

# Medicaid and CHIP

## *Unwinding of “Medicaid Protection”, the Continuous Coverage Requirement - Messaging Toolkit*

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### Overview:


In 2020, as part of the Families First Coronavirus Response Act, Congress passed, and President Trump signed a pause on Medicaid dis-enrollments to ensure health coverage was protected for children and families during the pandemic. The easing of these rules helped prevent people with Medicaid and CHIP—in all 50 states from losing their health coverage during the pandemic. Idaho Department of Health and Welfare (IDHW) has called this “Medicaid Protection.” States are required to restart Medicaid and CHIP eligibility reviews as these coverage protections will expire March 31<sup>st</sup>, 2023. This leaves many Idaho families at risk of losing health insurance and experiencing gaps in coverage.


Some families will need to transition to a new coverage source, but many will remain eligible for Medicaid. Historically, when renewal practices change – individuals experience lapses in coverage over something as simple as a renewal letter getting lost in the mail, not because they are ineligible. Some children will need to transition to CHIP; their parents may become eligible for subsidized coverage on the health insurance exchange.

States are allowed to begin the renewal process 60 days (two months) in advance of April 1<sup>st</sup>, 2023. DHW has identified approximately 150,000 Medicaid participants that will need to complete a renewal process. To mitigate call volumes and to ensure a manageable workload, DHW announced they will send out renewal notices in batches, aiming to send out renewal notices to 30,000 participants per month. DHW will mail renewal notices to the first group of Medicaid enrollees starting February 1<sup>st</sup>, 2023 and expect to complete these renewals by September. Households will receive a pink notice; this indicates that household needs to complete a renewal and will have 60 days to complete their renewal process to prove eligibility, or they could lose coverage April 1<sup>st</sup>, 2023.

For individuals receiving Medicaid because of Medicaid Protection, a pink notice will be mailed so that participants understand their Medicaid coverage will discontinue if they do not contact IDHW. Customers should complete the requested information as soon as they receive it.

Customer Communication: Medicaid Protected
11
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**Customer affected by Medicaid Protection will receive a PINK ADDRESS BLOCK letter**





**Letter includes:**

- Explanation of end of Medicaid Protection
- Date customer's protection will end
- Instructions to complete re-evaluation
- Customer support contact information

Households without people receiving Medicaid Protection will receive a blue notice letting them know that they are not impacted by Medicaid Protection ending and there is nothing they need to do at this time.

Customer Communication: Non-Medicaid Protected
12
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**Customer unaffected by Medicaid Protection will receive a BLUE ADDRESS BLOCK letter**



**Letter includes:**

- Explanation of end of Medicaid Protection
- Explanation that this will not affect customer's Medicaid benefit
- Customer support contact information

A second notice will be sent as a reminder via mail and a text message will be sent to all Medicaid customers approximately 30 days before the renewal is due. The second notice will remind customers to complete their renewal before the due date, or their benefits will close. The notices will include contact information and instructions on how to complete their renewal.

Customer Communication: Medicaid Protected
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**Final Reminder Notice**

**Letter includes:**

- Reminder to complete re-evaluation
- Warning of potential end of benefits
- Instructions on how to complete re-evaluation
- Customer support contact information

Individuals who are no longer eligible for Medicaid may be referred to Your Health Idaho to sign up for a health insurance plan on the health insurance exchange with a tax credit. If referred to Your Health Idaho, individuals will receive notification with an access code that they can set up their online account. Once the online account is set up and their application is submitted they will immediately know the amount of a tax credit they qualify for and can enroll in a plan that suits their needs.

## Messaging Guide:

This guide includes messages to help stakeholders working with Medicaid enrollees communicate about the end of the Medicaid Protection, encourage renewal completions, and share information to maximize successful coverage transitions for those no longer eligible for Medicaid. This guide:

1. Gives a framework to build communications tactics that will educate stakeholders and Medicaid enrollees about what to expect and actions to take during the unwinding of Medicaid Protection.
2. Includes key messages stakeholders can customize and use in their own communications efforts.

This guide is informed by qualitative research, which identified knowledge gaps, barriers, and messaging suggestions. This guide also incorporates insights and suggestions from The Centers for Medicare & Medicaid Services (CMS) [communications guide](#).

