

*Building a healthy Kentucky together*

# MEDICAID 1115 WAIVERS: WHERE THINGS STAND NOW



**Emily Beauregard, Executive Director**  
1640 Lyndon Farm Court, Ste. 108  
Louisville, KY 40223  
Phone: (502) 552-140

# WHAT WE DO

KVH is a coalition of individuals and organizations working together to improve the health of ALL Kentuckians.

- ✓ Conduct policy analysis
- ✓ Provide public education
- ✓ Facilitate collaborative partnerships
- ✓ Raise the voices of Kentuckians to inform responsive health policy

**Kentuckians For The Commonwealth**  
October 18 · 🌐

If you missed Rev. Barber and the Moral Revival in Louisville a couple of weeks ago, you'll want to watch this testimony of hope and tenacity from KFTC's Past-Chair, Dana Beasley Brown.

**Kentucky Voices for Health** · October 7 · 🌐

"For those of us who are fortunate enough not to need Medicaid, we have to ask what impact will eliminating Medicaid have on us...Well, our hospital might close." - Ewell Scott, MD

Leave your comment on the proposed #KYMedicaid changes at <http://bit.ly/2dp4Qb4> #KeepKYCovered

21,899 people reached

**Steve W.**  
Mason County

Access to care saves the life of a Mason County man

**Kentucky Farm Family Turns to KYNECT for Healthcare Coverage**

Adam Barr and Britany "Rae" Strobel are a husband and wife team working hard to feed Kentuckians healthy, locally-grown, and organic food. They make their home and are building their business on a portion of Barr Farms straddling the backwoods and Meade County line.

**Do YOU Have Medicaid?**

Learn about Gov. Bevin's Proposed changes to Medicaid

- ✓ Ask Questions
- ✓ Share What You Think
- ✓ Snacks Provided
- ✓ Register to Vote

**keep KY covered**

Your coverage could CHANGE! Attend a community forum to learn more.

Kentucky Voices for Health will be hosting community forums across the Commonwealth during the 30-day federal comment period for Governor Bevin's proposed 1115 Medicaid waiver. Each event will feature a brief presentation about the proposed changes as well as an opportunity for Kentuckians to ask questions and speak up about how the waiver would impact them, their families and their communities.

<b>September 26</b> <b>Morehead</b> Morehead Conference Center 8:00 - 8:00 pm 111 E. Main Street	<b>September 27</b> <b>Paducah</b> McCracken Public Library 8:30 - 8:30 pm 556 Washington Street	<b>September 27</b> <b>Lexington</b> Mary Queen of the Holy Rosary 8:30 - 8:30 pm 601 Hill N Dale Drive	<b>September 29</b> <b>Elizabethtown</b> Pritchard Community Center 6:00 - 8:00 pm 404 S. Mulberry Street
<b>October 3</b> <b>Prestonsburg</b> Jenny Wiley State Park 6:00 - 8:00 pm 75 Theatre Court	<b>October 4</b> <b>London</b> First Baptist Church 6:00 - 8:00 pm 804 W 5th Street	<b>October 5</b> <b>Louisville</b> First Unitarian Church 6:00 - 8:00 pm 829 S. Fourth Street	<b>October 6</b> <b>Covington</b> Kenton County Public Library 6:30 - 8:30 pm 502 Scott Boulevard

**KENTUCKY VOICES FOR HEALTH** /KyVoices4Health @KyVoices4Health #KeepKYCovered

# KENTUCKY HEALTH

---

- ✓ What got approved
- ✓ Implications for Kentucky
- ✓ Strategies pre-approval
- ✓ Lessons learned
- ✓ Strategies post-approval



