VIRGINIA’S MEDICAID EXPANSION

*New Health Coverage for Virginia Adults: A Toolkit for Advocates*
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VIRGINIA MEDICAID EXPANSION OVERVIEW:
The rules for health coverage in Virginia have changed, and we need everyone’s help to spread the word.

Many of our neighbors, friends and family members are now eligible for a new coverage option that offers quality, low- and no-cost services. Since January 1, 2019, this coverage is now available for more than 400,000 adults, including many people who work in retail, construction, childcare, landscaping, food service or other jobs that don’t provide health insurance.

Virginians who may have applied for Medicaid in the past and been denied may now be eligible.

Under the new guidelines, a single adult making at or below $17,600 annually may be eligible. A parent in a family of three with a household income at or below $29,970 may also qualify. An applicant must be 19 to 64 years old and cannot receive or be eligible for Medicare. Additional criteria apply.

The new coverage includes preventive care, doctor visits, prescriptions, hospital stays, mental health care and more. Coverage also includes care coordination for individuals with complex medical and behavioral health conditions.

You can find more information about the new coverage for adults at [www.coverva.org](http://www.coverva.org). The website also has a screening tool and Frequently Asked Questions. Cover VA is updated regularly, so check back often for new information.

Help us spread the word!

- Talk to your family, friends and neighbors about new adult coverage
- Visit the Cover VA website for information and updates
- Access the eligibility tool on [www.coverva.org](http://www.coverva.org) to see if someone you know may be eligible for coverage

HOW TO APPLY
There are several ways for individuals to apply for new adult coverage:

- Call the Cover Virginia Call Center at 1-855-242-8282 (TDD: 1-888-221-1590)
- Complete an online application at Common Help: [www.commonhelp.virginia.gov](http://www.commonhelp.virginia.gov)
- Complete an online application at The Health Insurance Marketplace: [www.healthcare.gov](http://www.healthcare.gov)
- Mail or drop off a paper application (Spanish) to your local department of social services (Mailing may take longer than other methods of applying) Find your nearest local department of social services by visiting: [http://www.dss.virginia.gov/localagency/index.cgi](http://www.dss.virginia.gov/localagency/index.cgi)
- Call the Virginia Department of Social Services Enterprise Call Center at 1-855-635-4370 (If you also want to apply for other benefits)
New Health Coverage For Adults

Starting January 1, 2019, more adults living in Virginia now have access to quality, low-cost and no-cost health insurance!

Who is Eligible?

- Virginia residents, ages 19 to 64
- Not already in or eligible for Medicare
- Must meet income requirements, which vary by household size

Who qualifies for Virginia Medicaid?

<table>
<thead>
<tr>
<th>Childless Adults</th>
<th>Parent (family of 3)</th>
<th>Person with Disability</th>
</tr>
</thead>
<tbody>
<tr>
<td>Before 2019:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Not Eligible</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Beginning 2019:</td>
<td>Eligible with annual income at or below $6,900</td>
<td>Eligible with annual income at or below $9,700</td>
</tr>
</tbody>
</table>

You may be eligible if you make less than:

<table>
<thead>
<tr>
<th>Family Size</th>
<th>Yearly</th>
<th>Monthly</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>$17,237</td>
<td>$1,438</td>
</tr>
<tr>
<td>2</td>
<td>$23,337</td>
<td>$1,946</td>
</tr>
<tr>
<td>3</td>
<td>$29,436</td>
<td>$2,454</td>
</tr>
<tr>
<td>4</td>
<td>$35,536</td>
<td>$2,962</td>
</tr>
<tr>
<td>5</td>
<td>$41,636</td>
<td>$3,470</td>
</tr>
<tr>
<td>6</td>
<td>$47,735</td>
<td>$3,979</td>
</tr>
<tr>
<td>7</td>
<td>$53,835</td>
<td>$4,487</td>
</tr>
<tr>
<td>8</td>
<td>$59,934</td>
<td>$4,995</td>
</tr>
</tbody>
</table>

Additional person add $6,100 $509

What Services are Covered?