## Key Message Insights

Focus group research was conducted in several states to help advocates and stakeholders understand which messages motivated action by Medicaid enrollees.<sup>1</sup>

### **Move away from the “Public Health Emergency” phrasing.**

Most participants had not heard of the PHE and many found references to the Public Health Emergency to be confusing, aggressive, or scary. They also did not know that Medicaid renewal rules were changing and that it could impact their health coverage. This was particularly frightening for Spanish-speaking participants who did not know what it meant for them.

### **Emphasize that the “Medicaid rules have changed.”**

Participants found this framing both informative and less threatening. They resonated with this clear, simple, and direct way of telling them they should look into the new renewal process. Enrollees who were unsure about the PHE felt that this was much less confusing.

### **When possible, include important dates.**

Many enrollees believed that the date when the PHE ends is the most important piece of information. Participants wanted to know when the rules were changing so they could prepare documents and plan ahead.

### **Use the term “renew” in messages and notices.**

Participants felt that this was the most familiar and clearest description of what needs to happen. Other terms and phrases tested (“re-enroll” or “confirm your eligibility”) cause confusion or have different meanings for some.

## Messaging for Medicaid Enrollees

As Medicaid enrollees wait for their renewal notice, it is important to obtain updated contact information from enrollees to ensure DHW can reach them when it's their time to renew.

### **Top Message to Medicaid Enrollees:**

Medicaid renewals are starting this year but not everyone will have to submit information. Make sure Medicaid has the correct mailing address, phone, and email contacts to reach you with important updates about your health insurance.

### **Top Phrases for Motivating Action**

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<sup>1</sup> Smith & PerryUndem. 2022. Testing Materials to Prepare Medicaid Enrollees to Renew. [https://static1.squarespace.com/static/5f738fd66b64850866b2313d/t/62f519e41d09863a902f2768/1660230117928/PHE+Focus+Group+Report\\_Final+8.2.pdf](https://static1.squarespace.com/static/5f738fd66b64850866b2313d/t/62f519e41d09863a902f2768/1660230117928/PHE+Focus+Group+Report_Final+8.2.pdf)

These phrases were tested in the focus groups and identified as top motivators for Medicaid enrollees taking action that apply to this phase of the unwinding.

**“The rules are changing.”**

Enrollees found this phrasing to be direct and easily digestible. There was no fluff or confusing wording around the end of the PHE. This succinctly captures what they need to know.

**“It only takes 10 minutes.”**

Enrollees found this phrase compelling, especially as they navigate their busy lives. Given the often-long wait times at Medicaid call centers, this language may be more appropriate in messaging around online resources and how quick it is to update addresses online.

**Research Insight:** Many consumers report changed life circumstances, including a move, loss or gain of job, and/or the addition of a new child over the past few years, and ensuring that Medicaid has the most up-to-date information can be key to a smoother renewal process. Use simple, direct language to encourage enrollees to provide updated information. Ask about changed life circumstances as a reason to encourage enrollees to connect with you. Ask for updated information to reach individuals across communications channels and encourage those with touchpoints to engage enrollees too.

**Other Key Messages:**

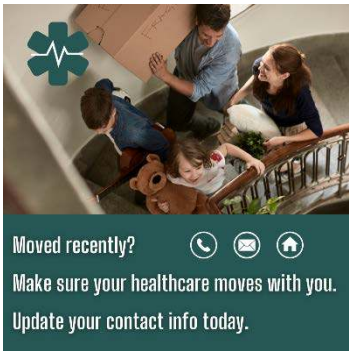
- Moved in the past three years? Has your address or phone number changed? Make sure your health insurance moves with you.
- **Have you moved in the past few years? Has your address or contact information changed?** Take a moment today to confirm that Medicaid/CHIP has the correct mailing address, phone numbers, and email address on file so we can reach you in case of any changes to your health coverage. You may be notified of steps you need to take to keep your coverage. Visit <https://idalink.idaho.gov/> or call [877-456-1233](tel:877-456-1233) or email [mybenefits@dhw.idaho.gov](mailto:mybenefits@dhw.idaho.gov) to update your contact information today.
- **Medicaid renewals are coming back.** Many were paused during COVID. There are steps that you can take now to help minimize any interruption to your coverage. To get ready, make sure Idaho Medicaid knows where to send your renewal letter -- if you've moved or your contact information has changed, make sure Idaho Division of Medicaid has your current address, email, and phone number. Visit <https://idalink.idaho.gov/> or call [877-456-1233](tel:877-456-1233) or email [mybenefits@dhw.idaho.gov](mailto:mybenefits@dhw.idaho.gov) to update your contact information today.
- **Has your address or contact information changed?** Make sure up to date contact information is on file so you can be reached with important updates about your MEDICAID/CHIP health insurance. Please provide your current mobile phone number,




