

December 14, 2023


# Data Update: Unwinding the Continuous Coverage Requirements

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## Overview

- Reporting requirements
- Renewal outcomes
- Enrollment changes
- Transitions in coverage
- Operations data
- Next steps



## Reporting Requirements

- The Centers for Medicare & Medicaid Services (CMS) released a template and data specifications for monthly reporting to monitor unwinding in March 2022
  - States are required to report data on pending and completed applications and renewals and pending fair hearings
- The Consolidated Appropriations Act of 2023 (CAA, P.L. 117-328) codified a number of the unwinding metrics and other reporting requirements and required CMS to publicly report specific measures
  - An interim final rule, effective December 6, 2023, implements these requirements and associated financial penalties

# National Renewal Outcomes

Reporting metric	August 2023 (50 states and DC)		To date (March-August 2023)	
	Number	Percent	Number	Percent
<b>Total renewals due</b>	<b>7,428,192</b>	<b>100%</b>	<b>27.3 million</b>	<b>100%</b>
Coverage renewed	3,804,556	51%	13.5 million	50%
Ex parte or automatic renewal	2,340,350	32% (62% of renewals)	8.0 million	29% (41% of renewals)
Renewed based on returned form	1,464,206	20% (39% of renewals)	5.5 million	20% (59% of renewals)
Coverage terminated	1,977,764	27%	7.5 million	27%
Determined ineligible	574,967	8% (29% of terminations)	2.0 million	7% (27% of terminations)
Procedural terminations	1,402,797	19% (71% of terminations)	5.5 million	20% (73% of terminations)
Renewals pending	1,645,872	22%	6.3 million	23%

**Notes:** These data represent the outcomes of renewals that were due in August 2023 (for coverage effective September 1, 2023) and the cumulative total from March-August 2023 in all 50 states and the District of Columbia. Some states paused procedural disenrollments in certain months.

**Source:** Centers for Medicare & Medicaid Services (CMS), U.S. Department of Health and Human Services. 2023a. *Medicaid and CHIP national summary of renewal outcomes – August 2023 and national summary to date*. Baltimore, MD: CMS. <https://www.medicaid.gov/sites/default/files/2023-11/august-2023-national-summary-renewal-outcomes.pdf>.

## State Renewal Outcomes, August 2023

- Kansas reported the highest percentage of individuals renewed (96 percent) and South Carolina reported the lowest percentage of individuals renewed (12 percent)
- Idaho reported that more than three-quarters (77 percent) of individuals had their coverage terminated and Kansas reported the lowest percentage (less than 1 percent)
- The share of terminations for procedural reasons was more than 50 percent in 38 states and more than 75 percent in 26 states

**Source:** Medicaid and CHIP Payment and Access Commission (MACPAC) analysis of CMS Medicaid and CHIP CAA reporting metrics, November 30, 2023.  
<https://data.medicaid.gov/dataset/ebcfc16f-8291-4c61-82a4-055846d72f3a/>.

## Enrollment Changes

- From March to July 2023, overall enrollment in Medicaid decreased by about 2.3 million individuals, including about 1.1 million children
  - New Hampshire saw the largest percentage decline in overall enrollment (23 percent) and South Dakota experienced the largest decline in child enrollment (24 percent)
- Twelve states experienced increases in overall enrollment and 11 states experienced increases in child enrollment
  - Oregon experienced the largest percentage increase in overall enrollment (4 percent) and Wyoming saw the largest increase in child enrollment (2 percent)

**Source:** MACPAC analysis of CMS state Medicaid and CHIP applications, eligibility determinations, and enrollment data, November 30, 2023.  
<https://data.medicare.gov/dataset/6165f45b-ca93-5bb5-9d06-db29c692a360>.

# Transitions to Exchange Coverage

Step in coverage transition	Federal exchange (April-June 2023)		State exchanges with account transfers (April-August 2023)		State exchanges with integrated systems (April-August 2023)	
	Number	Percent	Number	Percent	Number	Percent
Beneficiary loses Medicaid coverage and has account transferred to exchange	1,140,539	100.0%	336,533	100%	1,128,695	100%
Submits exchange application	153,757	14%	179,064	53%	N/A	N/A
Exchange determines individual eligible for exchange coverage	128,165	11%	169,708	50%	745,947	66%
Determined eligible for financial assistance	108,487	10%	137,495	41%	404,502	36%
Selected an exchange plan	89,507	8%	41,165	12%	139,864	12%

**Source:** MACPAC analysis of CMS HealthCare.gov transitions marketplace Medicaid unwinding report, November 30, 2023.

<https://data.medicaid.gov/dataset/5636a78c-fe18-4229-aea1-e40fa910a8a0> and state-based marketplace (SBM) Medicaid unwinding report, November 30 2023.

<https://data.medicaid.gov/dataset/5670e72c-e44e-4282-ab67-4ebebaba3cbd>.

## Operations Data: Call Center Statistics

- Between April and August, call center volume increased in all but three states
- The average call center wait time in August was about 12 minutes, but ranged from 0 to 46 minutes
  - Twenty-two states reported wait times of 5 minutes or less and 5 states reported wait times of 30 minutes or more
  - The majority of states (35) experienced an increase in call wait times between April and August
- Call abandonment rates ranged from less than 1 percent in four states to approximately 56 percent in Nevada

Source: MACPAC analysis of CMS Medicaid and CHIP CAA reporting metrics, November 30, 2023. <https://data.medicaid.gov/dataset/ebcfc16f-8291-4c61-82a4-055846d72f3a/>.



## Operations Data: Applications

- Almost 2.8 million Medicaid and CHIP applications were submitted in July 2023, an increase from 2.4 million in March 2023
  - Eleven states saw an increase in applications of more than 30 percent and 4 experienced an increase of 50 percent or more in application volume
  - Twelve states experienced a decline in applications
- From April to June 2023, of the 48 states that reported processing time for modified-adjusted gross income (MAGI) applications:
  - Fifty-seven percent of determinations were processed in less than 24 hours
  - Seventy percent were processed within seven days
  - Five percent were processed in more than 45 days

**Sources:** MACPAC analysis of CMS state Medicaid and CHIP applications, eligibility determinations, and enrollment data, November 30, 2023. <https://data.medicaid.gov/dataset/6165f45b-ca93-5bb5-9d06-db29c692a360>. Centers for Medicare & Medicaid Services (CMS), U.S. Department of Health and Human Services. 2023. MAGI application processing time snapshot report: April 2023 - June 2023. Baltimore, MD: CMS. <https://www.medicaid.gov/sites/default/files/2023-10/magi-app-process-time-snapshot-rpt-apr-jun-2023.pdf>.

## Next Steps

- The next several months will continue to be a busy time for states and CMS as they continue work on the unwinding
- Staff will continue to update the Commission at subsequent meetings



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