Medicaid Expansion Work Requirement Member Journey Flow

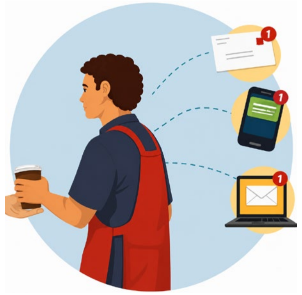
Scenario 1: Compliance With Work Requirement Based on Earned Income

CardinalCare Virginia's Medicaid Program

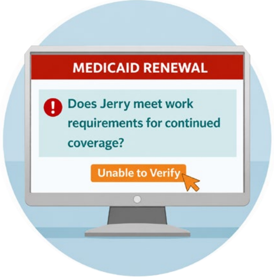
VIRGINIA'S MEDICAID PROGRAM DMAS

Jerry is 35 years old. He works two jobs that, combined, provide him with a monthly income of $1,500 in June and July 2027.

Application (July 2027)
Jerry applies online; reports $1,500 income from his job for ***the month before he applied*** (June 2027). State verifies he meets all eligibility rules for Medicaid Expansion starting July 1, including meeting the work requirement for June 2027. Coverage begins July 1st.



State sends Jerry a renewal packet to confirm or correct income and work status. He does not respond.



Renewal 1 (October 2027)
Jerry's coverage is due to expire December 31. State attempts to verify income and work status as part of the automatic renewal process. State can't verify compliance or exemption in ***any one month since his initial application***.

Termination
State cannot find Jerry eligible for Medicaid since he has not responded. Jerry receives a termination notice with appeals rights.

He does not request an appeal and his coverage ends at the end of December 2027.

Grace Period
Jerry is provided a 90-day grace period after his coverage is terminated to submit his renewal paperwork. If he does, his coverage can be restored beginning the first of the month he returns the paperwork (or the prior month, if he was eligible in that month).

Medicaid Expansion Work Requirement Member Journey Flow

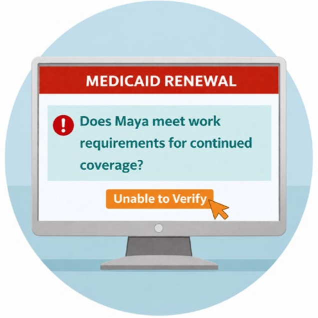
Scenario 2: Compliance With Work Requirement Based on Qualifying Activities

CardinalCare
Virginia's Medicaid Program

VIRGINIA'S MEDICAID PROGRAM
DMAS

Maya is 24 years old. She is a full-time graduate student and works a part-time job that provides a monthly income of $500 in April and May 2027.

Application (May 2027)
Maya applies online. Following a check of available data sources, the state accepts her self-declaration* of being a full-time college student in ***the month before she applied*** (April 2027) as verification that she meets the work requirement. She enrolled in Medicaid Expansion coverage effective May 1, 2027.



Renewal 1 (August 2027)
Maya's coverage is due to expire October 31. State initiates automatic renewal process and verifies Maya's income is within threshold. The state cannot verify her school enrollment or whether she meets or is exempt from meeting the work requirement in ***any one month since her initial application***.

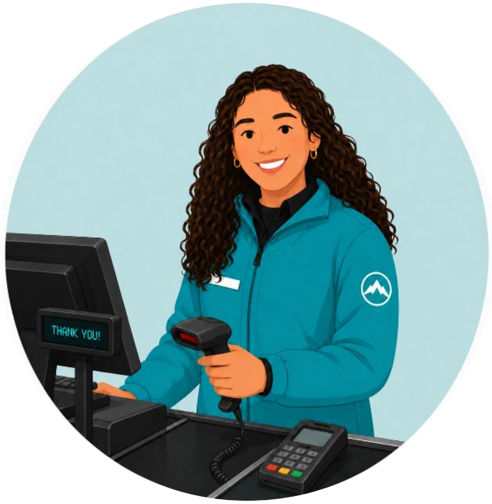
State sends Maya a renewal packet with request to provide her school enrollment information within 30 days.