email, and mailing address to the customer service representative so records are up to date. It only takes 10 minutes, and your information will not be shared. Visit <https://idalink.idaho.gov/> or call [877-456-1233](tel:877-456-1233) or email [mybenefits@dhw.idaho.gov](mailto:mybenefits@dhw.idaho.gov) to update your contact information today.

- **The rules are changing.** Take a moment today to confirm that Medicaid/CHIP has the correct mailing address, phone numbers, and email address on file so you can be reached in case of any changes to your health coverage. You may be notified of steps you need to take to keep your coverage. Visit <https://idalink.idaho.gov/> or call [877-456-1233](tel:877-456-1233) or email [mybenefits@dhw.idaho.gov](mailto:mybenefits@dhw.idaho.gov) to update your contact information today.

## Messaging Templates

These template communications resources can be customized to encourage enrollees to update their contact information including phone numbers, mailing address, and email and what renewal letter to look for. Some examples can be copied and pasted, others include links to downloadable documents that can be used or edited.

Social Media Posts		
<p>These social posts can be used with corresponding graphics across Twitter, Facebook, and Instagram. For the best quality graphics, please download the high-resolution graphics instead of saving the images directly from this document. In order to shorten character counts, we recommend using <a href="https://bit.ly">bit.ly</a> to shorten any links you plan to include. Please note that you cannot add links to your Instagram posts. Instead, links can be added to your Instagram Bio.</p>		
Language	Downloadable Content	Post Copy
English	 <p><a href="#">Click to Download</a></p>	<p>The rules are changing. If you have Medicaid health insurance and you've moved within the last 3 years, make sure Medicaid knows how to contact you in case of changes to your coverage. Visit <a href="https://idalink.idaho.gov/">https://idalink.idaho.gov/</a> or call <a href="tel:877-456-1233">877-456-1233</a> or email <a href="mailto:mybenefits@dhw.idaho.gov">mybenefits@dhw.idaho.gov</a> to update your address today.</p>

<p>Spanish</p>	 <p><b>Click to Download</b></p>	<p>Las reglas estan cambiando. Si tiene Medicaid y se ha mudado en los últimos tres años, asegúrese de que Medicaid sepa cómo contactarlo en caso de cambios en su cobertura. Visite <a href="https://idalink.idaho.gov/">https://idalink.idaho.gov/</a>, llame al 877-456-1233 o envíe un correo electrónico a <a href="mailto:mybenefits@dhw.idaho.gov">mybenefits@dhw.idaho.gov</a> para actualizar su dirección hoy.</p>
<p>English</p>	 <p><b>Click to Download</b></p>	<p>The rules are changing, if you have Medicaid you may need to renew your coverage this year. Make sure your current address and contact information are on file so that you don't miss important information about your coverage. Visit <a href="https://idalink.idaho.gov/">https://idalink.idaho.gov/</a> or call 877-456-1233 or email <a href="mailto:mybenefits@dhw.idaho.gov">mybenefits@dhw.idaho.gov</a> to update your address today.</p>
<p>Spanish</p>	 <p><b>Click to Download</b></p>	<p>Las reglas están cambiando, si tiene Medicaid, es posible que deba renovar su cobertura este año. Asegúrese de actualizar su dirección y su información de contacto, para que pueda recibir información sobre su cobertura. Visite <a href="https://idalink.idaho.gov/">https://idalink.idaho.gov/</a>, llame al 877-456-1233 o envíe un correo electrónico a <a href="mailto:mybenefits@dhw.idaho.gov">mybenefits@dhw.idaho.gov</a> para actualizar su dirección.</p>

