

# Resuming Medicaid Redeterminations

## State Insurance Regulator Guide

### Background

In March of 2020, and as part of the Families First Coronavirus Response Act, Congress created an incentive for state Medicaid programs to keep consumers continuously enrolled during the COVID-19 pandemic. As a result, states suspended redeterminations of eligibility and Medicaid now covers over 20 million more people than it did in 2019. On December 29, 2022, President Biden signed into law the Consolidated Appropriations Act, 2023 (CAA), which put an end to the Medicaid continuous enrollment provision on March 31, 2023. The CAA allows for states to resume redetermining the eligibility of Medicaid enrollees and to take up to 14 months to complete redeterminations. It also provides for a phased down approach for enhanced Medicaid funding for the States. When redeterminations resume, many Medicaid enrollees will remain eligible, but some will be disenrolled and need to find other coverage from an employer, a Marketplace plan, Medicare, or another source. Many will be eligible for other state or federal assistance with costs, such as premium tax credits or a Medicare Savings Program.

NAIC's Consumer Information (B) Subgroup developed this resource to help state insurance regulators and their Departments plan for the impact of resumed Medicaid redeterminations. The information and answers below may also be helpful in responding to questions and concerns consumers may have, particularly those who have recently lost Medicaid coverage and are shopping for health insurance for themselves and their family.

### State-specific Information on Medicaid Redeterminations

What is happening in my state and when?

[Unwinding Medicaid Continuous Coverage](#) (Georgetown University)

Use this page to find information and resources, including a [50-State Unwinding Tracker](#) with [links to state plans, FAQs, and communications toolkits](#).

[State Approaches to the Unwinding Period, January 2023](#) (KFF & Georgetown University)

KFF lists the timeframe for each state to begin and complete redeterminations.

[Anticipated 2023 State Timelines for Initiating Unwinding-Related Renewals As of February 24, 2023](#) (CMS)

How many people may be impacted in my state?

[The Impact of the COVID-19 Public Health Emergency Expiration on All Types of Health Coverage](#)

- o This Urban Institute report provides national estimates and state tables in Appendix B.

[Coverage Transition Modeling Dashboard](#) (.xlsx file)



What services DOESN'T the plan cover?