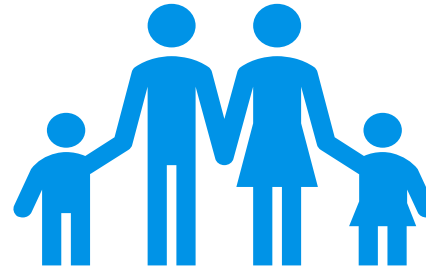


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The American Rescue Plan & Safety Net Policies for Seniors

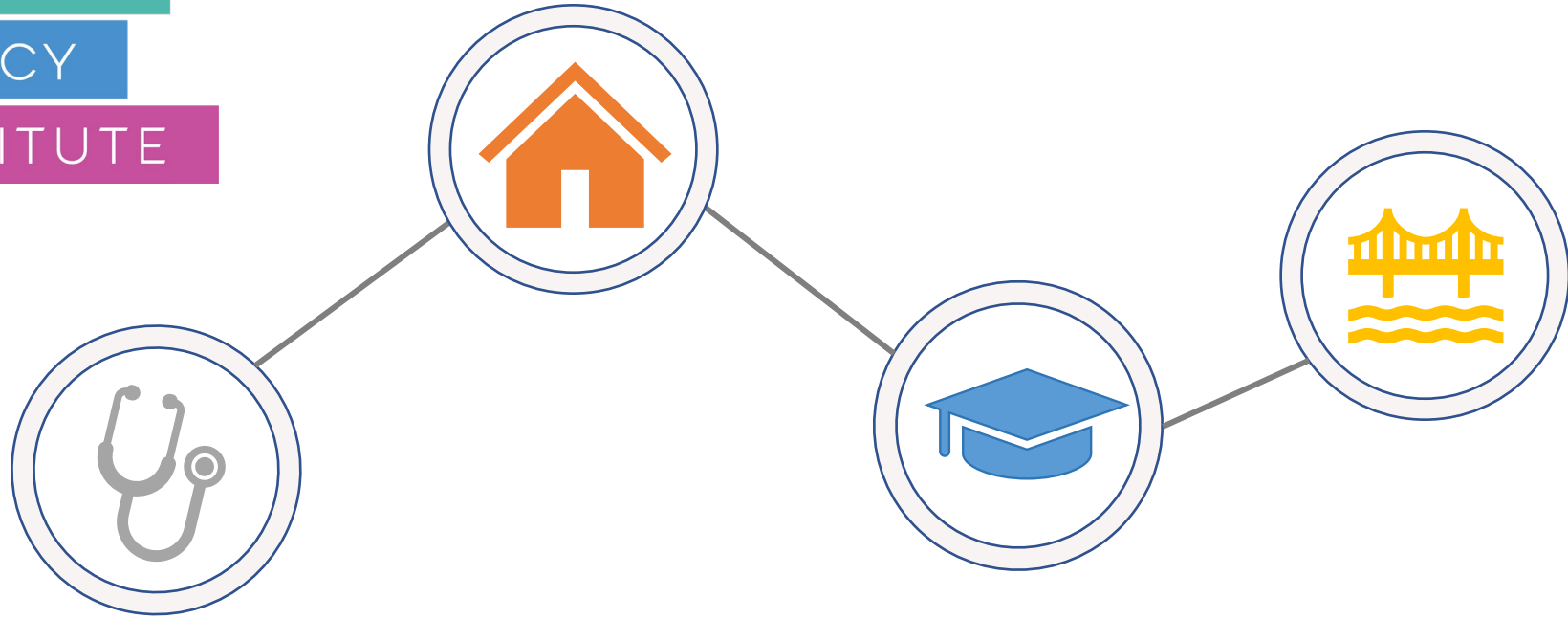
Elder Justice Conference

May 24, 2021

ABOUT US

- ▶ **Florida Policy Institute** is committed to advancing state policies and budgets that improve the economic mobility and quality of life for all Floridians.
- ▶ Analyze state budget and revenue trends, propose common-sense policy options with the aim of encouraging broad public education, discussion and informed action.

