

# **MEDICAID UNWINDING: Requires a “renewal” application to continue Medicaid & DDD services**

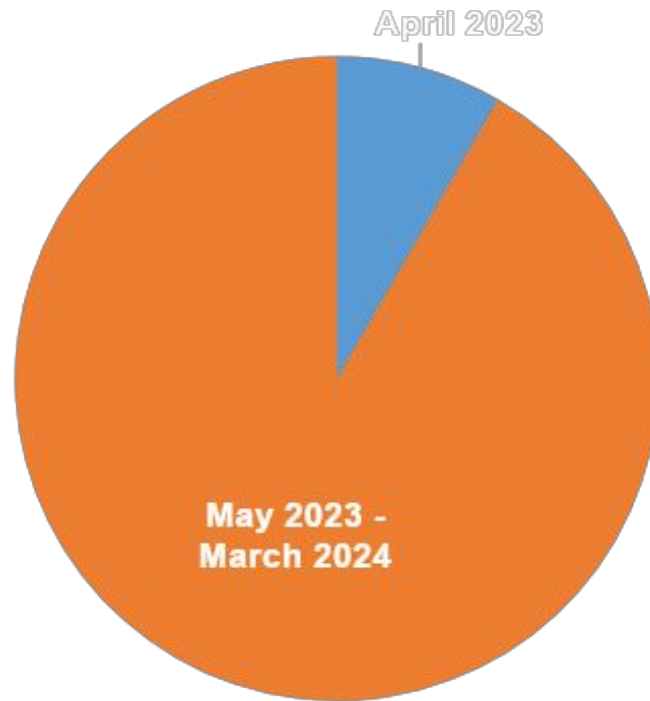
Beverly Roberts  
The Arc of New Jersey  
April 27, 2023

[www.mainstreamingmedicalcare.org](http://www.mainstreamingmedicalcare.org)

# Medicaid “Unwinding”

- ❑ COVID pandemic started in March 2020, and the federal government declared a Public Health Emergency (PHE) and “continuous Medicaid enrollment”. No one was terminated from Medicaid since March 2020.
- ❑ **Starting in April 2023: Every month, until March 2024, 1/12<sup>th</sup> of the NJ FamilyCare/Medicaid enrollees will receive a renewal application.**
- ❑ **EVERYONE WITH IDD MUST CONTINUE TO HAVE MEDICAID TO KEEP THEIR DDD SERVICES!**

## Nj familycare/MEDICAID RENEWAL APPLICATIONS



# Terminology

You may see written information using these terms. The meaning is the same, no matter which term is used.

- ❑ Medicaid unwinding
- ❑ Medicaid redetermination
- ❑ Medicaid renewal
- ❑ Medicaid re-start

# Medicaid “Unwinding”

- ❑ Medicaid unwinding does not apply to people who receive SSI and Medicaid.
- ❑ But sometimes Social Security does redeterminations for disability beneficiaries. Respond promptly to any requests for information from Social Security or Medicaid!

# Medicaid “Unwinding”

- Medicaid unwinding **does apply** to everyone who is not receiving SSI, including the following:
  - Receiving SSDI due to the retirement, disability or passing away of a parent (DAC status).
  - Receiving SSDI on work record of person with IDD.
  - Receiving RSDI – Retirement, Survivors & Disability Insurance
  - NJ WorkAbility Medicaid.
  - NJ Care Special Medicaid Program (Community Medicaid).
  - Medicaid from DDD Waiver Unit (known as Non-DAC).
  - Dual eligibles including D-SNP and Medicare Advantage
  - Managed Long-Term Services and Supports (MLTSS)
  - NJ FamilyCare/Medicaid expansion (not a disability Medicaid category)

# Keep Your Healthcare Coverage



**KEEP YOUR  
HEALTHCARE COVERAGE.**

**BE ON THE LOOKOUT FOR YOUR  
NUFAMILYCARE RENEWAL PACKET!**

- Update your address by calling 1-800-701-0710 (TTY: 711). This is especially important if you've moved recently.
- Watch for mail related to NJ FamilyCare and make sure to reply on time.