# WHAT GOT APPROVED

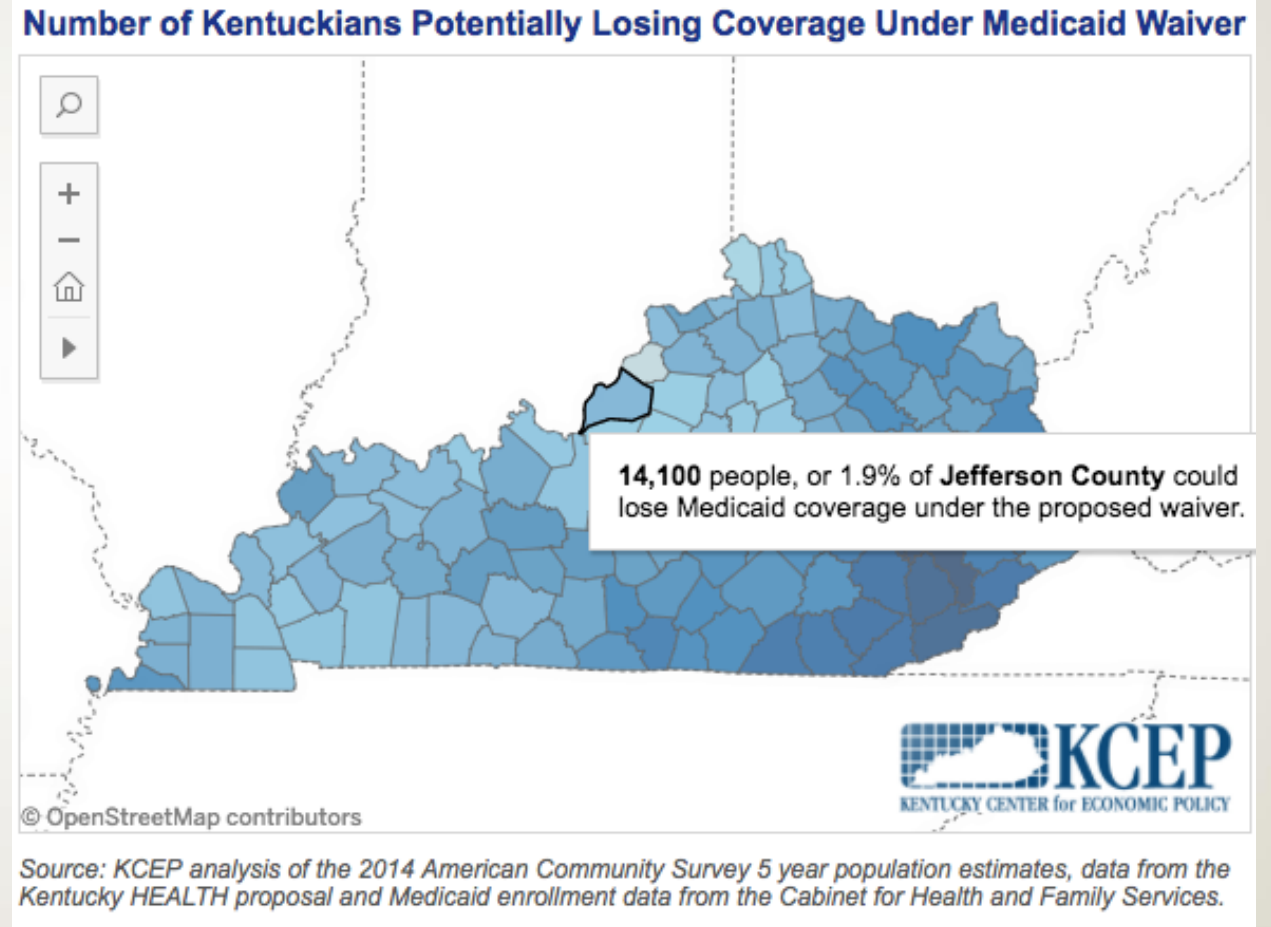
---

- ✓ Creates a work/volunteer requirement for most adults
- ✓ Requires premiums or co-pays for most adults
- ✓ Establishes four lock-out periods
- ✓ Eliminates dental, vision, NEMT as basic benefits for many adults
- ✓ Creates three additional accounts to manage
- ✓ Penalties for ER misuse and missed appointments
- ✓ Eliminates retro-active coverage for most adults
- ✓ Requires working adults to enroll in employer coverage
- ✓ Establishes a “medically frail” and other “good cause” exemptions
- ✓ Includes “on ramps” to re-enroll with health or financial literacy courses and testing
- ✓ Enforces a 10-day reporting period for changes in income or work status



# IMPLICATIONS FOR KENTUCKY

- Changes coverage for more than 1.2 MILLION Kentuckians
- Threatens coverage for 500,000 Medicaid expansion members
- Nearly 100,000 eligible Kentuckians are estimated to lose coverage
- Reduces access to medically necessary services
- Adds penalties, barriers & complexity for consumers
- Strains the healthcare safety-net
- Increases administrative cost & red tape



