



# Minnesota's Continuous Coverage Unwind: Unwind Operational Plan

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# Table of Contents

Topic	Page
Background & Overview	3
Guiding Principles & Timeline	5
Maintaining Continuous Coverage	8
Policy Flexibilities & Mitigation Strategies	10
Workforce Strategies	15
Communications & Stakeholder Outreach	18
Monitoring Unwinding Operations	25
Appendix A – Resources	27

# Background & Overview

# Background & Overview



## Background

Before the **COVID-19 Public Health Emergency (PHE)**, most Medical Assistance (MA) and MinnesotaCare **enrollees renewed their eligibility annually**. At the start of the pandemic, Congress enacted the **Families First Coronavirus Response Act (FFCRA) in March 2020**, requiring Medicaid programs to keep enrollees **continuously enrolled** through the end of the month in which the PHE ends. During the continuous coverage period, the State of Minnesota changed its MA and MinnesotaCare programs to maintain enrollment for individuals who gained continuous coverage through the FFCRA. Most annual eligibility renewals were suspended between March 2020 and June 2023.

The federal Consolidated Appropriations Act, 2023 decoupled the Medicaid continuous enrollment provision from the PHE, thus **ending it on March 31, 2023**. Now states, including Minnesota, must initiate renewals for all enrollees within 12 months of that time. The act also phases out enhanced federal funding through the end of December 2023.

For many enrollees, it is their first time going through the renewal process, requiring them to provide updated information to ensure they do not lose coverage or are transitioned to private coverage.



## Minnesota's Approach

To Unwind continuous coverage, Minnesota must:

1. Process pending applications and **resume timely renewal processing**
2. Conduct routine **verifications** and change processing
3. Coordinate with **partners** to reach **at-risk populations** and communities experiencing inequities
4. Coordinate with MNsure for individuals requiring **alternate coverage**

# Guiding Principles & Timeline

# Guiding Principles & Monthly Execution *(1 of 2)*

Minnesota will resume eligibility renewals based on the following

## Guiding Principles:



**Maintaining coverage** for all eligible enrollees without interruption



Complying with **federal guidance**



Minimizing workforce burden to aid **timely processing of renewals**

## Monthly Execution

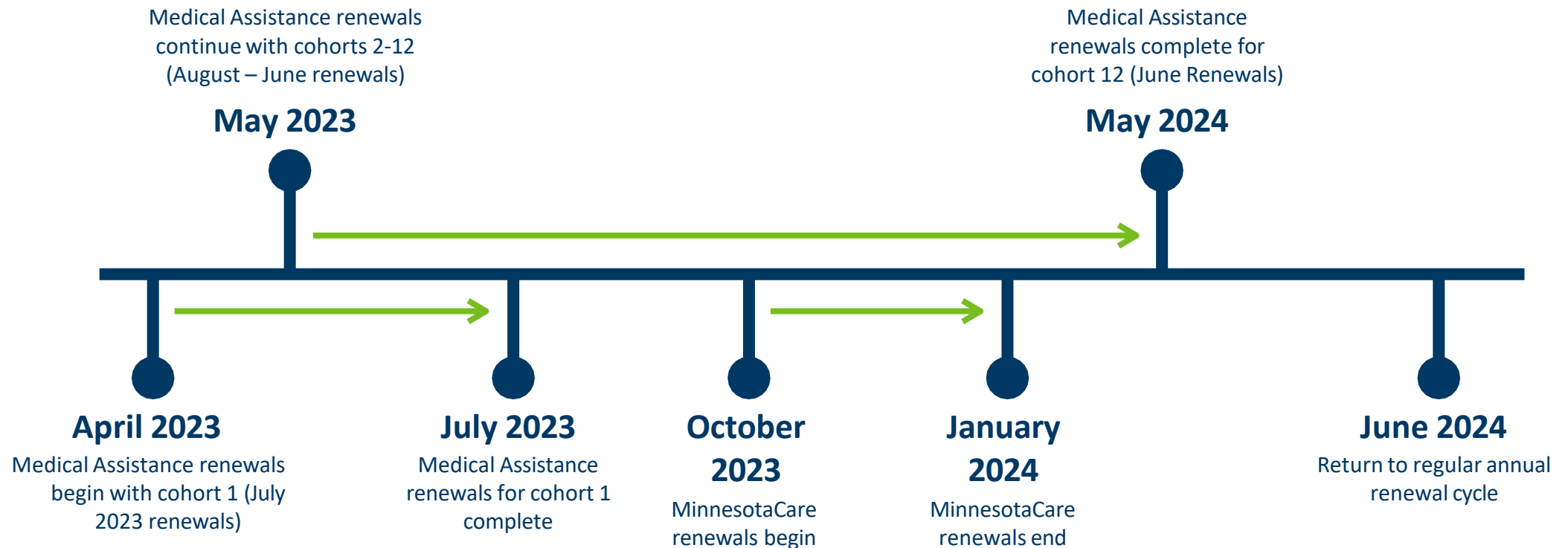
Renewals for MA enrollees take place on the **anniversary month** of their application for coverage. There are **twelve monthly cohorts of renewals** during the Unwinding period, beginning with Cohort 1 (July 2023 renewals) and ending with Cohort 12 (June 2024 renewals). MCRE renewals begin in Q4 2023.

