



## QUICK INFORMATION ABOUT CHILDREN AND FAMILIES IN THE AFFORDABLE CARE ACT

### Promoting Seamless Coverage

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#### Issue

Families should be able to access health coverage in a simple and uniform way. Family circumstances often change, leading to disruptions in coverage. It is important to minimize these disruptions to maintain continuity of health care.

- Research on Medicaid and child health insurance confirms that income fluctuations cause changes in eligibility. These changes result in significant loss of coverage from administrative barriers to renewing coverage.
- Analysis shows that in New York State, 30% of the non-elderly below 400% of the federal poverty level enrolled in Medicaid or health Exchange coverage will experience annual income fluctuations that could change their eligibility.

Seamless eligibility and enrollment systems means families are less likely to go uninsured or underinsured. It also allows the State to monitor and ensure consistency in policies. Coordination ensures that programs are administered in a fair and equitable fashion. Continuous enrollment is also medically and administratively efficient.

#### What the ACA does

- Requires state to develop a single, stream-lined application for the Exchange, Medicaid, and Child Health Plus. Families will be able to apply online, in person, by mail and by telephone.
- Encourages a “no wrong door” approach that offers multiple ways to apply for and renew coverage. Families should be screened for and enrolled in the appropriate program without having to take additional or repetitive steps.

#### Steps New York can take

- Make the health insurance Exchange the portal for application, eligibility determination, enrollment and renewal for Medicaid, Child Health Plus and Exchange plans.
- Prioritize continuity of coverage by requiring health insurance plans to participate in Medicaid and Child Health Plus in order to join in the Exchange.
- Align benefits and cost-sharing provisions between Medicaid/Child Health Plus and insurance plans in the health Exchange to minimize coverage and financial costs for children transitioning between programs.
- Invest in an information technology system that creates a consumer-friendly experience.