

Support: SB 625 Maryland Medical Assistance Program and Maryland Children's Health Program - Continuous Eligibility.

3/11/2023

Maryland Senate Finance Committee 3 East Miller Senate Office Building Annapolis, Maryland 21401

Dear Chair, Vice-Chair and Members of the Committee:

On behalf of the pediatric nurse practitioners (PNPs) and fellow pediatric-focused advanced practice registered nurses (APRNs) of the National Association of Pediatric Nurse Practitioners (NAPNAP) Chesapeake Chapter, I am writing to express our **Support for SB 625 Maryland Medical Assistance Program and Maryland Children's Health Program - Continuous Eligibility.**

Under current law states are required to renew coverage for most children in Medicaid and CHIP no more than once every 12 months, but children may lose coverage before the renewal period under certain circumstances. Even with an annual renewal process, states can redetermine eligibility due to a change in circumstance (such as an increase in family income) at any point during the year, and some states conduct data matches on a periodic basis to identify changes in circumstances between annual renewal periods. Children may be disenrolled at annual renewal for a variety of reasons, including because they are no longer eligible for the program or they experience barriers navigating the redetermination process despite remaining eligible.

However states have the option to provide 12-months of continuous coverage for children in Medicaid and/or separate CHIP. Continuous eligibility policies for children in Medicaid allow a child to remain enrolled for a specific period of time even if there are fluctuations in income. Continuous eligibility would not apply if a child ages out of coverage, moves out of state, voluntarily withdraws, or, in some cases, does not make premium payments, and children in states with 12-month continuous eligibility are still subjected to annual renewals. As of January 2022, 24 states provided 12-month continuous eligibility for all children in Medicaid. Oregon was the first state to receive waiver approval to implement continuous coverage for children beyond 12-months. Three other states (Washington, New Mexico, and California) are seeking to join Oregon in offering children multi-year continuous Medicaid and CHIP coverage.

Continuous health coverage produces a broad array of benefits for children, states, health plans, and providers. Specifically, the policy promotes health equity by limiting gaps in coverage for low-income children who experience disproportionate rates of health disparities, particularly children of color.



- Prevents harmful gaps in coverage for kids
- Supports school readiness
- Ensures that a small pay raise or working more hours doesn't mean a child loses coverage
- Protects families from large medical bills
- Improves health status and well-being in the short and longer-term
- Promotes health equity
- Reduces administrative burden and costs
- Drives more efficient healthcare spending
- Enhances the ability to fully measure the quality of care
- Provides states with better tools to hold health plans accountable for quality and improved health outcomes

Once enrolled in Medicaid or CHIP, it is critical that children stay covered without unnecessary administrative red tape. Even a short gap in coverage can result in a child missing needed care such as treatment for chronic conditions like asthma; left untreated, these conditions are likely to result in visits to the emergency room and missed school days. Gaps in coverage can also create financial hardship. Even if just one family member is uninsured, the whole family is exposed to incurring medical debt, placing their economic security at risk.

Continuous coverage reduces the administrative costs associated with enrollees cycling on and off of Medicaid due to temporary fluctuations in income (known as churn), allowing states to dedicate more of their Medicaid dollars to pay for health care. Research has also found that in the months leading up to annual renewal, the percentage of children who were disenrolled was lower in states with 12-month continuous eligibility compared to states without. Moreover, continuous coverage is critical for being able to fully measure the quality of healthcare in Medicaid and CHIP, which also opens the door to improved accountability and oversight of insurers including Medicaid managed care plans.

For these reasons the Maryland Chesapeake Chapter of NAPNAP extends their **Support for SB 625** Maryland Medical Assistance Program and Maryland Children's Health Program - Continuous Eligibility.

The pediatric advanced practice nurses of your state are grateful to you for your attention to these crucial issues. The members of Chesapeake Chapter of the National Association of Pediatric Nurse Practitioners memberships includes over 200 primary and acute care pediatric nurse practitioners who are committed to improving the health and advocating for Maryland's pediatric patients. If we can be of any further assistance, or if you have any questions, please do not hesitate to contact Lindsay J. Ward, the Chesapeake Chapter President at 410-507-3642 or lindsayjward@hotmail.com.

Sincerely,

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