

Medicaid Awareness Month

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***Retired Public Employees Council of
Washington***



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What is Medicaid?

- Government health insurance program available to people with limited income and resources
- Primarily funded by the federal government, but primarily managed by states
- Largest mandatory program in the federal budget



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Enrollment in Medicaid and CHIP

Age Group	US	Washington
0-18	35,450,200	858,800
19-26	10,067,500	247,500
27-44	19,101,700	482,100
45-64	14,721,600	352,500
65+	8,527,000	142,300
Total	87,868,100	2,083,100



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Social Security Amendments of 1965 – Title XIX



History

- 1982: All states participating
- 1990: Medicaid Drug Rebate Program and the Health Insurance Premium Program
- 1993: Medicaid Estate Recovery Program
 - States must recover long-term-care costs from deceased enrollee's estates
 - States may recover full medical costs from estates



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State by State

- States decide who is eligible and what gets covered
- States must cover
 - Children in low-income families
 - Pregnant people in low-income families
 - Low-income seniors
 - People with disabilities



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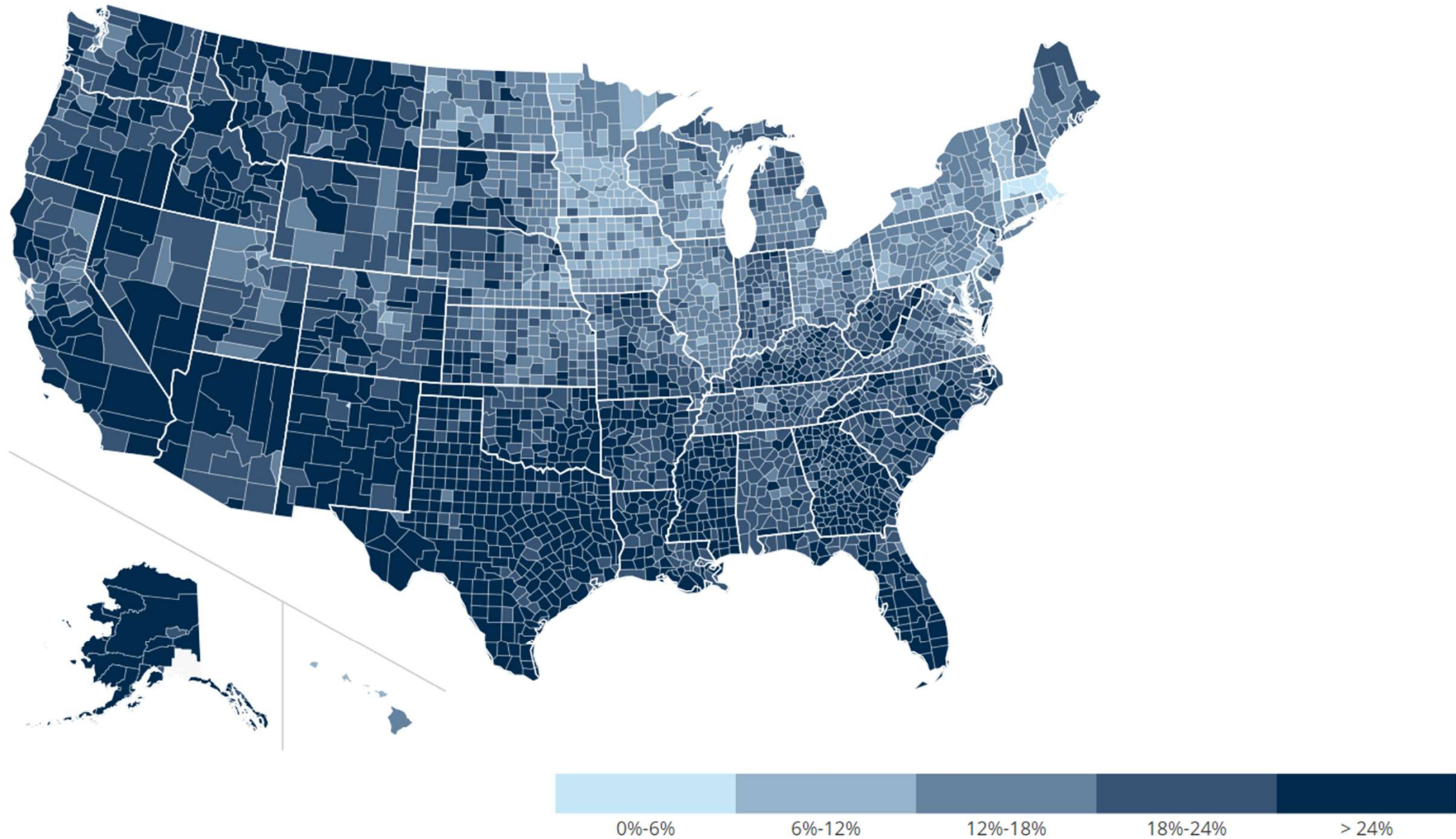
Affordable Care Act (2010)