Call **1-800-701-0710 (TTY: 711)** or  
visit [www.njfamilycare.org](http://www.njfamilycare.org) for more information.



State of New Jersey  
Phil Murphy, Governor  
Sheila Oliver, Lt. Governor



Department of Human Services  
Sarah Adelman, Commissioner

**NUFAMILYCARE**

# Keep Your Healthcare Coverage



**MANTENGA SU  
COBERTURA MÉDICA.**

ESTÉ ATENTO A SU PAQUETE DE RENOVACIÓN DE  
**NJ FAMILY CARE**

- Actualize su dirección, llamando al 1-800-701-0710 (TTY: 711). Esto es muy importante en caso de que se haya mudado recientemente.
- Este pendiente del correo relacionado con NJ FamilyCare y asegúrese de responder a tiempo.

Para más información llame al **1-800-701-0710 (TTY: 711)**  
o visite **[www.njfamilycare.org](http://www.njfamilycare.org)**.





# Don't Miss Your NJ FamilyCare Renewal Packet

DON'T MISS YOUR  
**NJ FAMILY CARE**  
RENEWAL PACKET

Call 1-800-701-0710 (TTY: 711) to update your:



MAILING  
ADDRESS



PHONE  
NUMBER



EMAIL

# Don't Miss Your NJ FamilyCare Renewal Packet

NO PIERDA SU PAQUETE DE  
RENOVACIÓN DE

**NJ FAMILY CARE**

Llame al 1-800-701-0710 (TTY: 711) para actualizar su:



DIRECCIÓN  
POSTAL



NÚMERO DE  
TELÉFONO



CORREO  
ELECTRÓNICO

# Respond promptly to mail from NJ FamilyCare/Medicaid

- ❑ “NJ FamilyCare” and “Medicaid” are the same!
- ❑ Whenever you receive mail from NJ FamilyCare, Medicaid, or County Board of Social Services you must respond promptly, with accurate information.

# What You Can Do Right Now!

- ❑ **Don't exceed Medicaid's maximum allowable resource limit (usually \$2,000).** This resource limit also applies if receiving SSI.
- ❑ **Exception:** If received a back-payment from Social Security – 9 months to spend-down.
- ❑ With NJ WorkAbility – no resource limit (as of April 1<sup>st</sup>).
- ❑ Consider ABLE account, if appropriate.
- ❑ Be sure Medicaid has current mailing address. **Call 1-800-701-0710, if need to confirm that Medicaid has current address.**

# Four Case Examples

# Example: James

- ❑ James started to receive SSI and Medicaid at age 18. He started to receive DDD services at age 21.
- ❑ James is now 35 years old. He has never been employed and neither parent is receiving Social Security retirement, or disability benefits. Both parents are alive.
- ❑ James is still receiving SSI and Medicaid and his parents will not need to complete a Medicaid redetermination application from NJ FamilyCare/Medicaid. But if Social Security sends any requests for information, the parents must respond promptly.

# Example: Alisha

- ❑ Alisha started to receive SSI and Medicaid at age 18. She started to receive DDD services at age 21.
- ❑ Alisha is now 35 years old. She has worked part-time (10 hours/week) for many years. Alisha started to receive **SSDI on her own work record**, but because the SSDI amount is low (\$350/month) **she receives both SSDI income and SSI income every month.**
- ❑ Neither of Alisha's parents are receiving Social Security retirement or disability benefits. Both parents are alive.
- ❑ Because Alisha is still receiving some SSI income every month, her parents will not need to complete a Medicaid redetermination application from NJ FamilyCare/Medicaid. But if Social Security sends any requests for information, the parents must respond promptly.