The cohort journey has two parts: the **pre-renewal process** and the **renewal process**.

- During the **pre-renewal process**, the enrollee receives a **notice six to eight weeks before** receiving the renewal notice to inform them of the upcoming renewal.
- During the **renewal process**, the **renewal form is mailed** to the enrollee, the enrollee completes the form, the enrollee returns the completed form to the respective processing agency, the eligibility worker processes the form, and the eligibility determination is made.

# Guiding Principles & Monthly Execution *(2 of 2)*

**Resuming Normal Operations:** The final group of renewals for the Unwinding period will be completed in May 2024. After that time, processing agencies will resume normal eligibility processing.



# Maintaining Continuous Coverage



# Maintaining Continuous Coverage

## Maintaining Continuous Coverage

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To avoid coverage gaps, disruptions in care, and increases in the uninsured rate and uncompensated care, it is critical to ensure that eligible Minnesotans retain their public coverage as the annual renewal processes resume. DHS' **comprehensive plan** encompasses completing the necessary work to **resume eligibility reviews** for over 1.5 million Minnesotans, mitigating the loss of eligible coverage, and helping ineligible Minnesotans connect with **other health care coverage options**.

DHS, in collaboration with other partners, stands committed to ensuring that eligible Minnesotans **retain their public coverage** when annual renewal processes resume, and ineligible Minnesotans connect with other coverage options. Strategies to maintain health coverage include enrollee-centered communications, capacity for appeals and disability determinations, public transparency, support for county and tribal nation eligibility workers, and partnership with health plans.

## Transition to MNsure

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If enrollees are no longer eligible under MA or MinnesotaCare, they may be eligible for financial assistance to purchase **private health insurance** through MNsure, Minnesota's health insurance marketplace. MNsure can help enrollees make a smooth transition from Minnesota Health Care Plans (MHCP) to private health plans. More details can be found here, [Need Help Replacing Medical Assistance or MinnesotaCare? / MNsure](#).

# Policy Flexibilities & Mitigation Strategies

# Policy Flexibilities & Mitigation Strategies *(1 of 3)*

DHS is implementing strategies to help eligible Minnesotans keep coverage and ensure federal funding is available during the resumption of renewals.

- 1. Add more user-friendly ways to complete the renewal process**, including renewing by phone or by submitting documents online, by postal mail, or by fax.
- 2. Make it easier to complete the paper-based renewal forms** by removing questions for which enrollee information is unlikely to change (e.g., Social Security Number and citizenship) and allowing enrollees to skip unnecessary income questions when they report that they have no income.
- 3. Renew coverage automatically for more enrollees** by allowing enrollees to skip the paperwork and permitting workers to renew their coverage based on trusted data sources that show the enrollee continues to qualify.
- 4. Maintain coverage for enrollees** who have disabilities, are blind, or are age 65 or older, and in the first batch of enrollees due for renewal (July 2023 cohort), for all reasons other than an ineligibility determination.
- 5. Minimize unnecessary hurdles within the renewal process** that often cause enrollees to temporarily lose program eligibility, reapply for it, and regain eligibility in a short amount of time. This includes waiving the asset limit and leveraging electronic data sources to verify eligibility for enrollees who are age 65 or older, blind, or who have a disability and allowing up to four months for enrollees to submit or return renewal paperwork after coverage closes, and verifying program eligibility for enrollees who return renewal forms by conducting manual back-end data checks.