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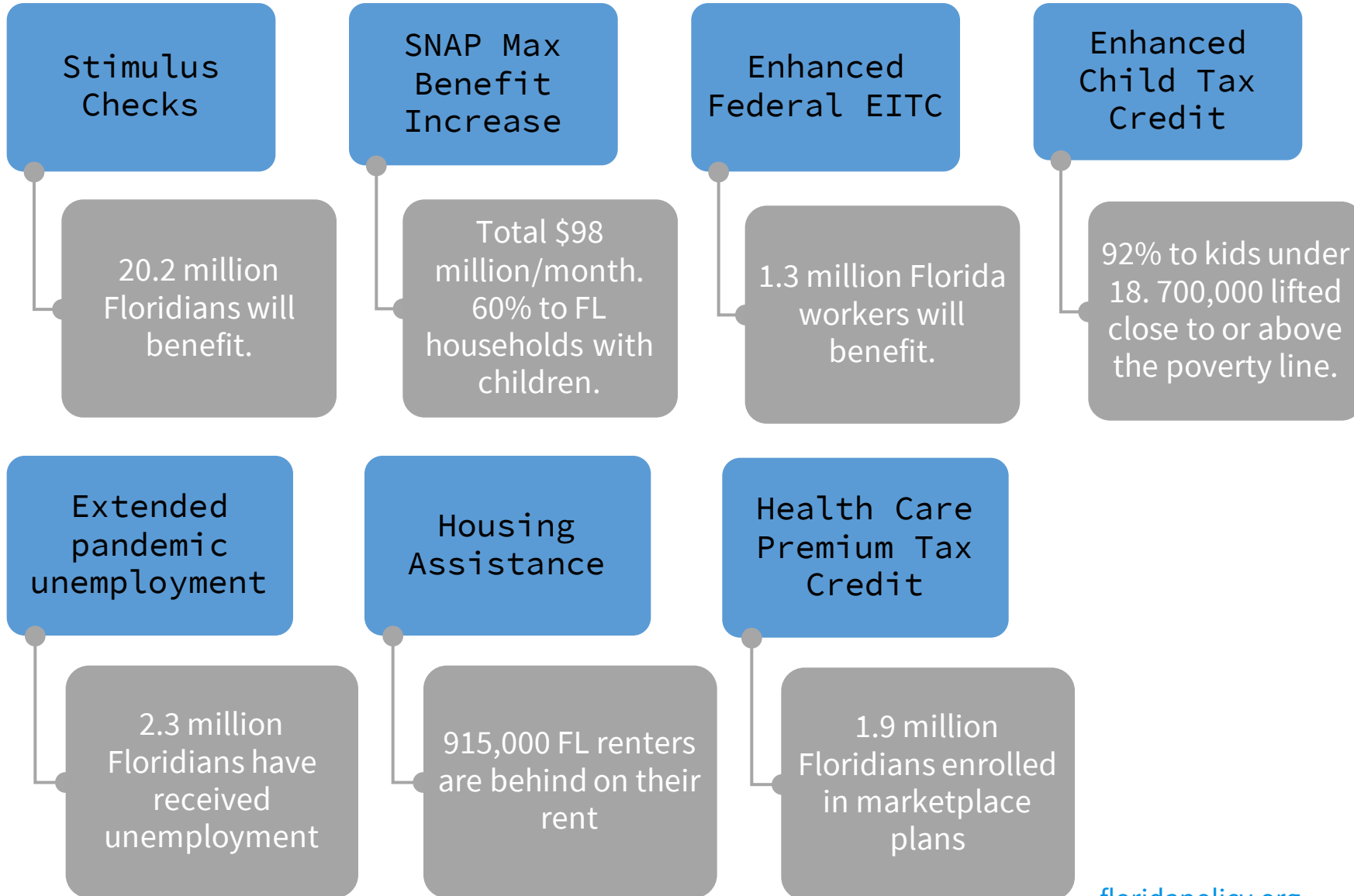
AMERICAN RESCUE PLAN ACT

