

### Important Information for Homeless and HIV Housing and Service Providers

Medicaid is the nation's health insurance program for low-income Americans. With the enactment of the Affordable Health Act (ACA) in 2010, changes to the Medicaid program will increase the value of this resource in meeting the health and behavioral health needs of people experiencing homelessness and people at risk of homelessness and people living with HIV/AIDS. Medicaid eligibility is expanding in most states on January 1, 2014, to include single adults aged 19-64 with incomes up to 138% of the federal poverty level (FPL) through the creation of a new adult eligibility category.<sup>1</sup> **This expansion of Medicaid eligibility criteria includes single adults without disabilities who have previously been ineligible for Medicaid in many states.**

It is important to keep in mind that eligibility for Medicaid does not equal enrollment. In order to assist people who are eligible access Medicaid benefits, providers can:

- Raise awareness among homeless providers and discuss the benefits of having access to health insurance for people experiencing homelessness and households at risk of homelessness.
- Promote understanding about the changes to Medicaid eligibility among outreach workers, primary care providers, shelter staff, and others.

This brief will provide information about the benefits of helping people enroll in health insurance and resources to assist people in learning about their health insurance options with a specific focus on the Medicaid program.

Some states have elected not to participate in the Medicaid expansion, but people living in those states (as well as people in states that are expanding Medicaid) may qualify for Medicaid *now* under an existing Medicaid eligibility category; one study found that approximately 50 percent of homeless people presumed eligible for Medicaid were not enrolled. Contact your local Medicaid office to learn more about specific eligibility requirements and how to enroll. The table at the end of this brief offers a link to the website for each state's Medicaid program.

### Benefits of having health insurance

We know from the [Oregon Health Insurance Experiment](#), that obtaining health insurance can have a positive impact on people's health and well-being.<sup>2</sup> The Oregon experiment was the first randomized controlled study looking at the impact of enrollment in the Medicaid program on health care use, health outcomes, and financial strain for a group of low-income adults. Benefits of participation in the Medicaid program included:

- **Reduced financial hardship** – having Medicaid decreased the probability of having an unpaid medical bill sent to a collection agency and nearly eliminated out-of-pocket catastrophic medical expenses and reduced the probability of having to borrow money or not paying other bills because of medical expenses by more than 50 percent;

<sup>1</sup> Federal and state residency, immigration and documentation of U.S. citizenship requirements still apply.

<sup>2</sup> Finkelstein, A., Taubman, S., Wright, B., Bernstein, M., Gruber, J., Newhouse, J.P., Allen, H., Baicker, K. (2012). The Oregon health insurance experiment: Evidence from the first year. *Quarterly Journal of Economics*, 127(3).

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- **Increased use of preventative care** – people with Medicaid accessed preventative care, such as mammograms and cholesterol monitoring, more frequently than those without Medicaid;
- **Improvements in mental health and well being** – having Medicaid reduced rates of depression by 30 percent and increased the likelihood that people report themselves in good to excellent health by 25 percent; and
- **Receipt of treatment for health conditions** – Medicaid participation increased the probability of use of diabetes medication and increased the probability of using outpatient care and prescription drugs.<sup>3,4</sup>

Health problems and homelessness are often connected. Lack of affordable health insurance has forced some people who are sick to choose between paying for necessary treatment and paying for a place to live. For some, the lack of treatment for health problems has contributed to or extended their episode of homelessness. For all, the lack of stable, safe housing serves to exacerbate existing physical and/or behavioral health problems. Helping people who are experiencing homelessness enroll in Medicaid can play a critical role in helping to access important health care services needed to regain both physical and residential stability.

### Barriers to enrollment for people who are homeless

People who are homeless face numerous barriers to Medicaid enrollment, and frequently need specialized assistance and support to go through the enrollment process. Barriers for people who are homeless include:

- Single non-elderly adults, particularly those with substance use issues, have traditionally been excluded from state Medicaid programs, and may in the past have experienced multiple denials of applications for Medicaid;
- People who are homeless may also face literacy, language, transportation, and documentation issues that make completion of the eligibility/enrollment process difficult; and
- Some people who are homeless are distrustful of public and bureaucratic systems.