- States allowed to opt in
- Expanded coverage to nearly all adults with incomes up to 138% of the Federal Poverty Level (\$20,783)
- Federal Government Pays 90%, States Pay 10%
- Funded by tax increase on top 5% of income earners
- Between 2013 and 2016
 - 20 million previously uninsured people insured by ACA
 - Uninsured rate of non-elderly declined from 20.3% to 11.5%

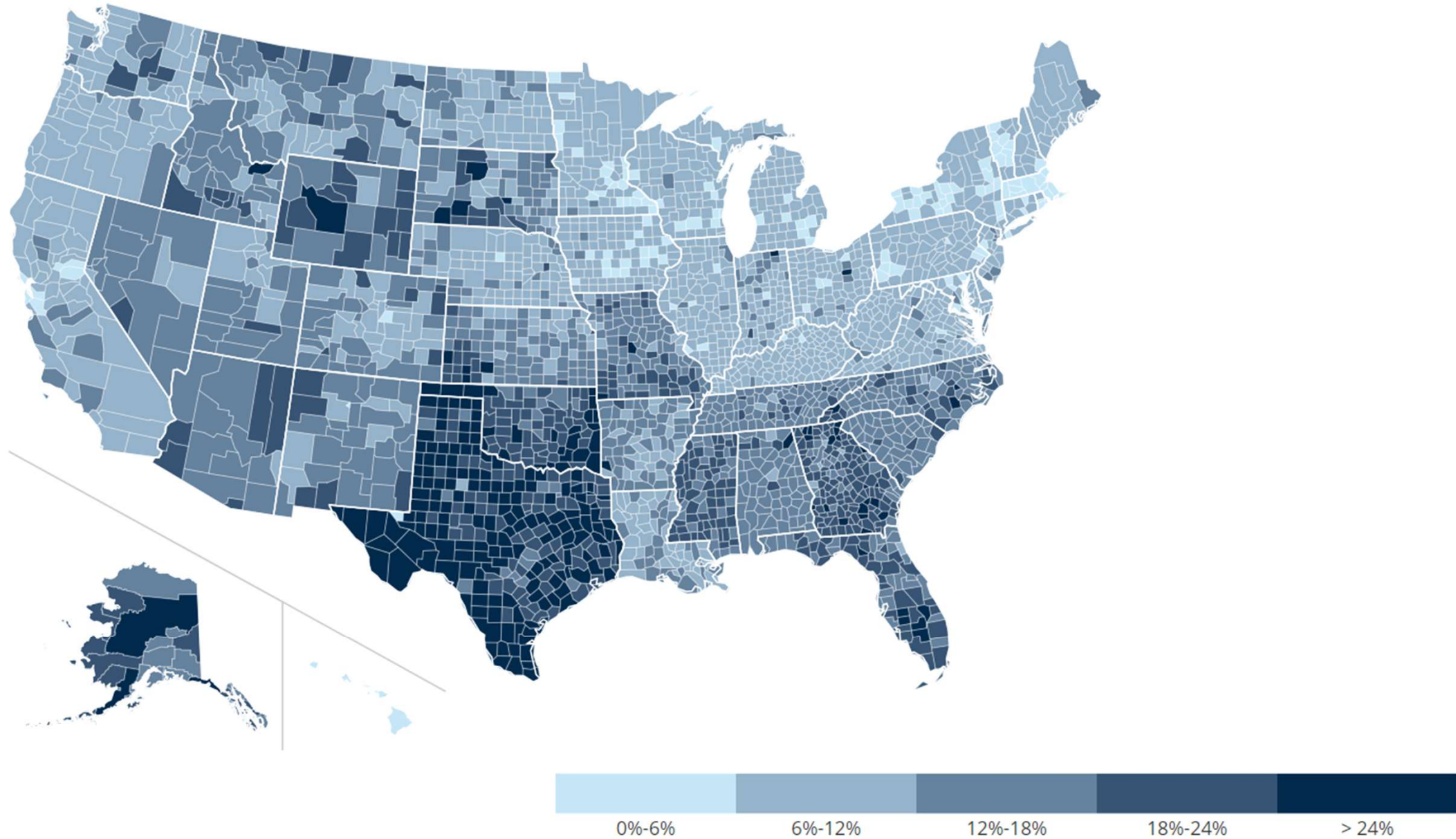


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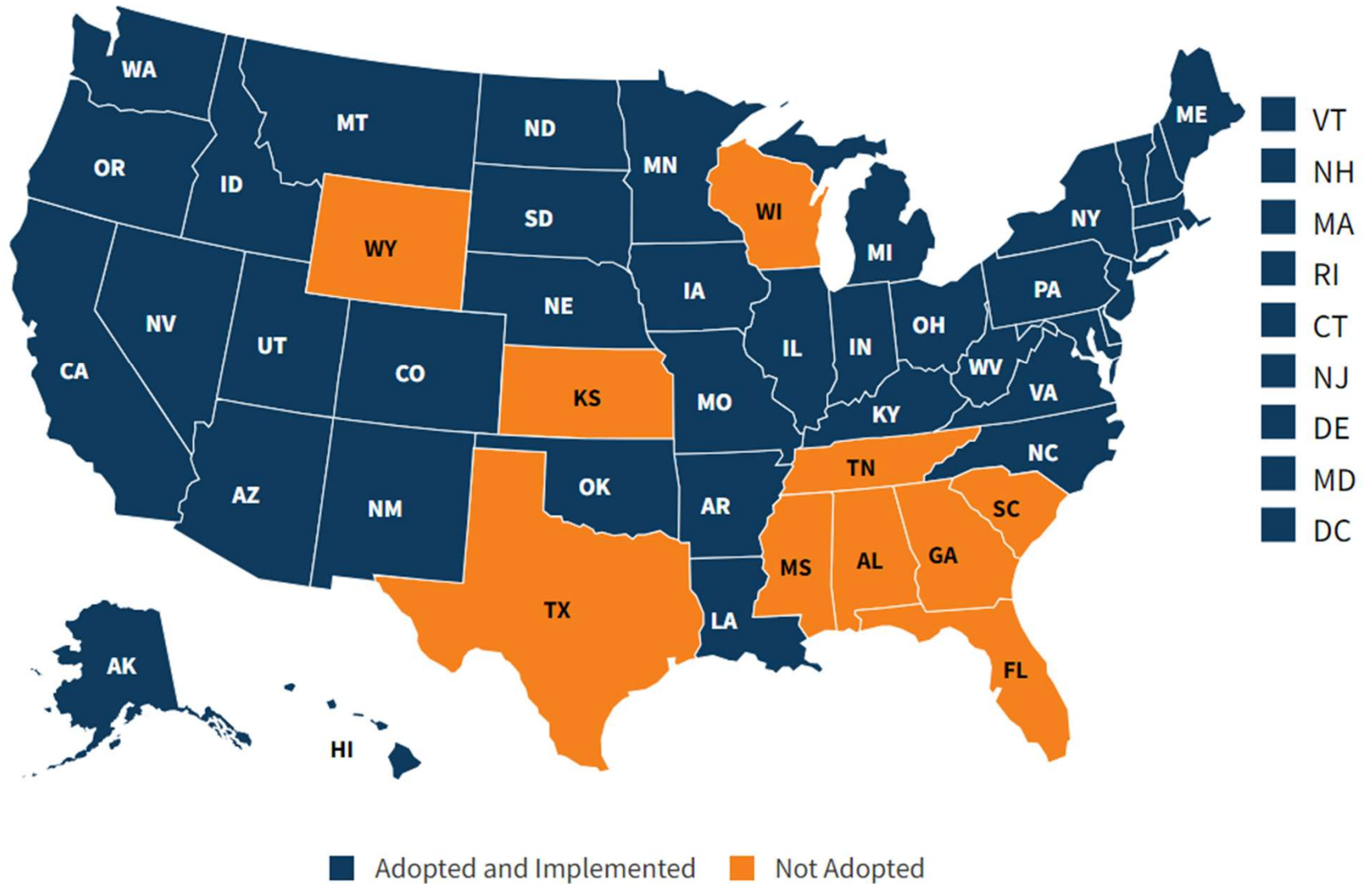
Uninsured in 2013



