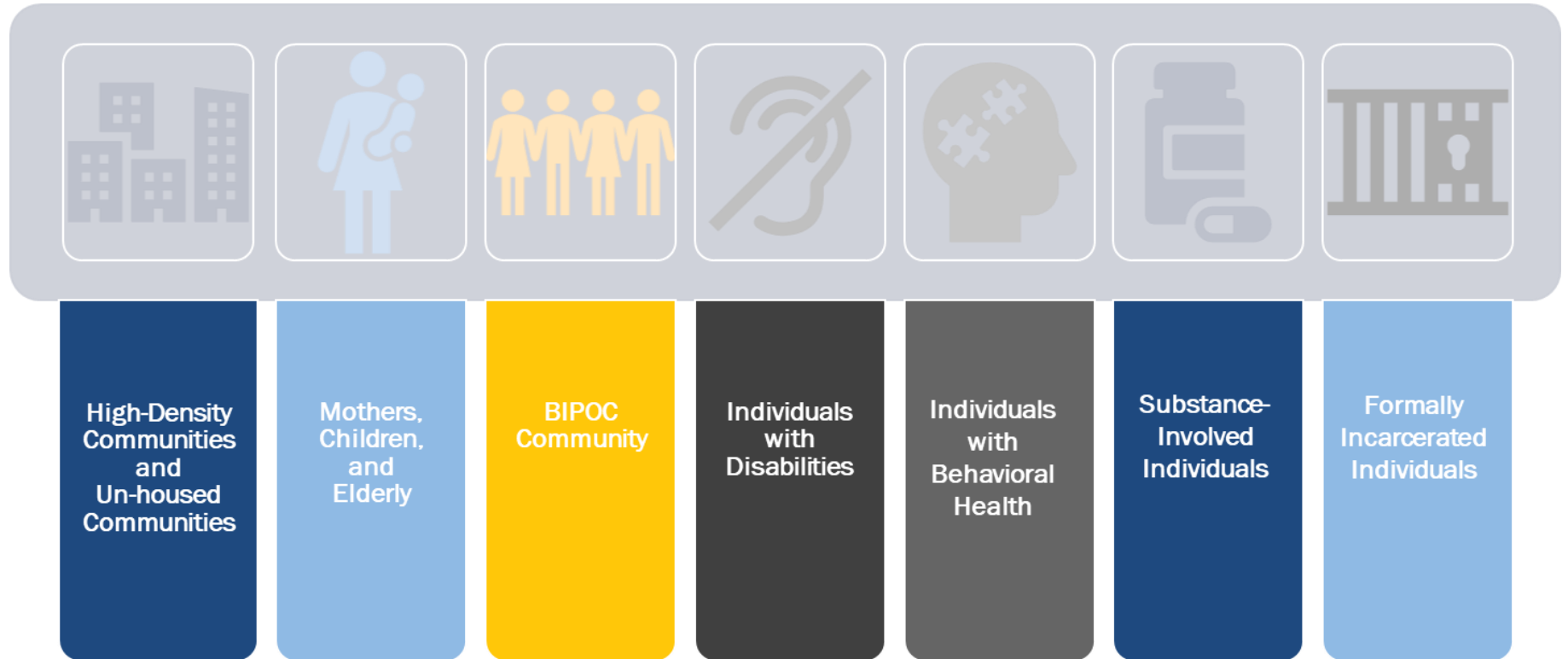
[Community-based Organizations](#) such as United Way, 211, and others are always a resource to assist Rhode Islanders.



# Client Support Services for Priority Populations

Mini-grant applications for community partners to provide assistance to those who may need it are due by April 4.

[Medicaid Renewal Client Support Program Mini-Grant Offering | Stay Covered Rhode Island](#)



# Spread the Message: Be Ready. Stay Covered.

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Visit [www.staycovered.ri.gov](http://www.staycovered.ri.gov) for resources and more information!

## Key Messages

1. Renewals are happening starting in April
2. Please update your contact information now
3. Make sure to open your mail and sign up for texts
4. Protect yourself against and report fraud
5. These changes affect health insurance only
6. Take action when you receive your yellow notice
7. There are continuous coverage options available
8. Remember, this will happen again each year

# Questions?

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**Thank You!**

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