Homeless housing and service providers are both qualified and well positioned to assist people who are homeless to overcome these types of barriers. Specifically, housing and service providers working with people who are homeless are in unique positions to develop and sustain the personal relationships that are frequently necessary to educate people about the benefits of health insurance/Medicaid coverage, and to facilitate their application and enrollment process. A recent Kaiser Family Foundation publication entitled: [\*Medicaid Coverage and Care for the Homeless Population: Key Lessons to Consider for the 2014 Medicaid Expansion\*](#) summarizes information gleaned from homeless housing and service

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<sup>3</sup> Finkelstein, A., Taubman, S., Wright, B., Bernstein, M., Gruber, J., Newhouse, J.P., Allen, H., Baicker, K. (2012). The Oregon health insurance experiment: Evidence from the first year. *Quarterly Journal of Economics*, 127(3).

<sup>4</sup> Baicker, K., Taubman, S., Allen, H., Bernstein, M., Gruber, J., Newhouse, J.P., Schneider, E., Wright, B., Zaslavsky, A., Finkelstein, A., and the Oregon Health Study Group. (2013). The Oregon experiment – Medicaid's effects on clinical outcomes. *New England Journal of Medicine*, 368(18).

providers that can be tailored to outreach, engagement, and enrollment in individual states and Continuums of Care.

### How to enroll

Rules about who is eligible for Medicaid vary from state to state and can be complex.

- Even if someone is not currently eligible for Medicaid, they may qualify in 2014, when many states expand their Medicaid programs to adults with incomes up to 138% of the FPL or \$15,856 per year.
- Some states, such as California, Connecticut, and Washington D.C., have already taken steps to expand their Medicaid programs to low-income adults.
- The table at the end of this brief provides a link to the website for the Medicaid program for every state and territory. By visiting your state's Medicaid website, you can learn more information about your state's specific Medicaid eligibility requirements and how to enroll.

A Health Insurance Marketplace is a new way for consumers to learn about and apply for health insurance, including Medicaid, in their state. Starting October 1, 2013, people can apply for health insurance coverage that may start as soon as January 1, 2014. Options for completing an application include online, by mail, or in-person. Telephone help at 1-800-318-2596 (TTY: 1-855-889-4325) and online chat at [Healthcare.gov](http://Healthcare.gov) will be available to assist people in completing their applications.

Even if someone is not eligible for Medicaid, helping them learn about other health insurance options in their state will be important:

- Beginning **October 1, 2013**, people in every state and the District of Columbia could start using the Health Insurance Marketplace (sometimes referred to as an “exchange”) to learn about available health insurance options, including Medicaid and the Children's Health Insurance Program (CHIP), and complete an application.
- In some states the Marketplace will be operated by the federal government while in others it will be operated by the state.

The table at the end of this brief provides a link to the website for the Marketplace in each state. You can also visit the federal government's consumer focused website, [Healthcare.gov](http://Healthcare.gov) or [Cuidado DeSalud](http://CuidadoDeSalud.gov) to find state specific Marketplace information.

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### State Medicaid and Health Insurance Marketplace Information

