



## What Do Housing and Homelessness Services Staff Need to Know About Medicaid “Unwinding”?

### How is the Medicaid program going to change?

In response to the COVID pandemic, since early 2020 a Medicaid “continuous coverage” requirement has prevented states from disenrolling anyone from Medicaid, even if an enrollee had a change in their income or household size that ordinarily would have made them ineligible for Medicaid. This policy has kept millions of people covered during the pandemic, ensuring they have access to health care services, including COVID testing, treatment, and vaccines.

This policy ends on March 31, 2023 and states must review Medicaid eligibility for all their enrollees. States can start reviews in February, March, or April and have 12 months to complete them. They can begin terminating coverage for people they determine are no longer eligible starting April 1. States will first use electronic data sources to verify eligibility before asking enrollees for information or documents, but some people will receive communication about their renewal that will require them to take action to keep coverage.

### How could this affect the people you serve?

Millions of people are at risk of losing Medicaid, including many living in HUD-assisted housing and people who are unhoused, recently incarcerated, or are aging out of foster care. HHS [estimates](#) that millions of enrollees could lose Medicaid coverage *despite remaining eligible* as a result of procedural hurdles in the renewal process, with children, Latino/a, Black, and Asian American/ Pacific Islander people facing the greatest risk. This could happen if, for example:

- They did not receive important mail explaining how to keep their coverage because they moved during the pandemic and the Medicaid agency doesn’t have their address or they lack a reliable address for receiving mail.
- The instructions in the renewal letters are confusing or written in a language they cannot read, and they don’t have help understanding or interpreting the letter.
- They cannot access the documents needed to prove their eligibility.

But this outcome is not inevitable. States can take steps to reduce disenrollment of eligible people, and housing and homelessness services providers can help people remain enrolled in Medicaid. Suggested steps are described below and Medicaid advocates if your state can suggest other ways you can help.

## What should people enrolled in Medicaid do to stay covered?

The most important step that Medicaid enrollees should take *immediately* is to make sure the state [Medicaid agency](#) has their current mailing address and phone number so that they receive important notices and renewal forms. Enrollees can [update their contact information](#) by calling the state Medicaid agency or visiting the agency's website.

If people receive a renewal form, they should respond by providing the requested information or get in touch with someone who can help. Housing and homelessness services staff can help people understand and navigate the renewal process or connect them with others who can.

## What should people do if they lose their Medicaid coverage during this process?

Some people may lose Medicaid for procedural reasons even though they are still eligible. Housing and homelessness services staff can play a role in supporting people who lose coverage by taking these steps:

- **Reapply for Medicaid.** Help people find and navigate the Medicaid application process if they believe they are still eligible and lost coverage because of procedural hurdles. Regaining coverage quickly could help people avoid or minimize gaps in coverage.
- **Encourage people to act quickly.** People who lose Medicaid for procedural reasons have 90 days to contact the Medicaid agency and submit their renewal paperwork. If they're still eligible for Medicaid, the state is required to restart their coverage. People who miss the 90-day window must submit a new application, which is more time-consuming.
- **Apply for marketplace coverage.** People who are no longer eligible for Medicaid, such as because of increased income, may be eligible for free or low-cost health coverage on the marketplace at [HealthCare.gov](#).
- **Find help from experts.** Applying for new coverage or renewing Medicaid coverage can be complicated. Free, unbiased help is available in multiple languages in every state, from [Navigators and other enrollment assisters](#), and many can provide help over the phone or via videoconferencing.

## How can housing staff keep people connected to HUD-assisted housing?

HUD program participants' eligibility for housing assistance is unrelated to their Medicaid coverage. You can help reassure people that their housing assistance is not affected if they lose Medicaid coverage. You can also include in outreach messages that being enrolled in Medicaid is not a requirement to be eligible for HUD-assisted housing and that losing Medicaid coverage does not result in losing housing benefits. However, if a person is receiving housing-related services through Medicaid, they could lose access to these if they don't complete the renewal process or are no longer eligible for Medicaid.

## How can you help prevent coverage loss among the people you serve?

You can directly help people navigate the renewal process. You can also spread the word by sharing these key messages with people living in HUD-assisted housing and people receiving homelessness services:

- Contact the state [Medicaid agency](#) today and update your address and phone number.
- Watch for letters in the mail, emails, calls, or text messages from the state Medicaid agency and respond by the due date.
- You can get free help with Medicaid renewals from [enrollment assisters](#) in your community.
- If you are not eligible for Medicaid anymore, you might qualify right away for free or low-cost health insurance through the marketplace and [enrollment assisters](#) can help you find a plan on [HealthCare.gov or your state's health insurance marketplace](#).

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