

# State and CMS Coordination in an FFE: Eligibility and Enrollment

DEPARTMENT OF HEALTH AND HUMAN SERVICES  
CENTERS for MEDICARE & MEDICAID SERVICES  
Center for Consumer Information and Insurance Oversight

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# Eligibility and Enrollment Functions

- Accept and process single, streamlined application
- Verify applicant information
- Determine eligibility for enrollment in a QHP
- Determine / assess eligibility for Medicaid and CHIP based on MAGI
- Determine eligibility for APTC/CSR
- Issue notices to individuals and employers
- Facilitate QHP comparison, and process QHP selections, enrollments and terminations
- Provide customer service
- Redetermine enrollees' eligibility

# Key Areas of Engagement: Information Technology

- Verification of an existing eligibility determination for Medicaid and CHIP
- Verification of income
- Electronic transmission of eligible / potentially eligible individuals
- Electronic receipt of potentially eligible individuals

# Key Areas of Engagement: Business Processes and Customer Service

- Identifying eligibility model and rules for Medicaid and CHIP
- Customer service to support eligibility and enrollment
- Outreach and education
- Notices
- Program planning and management
- Eligibility appeals

# Eligibility Determination Options

- Section 155.302 of the final rule provides new options for structuring the streamlined and coordinated system for determining eligibility for insurance affordability programs.
- Section 155.302(b) provides that an Exchange may conduct assessments of eligibility for Medicaid and CHIP, rather than an eligibility determination.

# Eligibility Determination Options

- Option 1
  - An FFE conducts a final eligibility determination for Medicaid and CHIP.
- Option 2
  - An FFE conducts an assessment of eligibility for Medicaid and CHIP, with State Medicaid and CHIP agencies making the final decisions.

# Medicaid Assessments

- Assessments will be made based on the State's applicable Medicaid and CHIP MAGI-based income standards, other eligibility requirements, citizenship and immigration status, and verification rules and procedures consistent with Medicaid and CHIP regulations.

# Medicaid Assessments

- Information will be transmitted to the Medicaid/CHIP agency for applicants assessed potentially eligible for Medicaid/CHIP.
- Applicants not assessed potentially eligible for Medicaid/CHIP will be considered ineligible for Medicaid and CHIP for purposes of determining eligibility for APTC and CSR
  - The applicant will receive any APTC/CSR for which he or she is determined eligible AND have the opportunity to withdraw his or her application for Medicaid and CHIP or request a full eligibility determination by the Medicaid and CHIP agency
- The Exchange and State Medicaid and CHIP agencies must enter into agreements outlining the responsibilities of each entity.