

# 3 Ways Employers Can Help Employees Navigate the Largest Healthcare Transition Since The ACA

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The end of the Medicaid continuous enrollment policy marks a massive health coverage shift, rivaling the first open enrollment period of the Affordable Care Act—and there is a lot that employers can do to help their impacted employees through it.

This transition is happening because states paused Medicaid and Children's Health Insurance Program (CHIP) eligibility reviews during the pandemic, as required in the Families First Coronavirus Response Act. That means that people covered by Medicaid and CHIP were able to maintain that health coverage even if their income or other circumstances changed during the pandemic.

Now, as states return to normal operations, they're resuming these reviews and over the next year will determine whether each person receiving Medicaid is still eligible to do so, potentially causing many employees and their families to lose health coverage. The Kaiser Family Foundation estimates as many as 14.2 million people may lose Medicaid coverage during the unwinding period. However, the U.S. Department of Health and Human Services estimates as

many as 4 million of those people could gain coverage through employer-sponsored health plans.

Employers can support their employees during the transition by helping them understand the benefits of maintaining health coverage and providing information on how to do so, whether through employer plans or other sources. Here are three ways employers can help employees work through this transition and keep health coverage.

### **1. Spread the Word**

Raising awareness about upcoming Medicaid redeterminations, the process that states use to ensure that Medicaid enrollees continue to be eligible for Medicaid coverage, is vital for employees who may not be aware of the changes. By proactively communicating with employees, employers can demonstrate their commitment to employee wellbeing and foster a supportive work environment. Encouraging employees who may have Medicaid coverage to update their contact information with the State Medicaid Agency and be on the lookout for a Medicaid renewal is a proactive way to help employees navigate this transition.

The Centers for Medicare and Medicaid Services communications toolkit is a valuable resource to help with messaging to employees. This will help you provide accurate and helpful information, reducing confusion and anxiety among employees.

### **2. Flex Your Enrollment Muscles**

Offering flexible enrollment opportunities for employees who are no longer eligible for Medicaid demonstrates a commitment to employee wellbeing and can help increase employee satisfaction and retention. By accepting Medicaid coverage loss as a reason to enroll in employer-sponsored insurance outside of annual coverage election windows and providing employees more than the required 60 days to enroll, employers can alleviate some of the stress and uncertainty employees may face during this transition period. Offering enrollment flexibility if individuals and their dependents lose Medicaid coverage on different dates also ensures that employees feel supported and valued, which can lead to increased loyalty and productivity.

### **3. Help with the Great Coverage Migration**

Helping employees transition to other coverage options when they're no longer eligible for Medicaid can lead to a healthier workforce and minimize disruptions in productivity due to health-related concerns. Remind employees that if they're not eligible for employer sponsored insurance, they may be eligible for free or highly subsidized health insurance through the ACA Marketplace, and direct them to [healthcare.gov](https://www.healthcare.gov) or their state-based Marketplace for comprehensive resources on available coverage options. Employers can also use this period to consider their own options for offering coverage to their workforce, whether traditional employer plans or the lesser-known health reimbursement arrangement options.

By supporting their employees during this transition, employers not only contribute to a healthier, more stable workforce but also improve the wellbeing of employees and their families. A well-informed and insured staff leads to increased productivity, satisfaction, and loyalty, which are crucial for long-term business success. Taking proactive measures and offering support

during this time of coverage transitions shows commitment to employees, fostering a positive work environment and a robust, thriving business.