AMERICAN RESCUE PLAN ACT

- ▶ **Enacted in March 2021, totaling \$1.9 trillion.**

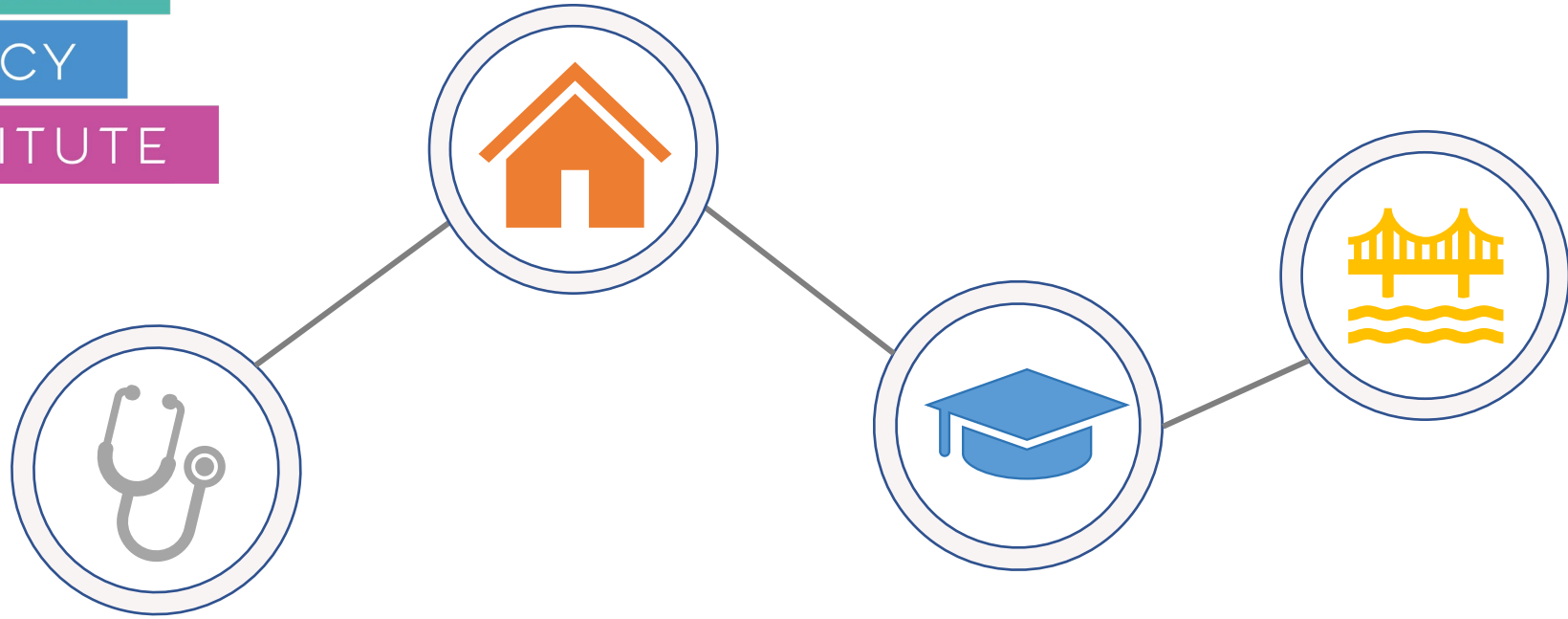
CATEGORY	FLORIDA AMOUNT
State Fiscal Aid	\$10.23 billion
Aid to Counties	\$4.17 billion
Aid to Metro Cities	\$1.47 billion
Aid to Other Local Governments	\$1.4 billion
State Capital Projects	\$364 million
Medicaid Expansion	\$3.5 billion
Child Care	\$2.48 billion
K-12 Education	\$7.04 billion
Higher Education	\$2.24 billion

AMERICAN RESCUE PLAN ACT



ARPA: FPI RESOURCES





ARPA & HEALTH CARE

ARPA & HEALTH CARE

- ▶ **Increases federal Medicaid match for Medicaid expansion for 2 years (\$3.5 billion)**

- ▶ **New state Medicaid options to:**
 - Cover the uninsured for COVID-19 testing, vaccines & treatment (100% federal funding)
 - Extend post-partum coverage from 60 days to 1 year
 - Enhance & expand home and community-based services (10-percentage point increase in federal match)
 - Offer community-based mobile crisis intervention services (85% federal funding)

- ▶ **New funding for mental health & substance abuse services**

- ▶ **New funding to strengthen public health infrastructure**

ARPA & HEALTH CARE: MEDICAID EXPANSION

- ▶ **Financial incentive for Medicaid expansion (\$3.5 billion)**
 - An additional 5 percentage point increase in regular federal Medicaid match rate (FMAP) for 2 years
 - There is no time limit to opt into the incentive
- ▶ **With ARPA incentive covering the cost of expansion, Florida could see annual net savings of \$1.95 billion for FY 2022-23**
- ▶ **Even without ARPA bonus the state could see \$200 million in annual savings**

ARPA & HEALTH CARE: COVID TREATMENT

▶ **COVID *treatment* for the uninsured:**

- State option to receive 100 percent federal funding to cover the uninsured for COVID-19 testing, vaccines & treatment.
- People who are uninsured, regardless of income are eligible;
- Option is available until more than a year after the public health emergency ends

▶ **ARPA builds on a state COVID *testing* option that has been available since the 2020 Families First Act.**

- It provides 100 percent Medicaid funding for COVID-19 testing of the uninsured. Fifteen states have opted in. To date, Florida has not.