State/Territory	Medicaid website	Marketplace website
Alabama	<a href="http://www.medicaid.alabama.gov/">http://www.medicaid.alabama.gov/</a>	<a href="https://www.healthcare.gov/">https://www.healthcare.gov/</a>
Alaska	<a href="http://dhss.alaska.gov/dhcs/Pages/medicaid_medicare/default.aspx">http://dhss.alaska.gov/dhcs/Pages/medicaid_medicare/default.aspx</a>	<a href="https://www.healthcare.gov/">https://www.healthcare.gov/</a>
American Samoa	<a href="http://americansamoa.gov/index.php/2012-04-25-19-44-32/2012-04-28-01-30-33/offices/2012-04-30-18-49-47">http://americansamoa.gov/index.php/2012-04-25-19-44-32/2012-04-28-01-30-33/offices/2012-04-30-18-49-47</a>	N/A*
Arizona	<a href="http://www.azahcccs.gov/Default.aspx">http://www.azahcccs.gov/Default.aspx</a>	<a href="https://www.healthcare.gov/">https://www.healthcare.gov/</a>
Arkansas	<a href="https://www.medicaid.state.ar.us/InternetSolution/Consumer/Consumer.aspx">https://www.medicaid.state.ar.us/InternetSolution/Consumer/Consumer.aspx</a>	<a href="https://www.healthcare.gov/">https://www.healthcare.gov/</a>
California	<a href="http://www.dhcs.ca.gov/services/medi-cal/Pages/default.aspx">http://www.dhcs.ca.gov/services/medi-cal/Pages/default.aspx</a>	<a href="http://www.coveredca.com/">http://www.coveredca.com/</a>
Colorado	<a href="http://www.colorado.gov/hcpf">http://www.colorado.gov/hcpf</a>	<a href="http://www.connectforhealthco.com/">http://www.connectforhealthco.com/</a>
Connecticut	<a href="http://www.huskyhealth.com/hh/site/default.asp">http://www.huskyhealth.com/hh/site/default.asp</a>	<a href="http://www.accesshealthct.com/">http://www.accesshealthct.com/</a>
Delaware	<a href="http://www.dhss.delaware.gov/dss/medicaid.html">http://www.dhss.delaware.gov/dss/medicaid.html</a>	<a href="https://www.healthcare.gov/">https://www.healthcare.gov/</a>
District of Columbia	<a href="http://doh.dc.gov/">http://doh.dc.gov/</a>	<a href="http://hbx.dc.gov/">http://hbx.dc.gov/</a>
Florida	<a href="http://ahca.myflorida.com/">http://ahca.myflorida.com/</a>	<a href="https://www.healthcare.gov/">https://www.healthcare.gov/</a>
Georgia	<a href="http://dch.georgia.gov/">http://dch.georgia.gov/</a>	<a href="https://www.healthcare.gov/">https://www.healthcare.gov/</a>
Guam	<a href="http://www.dphss.guam.gov/">http://www.dphss.guam.gov/</a>	N/A*
Hawaii	<a href="http://health.hawaii.gov/">http://health.hawaii.gov/</a>	<a href="http://www.hawaiihealthconnector.com/">http://www.hawaiihealthconnector.com/</a>
Idaho	<a href="http://www.healthandwelfare.idaho.gov/Medical/Medicaid/tabid/123/Default.aspx">http://www.healthandwelfare.idaho.gov/Medical/Medicaid/tabid/123/Default.aspx</a>	<a href="http://gov.idaho.gov/priorities/Exchange.html">http://gov.idaho.gov/priorities/Exchange.html</a>