# Example: Damian

- ❑ Damian started to receive SSI and Medicaid at age 18. He started to receive DDD services at age 21.
- ❑ Damian is now 35 years old. He has never been employed. Damian's mother started collecting her Social Security retirement benefit a few years ago. Mom completed additional paperwork for Social Security. Damian's **SSI stopped** because he started to receive SSDI (\$1,300/mo.) on his mother's work record.
- ❑ When Damian's SSDI benefit was starting, DDD sent Damian's mother a Request for Information (RFI) packet for Damian. **Mom completed the RFI Medicaid application promptly, and Damian now has NJ Medicaid instead of the SSI/Medicaid "package."** Mom will need to complete the Medicaid renewal application promptly whenever it arrives in the mail.



# Example: Kimberly

- ❑ Kimberly was not eligible for SSI because her father passed away when she was 16, and she received an SSDI survivor's benefit of \$1,600/month.
- ❑ Prior to her 21<sup>st</sup> birthday, Kimberly was approved for NJ Medicaid from the DDD Waiver Unit, and her mom submitted a Medicaid application. Kimberly received DDD services at age 21.
- ❑ Kimberly's mother has completed Medicaid renewals for her daughter in the past, most recently in June, 2022.
- ❑ **Mom will need to complete the Medicaid renewal application promptly whenever it arrives in the mail (which may be in June, 2023).**

# Helpful Information for the Aged, Blind, Disabled (ABD) Renewal Application

## When Medicaid staff are reviewing the renewal applications:

- If Medicaid staff determine that some individuals are not eligible for Medicaid in the category they previously had, **Medicaid staff are required to review for all other Medicaid categories for which that person may be eligible.**

# The Medicaid Managed Care Organizations (MCOs) are Helping

- At the beginning of each month, for 12 months, Medicaid MCOs may send postcards to people who will receive a Medicaid renewal that month: (Postcard may not arrive until the 2<sup>nd</sup> week of the month.)
- “Your NJ FamilyCare renewal mail is coming very soon. Please open it and follow instructions right away if you want to keep your health care coverage.”**
- At end of the month, MCO may call, email or text to confirm that the Medicaid enrollee received and responded to the renewal application.

# Helpful Information for the Renewal Application

**What if the family cannot return the Medicaid renewal application by the deadline included in the cover letter?**

- The County Medicaid offices are required to extend the deadline printed in the letter accompanying the renewal application for a reasonable amount of time **upon request**, by **calling the phone number in the cover letter.****

**What should families do if the bank account of the person with IDD exceeds the \$2,000 limit as soon as the SSDI money is deposited?**

- “The SSDI benefits are income in the month received and a resource in the month after. These funds should be spent down each month paying for living expenses or for anything for the sole benefit of the recipient. The funds deposited in the bank account at the beginning of the month will not count as a resource when the CWA (Medicaid office) does a renewal.”

# ABLE Accounts

# Achieving a Better Life Experience (ABLE) Act of 2014

- ❑ Persons with disabilities can deposit up to \$17,000/year in an ABLE tax-exempt savings account.
- ❑ If resources are too high, can transfer money into ABLE account, to keep Medicaid eligibility.
- ❑ ABLE accounts won't affect continuing financial eligibility for Medicaid, SSI and other public benefits.



# ABLE Accounts (cont.)

- ❑ **Can open ABLE account in NJ or another state.**  
**<https://savewithable.com/nj/home.html>**
- ❑ Visit the **ABLE National Resource Center website** **[www.ablenrc.org](http://www.ablenrc.org)**, for helpful information. Great website; webinars; and state-by-state comparisons.
- ❑ **Important: Upon the death of the beneficiary, the state in which he/she lived may file a claim for all or a portion of the funds in the ABLE account to recoup costs paid by the state while the beneficiary was receiving services through the state Medicaid program.**

# NJ WorkAbility Improvements

# NJ WorkAbility Medicaid Improvements

## Phase 1: Implemented on April 1, 2023:

- Allows for continuation of NJ Workability for 12 months after a job loss.
- Resource limits were eliminated.
- Can keep NJ WorkAbility after 65<sup>th</sup> birthday.
- Removes consideration of spouse's income.