ARPA & HEALTH CARE: POST-PARTUM

▶ **Post-Partum Coverage:**

- Current Florida coverage is for the two months after the month of birth
- A new state option to extend Medicaid post- partum coverage to 12 months. But no increased federal match
- The 2021 legislature has agreed to take up this option

▶ **Nearly 100,000 women would be eligible for this benefit**

▶ **Investment of \$89.1 million in state funding**

Home & Community Based Services

- At state option, there are increased federal matching funds to help seniors, children with special needs and adults with disabilities access home and community- based services (HCBS):
 - 10 percentage point increase in federal matching funds for HCBS from April 1, 2021 through March 31, 2022
 - States must maintain state spending levels on Medicaid HCBS as of April 1, 2021
 - States must use the new funds to “implement, or supplement the implementation of, one or more activities to enhance, expand, or strengthen” Medicaid HCBS
 - It’s projected that Florida could receive an additional [\\$319.5 M](#) of federal funding with this option.

ARPA & HEALTH CARE: HCBS

► Home & Community Based Services (estimated \$319.5 million) (Source: Kaiser Family Foundation)

Support HCBS provider workforce

- Increased direct care worker payment rates
- Paid sick leave
- Hazard, overtime, or shift differential pay
- New worker recruitment
- Retainer payments to preserve provider network

Offer new or expanded HCBS benefits

- Emergency supplies and personal protective equipment
- Assistive technology
- Mental health/rehab services
- Transition costs from institutional setting to individual home

Serve more HCBS enrollees

- Continue services for people removed from waiting lists during public health emergency
- Increase overall HCBS enrollment

ARPA & HEALTH CARE: CRISIS INTERVENTION

▶ **Crisis Intervention Services:**

- 5- year state option to provide community-based mobile crisis intervention services for individuals experiencing a mental health or substance use disorder crisis
- The additional funds must supplement, not supplant, the level of state spending for these services in the fiscal year before the first quarter that a state elects this option
- Services must be otherwise covered by Medicaid and provided by a multidisciplinary team

▶ **Provides states with \$15 million for planning grants with an 85% federal match for the first 3 years.**

ARPA & HEALTH CARE: ACA MARKETPLACE

▶ **ACA Marketplace Improvements: Expanded Health Care Premium Tax Credit (2021 and 2022)**

- Income up to 150% federal poverty level (FPL) can now get silver plans for \$0 premiums
- People who receive unemployment anytime in 2021 can get \$0 premium silver level plan coverage through the end of 2021. This includes people with income below FPL (in the “coverage gap”).
- Premium subsidies will also increase for people at higher income levels among those currently eligible for help with incomes up to 400% of FPL.
- People with income above 400% FPL will be newly eligible for marketplace premium subsidies. Premiums are capped at 8.5% of their income.

ARPA & HEALTH CARE: MENTAL HEALTH & SUD

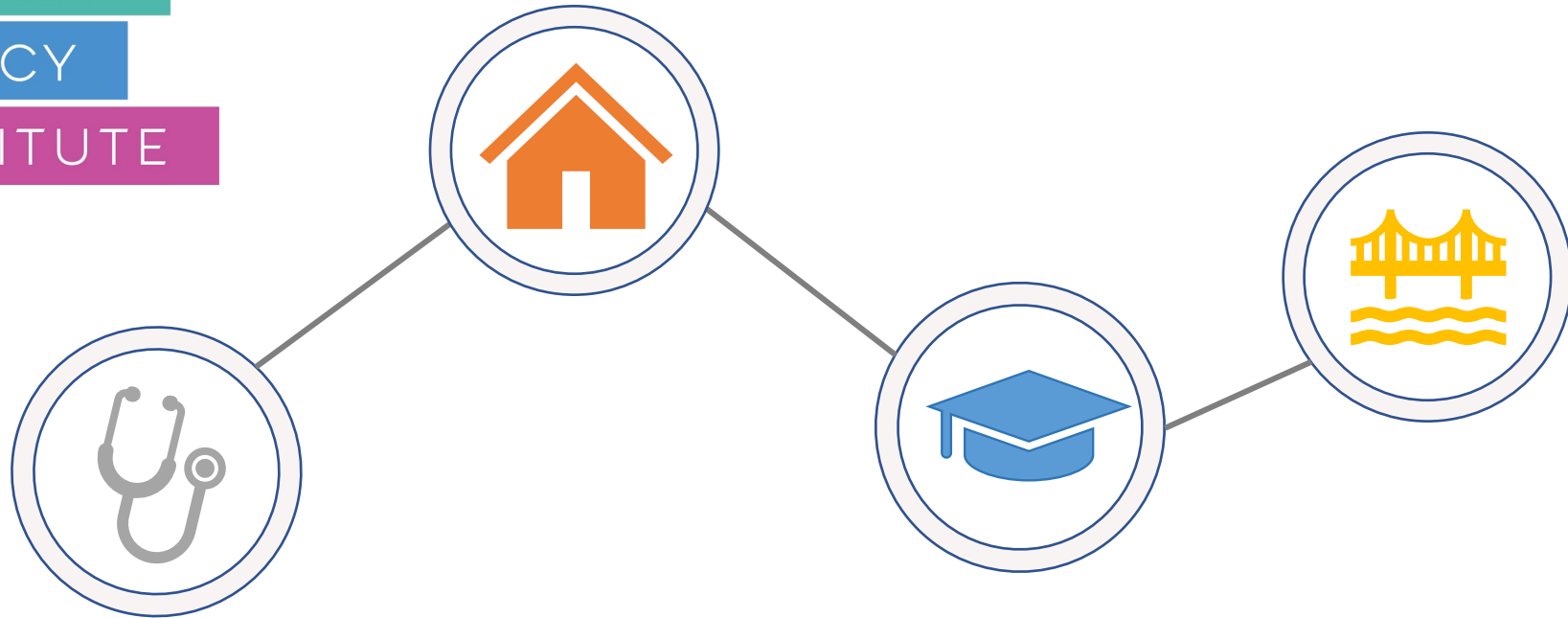
▶ **Mental health and substance use disorder (SUD) new funding:**