- Doctor, hospital, and emergency services
- Prescription drugs
- Laboratory and X-ray services
- Maternity and newborn care
- Long-term care and support services
- Home health services
- Behavioral health services including addiction and recovery treatment services
- Rehabilitative services including physical, occupational, and speech therapies
- Transportation to Medicaid-covered services when no alternatives are available
- Family planning services
- Medical equipment and supplies
- Preventive and wellness services and chronic disease management services
- And more!

For more information about the new coverage, including answers to frequently asked questions, visit www.coverva.org or call 1-855-242-8282 to apply.

Text COVERAGE to 268782 to sign up for updates.
FREQUENTLY ASKED QUESTIONS

Get the answers you need on new adult eligibility for health coverage:

Am I eligible?
• Yes, if you are a Virginia resident, between ages 19 to 64
• You cannot already be in or eligible for Medicare
• You must meet income requirements, which vary by household size

When can I apply?
Virginia began accepting applications using the new eligibility rules on November 1, 2018. You can apply for Medicaid at any time.

How can I apply?
To apply for health coverage:
• Call the Cover Virginia Call Center at 1-855-242-8282 (TDD: 1-888-221-1590)
• Complete an online application at Common Help: www.commonhelp.virginia.gov
• Complete an online application at The Health Insurance Marketplace: www.healthcare.gov
• Mail or drop off a paper application (Spanish) to your local department of social services (Mailing may take longer than other methods of applying) Find your nearest local department of social services by visiting: http://www.dss.virginia.gov/localagency/index.cgi
• Call the Virginia Department of Social Services Enterprise Call Center at 1-855-635-4370 (If you also want to apply for other benefits)

When did the new health coverage start?
January 1, 2019.

What services are covered?
• Doctor, hospital and emergency services, including primary and specialty care
• Prescription drugs
• Laboratory and X-ray services
• Maternity and newborn care
• Home health services
• Behavioral health services, including addiction and recovery treatment services
• Rehabilitative services, including physical, occupational and speech therapies
• Family planning services
• Medical equipment and supplies
• Preventive and wellness services, including annual wellness exams, immunizations, smoking cessation and nutritional counseling
• And more!

Will I be able to get health coverage if I have a pre-existing condition?
Yes, this health coverage is available to you if you have a pre-existing condition as long as you meet other qualifications (see above).

Are dental services covered?
Dental services for most adults are limited to medically necessary emergency procedures. Comprehensive dental benefits, including preventive services, are available through age 20. Pregnant women also qualify for comprehensive dental services, except for orthodontics.

Will I be able to keep my current doctor?
With some limited exceptions, you will be asked to choose a health insurance company (called a “plan”) that will coordinate your care and reimburse doctors and other providers for services you receive. Check with your doctors and other health care providers to find out whether they participate in one or more of these plans.

What health plans will be available?
You will be able to choose from six plans. Information about your six choices will be shared with you once you are enrolled.

How do I select a plan?
New enrollees will be randomly assigned to a plan to ensure that their coverage is available as quickly as possible. Once enrolled, you will receive information on how to change plans and a side-by-side comparison of your six choices. You will have 90 days to change your plan if you would like to do so. We encourage you to compare plans and choose the one that is best for you.

How will my doctor know that I have coverage?
People enrolled in coverage will be mailed a Medicaid card and a health plan card.

What are the definitions for “family size” and “household”?
**Family size** means the number of persons counted as an individual’s household. The family size of a pregnant woman includes the pregnant woman plus the number of children she is expected to deliver.
When determining the family size of other individuals who have a pregnant woman in their household, the pregnant woman is counted as one person.

A household is determined by tax dependency. Parents, children and siblings are included in the same household. Children claimed on taxes by a noncustodial parent are evaluated for eligibility in the household in which they are living and are also counted in the family size of the parent claiming them as dependents. There can be multiple households living in the home.
Have you heard?