# Policy Flexibilities & Mitigation Strategies *(2 of 3)*

- 6. Work with contracted managed care health plans** to conduct outreach and help direct enrollees to information and resources for assistance.
- 7. Ensure that enrollees losing coverage under one eligibility category are redetermined** for eligibility under all other eligibility categories.
- 8. Ensure up-to-date enrollee contact information** by partnering with managed care organizations and other DHS programs, like the Supplemental Nutrition Assistance Program (SNAP) and the Minnesota Family Investment Program (MFIP), to update address information. DHS is also accepting in-state address updates from the U.S. Postal Service.
- 9. Make extra effort to reach enrollees before closing their coverage for returned mail.** This includes contacting enrollees through multiple means before closing their coverage due to incorrect addresses, giving enrollees more time to complete their renewals when renewals must be remailed to new addresses.
- 10. Provide additional capacity to handle appeals and disability determinations** by enhancing operations to meet the expected higher demand for eligibility appeals, requests for disability determinations, and ombudsmen. This includes allowing for an extension of the timeline for appeals requiring an administrative action.

# Policy Flexibilities & Mitigation Strategies *(3 of 3)*

- 11. Implement a strategy to delay procedural terminations by one month for MA enrollees in the July, August, September, January cohorts, by three months for the October cohort, and by five months for the November and December cohorts.** This strategy extends coverage for enrollees with a July 2023 through January 2024 cohort renewal, allowing additional time to submit renewal packets and supplemental documentation as the State conducts targeted outreach. Application of this strategy to any future cohorts will be evaluated and determined on a month-by-month basis.
- 12. Utilize SNAP, MFIP, and Tribal Temporary Assistance for Needy Families (TANF) data to auto-renew enrollees in the METS system and manually renew enrollees in the MAXIS system.** This strategy will be in place starting with the January 2024 cohort.
- 13. Execute Minnesota's Mitigation 2.0 plan** which aims to **reinstate coverage** for impacted individuals, **pause procedural terminations** for affected individuals, and change systems and process to permanently conduct renewals at the **individual level** (see next slide for more details)
- 14. Expand strategies to increase ex-parte renewal rates** to also include **MinnesotaCare**. CMS approved a Basic Health Plan Blueprint Amendment that **delays procedural terminations of BHP eligibility for the January cohort**, by one month, through January 31, 2024. In addition, there will be automatic renewals of BHP eligibility for individuals in households that receive **SNAP/MFIP/Tribal TANF** benefits and are at or below the BHP income limit (200% FPL).

# Overview of Minnesota's Mitigation Plan 2.0

## REINSTATE

Restore Coverage



Action

DHS will **identify individuals** who should have been auto renewed on an individual basis but were closed for not completing a renewal. Processing agencies will **manually reinstate coverage** and renew eligibility.

Cohort

Applies to the **July, August, and September** cohorts

## RENEW

Pause Procedural Terminations



DHS will **pause procedural terminations** and **identify individuals** who should have been auto renewed on an individual basis. Processing agencies will **manually renew** these individuals.

Applies to the **October, November, and December** cohorts

## EXTEND

Implement Mitigation Strategy



DHS will **identify households** with one or more enrollees who likely should have been individually auto renewed and suppress generation of renewal forms. Processing agencies will **manually renew** eligibility for 12 months until the next renewal period.

Applies to the **January and future** cohorts until the system changes are made

## FIX

Change Systems and Processes



DHS will **change systems and processes** to conduct renewals on an individual level.

# Workforce Strategies

# Workforce Strategies *(1 of 2)*



## Resources for County & Tribal Nation Processing Agencies

DHS has provided county and tribal nation processing agencies with a **toolkit** of resources, including products, **communication plans**, and regular **updates** on statewide trends in renewals.

Routine meetings are held allowing for collaboration opportunities and providing a **communication channel** where both entities can share information about DHS initiatives, discuss best practices, and seek further support.



## Training

Training is being provided to **support county and tribal nation eligibility workers** to prepare for the Unwind, with the goal of helping as many Minnesotans as possible. Training includes interactive and video recording refresher trainings, supported learning sessions on complex cases, new worker training, and training on new policies and Unwind updates.

Eligibility workers also are being trained to continue renewal determinations when certain questions are left blank and to check for eligibility under other categories when enrollees lose coverage. Navigators and contracted health plans are being trained to help submit completed forms and/or documentation. Lastly, user training has been developed to assist the public in understanding dashboards.



# Workforce Strategies *(2 of 2)*



## Partnership with Health Plans

Contracted managed care plans provide coverage for approximately 85% of enrollees and will serve as critical partners when renewals resume. DHS has begun providing plans with monthly rosters of the enrollees attributed to them who are due for renewals.

DHS is encouraging the plans to conduct outreach with these enrollees, reminding them to complete their renewal paperwork and update their contact information. DHS also is offering toolkits to aid these communication efforts.



## Additional Funding for Counties

Minnesota's Legislature and Governor have issued significant one-time **supplemental funding** to counties and tribal nations processing MA eligibility, providing additional support to handle the resumption of renewals. These funds can only be used for expenses that **support MA renewals**, including implementing renewal mitigation strategies.