- \$3 billion block grant for community mental health & SUD services
- \$80 million for mental health and SUD training for healthcare professionals, paraprofessionals and public safety officers
- \$20 million for education and awareness campaign encouraging healthy work conditions and use of mental health and SUD services by healthcare professionals

ARPA & HEALTH CARE: PUBLIC HEALTH

► **Public health activities new funding (\$92.2 billion):**

- \$47.8 billion for testing, contact tracing, surveillance, and mitigation activities
- \$10 billion to enhance use of the Defense Production Act for the purchase, production, or distribution of medical supplies and equipment for COVID-19
- \$7.66 billion for the public health workforce
- \$7.6 billion for community health centers



**CONTINUATION OF MEDICAID PROTECTIONS
UNDER THE FAMILIES FIRST CORONAVIRUS
ACT**

Medicaid Continuous Coverage During the Public Health Emergency

- If enrolled in Florida Medicaid on or after March 18, 2020, coverage ***cannot be terminated or reduced*** before the last day of the month the public health emergency (PHE) ends, even if the beneficiary no longer meets eligibility requirements.
- Some examples of protected groups during the PHE:
 - Medically needy people who meet their share of cost for just one month;
 - People no longer meeting a disability requirement;
 - People losing SSI;
 - People no longer meeting income or asset limits;
 - Children & young adults aging out of coverage;
 - New mothers who exhaust 60- day post partum coverage;
 - Parents or caretakers no longer caring for a child under 18;
 - Qualified Medicare Beneficiaries

Some Exceptions

- Coverage may be terminated during the PHE in some very limited circumstances including:
 - death of a beneficiary;
 - beneficiary moves out of state;
 - Voluntary request for termination;
 - “lawfully residing” immigrant youth turning 19 who do not otherwise have a qualified immigrant status are only eligible for coverage necessary for the treatment of an emergency medical condition;
 - Refuge medical assistance coverage;
 - Presumptive eligibility coverage.
- Continuous coverage requirements ***do not*** apply to Florida Healthy Kids and MediKids