New Health Care Coverage for Adults

Starting January 1, 2019, more adults living in Virginia now have access to quality, low-cost and no-cost health insurance. The new coverage includes hospital stays, doctor visits, preventive care, prescription drugs and much more!

The rules have changed! So, if you applied for Medicaid in the past and were denied, you may now be eligible. Applications are accepted year round. There is no open enrollment period.

For more information, visit www.coverva.org or call 1-855-242-8282
SAMPLE BROCHURE

Quality, Low-Cost and No-Cost Health Coverage for Adults

The rules have changed!
So, if you applied for Medicaid in the past and were denied, you may now be eligible. You can apply at any time of the year.

Go to www.coverva.org or call 1-888-221-1589
(Interpreters are available)

Se habla español. TTY for deaf or hearing impaired: 1-888-221-1589

The Department of Medical Assistance Services complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, religion, national origin, age, sex, gender identity, sexual orientation, disability, marital status, or mental illness.

DMAS MEZ 0120 A program of the Commonwealth of Virginia

Who is Eligible for New Health Coverage for Adults?

More adults in Virginia now have access to quality, low-cost and no-cost health insurance. Thousands of Virginians can now get the health care they need so they don’t have to worry about getting sick or having an accident. You can apply for coverage at any time of the year.

If you work in retail, construction, childcare, landscaping, food service or any job that doesn’t offer health insurance, you may be able to get low-cost or no-cost health insurance. The new coverage will include regular preventive care as well as treatment for chronic health conditions.

Having reliable health insurance gives peace of mind and greater financial security. It helps individuals to be more productive in their jobs and allows families to spend more time together so that they can enjoy a high quality of life.

To qualify for the new health coverage, individuals must:

- Be a Virginia resident, ages 19-64
- Not already in or eligible for Medicare
- Meet income requirements, which vary by household size

For more information, visit www.coverva.org to find out:

- Who is eligible
- Household income requirements
- Other eligibility qualifications
- Answers to frequently asked questions

You may be eligible if you make less than:

<table>
<thead>
<tr>
<th>Family Size</th>
<th>Monthly</th>
<th>Yearly</th>
</tr>
</thead>
<tbody>
<tr>
<td>1-4 members</td>
<td>$1,469</td>
<td>$17,009</td>
</tr>
<tr>
<td>5-6 members</td>
<td>$1,963</td>
<td>$23,392</td>
</tr>
<tr>
<td>7-9 members</td>
<td>$2,468</td>
<td>$29,974</td>
</tr>
<tr>
<td>10-12 members</td>
<td>$3,014</td>
<td>$36,156</td>
</tr>
<tr>
<td>13-15 members</td>
<td>$3,629</td>
<td>$42,390</td>
</tr>
<tr>
<td>16-18 members</td>
<td>$4,044</td>
<td>$48,521</td>
</tr>
<tr>
<td>19-23 members</td>
<td>$4,660</td>
<td>$54,704</td>
</tr>
<tr>
<td>Additional members</td>
<td>$5,074</td>
<td>$60,886</td>
</tr>
<tr>
<td>24+ members</td>
<td>$5,516</td>
<td>$66,183</td>
</tr>
</tbody>
</table>

What Services are Included With the New Coverage?

- Doctor, hospital and emergency services, including primary and specialty care
- Prescription drugs
- Laboratory and X-ray services
- Maternity and newborn care
- Home health services
- Behavioral health services, including addiction and recovery treatment services
- Rehabilitative services, including physical, occupational and speech therapies
- Family planning services
- Medical equipment and supplies
- Preventive and wellness services, including annual wellness exams, immunizations, smoking cessation and nutritional counseling
- And more!

QUALITY LOW-COST HEALTH INSURANCE FOR ADULTS

Frequently Asked Questions

When did the new coverage begin?
Coverage began on January 1, 2019. You can apply at any time of the year. There is no open enrollment period for Medicaid.

How do I apply?
Apply by phone at 1-888-221-1589 or online at www.coverva.org. You can also mail or drop off a paper application at your local Department of Social Services office.

