



# The Enrollment Coalition

According to the Medicaid and CHIP Payment and Access Commission, only about 3 percent of all adult and child beneficiaries who were disenrolled from Medicaid and CHIP in 2018 enrolled in Exchange coverage within a year after disenrolling.<sup>1</sup> Most individuals who moved from Medicaid to the exchange had a gap in coverage and these gaps were longer for racial and ethnic minorities. To address this issue several states have developed facilitated enrollment or automatic enrollment programs to help avoid coverage losses when someone loses Medicaid eligibility.

- **California** streamlined the pathway for those determined to be ineligible for Medi-Cal (the state Medicaid program) but who are likely eligible for marketplace subsidies by selecting for them a subsidized health plan through Covered California. The individuals are selected a plan but still have to opt-in to the coverage. The program launched in May 2023, with initial enrollments taking effect in July and by March 2024, about 335,000 people transitioning off Medi-Cal had been determined eligible for subsidized marketplace coverage and automatically placed into a subsidized plan. Roughly 112,000 of these transitioners opted into coverage (about 33%).<sup>2</sup>
- **Maryland** adopted a similar program which allows individuals no longer eligible for Medicaid to be automatically enrolled in a marketplace plan. Consumers may confirm, change, or cancel the plan, but must take action to effectuate coverage. As of mid-October, more than 21,000 Marylanders were automatically enrolled in a marketplace plan. Thirty percent of those individuals affirmed their marketplace enrollment and an additional 10% updated their information and reenrolled in Medicaid.<sup>3</sup>
- **Rhode Island's** state exchange is automatically enrolling individuals who no longer qualify for Medicaid and who have incomes at or below 200 percent of the federal poverty level (FPL).<sup>4</sup> Through a Combined Benefit Decision notice, eligible individuals were simultaneously notified that that had lost their Medicaid coverage and that they had been automatically enrolled in a marketplace plan. The state saw that 25.7% of individuals who lost Medicaid coverage successfully transitioned to a qualified health plan.
- **New Mexico** also created the Medicaid Transition Premium Relief Program which pays for the first month's premium for eligible people moving from Medicaid to beWellnm, the state's health exchange.<sup>5</sup>

Autoenrollment policies can bridge the persistent enrollment gap and promote equity and health for those needing care. **The Coalition developed an autoenrollment policy that supports the enrollment of eligible individuals and families, protects patient choice, and preserves program integrity.** The Coalition's legislative proposal would support states in adopting programs to automatically enroll eligible individuals in \$0 premium coverage, which could include Medicaid/CHIP or Marketplace plans.

Learn about our work at: [EnrollmentCoalition.org](https://enrollmentcoalition.org)

<sup>1</sup> <https://www.macpac.gov/wp-content/uploads/2022/07/Coverage-transitions-issue-brief.pdf>

<sup>2</sup> <https://www.chcf.org/wp-content/uploads/2024/08/EnrollmentCoveredCAFromMediCal.pdf>

<sup>3</sup> <https://www.marylandhbe.com/wp-content/uploads/2023/11/SAC-Presentation-11.09.23.pdf>

<sup>4</sup> <https://nashp.org/rhode-island-looks-to-auto-enrollment-to-ease-transitions-from-medicaid-to-marketplace/>

<sup>5</sup> <https://a.storyblok.com/f/132761/x/a37dd1a434/mtprp.pdf>