# NJ WorkAbility Medicaid expansion

## Phase 2 implementation: No date has been announced yet.

- Will remove the regulation stating that a person is not eligible for NJ WorkAbility if receives “unearned” SSDI income above \$1,215/month (in 2023) from parent’s work record.
- Note: The \$1,215/month threshold pertains only to NJ WorkAbility Medicaid. The \$1,215/month limit is not applicable for people who have Section 1634 DAC status and are employed.

# SSDI Income and Substantial Gainful Activity (SGA)

- ❑ **Eligibility for NJ WorkAbility is completely different from SSDI eligibility!**
- ❑ **SGA maximum is \$1,470/month gross income from employment in 2023.**
- ❑ Income from employment should be reported monthly to SSA.
- ❑ If person receiving SSDI exceeds the SGA level for 9 months, their SSDI will be terminated.
- ❑ Since Social Security is so far behind in these audits, people who exceeded SGA are receiving overpayment letters and required to pay back thousands of dollars!

## Camden Office

- Serves:** Burlington, Gloucester, Mercer, Salem, Atlantic, Cape May, Cumberland, and Camden
- Address:** One Port Center, 2 Riverside Dr., Suite 300, Camden, NJ 08103-1018
- Contact Person:** Patricia Dana, Director - [Patricia.Dana@dhs.nj.gov](mailto:Patricia.Dana@dhs.nj.gov)
- Phone Number:** (856) 209-0520

## Essex Office

- Serves:** Hudson and Essex
- Address:** 153 Halsey St., 4th Floor, Newark, NJ 07102-2807
- Contact Person:** Carmen Morgan, Director - [Carmen.morgan@dhs.nj.gov](mailto:Carmen.morgan@dhs.nj.gov)
- Phone Number:** (862) 682-4430

## Monmouth Office

- Serves:** Hunterdon, Middlesex, Ocean, Somerset, Union, and Monmouth
- Address:** 100 Daniels Way, 1st Floor, Freehold, NJ 07728-2668
- Contact Person:** Ellen McCormack, Director - [Ellen.McCormack@dhs.nj.gov](mailto:Ellen.McCormack@dhs.nj.gov)
- Phone Number:** (908) 430-0231

## Passaic Office

- Serves:** Bergen, Morris, Sussex, Warren, and Passaic
- Address:** 100 Hamilton Plaza, 5th Floor, Paterson, NJ 07505-2109
- Contact Person:** Susan Wojtasek, Director - [Susan.M.Wojtasek@dhs.nj.gov](mailto:Susan.M.Wojtasek@dhs.nj.gov)
- Phone Number:** (862) 338-9890

- Beware of Renewal Scams**
- Get Ready postcards from the five NJ FamilyCare/Medicaid health plans.**
- Examples of NJ FamilyCare renewal envelopes.**
- ABD renewal letter and application.**



# Beware of Renewal Scams

[https://www.arcnj.org/file\\_download/9850fce9-44de-4c79-bb6f-d2ff0ed68f68](https://www.arcnj.org/file_download/9850fce9-44de-4c79-bb6f-d2ff0ed68f68)

## ATTENTION NJ FAMILYCARE MEMBERS

**Beware of renewal scams.** Other states are reporting that members have received illegitimate messages claiming to be from their Medicaid agency. Scammers may pretend to be from a legitimate organization or a government agency using phone, text or email – but their goal is to steal from you.

NJ FamilyCare and its health plans send text messages to members, but we will ***never***:

Charge or ask for money from individuals to enroll or re-enroll.

Threaten legal action or to seize your bank account.

Require payment by gift card, prepaid debit card, Internet currency or mailed cash.

Pressure anyone for personal information or demand secrecy.



