

STOP DISENROLLMENT OF INDIVIDUALS AND FAMILIES ELIGIBLE FOR MEDICAID COVERAGE

When pandemic-era protections expired last year, Medicaid protection and access were jeopardized. Determining eligibility, referred to as Medicaid Unwinding, began with startling results. On April 1, 2023, states could begin removing Medicaid beneficiaries. Since that time, millions of adults and children have been terminated from the program, with communities of color bearing the brunt.

The NAACP called on states and the District of Columbia to take immediate action to determine eligibility for all enrolled. Since then, over 25 million people have lost their health coverage.

About 70% of those who lost coverage may still be eligible but were terminated for purely administrative/procedural "red tape" issues. Historically marginalized groups are losing coverage at significantly higher rates, according to available data. The process of Medicaid redetermination has been flawed. Elected officials must be held accountable for stopping the disenrollment of individuals and families who remain fully eligible for Medicaid coverage. We are witnessing the largest health coverage loss in our nation's history.

Background:

Medicaid is the single largest source of health coverage in the United States. At the height of the public health emergency, it provided comprehensive medical coverage to over 94 million Americans, including eligible adults, pregnant people, children, elderly adults, and people with disabilities. The program provides lifesaving access to high-quality, affordable healthcare coverage.

When Congress passed the Families First Coronavirus Response Act, the most important provision prohibited states from dis-enrolling anyone involuntarily enrolled in Medicaid and Children's Health Insurance Program (CHIP) on or after March 18, 2020. This provision is known as Medicaid Continuous Enrollment. This requirement was a vital policy tool to avoid spikes in the uninsured during the pandemic. During this period, the nation's uninsured rate declined to a historic low of 8.0% in the first quarter of 2022. It is estimated that enrollment in Medicaid/CHIP increased by 23.3 million and reached nearly 95 million people from the period February 2020 to March 31, 2023.

Recommendations:

- Urge governors to immediately end procedural Medicaid terminations to prevent millions of children, families, older adults, and others from losing Medicaid because of administrative reasons that often include nothing more than missing paperwork. States must commit to prioritizing healthcare for all and re-enrolling all who were terminated wrongfully.
- Advocate for elected leaders to make new commitments to Medicaid, including using an automated enrollment renewal process that enacts a paperless application in addition to the current process, ensuring eligible people get the coverage they deserve.
- Utilize the NAACP's Civil Rights Medicaid Scorecards for advocacy efforts. The state- and city-focused scorecards rank each state and the District of Columbia regarding how they handled Medicaid coverage for their residents. Ultimately, states and their respective governors are evaluated based on their commitment to safeguarding the health of our communities by ensuring continued health coverage for all eligible individuals. The scorecards are designed to track this health coverage crisis and be used to hold our elected officials accountable. [Visit the NAACP site to access the scorecard and see how your state has measured up.](#)

Our state and municipal leaders must make every effort to re-enroll those who have lost Medicaid coverage. Leaders must leverage available data to verify eligibility, such as income tax records and participation in the Supplemental Nutrition Assistance Program (SNAP), and provide readily accessible, culturally inclusive support to complete the paperwork.

Failure to expand Medicaid and address coverage gaps is disproportionately harming people of color, further exacerbating existing health disparities. This preventable health equity disaster must be fixed immediately to protect and save lives and promote the health of all.