Illinois	<a href="http://www2.illinois.gov/hfs/MedicalPrograms/Pages/default.aspx">http://www2.illinois.gov/hfs/MedicalPrograms/Pages/default.aspx</a>	<a href="https://www.healthcare.gov/">https://www.healthcare.gov/</a>
Indiana	<a href="http://www.in.gov/fssa/2408.htm">http://www.in.gov/fssa/2408.htm</a>	<a href="https://www.healthcare.gov/">https://www.healthcare.gov/</a>
Iowa	<a href="http://www.dhs.state.ia.us/Consumers/Health/Medical_Insurance/WhatsAvailable.html">http://www.dhs.state.ia.us/Consumers/Health/Medical_Insurance/WhatsAvailable.html</a>	<a href="https://www.healthcare.gov/">https://www.healthcare.gov/</a>
Kansas	<a href="http://www.kancare.ks.gov/index.htm">http://www.kancare.ks.gov/index.htm</a>	<a href="https://www.healthcare.gov/">https://www.healthcare.gov/</a>
Kentucky	<a href="http://www.chfs.ky.gov/dms">http://www.chfs.ky.gov/dms</a>	<a href="http://kynect.ky.gov/">http://kynect.ky.gov/</a>
Louisiana	<a href="http://www.dhh.louisiana.gov/">http://www.dhh.louisiana.gov/</a>	<a href="https://www.healthcare.gov/">https://www.healthcare.gov/</a>
Maine	<a href="http://www.maine.gov/dhhs/">http://www.maine.gov/dhhs/</a>	<a href="https://www.healthcare.gov/">https://www.healthcare.gov/</a>
Maryland	<a href="http://dhmh.maryland.gov/SitePages/Home.aspx">http://dhmh.maryland.gov/SitePages/Home.aspx</a>	<a href="http://www.marylandhealthconnection.gov/">http://www.marylandhealthconnection.gov/</a>
Massachusetts	<a href="http://www.mass.gov/eohhs/gov/departments/masshealth/">http://www.mass.gov/eohhs/gov/departments/masshealth/</a>	<a href="https://www.mahealthconnector.org/">https://www.mahealthconnector.org/</a>
Michigan	<a href="http://www.michigan.gov/mdch">http://www.michigan.gov/mdch</a>	<a href="https://www.healthcare.gov/">https://www.healthcare.gov/</a>
Minnesota	<a href="http://mn.gov/dhs/">http://mn.gov/dhs/</a>	<a href="http://mn.gov/hix/">http://mn.gov/hix/</a>
Mississippi	<a href="http://www.medicaid.ms.gov/">http://www.medicaid.ms.gov/</a>	<a href="https://www.healthcare.gov/">https://www.healthcare.gov/</a>
Missouri	<a href="http://www.dss.mo.gov/pr_health.htm">http://www.dss.mo.gov/pr_health.htm</a>	<a href="https://www.healthcare.gov/">https://www.healthcare.gov/</a>
Montana	<a href="http://www.dphhs.mt.gov/">http://www.dphhs.mt.gov/</a>	<a href="https://www.healthcare.gov/">https://www.healthcare.gov/</a>
Nebraska	<a href="http://dhhs.ne.gov/medicaid/Pages/med_medindex.aspx">http://dhhs.ne.gov/medicaid/Pages/med_medindex.aspx</a>	<a href="https://www.healthcare.gov/">https://www.healthcare.gov/</a>
Nevada	<a href="https://dhcfnv.gov/index.htm">https://dhcfnv.gov/index.htm</a>	<a href="http://www.nevadahealthlink.com/">http://www.nevadahealthlink.com/</a>