Some examples of how funds may be used are for addressing disparities, planning activities, hiring and training staff, overtime pay, supplies, equipment, enrollee outreach and communications, printing, postage, and technology.

# Communications & Stakeholder Outreach

# Communications & Stakeholder Outreach *(1 of 6)*

**Communications are a core component** of the Unwind process to ensure a successful restart of renewals and to keep Minnesotans informed with key information. DHS will continue to collaborate with partners and stakeholders to **amplify consistent messaging**, using toolkits to distribute consistent and accurate messaging.

DHS is targeting its communications to enrollees, particularly to those at **highest risk** of losing coverage, including Minnesotans with limited English proficiency and those living in socially disadvantaged communities.

Several campaigns have been **launched** by DHS to promote timely messaging about the renewal process to enrollees and partners, including address update campaigns, renewal date look-up tool, text messaging campaigns, document upload tool, online toolkits, and external dashboards.

# Communications & Stakeholder Outreach (2 of 6)

1

## Renewal Date Look-up Tool

The Renewal Date Look-up Tool is an online tool that allows MA, MinnesotaCare, and Family Planning Program enrollees to **look up when their case is scheduled for renewal**. Additionally, the tool shows users their mailing address, servicing agency that will process their renewal, program, health plan, and if their Federal Tax information consent has expired. Users can enter two of the three inputs to retrieve their information: Case Number, Member Number, and the last four digits of their SSN. This tool launches from the Renew My Coverage website.

The screenshot shows the 'When is my renewal?' page from the Minnesota Department of Human Services. The page features the DHS logo and a blue header. The main content area is titled 'When is my renewal?' and includes a brief instruction: 'Use this tool to find your renewal month and learn when to watch for your renewal paperwork in the mail. Your renewal paperwork will let you know if your coverage has been automatically renewed or if you need to complete a renewal form.' Below this is a note: 'Note: People in your household may be on different programs. This service provides the renewal month for the member number entered.' A disclaimer follows: 'Providing this information is voluntary, but without it you cannot use this service. Your information is only available to the Department of Human Services (DHS) and is used to confirm your identity. The information provided is not a guarantee of coverage. This service reflects information in our systems as of 01/04/2024. Contact your servicing agency if you need help.' To the right is a form titled 'Enter two of the three fields to confirm your identity.' with three input fields: 'Case Number' (87654321), 'Member Number' (12345678), and 'Social Security Number (last 4 digits)' (XXX-XX-1234). There is also a 'I'm not a robot' checkbox and a 'Submit' button. Below the form is a 'Renewal Information' section with a link to 'mn.gov/dhs/renewmycoverage'.

# Communications & Stakeholder Outreach *(3 of 6)*

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## Document Upload Tool

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The tool allows enrollees and partners to **submit MA renewals by uploading scanned files** or photos of their completed renewals using the document upload tools. The respective processing agency for each enrollee will access the uploaded information and process the renewal in the order received.

The processing agency completing the renewal will contact the individual by mail if additional information is required. If required, the same upload process can be used to upload additional health care renewal documents. After renewals are processed by processing agencies, enrollees receive eligibility notices in the mail.

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## Online & Partner Resources

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DHS has established ways for MA and MinnesotaCare enrollees to **stay informed about the renewal process** and pertinent updates about the Unwind including:

- Launched the [Renew My Coverage webpage](#), a one-stop shop for enrollees with information they need to keep their health care coverage.
- Provided enrollees the option to [sign up for email alerts](#) to keep instantly notified of updates.
- Encouraged enrollees to contact their [health plans](#) to learn when their renewals will take place.

# Communications & Stakeholder Outreach *(4 of 6)*

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## External Dashboard

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DHS will keep the public informed about the progress of the renewal process and coverage changes with regular communications, including web-based dashboards on its [Medicaid Matters webpage](#).

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## Address Update

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For a successful Unwind, it is critical that Minnesota has accurate enrollee address information. DHS has **launched a campaign to obtain correct addresses** through information on the Department's website, which provides instructions for updating enrollee contact information.

The statewide address update campaign is promoted with media, social media, text messaging, digital and print communication materials, and direct engagement by stakeholders serving enrollees. Resources and toolkits are shared with partners and stakeholders, counties, tribes, Managed Care Organizations (MCOs), navigators, providers, and community organizations to promote the campaign.