Maya returns the renewal packet with education enrollment information. State accepts her self-declaration* and coverage is renewed.

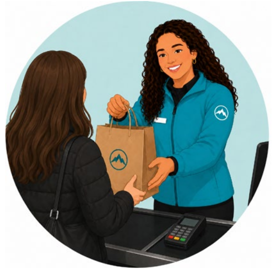
****Starting in 2028, school enrollment must be verified through available data source or documents provided by the applicant/member.***

Medicaid Expansion Work Requirement Member Journey Flow

Scenario 3: Compliance at Renewal for a Seasonal Worker



Jane is 32 years old and works seasonally in retail. She has been enrolled in Medicaid Expansion since 2023.



At Renewal (June 2027)

In April 2027, the state attempts to automatically renew Jane's eligibility. The state will see if Jane meets or is exempt from the work requirement in ***at least one month since her last eligibility determination***.

The state verifies Jane's income electronically and sees that she is income-eligible for Medicaid Expansion at renewal.

Since Jane is a seasonal worker, the state can also look at her average income over a six-month period to see if she meets the work requirement.

Her average monthly income is calculated as $673. Since this is above the required $580 ***average over the past six months***, the state determines Jane continues to meet the work requirement, and her coverage is renewed.

Medicaid Expansion Work Requirement Member Journey Flow

Scenario 4: Exception for Short-Term Hardship for Inpatient Care

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Phoebe is 21 years old. She was briefly hospitalized after a car accident in June. She has a monthly income of $500.

At Application (July 2027)

Phoebe applies for Medicaid and indicates on her application that she experienced a short-term hardship due to her hospitalization ***in the month before she applied*** (June). The state verifies Phoebe's attested income and accepts her declaration* from her application about meeting an exception from the work requirement. Her Expansion coverage begins July 1, 2027.

Renewal (November 2027)

Phoebe's coverage is effective through December 31. The state begins the automated renewal process to see whether Phoebe is still eligible for Medicaid. Her income data ($500 per month) confirms she is still within Medicaid's income limit. However, the state cannot verify that she meets or is excepted or excluded from work requirements in ***at least one month since her initial enrollment (July 1)***.

The state sends Phoebe a paper renewal packet and gives her 30 days to provide proof of compliance or an exception or exclusion. Phoebe does not respond.

Termination

The state looks to see if Phoebe can be eligible for Medicaid under another eligibility group (for example, for someone who has a disability). She is not Medicaid eligible under another group. The state sends a notice informing her of the upcoming termination and appeal rights. Phoebe does not request an appeal.

Grace Period

Phoebe is provided a 90-day grace period after her coverage is terminated to submit information showing she meets or exempt from the work requirement. If she does, her coverage can be effective the first on the month before the month that she returns the renewal paperwork.

Starting in 2028, eligibility for short-term hardship exceptions must be verified through available data source or documents provided by the applicant/member.

Medicaid Expansion Work Requirement Member Journey Flow

Scenario 5: Specified Excluded Individual: Parent of a Child Under 14

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Jim is 45 years old and is a parent of a child under 14.

At Application (July 2027)
Jim fills out an application online for Medicaid. He attests to $450 monthly income for June 2027. He answers questions in the application about his family, including his child's date of birth.

The state verifies Jim's income electronically using available data sources. The state also confirms that Jim is excluded from the work requirement because he is the parent, guardian, caretaker relative, or family caregiver of a child who is under 14 years of age (or a person with a disability) ***at the time he applies***.

He is enrolled in Medicaid effective July 1, 2027.

At First Renewal (December 2027)
In November 2027, the state begins the automated process to verify Jim's continued Medicaid eligibility. The state will verify whether Jim meets or is exempt from the work requirement in ***at least one month since his last eligibility determination*** (July 2027).

The state verifies Jim's monthly income remains within the Medicaid limits, and sees that his son Jim Junior remains under 14, so he is renewed for Medicaid coverage automatically.