Uninsured in 2021



Status of State Action on the Medicaid Expansion Decision



Washington Apple Health

- Administered by Health Care Authority (HCA)
- Split into:
 - MAGI-based medical programs
 - Modified Adjusted Gross Income
 - Classic Medical Programs



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MAGI-Based Medical Programs

- Most Apple Health participants
 - Does not include 65+ individuals, or those with blindness or disability
- Eligibility criteria varies for each program and is based on household size, tax filing status, and income (not resources)
- Apply via wahealthplanfinder.org



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MAGI-Based Medical Programs

- Washington Apple Health for Parent/Caretaker Relative
- Medical Healthcare Extension for Parent/Caretaker Relative
- Washington Apple Health Pregnancy
- Washington Apple Health of Adults
- Washington Apple Health for Kids
- Washington Apple Health for Kids with Premiums (CHIP)
- Washington Apple Health for Newborns
- After-Pregnancy Coverage (APC)



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MAGI-Based Eligibility in Washington – Monthly Income

Program	Single Person	2-person hh	3-person hh	4-person hh	5-person hh	6-person hh	7-person hh
Adult (19-64)	\$1,732	\$2,351	\$2,969	\$3,588	\$4,207	\$4,825	\$5,444
Parent/ Caretaker with child	\$511	\$658	\$820	\$972	\$1,127	\$1,284	\$1,471
Pregnant	n/a	\$3,373	\$4,260	\$5,148	\$6,036	\$6,923	\$7,811
Children	\$2,698	\$3,662	\$4,626	\$5,590	\$6,554	\$7,518	\$8,482

Apple Health Classic

- DSHS contracted to administer some programs for age 65+ individuals, or have blindness or disability
- Eligibility criteria varies for each program and is based on household size, income, and meeting the resource requirements
- Apply via washingtonconnection.org/home



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Classic Medicaid Programs

- Administered by DSHS Community Services
 - Medicare Savings Programs
 - Qualified Medicare Beneficiary
 - Specified Low-Income Medicare Beneficiary
 - Qualified Individual
 - Qualified Disabled Working Individual
 - Aged, Blind and Disabled Programs
 - Medically Needy SSI Related
 - Medically Needy SSI Related with Spenddown



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Classic Medicaid Programs

- Administered by DSHS Aging and Long-Term Support Administration (AL TSA)
 - SSI related client in an Alternative Living Facility
 - Child/parent Long-Term Care recipient
 - Child/parent LTC recipient
 - SSI-related LTC recipient
 - SSI 1915C waiver recipient
 - SSI Related client in an Alternative Living Facility
 - Child/parent AEM LTC recipient
 - SSI LTC recipient
 - State funded LTC for non-citizens
 - SSI-related 1915c waiver recipient



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Classic Medicaid Programs

- Administered by DSHS Aging and Long-Term Support Administration (AL TSA)
 - State-funded LTC for non-citizens (home)
 - SSI-related Hospice/PACE recipient
 - SSI-related Roads to Community Living
 - SSI-related Community First Choice
 - Healthcare for Workers with Disabilities (HWD)
 - SSI Hospice/PACE recipient
 - SSI Roads to Community Living
 - SSI Community First Choice recipient
 - Tailored Supports for Older Adults



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Resource Requirement Example

- For SSI-related long-term care (LTC) services
 - \$2,000 for a single person
 - \$3,000 for married couple
- Does not include
 - Household goods and personal effects
 - One lived-in home
- But... Medicaid Estate Recovery Program
 - State must recover long-term-care costs from deceased enrollee's estates



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WA Cares – Washington’s Long-Term Care Benefit

- Long term care insurance program
 - Maximum lifetime benefit of \$36,500 beginning in 2026
 - Funded by 0.58% payroll tax
- 70% of Washingtonians over the age of 65 will need long-term services and supports
- Only 10% of Americans own long-term care insurance
- Protects individuals from losing savings and estate to become Medicaid eligible



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Initiative 2124

- Allow individuals to opt-out of Long-Term Care program, which would bankrupt program
- On the ballot in November
- Funded by hedge fund manager Brian Heywood
 - Spent nearly \$7,000,000 of own money on signature gathering



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Federal Threats to Medicaid

- 2017 Republican attempt to repeal ACA passed US House 217 to 213 and failed 49-51 in US Senate
- 2023 Republican Study Committee budget proposed converting Medicaid to a block grant.
 - Would cap federal spending to fixed amount
 - Result in reduced benefits



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Thank you!

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