# STRATEGIES PRE-APPROVAL

---

- ✓ “Drumbeat” messaging
- ✓ Waiver task force
- ✓ Plain language materials
- ✓ Community forums
- ✓ Press conferences
- ✓ Toolkit for op-eds, testimony & comments
- ✓ Mapping gains and losses
- ✓ Story-banking
- ✓ Earned media



# EDUCATING CONSUMERS, PROVIDERS, & POLICYMAKERS



## What do Governor Bevin's proposed Medicaid changes mean for you?

M E D I C A I D  E X P A N S I O N  C H I L D R E N	P A R E N T S	M E D I C A L L Y	P E R S O N	C H I L D R E N	<b>NO AUTOMATIC RENEWAL</b> Every year, you must go through all the steps to re-apply for Medicaid and pick a health plan. This will be more time consuming than automatic renewal and could result in gaps in coverage.
	W I T H I N	F R A N C I S C O	W O R K I N G		<b>EMPLOYER COVERAGE</b> If you work for an employer for at least one year and your employer offers health insurance, you must enroll in that plan. You will also be encouraged to enroll your children in the same plan. Medicaid would pay your out-of-pocket costs and provide "wrap-around" benefits if your employer plan does not provide every benefit offered by Medicaid. However, if your employer's plan offers fewer in-network providers or does not cover the same prescription drugs, these may not be covered by the state.
	D E P E N D E N T				<b>"MY REWARDS" ACCOUNT</b> You can earn rewards for taking health classes, volunteering, job training and other activities. Reward dollars can be used to "buy" benefits like dental and vision. Money could also be removed from your account as a penalty for using the emergency room when it is not an emergency or for missing too many medical appointments.
					<b>PENALTIES FOR ER OR MISSED APPOINTMENTS</b> Your "My Rewards" account could be charged \$20 - \$75 for "inappropriate" or non-emergency use of the ER. "Inappropriate" use has not been clearly defined. You could get a similar penalty for missing too many appointments without canceling ahead of time or without good cause.
					<b>DEDUCTIBLE ACCOUNT</b> Medicaid will put \$1000 into an account to cover the cost of your deductible. You will be required to manage this account. At the end of your benefit period, half of any unspent funds will be transferred to your "My Rewards" account.
					<b>NO RETROACTIVE ELIGIBILITY</b> Right now, Kentucky Medicaid will cover medical expenses for 90 days before you are enrolled, if you were already eligible. This is helpful for people who experience enrollment delays, get accidentally dis-enrolled, or have a gap in coverage. Under the proposed plan, coverage will only begin after you make your first premium payment and are fully enrolled. Medicaid will not pay for medical bills you had before you are enrolled.
					<b>PREMIUMS</b> You will be charged monthly premiums based on your income, ranging from \$1 - \$15 per month for the first 2 years. If you make more than 100% of the Federal Poverty Level (about \$12,060 for an individual or \$24,600 for a family of 4), your premium will begin increasing after 2 years and will reach \$37.50 after 4 years.
					<b>CO-PAYS</b> If you cannot pay your premium and you make less than 100% of the Federal Poverty Level (about \$12,060 for an individual or \$24,600 for a family of 4), you will be charged co-pays. Co-pays range from \$3 - \$50 and could add up to a lot more than your monthly premium.
					<b>6 MONTH LOCK-OUT PERIOD</b> "Able-bodied" adults making more than 100% of the Federal Poverty Level (about \$12,060 for an individual or \$24,600 for a family of 4) could lose coverage for up to 6 months. This could happen if you are unable to pay your premium within 60 days, don't re-enroll on time, or don't report a change in income or employment status within 10-days. To regain coverage before the end of the 6-month lock-out period, you would be required to pay any overdue premiums, the current month's premium and participate in a health literacy or financial literacy class.
					<b>REDUCED BENEFITS</b> Currently, Kentucky Medicaid provides the same benefits to all members. Under this plan Medicaid will not pay for dental, vision, non-emergency transportation, hearing exams, or hearing aids for "able-bodied" adults without dependents.
				<b>COMMUNITY ENGAGEMENT REQUIREMENTS</b> You will be required to work, volunteer or participate in job training for at least 20 hours a week. Hours spent as a student, primary caregiver, or meeting SNAP (food stamp) work requirements should count toward these requirements. If you do not work or volunteer, you could lose your coverage.	




