

## UNITED STATES DEPARTMENT OF EDUCATION

TO: Institutions of higher education and state higher education agencies

FROM: Katy Neas, Deputy Assistant Secretary, Office of Special and Rehabilitative Education Services

RE: End of the Public Health Emergency and Impact on Affordable Health Coverage for College Students

DATE: September 19, 2023

The U.S. Department of Education (the Department) is committed to student success and understands how access to affordable health care coverage is critical to supporting students' health and well-being as they work to complete postsecondary education.

As the school year begins, there are important changes to Medicaid and the Children's Health Insurance Program (CHIP) that will impact millions of children, youth, and young adults throughout the country. Institutions of higher education (IHEs) and state higher education agencies play an important role in helping students to procure and maintain affordable health care coverage. The Department encourages IHEs and state higher education agencies to educate their staff and students about these changes so that they can take informed action to ensure that students are connected to affordable health coverage.

## Changes to Medicaid/CHIP Enrollment

During the COVID-19 pandemic, Congress enacted a temporary provision to ensure Americans did not lose access to Medicaid coverage, even if they no longer qualified. However, as of the end of the COVID-19 public health emergency in April 2023, states have up to 12 months to return to their regular eligibility and enrollment operations, which includes annual Medicaid eligibility reviews.

Millions of college students and young adults are at risk of losing their health care coverage. Many may still be eligible for Medicaid/CHIP but may lose their coverage if they do not act to re-enroll. Others have aged out of their eligibility for Medicaid or CHIP under their parent/caregiver's household but maintained coverage during the continuous enrollment period. These young adults will need to re-apply for Medicaid or for other low-cost coverage through the Affordable Care Act Marketplace. One important exception to this policy is that most <u>former foster youth are entitled to Medicaid coverage until they are 26</u>, even if they move to a different state.

Barriers – like having outdated contact information, or not having access to information in their home language – may mean that some youth and their families are not yet aware that they are at risk of coverage loss, or may have difficulty understanding the timeline or process for renewal. Youth and young adults are particularly vulnerable and may need additional support as they engage in the Medicaid, CHIP, or Marketplace process independently.

## What can IHEs and state higher education agencies do to help prevent students from losing their health care coverage?

- Access information and resources on the Medicaid/CHIP unwinding process. Then, train staff to communicate with students about the steps required to renew or apply for coverage.
  - Watch this previously recorded webinar briefing, College Student and Young Adult Health Coverage Briefing, co-hosted by the Department, the Centers for Medicare and Medicaid Services, and Young Invincibles to learn what students need to do to maintain affordable health care coverage. (Passcode: an38\*g7f)
  - Visit <u>Medicaid.gov/unwinding</u> to access information and resources to support your Medicaid/CHIP reenrollment efforts.
  - Learn about your state's eligibility guidelines and the enrollment process for health coverage through Medicaid, CHIP, and the Affordable Care Act Marketplace. Visit Medicaid.gov to find information on your state's Medicaid/CHIP agency.
- Distribute information about Medicaid/CHIP re-enrollment to staff, students, and families.
  - Use this <u>communications toolkit</u> (available in several languages) to develop a communications plan that targets key audiences through multiple mediums and channels, including website banners, text messages, and social media posts. States have up to 14 months to complete their renewal process, so it is important to calendar ongoing communications and outreach activities throughout the year.
  - Consider adding information about the recent changes to Medicaid/CHIP into existing campus health forms and processes and provide links to resources, like <a href="healthcare.gov/young-adults/college-students">healthcare.gov/young-adults/college-students</a> and <a href="LocalHelp.HealthCare.gov">LocalHelp.HealthCare.gov</a>, where students and families can find information on their health care options and seek assistance.
  - Partner with your state's Medicaid office to stay informed about your state's eligibility guidelines and the enrollment process for health coverage through Medicaid, CHIP, and the Affordable Care Act Marketplace. To find contact information for your state's Medicaid office, visit <a href="https://www.medicaid.gov/about-us/beneficiary-resources/index.html#statemenu">https://www.medicaid.gov/about-us/beneficiary-resources/index.html#statemenu</a>.
  - Target outreach efforts to reach students who may be at risk of losing coverage, including parenting students, students that receive SNAP benefits, and current and former foster youth. (Most former foster youth are eligible for Medicaid until they are 26.) Check out these <u>resources</u> developed by Benefits Data Trust to help leverage available data to compile lists of likely eligible students for Medicaid and other public benefits to help target your outreach, enrollment, and renewal efforts.
- Launch a public awareness effort with your students to help spread the word about what Medicaid and CHIP beneficiaries need to do to maintain affordable health care coverage.

- Share this <u>video message</u> on the importance of re-enrolling in Medicaid/CHIP from the Secretary of Education, Miguel Cardona, and the Secretary of Health and Human Services, Xavier Becerra.
- Engage student-led clubs and organizations to promote awareness on campus and/or
  in the local community. Student Public Interest Research Groups developed this
  toolkit to guide students in the development of meaningful campaigns and initiatives
  in partnership with campus staff.
- Consider joining the <u>National Get Covered Coalition</u>. Led by Young Invincibles, this network of over 600 Navigators, certified application counselors, community health center and primary care association staff, health care advocates, and government representatives, offer free technical assistance and resources focused on health care coverage outreach, enrollment, and renewal activities, including this <u>communications</u> toolkit with key messages targeting college students and other young adults.

Please note: This list of resources does not have the force or effect of law, is not meant to bind the public, and does not constitute legal advice. In addition, this resource list contains links to materials created and maintained by other public or private organizations that are provided for the user's convenience. The inclusion of these materials is not intended to endorse any views expressed or products or services offered, and the opinions expressed in any of these materials do not necessarily reflect the positions or policies of the U.S. Department of Education. The U.S. Department of Education does not control or guarantee the accuracy, relevance, timeliness, or completeness of any outside information included in these materials.