# Communications & Stakeholder Outreach *(5 of 6)*

## 6

### Text Messaging Campaigns

DHS will **text** enrollees from “**28343**” when they mail renewal information and remind enrollees to submit their paperwork before the deadline. Various texts will be sent to enrollees who have cell phone numbers available on file, with introduction announcements, address update announcements, renewal awareness nudges, renewal form nudges, and MNsure referral nudges. These messages are available in multiple languages to meet the needs of enrollees for whom English is a second language.

Text Messaging Campaigns	Description
<b>Campaign 1: Introduction Announcement</b>	The Introduction Announcement was sent as a general announcement to inform all members across all cohorts that DHS is communicating important information via SMS texts moving forward.
<b>Campaign 2: Address Update Announcement</b>	The Address Update Announcement nudge will be sent to MHCP enrollees in advance of the renewal process, asking them to update their contact information.
<b>Campaign 3: Renewal Awareness Nudge</b>	The Renewal Awareness nudge will be sent to a renewal cohort in the month pre-renewal notices are mailed, informing enrollees to get ready for their renewals and to update their contact information.
<b>Campaign 4a &amp; 4b: Renewal Form Nudge</b>	The Renewal Form nudges are first sent to a renewal cohort in the month prior to their renewal month, reminding enrollees to complete and submit their forms (4a). A second reminder will be sent to the enrollees in the same renewal cohort who have not submitted a renewal form one week later (4b).
<b>Campaign 4c: Renewal Date Extension Announcement</b>	The Renewal Deadline Extension Announcement nudge is sent to members that are part of the August – January cohorts, informing members their coverage is extended for 30 days allowing more time to submit their renewal forms.
<b>Campaign 5: MNsure Referral Nudge</b>	The MNsure Referral nudge will be sent to a renewal cohort after renewals have been processed and household members lost MHCP coverage, referring them to MNsure to explore private health insurance.

# Communications & Stakeholder Outreach *(6 of 6)*

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## Robocalls

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Robocalls are computerized pre-recorded messages that convey important information, easily, directly, and automatically. Utilization of robocalls allows DHS to reach enrollees who have provided a non-mobile number, such as a landline or Voice Over Internet Protocol (VoIP) number, with reminders, announcements, and nudges. Robocalls will follow the same campaign messaging schedule as text messages.

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## Community Engagement

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DHS launched the Community Engagement webpage on the Renew My Coverage website, which also includes a Resource Hub designed to streamline, process, and triage various types of resource requests sent from external community-based organizations to DHS. The webpage serves as a central place to provide external community organizations with resources, information, and guidance on how best to engage their communities with information on renewals and stimulate collaboration with DHS through the Unwind.



# Monitoring Unwinding Operations

# Monitoring Unwinding Operations



## CMS Reporting

Minnesota is reporting data to CMS monthly throughout the Unwind, including data on applications, renewals, beneficiaries enrolled, and fair hearings.



## Dashboard Reporting

A public [Dashboard](#) was launched and is frequently updated to provide insights on renewals and processing timeframes. It also provides the capability to disaggregate data in several ways such as by county, social vulnerability quartiles, and member race/ethnicity.

DHS also has published a new report on actionable steps to move the needle on racial equity in Minnesota's Medicaid program. [Read the report.](#)

# Appendix A – Resources

# State Resources

State Resource	Link
Overview	<a href="#">Overview / Minnesota Department of Human Services (mn.gov)</a>
Renew My Coverage	<a href="#">Renew my coverage / Minnesota Department of Human Services (mn.gov)</a>
Health Plan Services Phone Numbers	<a href="#">Health plan member services phone numbers / Minnesota Department of Human Services (mn.gov)</a>
Email Updates	<a href="#">Minnesota Department of Human Services (govdelivery.com)</a>
MNsure	<a href="#">Need Help Replacing Medical Assistance or MinnesotaCare? / MNsure</a>
Medicaid Matters	<a href="#">Medicaid Matters / Minnesota Department of Human Services (mn.gov)</a>
Document Upload Tool	<a href="#">Uploads / Minnesota Department of Human Services (mn.gov)</a>
Renewal Dashboard	<a href="#">Renewal dashboard / Minnesota Department of Human Services (mn.gov)</a>
Partners Communications Toolkits	<a href="#">Communications toolkits for partners / Minnesota Department of Human Services (mn.gov)</a>
Navigator Help	<a href="#">Help from a Navigator / MNsure</a>
Renewal Date Look-up Tool	<a href="#">Renewal Date Look-up Tool</a>

# Federal Resources

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Federal Resource	Link
Unwinding and Returning to Normal Operations after COVID-19	<a href="#">Unwinding and Returning to Regular Operations after COVID-19   Medicaid</a>
Unwinding Data Reporting	<a href="#">Unwinding Data Reporting   Medicaid</a>

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