**Text Messages**

Language	Content to Copy and Paste
English	Hi [FIRST NAME], this is [YOUR NAME] from [YOUR ORGANIZATION]. Is your current address on file with Medicaid? Medicaid renewals are coming back. It's important to keep your contact information up to date so Medicaid can contact you when it's time to renew. Visit <a href="https://idalink.idaho.gov/">https://idalink.idaho.gov/</a> or call 877-456-1233 or email <a href="mailto:mybenefits@dhw.idaho.gov">mybenefits@dhw.idaho.gov</a> to update your address today.
Spanish	Hola [NOMBRE], estamos llamando de [SU AGENCIA]. ¿Está su dirección actual registrada en Medicaid? Las renovaciones de Medicaid se realizarán pronto. Es importante mantener su información de contacto actualizada para que Medicaid pueda comunicarse con usted cuando sea el momento de renovar. Visite <a href="https://idalink.idaho.gov/">https://idalink.idaho.gov/</a> o llame al 877-456-1233 o envíe un correo electrónico a <a href="mailto:mybenefits@dhw.idaho.gov">mybenefits@dhw.idaho.gov</a> para actualizar su dirección hoy.

<b>Emails</b>	
Language	Content to Copy and Paste
English	<p><b>Subject Line:</b> The rules are changing, make sure Idaho Medicaid can reach you</p> <p><b>Preview Text:</b> Have you moved in the past three years? Has your address or contact information changed? It's important to make sure your health insurance moves with you. Medicaid rules are changing and you may need to complete a renewal this year. Steps need to be taken now to minimize disruptions to your health coverage.</p> <p><b>What is happening?</b> Medicaid renewals are beginning February 1<sup>st</sup>, 2023. Many were paused during COVID. In some cases, renewals can happen automatically but you may be required to submit information.</p> <p><b>What action do I need to take?</b> There are steps that you can take now to help minimize any interruption to your coverage. To get ready, make sure Idaho Medicaid knows where to send your renewal letter if you need one -- make sure Idaho Division of Medicaid has your current address, email, and phone number. If you receive a pink renewal notice in the mail, that indicates it's time to renew. Follow the steps on the notice.</p> <p>It only takes 10 minutes to visit <a href="https://idalink.idaho.gov/">https://idalink.idaho.gov/</a> or call 877-456-1233 or email <a href="mailto:mybenefits@dhw.idaho.gov">mybenefits@dhw.idaho.gov</a> to update your address today.</p>
Spanish	<p><b>Línea de asunto:</b> Las reglas cambiarán pronto, asegúrese de que Medicaid de Idaho pueda comunicarse con usted</p>



	<p><b>Texto de vista previa:</b> ¿Se ha mudado en los últimos tres años? ¿Ha cambiado su dirección o información de contacto? Es importante asegurarse de que su seguro médico se mude con usted. Las reglas de Medicaid están cambiando y es posible que deba completar una renovación este año. Es necesario tomar pasos ahora para minimizar las interrupciones en su cobertura de salud.</p> <p><b>¿Que está sucediendo?</b> Las renovaciones de Medicaid comienzan el 1 de febrero de 2023. Muchas se detuvieron durante COVID. En algunos casos, las renovaciones pueden realizarse automáticamente, pero es posible que deba enviar información.</p> <p><b>¿Qué acción debo tomar?</b> Hay pasos que puede tomar ahora para ayudar a minimizar cualquier interrupción en su cobertura. Para prepararse, asegúrese de que Medicaid de Idaho sepa dónde enviar su carta de renovación si la necesita; asegúrese de que la División de Medicaid de Idaho tenga su dirección, correo electrónico y número de teléfono actuales. Si recibe un aviso de renovación rosa por correo, eso indica que es hora de renovar. Siga los pasos en el aviso.</p> <p>Solo toma 10 minutos visitar <a href="https://idalink.idaho.gov/">https://idalink.idaho.gov/</a> o llamar al 877-456-1233 o enviar un correo electrónico a <a href="mailto:mybenefits@dhw.idaho.gov">mybenefits@dhw.idaho.gov</a> para actualizar su dirección hoy.</p>
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<b>E-Newsletters</b>	
<b>Language</b>	<b>Content to Copy and Paste</b>
<b>English</b>	<p><b>Make sure Idaho Medicaid can reach you!</b></p> <p><b>What’s New?</b> Have you moved in the past three years? Has your address or contact information changed? Medicaid renewals are beginning February 1<sup>st</sup>, 2023. Many were paused during COVID. In some cases, renewals can happen automatically but you may be required to submit information. Steps need to be taken now to minimize disruptions to your health coverage.</p> <p><b>What action do I need to take?</b> There are steps that can take now to help minimize any interruption to your coverage. To get ready, make sure Idaho Medicaid knows where to send your renewal letter -- make sure Idaho Division of Medicaid has your current address, email, and phone number. Take 10 minutes today to visit <a href="https://idalink.idaho.gov/">https://idalink.idaho.gov/</a> or call 877-456-1233 or email <a href="mailto:mybenefits@dhw.idaho.gov">mybenefits@dhw.idaho.gov</a> to update your address today. If you</p>