Redeterminations/Renewals During the PHE

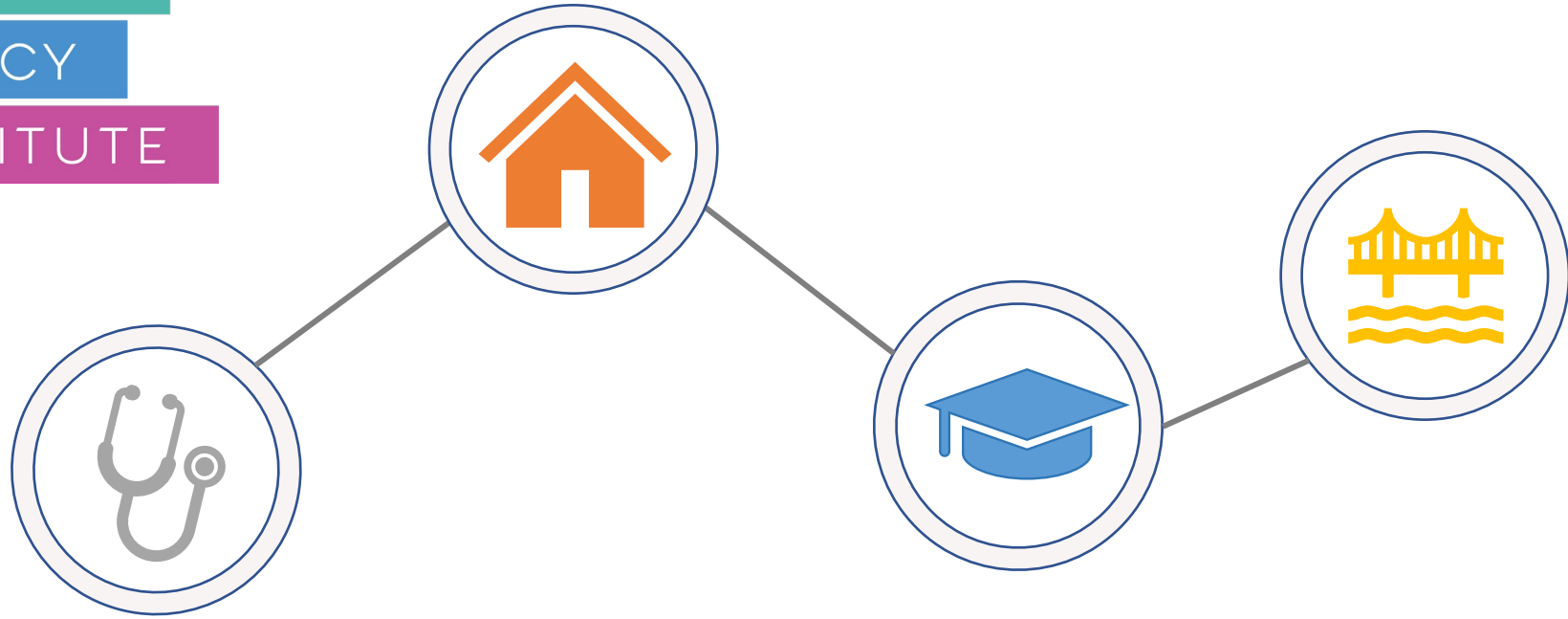
- DCF resumed Medicaid redeterminations starting October 1, 2020. Families have been getting notices on a staggered basis since that time.
- However, ***even if determined not eligible*** through a redetermination, coverage cannot be terminated.
- Per a Feb. 1st 2021 DCF transmittal, DCF conducted an automated annual renewal for the following coverage groups:
 - Medicare Savings Programs (QMB, SLMB, QI1)
 - SSI-related groups
 - 628,701 individuals were renewed this way

Current Medicaid Enrollment

- April, 2021 Total: 4.7 M
 - Jan. 2020: 3.7 M
 - Sept. 2020: 4.3 M
- Children and their parents/caretakers comprise the largest portion of growth

Duration of the PHE

- President Biden notified the Governors that the PHE will likely be extended throughout 2021.
- This means that continuous coverage protections will likely stay in place through January 2022.
- Future advocacy efforts needed to prevent mass disenrollments of eligible people after the PHE ends.
 - Consumer protections needed: 1) a requirement that when the PHE ends, that DCF must conduct another redetermination before coverage can be terminated; 2) that prior to termination beneficiaries will get due process advance notice and hearing rights.



SUPPLEMENTAL NUTRITION ASSISTANCE PROGRAM (SNAP)

Seniors and SNAP

- ▶ Who is a “senior”?
 - ▶ 60 years or older.
- ▶ Forty percent of SNAP households in FL have a senior.

Source: [FNS](#)

Good News About 15% Benefit Level Increase

- Congress added an extra temporary 15% to allotment.
- ARPA extends through September the 15% increase.
- The increase amounts to about \$28 more per person per month for all participating households.

Source: [Consolidated Appropriations Act](#) and [ARPA](#)

EMERGENCY ALLOTMENTS

- ▶ Emergency Allotments (EA) provide a supplement of up to the maximum for families of the household's size
- ▶ ***Done only at state option***
- ▶ DCF has provided EA since March 2020
- ▶ ***By law, ability to provide EA is contingent on state emergency declaration***
- ▶ The American Rescue Plan Act of 2021 signed by President Biden on March 11, 2021, extends increases to the SNAP maximum allotments through Sept. 30, 2021

Source: [Consolidated Appropriations Act](#) and [American Rescue Plan Act of 2021](#)

Allotment chart: https://www.myflfamilies.com/service-programs/access/docs/esspolicymanual/a_01.pdf

EMERGENCY ALLOTMENTS

- ▶ Effective April 1, 2021, EA is now available for households receiving SNAP benefits at the statutory maximum.
- ▶ These households were previously deemed ineligible for emergency allotments
- ▶ All households will receive at least \$95 in addition to their regular monthly amount. Households who receive less than \$95 will receive additional benefits to get them to the \$95. Households already receiving the maximum number of benefits for their household size will receive an additional \$95.