 /KyVoices4Health
  @KyVoices4Health
  #KeepKyCovered

# COLLECTING COMMENTS

Tell us what you think about Governor Bevin's proposed Medicaid changes and how they would impact you, your family or your community. Take this quick survey! #KYMedicaid #KeepKYCovered <http://bit.ly/2bYO69F>

**Proposed Medicaid Changes in Kentucky**

Tell us what you think about Governor Bevin's proposed Medicaid changes and how they would impact you, your family or your community. You can read more about the proposed changes on the state's website: <http://chfs.ky.gov/dms/kh>

\* Required

Do you or someone in your family have Medicaid? \*

- Yes, I do
- Yes, someone in my family does.
- No, but I'm concerned about how these changes will impact my community
- Other: \_\_\_\_\_

## Proposed Medicaid Changes in Kentucky

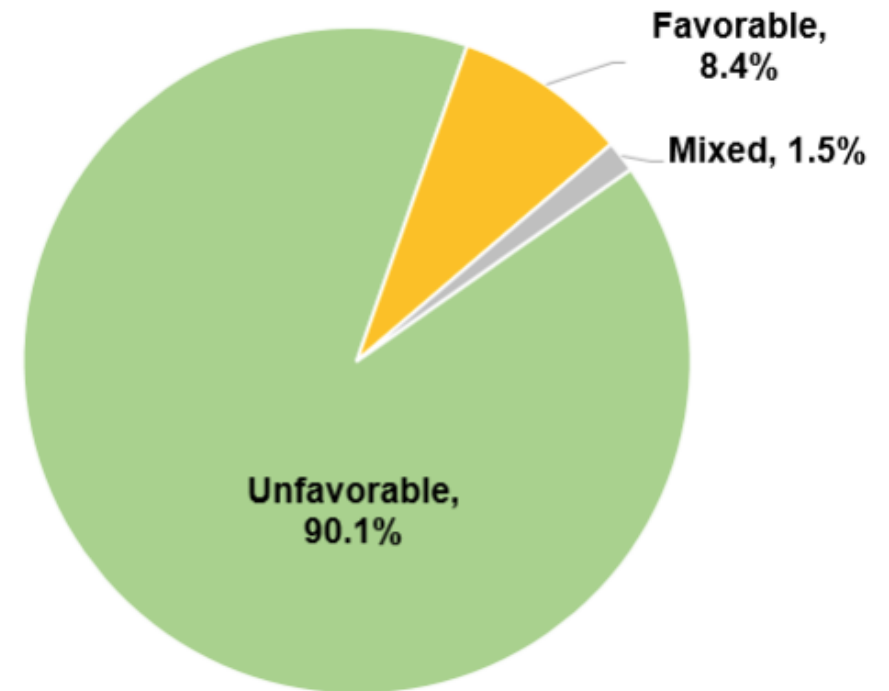
Tell us what you think about Governor Bevin's proposed Medicaid changes and how they would impact you, your family or your community. You can read more about the proposed changes on the state's website: <http://chfs.ky.gov/dms/kh>

DOCS.GOOGLE.COM

24,708 people reached

[View Results](#)

## Breakdown of Federal Comments on Kentucky's Proposed Changes to Medicaid



Source: KCEP Analysis 1 of Comments made to HHS on Kentucky's 1115 Waiver Request (<https://public.medicaid.gov/connect.ti/public.comments/questionnaireResults?qid=1888067>)



kyvoicesforhealth.org



/KyVoices4Health



@KyVoices4Health



#KeepKyCovered



Kentuckians are speaking up about the impact Governor Bevin's proposed Medicaid changes would have for them, their families and their communities.

“I run a free clinic in Bath County. When the ACA went into effect, about 990 of my patients received Medicaid. This has improved their care immensely and provided dental and other care. We have a healthier community since Medicaid expansion. Keep it that way.” - Bath County

“Our local hospitals have done extremely well since they do not have to give free/charity care. More people have regular physicians.” - Boyd County

“I went years without seeing a doctor! Being covered now, I have started preventive visits. Preventive medicine is the answer to catching it before it becomes life threatening!” - Lewis County

“A healthier population means a more productive state. Kentucky cannot climb out of poverty if our members are too sick to work.” - Rowan County



Attend a Medicaid waiver forum to learn more and raise your voice!