Do not share banking or credit card information with anyone that calls you claiming to represent NJ FamilyCare, the Department of Human Services, the Division of Medical Assistance and Health Services or your NJ FamilyCare health plan.

Don't hesitate to call us at **1-800-701-0710 (TTY: 711)**  
or visit **[www.njfamilycare.org](http://www.njfamilycare.org)** for assistance.



# Postcards

## NJ FamilyCare Member Outreach for Eligibility Renewal [www.nj.gov/StayCoveredNJ](http://www.nj.gov/StayCoveredNJ)



If you receive a postcard from your health plan, it means your NJ FamilyCare renewal mail is coming this month!

# Postcards

## NJ FamilyCare Member Outreach for Eligibility Renewal

[www.nj.gov/StayCoveredNJ](http://www.nj.gov/StayCoveredNJ)

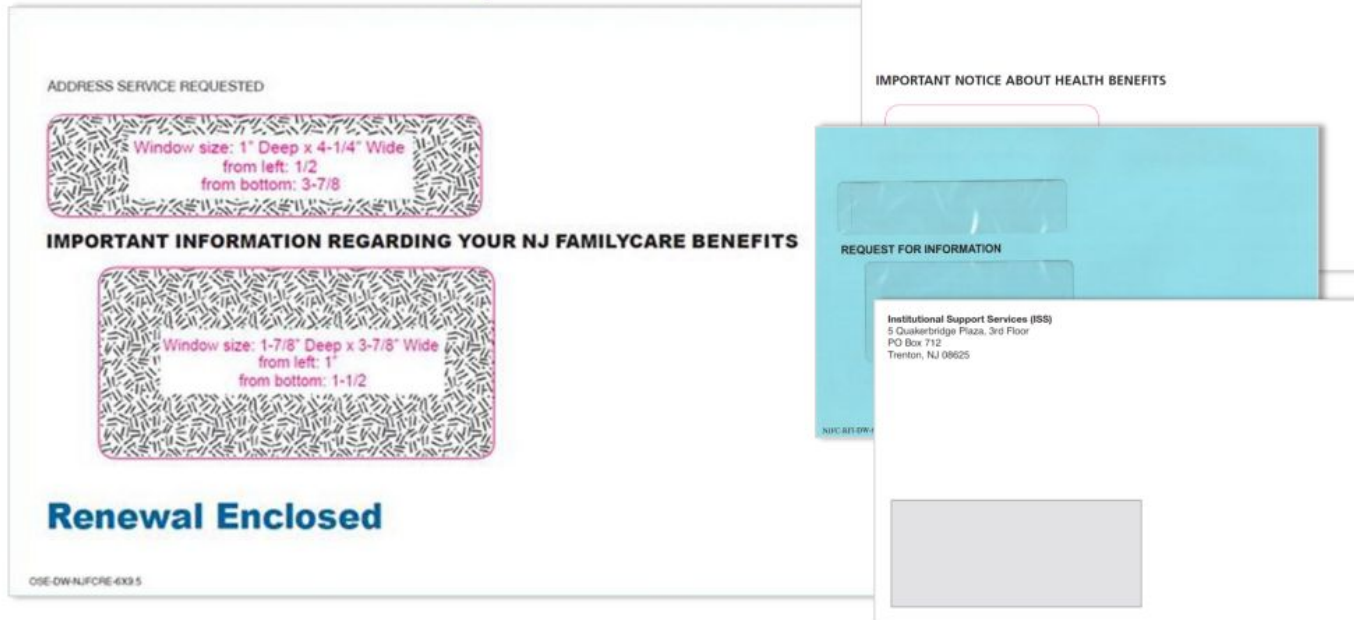


If you receive a postcard from your health plan, it means your NJ FamilyCare renewal mail is coming this month!

## Examples of NJ FamilyCare Envelopes

*Please respond right away to any mail you receive from NJ FamilyCare*

### ★ New Renewal Envelope ★



When you receive mail from NJ FamilyCare, make sure you open it right away and follow instructions inside.