Source: [Consolidated Appropriations Act](#) and [American Rescue Plan Act of 2021](#)

Allotment chart: https://www.myflfamilies.com/service-programs/access/docs/esspolicymanual/a_01.pdf

EMERGENCY ALLOTMENTS

If the state-issued emergency declaration has expired or will expire in the current month, FNS allows a State that has lost or will lose its declaration in the current month to provide one additional issuance month.

Source: [FNS](#)

EMERGENCY ALLOTMENTS

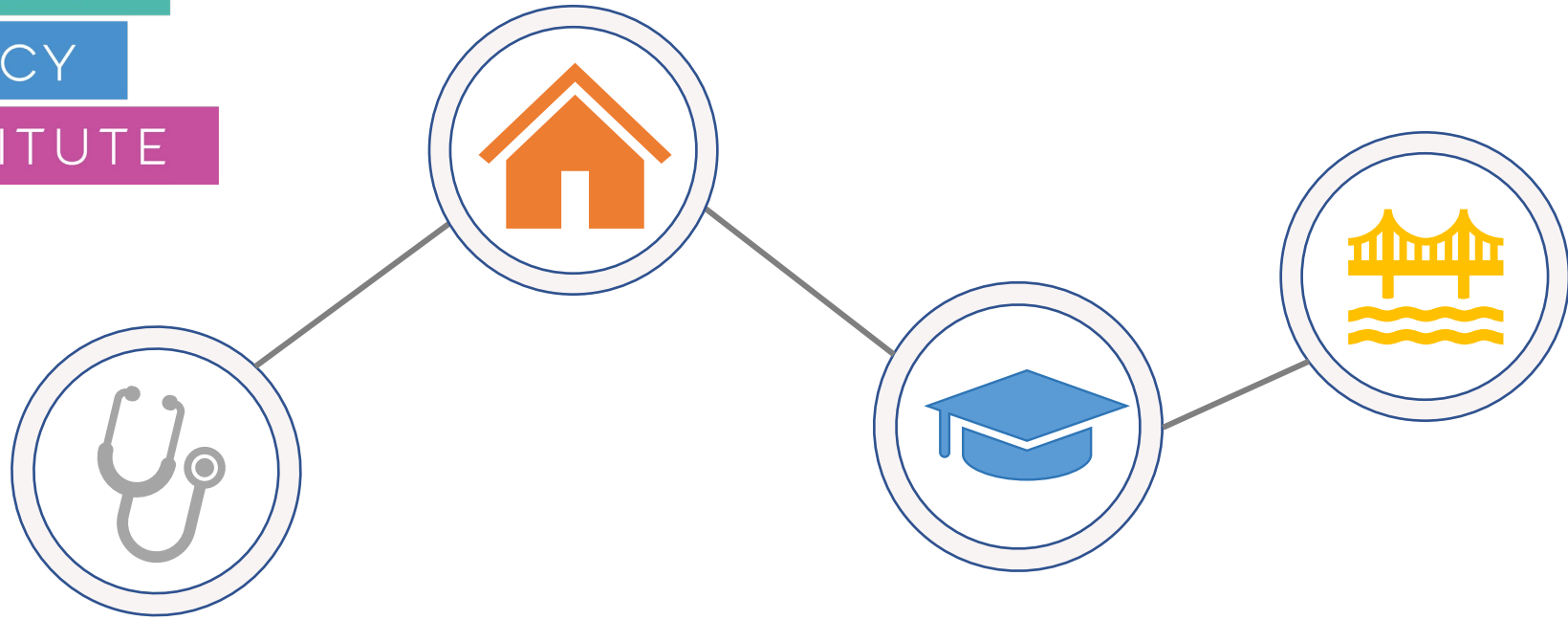
- ▶ Emergency Allotments (EA) provide up to the maximum for families at state option for March 2020-June 2021. In May **alone:**

\$1.7 million households
received supplements

Total of over \$280
million

Source: [Consolidated Appropriations Act](#) and [American Rescue Plan Act of 2021](#)

Allotment chart: https://www.myflfamilies.com/service-programs/access/docs/esspolicymanual/a_01.pdf



TEMPORARY ASSISTANCE FOR NEEDY FAMILIES (TANF)

A grandparent is head of household for thirty-six percent of children receiving TANF in Florida.