Will I be able to get health coverage if I have a pre-existing condition?
Yes, the health coverage is available to you if you have a pre-existing condition as long as you meet eligibility requirements.

Will I be able to keep my current doctor?
With some limited exceptions, you will be asked to choose a health insurance company (called a “plan”) to coordinate your care and reimburse doctors and other providers for services you receive. Check with your doctors and other health care providers to find out whether they participate in one or more of these plans.

What health plans will be available?
There are 6 health plans. Information will be shared with you once your enrollment begins. Please visit coverva.org often for regular updates.

How do I select a plan?
New enrollees will be randomly assigned to a plan to ensure that their coverage is available as quickly as possible. Once enrolled, you will receive information on how to change plans and a side-by-side comparison of your six choices. You will have 90 days to change your plan if you would like to do so.
HOW TO ACCESS MORE MATERIALS
Outreach materials are available on the Cover Virginia website. Continue checking www.coverva.org for the most up-to-date information and outreach materials:

- Download and print brochures and FAQs
- Order professionally printed brochures and informational posters
- Presentations and presentation scripts are available for download

TRAINING MATERIALS

HIGH-LEVEL PRESENTATION FOR MEMBERS OR OTHER AUDIENCES

New Health Coverage for Virginia Adults

SCRIPT FOR HIGH-LEVEL PRESENTATION (MEMBER AUDIENCE)

SLIDE 1
- Thank you for inviting me to speak to you today.
- This is an exciting time in Virginia.
- Thousands of Virginians may now apply for quality, low- and no-cost health care coverage.
- We are getting many questions about the new coverage options.
- We want to make sure that everyone has accurate information and a chance to ask questions.
- You are an important part of our Cover Virginia campaign, and we hope that you will share what you learn today with your family, friends and neighbors.

SLIDE 2
- Before 2019, few adults in Virginia could qualify for coverage because of the strict rules.
- Perhaps some of you have applied in the past and have been unsuccessful.
- We want you to try again because those rules changed on January 1, 2019.
- This is a major change in our program that opens the door to more than 400,000 Virginia adults.
- Many of the new people who will join our program work in jobs that do not offer health insurance.
- That includes jobs in retail, construction, childcare, landscaping and food service.
- We believe these individuals should have coverage so that they don’t have to worry about getting sick or having an accident.
- Applications for the new adult coverage are now being accepted.

SLIDE 3
- The Number 1 question we get is “Who is eligible?”
- There will be an application process to go through all of the requirements, but I can give you the highlights today.
- First, you must be between the ages of 19 and 64.
- This new coverage is not for people who are in Medicare now or eligible for Medicare.
- Second, you must meet income requirements, which will vary by the number of people in your household.

SLIDE 4
- For example, if you are a single adult living alone, you may be eligible if your annual income is at or below $17,609 dollars.
- If you are a parent living with your spouse and a child, you may be eligible if the total annual income for everyone in your family is at or below $29,974 dollars.

SLIDE 5
- The second most common question we hear is “What services are covered?”
- As you can see from this list, coverage includes a wide variety of services.
- They include doctor visits, hospital stays, prescription drugs and behavioral health care.
- There are many more services available than we could include on this list, so don’t be discouraged if you don’t see a specific type of medical care that is important to you.

SLIDE 6
- The new people signing up for coverage will be part of the same programs that our existing members are already using.
- The vast majority of our members today are enrolled in managed care programs, and that will also be true for new members.
- Most people will be covered through our Medallion 4.0 program.
- People who have a complex behavioral or medical condition that limits their daily activities will be enrolled in Commonwealth Coordinated Care Plus (also known as CCC Plus), which is our managed long-term services and supports program.
- The CCC Plus program will provide extra support in coordinating their health care needs.
- Whether individuals are enrolled in Medallion 4.0 or CCC Plus, they will be able to choose from the same six health plans.
- The same six health plans are available for both programs.