## Renew Your Medicaid Benefits

Date: [redacted]

RE: [redacted]

Case #: [redacted]



Dear NJ FamilyCare Aged, Blind, Disabled Program Beneficiary:

It is time to renew! You must respond by [redacted] or lose your benefits.

1. Complete the application, answer all questions and sign the last page of the application after reading the Rights and Responsibilities section. Be sure to tell us about any changes since your last eligibility determination for you and your spouse.
2. Provide copies of the following documents to verify eligibility.

**All beneficiaries:**

- Income
- Most recent statement for all bank accounts (including accounts closed since your last determination)

**If applicable:**

- Changes in living expenses
- Personal Needs Allowance (PNA) account
- All Qualified Income Trust/Special Needs Trust bank statements since your last determination
- Current cash surrender value of life insurance policy
- Plan of liquidation documents (for example: listing agreement, closing settlement)
- Changes in Medicare or other health insurance premiums

3. Mail the application and all supporting documents in the envelope provided.

You will receive a letter when your Renewal Application is processed. If you have any questions or need help, call [redacted] at [redacted] extension [redacted].

Sincerely,

# **NJ FamilyCare Aged, Blind, Disabled Programs RENEWAL APPLICATION**

**To see the complete ABD renewal application, go to  
our Mainstreaming Medical Care Medicaid  
Unwinding website.**


Go to [www.mainstreamingmedicalcare.org](http://www.mainstreamingmedicalcare.org). Click on  
Medicaid unwinding link at the top of the page.

## **What to do someone with IDD receives a Medicaid termination notice?**

- ❑ View the recording of The Arc of New Jersey's webinar on **Medicaid Fair Hearings**, from March 20, 2023, titled: **Your Right to Appeal a Medicaid Termination**.
- ❑ Attorneys Michael Brower and Kelly McGuire from Disability Rights New Jersey were the presenters.
- ❑ The slides and recording are available on The Arc of New Jersey's Medicaid Unwinding website.
  - ❑ Go to [www.mainstreamingmedicalcare.org](http://www.mainstreamingmedicalcare.org). Click on Medicaid unwinding link at the top of the page.

# New Medicaid Unwinding Website

[www.arcnj.org/programs/mainstreaming-medical-care/medicaid-unwinding.html](http://www.arcnj.org/programs/mainstreaming-medical-care/medicaid-unwinding.html)


 These materials, and more, can be found on our new **Mainstreaming Medical Care Medicaid Unwinding** website.



## Medicaid Unwinding Resources, Information & Updates



Click the image above for important NJ FamilyCare/Medicaid contact information.

Since March of 2020, NJ FamilyCare/Medicaid has followed special rules related to the federal COVID-19 Public Health Emergency (PHE). These rules have allowed NJ FamilyCare/Medicaid members to keep their health coverage, even if they no longer qualified – for example, if their resources were above the allowable limit, which for most people with IDD, is \$2,000. However, Congress recently passed legislation that requires state Medicaid programs to go back to the rules that were used prior to the start of the COVID pandemic. This process, which is known as "Medicaid Unwinding," will last for 12 months. Therefore, each month, starting

on April 1, 2023, 1/12th of the NJ FamilyCare/Medicaid beneficiaries will receive a Medicaid redetermination application. The exception to the requirement of completing a Medicaid redetermination application is individuals with IDD who receive Supplemental Security Income (SSI).

As part of this review, many members will receive mail from the State of New Jersey or their County Board of Social Services. Members will have to provide or confirm additional information so NJ FamilyCare/Medicaid can decide whether they still qualify for healthcare coverage. Members who do not respond to NJ FamilyCare/Medicaid mail may lose their coverage.



**Contact information:**

Beverly Roberts

The Arc of New Jersey

[broberts@arcnj.org](mailto:broberts@arcnj.org)

To sign up for our listserv:

[www.mainstreamingmedicalcare.org](http://www.mainstreamingmedicalcare.org)