	receive a pink renewal notice in the mail, that indicates it’s time to renew. Follow the steps on the notice.
<b>Spanish</b>	<p><b>¡Asegúrese de que Medicaid de Idaho pueda comunicarse con usted!</b></p> <p><b>¿Qué hay de nuevo?</b> ¿Se ha mudado en los últimos tres años? ¿Ha cambiado su dirección o información de contacto? Las renovaciones de Medicaid comienzan el 1 de febrero de 2023. Muchas se detuvieron durante COVID. En algunos casos, las renovaciones pueden realizarse automáticamente, pero es posible que deba enviar información. Se deben tomar medidas ahora para minimizar las interrupciones en su cobertura de salud.</p> <p><b>¿Qué acción debo tomar?</b> Hay pasos que puede tomar ahora para ayudar a minimizar cualquier interrupción de su cobertura. Para prepararse, asegúrese de que Medicaid de Idaho sepa dónde enviar su carta de renovación; asegúrese de que la División de Medicaid de Idaho tenga su dirección, correo electrónico y número de teléfono actuales.</p> <p>Tómese 10 minutos hoy para visitar <a href="https://idalink.idaho.gov/">https://idalink.idaho.gov/</a> o llame al 877-456-1233 o envíe un correo electrónico a <a href="mailto:mybenefits@dhw.idaho.gov">mybenefits@dhw.idaho.gov</a> para actualizar su dirección hoy. Si recibe un aviso de renovación de color rosa por correo, eso indica que es hora de renovar. Siga los pasos en el aviso.</p>

<b>FAQs</b>	
<p>There are two FAQs that can be used to educate Medicaid enrollees and other stakeholders like providers and front-line workers.</p> <ol style="list-style-type: none"> <li>1) FAQs for Medicaid enrollees that may have questions about the end of Medicaid Protection and their health coverage. This can be shared with providers and others who regularly see Medicaid enrollees. Many times, front line workers get questions when there is confusion about changes to Medicaid, these will help answer common questions that may come up.</li> <li>2) FAQs can be shared with providers, advocates and healthcare stakeholders wanting to learn more about the unwinding process and their role.</li> </ol>	
<b>Language</b>	<b>Downloadable Content and Copy and Paste Options</b>
<b>English</b>	<p><b>Changes to Medicaid Coverage: Answers to Your Frequently Asked Questions:</b></p> <ol style="list-style-type: none"> <li><b>1. What changes are coming to Medicaid and CHIP eligibility?</b> If you or a family member has health coverage through Idaho Medicaid or the</li> </ol>

Children’s Health Insurance Plan there are important steps you will soon need to take. In most cases you were able to keep your Medicaid during the COVID-19 pandemic, even if there was a change in your household situation. This special rule is ending soon.

- 2. What does this mean for me?** This means that once the rule changes, you or a family member may be disenrolled from Medicaid or CHIP if you don’t complete a renewal. The Idaho Department of Health and Welfare will contact you if a renewal is needed. However, Idahoans who are not eligible for Medicaid may purchase health insurance via the state-based insurance marketplace, Your Health Idaho. If you or a family member is disenrolled from Medicaid, and DHW determines that you may be eligible for a tax credit to help pay for health insurance through the state-based exchange, they will send a referral to Your Health Idaho, the Idaho state-based health insurance marketplace. Visit [yourhealthidaho.org](https://yourhealthidaho.org) or call 855-944-3246 for more information.
- 3. What should I do next?** The Idaho Department of Health and Welfare (DHW) will send out pink notices with instructions to all families who need to complete a renewal. Sometimes DHW can make a benefit determination without talking to you. The most important thing to do now is to make sure you **update your contact information** – it only takes 10 minutes to visit <https://idalink.idaho.gov/> or call **877-456-1233** or email [mybenefits@dhw.idaho.gov](mailto:mybenefits@dhw.idaho.gov) to ensure your current mailing address, phone number, email, or other contact information. This way, they’ll be able to contact you about your Medicaid or CHIP coverage. If you need help, your local community health center can help you make sure your information is up to date.
- 4. When will the Idaho Department of Health and Welfare send notices for Medicaid/CHIP renewals?** The Idaho Department of Health and Welfare will begin notifying the families that need to submit renewal paperwork starting on February 1<sup>st</sup>, 2023. To reduce the volume of renewals, notices will be sent out in batches, meaning some families may not receive a notice until June or July.
- 5. If I received Medicaid coverage for which I would not have normally been eligible, do I have to pay that back?** No. Any coverage received due to the pause in normal Medicaid eligibility rules does not have to be repaid. However, any coverage received due to deceit may need to be repaid.