- |   |   |   |
|---|---|---|
| September 26 - Morehead<br>Morehead Conference Center<br>6:00 - 8:00 pm<br>111 E 1st Street<br>Morehead, KY 40351                     | September 29 - Elizabethtown<br>Pritchard Community Center<br>6:00 - 8:00 pm<br>405 S. Mulberry Street<br>Elizabethtown, KY 42701 | October 5 - Louisville<br>First Unitarian Church<br>6:00 - 8:00 pm<br>809 S. Fourth Street<br>Louisville, KY 40203    |
| September 27 - Paducah & Lexington<br>McCracken County Public Library<br>6:30 - 8:30 pm<br>555 Washington Street<br>Paducah, KY 42003 | October 3 - Prestonsburg<br>Jenny Wiley State Resort Park<br>6:00 - 8:00 pm<br>75 Theatre Court<br>Prestonsburg, KY 41653         | October 6 - Covington<br>Kenton County Public Library<br>6:30 - 8:30 pm<br>502 Scott Boulevard<br>Covington, KY 41011 |
| Mary Queen of the Holy Rosary<br>6:30 - 8:30 pm<br>601 Hill N Dale Drive<br>Lexington, KY 40503                                       | October 4 - London<br>First Baptist Church<br>6:00 - 8:00 pm<br>804 W 5th Street<br>London, KY 40741                              |   |



KENTUCKY VOICES FOR HEALTH /KyVoices4Health @KyVoices4Health #KeepKyCovered

# RAISING VOICES



EMILY SETTLE, DDS  
MOREHEAD, KY



**Kentuckians For The Commonwealth**  
October 18 · 📍  
If you missed Rev. Barber and the Moral Revival in Louisville a couple of weeks ago, you'll want to watch this testimony of hope and tenacity from KFTC's Past-Chair, Dana Beasley Brown.



Testimony from the October 4, 2016, Louisville, Kentucky, "Moral Revival" service on the need for Economic Justice for the Poor

MORALREVIVAL.ORG



## Kentucky Farm Family Turns to KYNECT for Healthcare Coverage

from Kentucky Voices for Health **PLUS** 3 months ago **CALL TO ACTION**  
Adam Barr and Brittany "Rae" Strobel are a husband and wife team working hard to feed Kentuckians healthy, locally-organic food. They make their home and are building their business on a portion of Barr Farms straddling the Brecken Meade County line.



CODY MONTGOMERY

WHEN KENTUCKY EXPANDED MEDICAID, I WENT TO THE DENTIST FOR THE FIRST TIME IN FIFTEEN YEARS.

THE PRESIDENT HAS POWER, BUT WITHOUT THE RIGHT PEOPLE IN STATE GOVERNMENT...

It's crucial to **VOTE** in Kentucky elections.



ARNOLD AND KATHY HOWELL  
LEWIS COUNTY, KY

**A Value on Life-The Howell Family**  
from Kentucky Voices for Health **PLUS** 3 weeks ago **MORE**

More from Kentucky Health **Autoplay next video**

# MESSAGES THAT RESONATE

---

- ✓ No one is exempt from the confusion or complexity
- ✓ This is not a debate over the merits of work
- ✓ You have to be healthy to work, keep or find a job
- ✓ We're creating big government to cover fewer people
- ✓ People doing everything right will fall through the cracks



# LESSONS LEARNED

---

- ✓ Raise awareness and change the narrative
- ✓ Let policymakers know you're watching
- ✓ Make it easy for people to comment
- ✓ County-level data gets noticed
- ✓ Combine data with stories



# MONITORING THE IMPACT

---

## Re-purposing our Feedback Loop

- ✓ Online reporting tool
- ✓ Surveys for consumers, assisters, and providers
- ✓ Focus groups with consumers, assisters & CHWs
- ✓ Story-banking to put a face to each new requirement and penalty

## Creating a Public Dashboard

- ✓ Map of barriers and stories by county
- ✓ # and types of barriers - resolved and unresolved
- ✓ Published online monthly
- ✓ Used by advocates and consumers who sit on various advisory boards



# Questions?

[emily.beauregard@kyvoicesforhealth.org](mailto:emily.beauregard@kyvoicesforhealth.org)



kyvoicesforhealth.org



/KyVoices4Health



@KyVoices4Health



#KeepKyCovered