SLIDE 7
- People interested in applying for Medicaid coverage, including the new adult coverage, may apply:
  - By phone by calling the Cover Virginia Call Center
  - Online by completing an online application at commonhelp.virginia.gov or healthcare.gov
  - By mailing or dropping off a paper application to their local Department Of Social Services; or
If they want to apply for other social services benefits, they can apply by calling the Virginia Department of Social Services Enterprise Call Center

- Applications for new adult coverage are now being accepted
- Applications are accepted year-round for Medicaid coverage, including the new adult coverage.

**SLIDE 8**

- I am sure that you have additional questions, and you will think of even more questions after you get home.
- The most important source of information about this new coverage is our Cover Virginia website -- that’s Cover V-A dot org.

**SLIDE 9**

- When you visit the website, you will have a chance to sign up for regular updates by email and text.

**SLIDE 10**

- When you get to the home page, click on the first picture to get to the page with information on new adult coverage.

**SLIDE 11**

- You’ll find a list of Frequently Asked Questions, brochures, and a new adult coverage flyer translated in 18 different languages. We will be adding new information regularly.
- Be sure to check out the eligibility screening tool.

**SLIDE 12**

- When you click on the screening tool, you will get a series of questions that will help you figure out if you meet the income rules.

**SLIDE 13**

- Please check this website often for updates.
- And please take a brochure with you, visit the Cover Virginia website, and please share this information with your family, friends and neighbors.
- Thanks again for your time.

**PRESENTATION FOR ADVOCATES AND OTHER STAKEHOLDERS**

New Health Coverage for Virginia Adults

[Cover Virginia website advertisement]

Double click on picture of slide to launch PowerPoint presentation

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1 Visit www.coverva.org | Call 1-855-212-8282 | TDD: 1-888-271-1590 | DMAS
Thank you for inviting me to speak to you today.
This is an exciting time in Virginia.
Thousands of Virginians may now apply for quality, low- and no-cost health care coverage.

We are getting many questions about the new coverage options.
We want to make sure that everyone has accurate information, and all of you can help us spread the word.
You have been an important part of the work that got us to this point, and we hope that you will continue to support the Cover Virginia outreach campaign.
You can do that by sharing what you learn today with people in your communities.
Here are the topics that we are going to cover over the next few minutes.

Before 2019, few adults in Virginia could qualify for coverage because of the strict rules.
You probably have met people who have applied in the past and been rejected.
Our greatest challenge is persuading these people to come back and try again, and we need your help to reach out and let them know that the rules changed on January 1, 2019.
This is a major change in our program that opens the door to more than 400,000 Virginia adults.
Many of the new people who will join our program work in jobs that do not offer health insurance.
That includes jobs in retail, construction, childcare, landscaping and food service.
We believe these individuals should have coverage so that they don’t have to worry about getting sick or having an accident.
Applications for the new adult coverage are now being accepted.

The Number 1 question we get is “Who is eligible?”
There will be an application process to go through all of the requirements, but I can give you the highlights today.
First, individuals must be between the ages of 19 and 64 to qualify.
This coverage is not for people who are in Medicare now or eligible for Medicare.

Second, individuals must meet income requirements, which vary by the number of people in their family.
For example, a single adult living alone may be eligible if her or his annual income is at or below $17,609 dollars.
A parent living with a spouse and a child may be eligible if the total annual income for everyone in the household is at or below $29,974 dollars.
SLIDE 6
- The second most common question we hear is “What services are covered?”
- As you can see from the list on the slide, this coverage includes a wide variety of services.
- They include doctor visits, hospital stays, prescription drugs and behavioral health care.
- There are many more services available than we could include on this list, so people should not be discouraged if they don’t see a specific type of medical care that is important to them.