	<a href="#">Click to Download</a>
Spanish	<p><b>Cambios en la Cobertura de Salud de Medicaid: Respuestas a sus Preguntas Frecuentes</b></p> <ol style="list-style-type: none"> <li>1. <b>¿Qué cambios se avecinan en la elegibilidad de Medicaid y CHIP?</b> Si usted o un miembro de su familia tiene cobertura de salud a través de Idaho Medicaid o CHIP (el programa de seguro médico para niños), hay pasos importantes que pronto deberá tomar. Anteriormente, pudo mantener su Medicaid durante la pandemia de COVID-19, incluso si hubo un cambio en la situación de su hogar. Esta regla especial terminará pronto.</li> <li>2. <b>¿Qué significa esto para mí?</b> Esto significa que una vez que cambie la regla, usted o un miembro de su familia pueden perder su cobertura de Medicaid o CHIP si no completa una renovación. El Departamento de Salud y Bienestar de Idaho se comunicará con usted si necesita renovar su cobertura. Sin embargo, si ya no es elegible para recibir Medicaid, podría calificar para planes de salud a través de Your Health Idaho. Si usted o un miembro de su familia ya no califican para Medicaid, y DHW determina que puede ser elegible para un crédito fiscal para ayudar a pagar el seguro médico a través del mercado de seguros estatal, le enviarán una remisión a Your Health Idaho, el Mercado de seguros de salud con base en el estado de Idaho. Visite <a href="http://yourhealthidaho.org">yourhealthidaho.org</a> o llame al 855-944-3246 para obtener más información.</li> <li>3. <b>¿Qué debo hacer?</b> El Departamento de Salud y Bienestar de Idaho (DHW por sus siglas en inglés) enviará avisos rosados con instrucciones a todas las familias que necesitan completar una renovación. A veces, DHW puede hacer una determinación de beneficios sin hablar con usted. Lo más importante que debe hacer ahora es <b>asegurarse de actualizar su información de contacto</b>; solo toma 10 minutos visitar <a href="https://idalink.idaho.gov/">https://idalink.idaho.gov/</a> o llamar al 877-456-1233 o enviar un correo electrónico a <a href="mailto:mybenefits@dhw.idaho.gov">mybenefits@dhw.idaho.gov</a> para asegurar que su dirección postal, número de teléfono, correo electrónico u otra información de contacto estén al día. De esta manera, DHW podrá comunicarse con usted acerca de su cobertura de Medicaid o CHIP. Si necesita ayuda, su centro de salud comunitario local puede ayudarlo a asegurarse de que su información esté actualizada.</li> <li>4. <b>¿Cuándo enviará el Departamento de Salud y Bienestar de Idaho avisos para las renovaciones de Medicaid/CHIP?</b> El Departamento de Salud y Bienestar de Idaho comenzará a notificar a las familias que deben presentar la documentación de renovación a partir del 1 de febrero de</li> </ol>

2023. Para reducir el volumen de renovaciones, los avisos se enviarán por lotes, lo que significa que es posible que algunas familias no reciban un aviso hasta junio o julio.

5. **Si recibí cobertura de Medicaid para la que normalmente no habría sido elegible, ¿tengo que devolverla?** No. No es necesario reembolsar ninguna cobertura recibida debido a la pausa en las reglas normales de elegibilidad de Medicaid. Sin embargo, es posible que sea necesario reembolsar cualquier cobertura recibida debido a un engaño.

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