\*Check with your territory's government offices to learn about health coverage options.

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State/Territory	Medicaid website	Marketplace website
New Hampshire	<a href="http://www.dhhs.state.nh.us/">http://www.dhhs.state.nh.us/</a>	<a href="https://www.healthcare.gov/">https://www.healthcare.gov/</a>
New Jersey	<a href="http://www.state.nj.us/humanservices/dmahs/clients/medicaid/">http://www.state.nj.us/humanservices/dmahs/clients/medicaid/</a>	<a href="https://www.healthcare.gov/">https://www.healthcare.gov/</a>
New Mexico	<a href="http://www.hsd.state.nm.us/mad/index.html">http://www.hsd.state.nm.us/mad/index.html</a>	<a href="http://www.nmhix.com/">http://www.nmhix.com/</a>
New York	<a href="http://www.health.ny.gov/">http://www.health.ny.gov/</a>	<a href="http://healthbenefitexchange.ny.gov/">http://healthbenefitexchange.ny.gov/</a>
North Carolina	<a href="http://www.ncdhhs.gov/dma/">http://www.ncdhhs.gov/dma/</a>	<a href="https://www.healthcare.gov/">https://www.healthcare.gov/</a>
North Dakota	<a href="http://www.ndhealth.gov/">http://www.ndhealth.gov/</a>	<a href="https://www.healthcare.gov/">https://www.healthcare.gov/</a>
Northern Mariana Islands	<i>No website</i>	N/A*
Ohio	<a href="http://jfs.ohio.gov/ohp/index.stm">http://jfs.ohio.gov/ohp/index.stm</a>	<a href="https://www.healthcare.gov/">https://www.healthcare.gov/</a>
Oklahoma	<a href="http://www.okhca.org/">http://www.okhca.org/</a>	<a href="https://www.healthcare.gov/">https://www.healthcare.gov/</a>
Oregon	<a href="http://www.oregon.gov/DHS/Pages/index.aspx">http://www.oregon.gov/DHS/Pages/index.aspx</a>	<a href="http://coveroregon.com/">http://coveroregon.com/</a>
Pennsylvania	<a href="http://www.dpw.state.pa.us/foradults/healthcaremedicalassistance/index.htm">http://www.dpw.state.pa.us/foradults/healthcaremedicalassistance/index.htm</a>	<a href="https://www.healthcare.gov/">https://www.healthcare.gov/</a>
Puerto Rico	<a href="http://www.salud.gov.pr/Programas/ProgramaMedicaid/Pages/default.aspx">http://www.salud.gov.pr/Programas/ProgramaMedicaid/Pages/default.aspx</a>	N/A*
Rhode Island	<a href="http://www.dhs.ri.gov/">http://www.dhs.ri.gov/</a>	<a href="http://www.healthsourceri.com/">http://www.healthsourceri.com/</a>
South Carolina	<a href="https://www.scdhhs.gov/">https://www.scdhhs.gov/</a>	<a href="https://www.healthcare.gov/">https://www.healthcare.gov/</a>
South Dakota	<a href="http://dss.sd.gov/medicalservices/">http://dss.sd.gov/medicalservices/</a>	<a href="https://www.healthcare.gov/">https://www.healthcare.gov/</a>
Tennessee	<a href="http://www.tn.gov/tenncare/">http://www.tn.gov/tenncare/</a>	<a href="https://www.healthcare.gov/">https://www.healthcare.gov/</a>
Texas	<a href="http://www.hhsc.state.tx.us/">http://www.hhsc.state.tx.us/</a>	<a href="https://www.healthcare.gov/">https://www.healthcare.gov/</a>
Utah	<a href="http://www.health.utah.gov/medicaid/">http://www.health.utah.gov/medicaid/</a>	<a href="https://www.healthcare.gov/">https://www.healthcare.gov/</a>
Vermont	<a href="http://ovha.vermont.gov/">http://ovha.vermont.gov/</a>	<a href="http://healthconnect.vermont.gov/">http://healthconnect.vermont.gov/</a>
Virginia	<a href="http://www.dmas.virginia.gov/">http://www.dmas.virginia.gov/</a>	<a href="https://www.healthcare.gov/">https://www.healthcare.gov/</a>
Virgin Islands	<a href="http://www.healthvi.org/programs/health-insurance/map/">http://www.healthvi.org/programs/health-insurance/map/</a>	N/A*
Washington	<a href="http://www.dshs.wa.gov/">http://www.dshs.wa.gov/</a>	<a href="http://www.wahealthplanfinder.org/">http://www.wahealthplanfinder.org/</a>
West Virginia	<a href="http://www.wvdhhr.org/">http://www.wvdhhr.org/</a>	<a href="https://www.healthcare.gov/">https://www.healthcare.gov/</a>
Wisconsin	<a href="http://www.dhs.wisconsin.gov/">http://www.dhs.wisconsin.gov/</a>	<a href="https://www.healthcare.gov/">https://www.healthcare.gov/</a>
Wyoming	<a href="http://www.health.wyo.gov/default.aspx">http://www.health.wyo.gov/default.aspx</a>	<a href="https://www.healthcare.gov/">https://www.healthcare.gov/</a>

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