

What Employers and HR Need to Know about Medicaid Unwinding

1.6 million men, women, and children are enrolled in Medicaid benefits in Wisconsin. Since the beginning of the COVID-19 pandemic, routine renewals for eligibility were paused. As of March 31, 2023, the state restarted routine renewals for eligibility and people will begin renewing each month. Approximately 385,600 people will lose their Medicaid benefits over the next year and about 60% of those people will be eligible for some kind of employer-sponsored health insurance. For people who don't have an option from their employers, they may be eligible for tax credits to purchase a plan on Healthcare.gov.

To make sure your employees do not fall through the cracks and become uninsured between May 2023 and July 2024, we want to make sure you:

1. Have the resources, policies, and information to share with your employees to get enrolled in your employer-sponsored coverage, if applicable. Or
2. Provide your employees with materials on other affordable options that may be available, free community support, and other resources.

If your employees have families and find the dependent-coverage option for health insurance too expensive, they should go to Healthcare.gov. They may be able to get help paying for affordable coverage for their families.

How can your company help?

- Share information about where your employees can get help if they need assistance renewing their Medicaid or need to transition to another type of coverage.
 - [Covering Wisconsin](#) has outreach postcards, flyers, and social media posts that can be customized to your organization. You can also direct them to [Wiscovered.com](#)
- Educate both employees and HR staff that federal HIPAA law requires a 60-day Special Enrollment Period for employees who lose Medicaid to sign up for employer sponsored health benefits.
- Consider extending a special enrollment period for your employees who lose Medicaid in alignment with the federal recommendation of July 31, 2024.
- Host regular Human Resources office hours for employees to ask questions about their family's situation and how to get connected to your employer-sponsored plans.

Covering Wisconsin is an outreach program of Extension at the University of Wisconsin-Madison. Our focus is to help people understand and sign up for publicly available health insurance and other programs that support health. We are predominately funded by grants and donations and serve the entire state of Wisconsin.

Our health insurance navigators provide free, local help.
Your employees can call us at 877-942-6837 for more information.