SLIDE 7
- The new adults signing up for coverage will be part of the same programs that our existing members are already using.
- The vast majority of our members today are enrolled in managed care programs, and that will also be true for new members.
- Most people will be covered through our Medallion 4.0 program.
- People who have a complex behavioral or medical condition that limits their daily activities will be enrolled in Commonwealth Coordinated Care Plus (also known as CCC Plus), which is our managed long-term services and supports program.
- The CCC Plus program offers extra support so that these individuals get help with coordinating all of their health care needs.
- Whether individuals are enrolled in Medallion or CCC Plus, they will be able to choose from the six health plans.
- The same six plans are available for both programs.

SLIDE 8
- Those of you who work with people who have significant health needs are probably already familiar with CCC Plus, our managed long-term services and supports program.
- If you are helping with outreach to individuals with complex health needs, you will need to have a basic understanding of the term “medically complex,” because that is the category of new adults who will be enrolled in this program.
- The important thing to remember is that an individual is considered to be “medically complex” if he or she has a complex behavioral or medical condition AND functional impairment, meaning the complex condition makes it difficult to handle daily activities on your own.
- Individuals applying for coverage will be asked about the level of their health needs when they enroll. If they mark “yes” on the application question, then they will receive a screening to validate their status as medically complex.
- If you want to ensure that a Medicaid applicant with a chronic condition is initially enrolled in CCC Plus, then please make sure the applicant spends time to answer this question correctly.
- If individuals do not mark “Yes,” on the Medicaid application, they can still be determined medically complex by their health plan.

SLIDE 9
- Newly eligible adults may apply for Medicaid coverage, including the new adult coverage:
  - By phone by calling the Cover Virginia Call Center
  - Online by completing an online application at commonhelp.virginia.gov or healthcare.gov
• By mailing or dropping off a paper application to their local Department Of Social Services; or
• If they want to apply for other social services benefits, they can apply by calling the Virginia Department of Social Services Enterprise Call Center

- Medicaid applications are accepted year-round.
- Applications for new adult coverage are now being accepted.

SLIDE 10
- If you’re interested in learning how to help people apply for Medicaid and FAMIS, then you can participate in Sign Up Now, which is an in-depth training provided by the Virginia Health Care Foundation.
- Trainings are offered throughout the state, so please visit “VHCF dot com slash sun workshops” to learn about workshop dates and locations

SLIDE 11
- I am sure that you have additional questions, and you will think of even more questions after you get home.
- The most important source of information about this new coverage is our Cover Virginia website.
- That’s Cover V-A dot org.

SLIDE 12
- When you visit the website, you will have a chance to sign up for regular updates by email and text.

SLIDE 13
- When you get to the home page for coverva.org, click on the first picture to get to the page with information on new adult coverage.

SLIDE 14
- You’ll find a list of Frequently Asked Questions, brochures and an adult health coverage flyer translated into 18 languages. We will be adding new information to this page regularly.
- Be sure to check out the eligibility screening tool and the resources for advocates.

SLIDE 15
- When you click on the screening tool, you will get a series of questions that will help you figure out if a person meets the income rules.

SLIDE 16
- When you click on the “Resources for Advocates” link, you’ll have access to the Advocates Toolkit, this presentation and script, and other useful materials including posters and flyers.

SLIDE 17
- Please take a brochure with you, visit the Cover Virginia website, and please share this information with people in your community.
- Thanks again for your time.
**NEXT STEPS**

This new health coverage for adults is an exciting change in our program that opens the door to more than 400,000 Virginia adults. Our greatest outreach challenge is persuading those adults who applied for and were denied Medicaid in the past to come back and try again. **We need your help to reach out and let them know that the rules have changed.**

There are many ways to partner with us to support the Cover Virginia outreach campaign:

- Talk to your family, friends and neighbors about new adult coverage
- Visit the Cover VA website for information and updates
- Share brochures and display posters in your community
- Access the eligibility tool on [www.coverva.org](http://www.coverva.org) to see if someone you know may be eligible for coverage
- Post the Cover Virginia widget on your organization’s website or in your digital newsletters to stakeholders

Please continue checking [www.coverva.org](http://www.coverva.org) for the most up-to-date information. Thank you for helping us spread the word about this new health coverage for Virginia adults!