Source: [HHS](#)

ARPA'S PANDEMIC EMERGENCY ASSISTANCE FUND

SOME BASICS

- ▶ The emergency fund is part of Temporary Assistance for Needy Families, which provides cash assistance/other services to families with low income.
- ▶ Funding is available for the period of April 1, 2021, through September 20, 2022.
- ▶ States had to tell HHS if they will use the funds by April 25, 2021. Funds not claimed will be reallocated to other states.
 - ▶ DCF elected to receive these monies.

CRITERIA FOR USE OF FUNDS

- ▶ Must be used to provide households with non-recurrent, short-term benefits
 - must address a specific crisis or episode of need;
 - cannot meet recurring or ongoing needs; and
 - cannot extend beyond four months.

- ▶ Can be provided as cash or in other forms of benefits.

- ▶ Cannot be used to cover the costs of providing regular monthly TANF cash assistance, which is designed to help families meet recurring and ongoing needs.

- ▶ Must serve “needy” families (up to 200 percent of the poverty level).

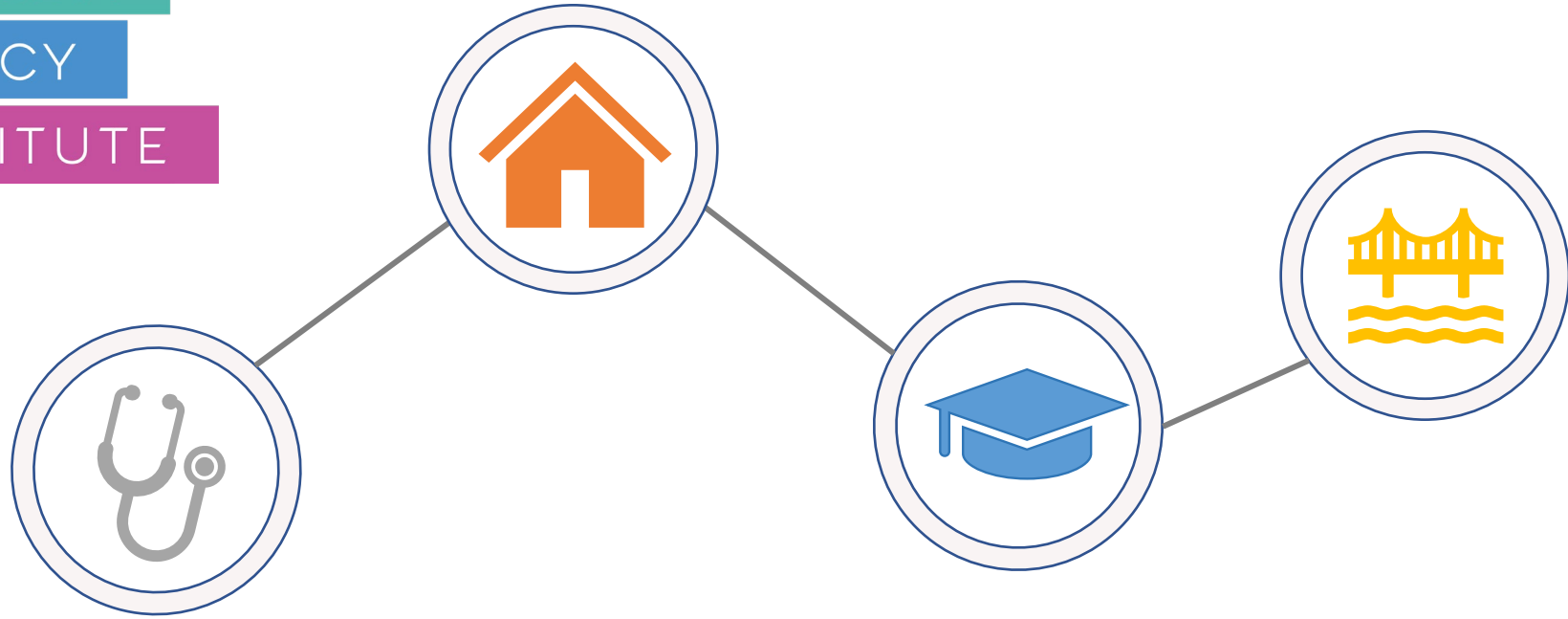
Pandemic Emergency Assistance Fund Allotment - States



State	Allotment
Alabama	\$10,181,762
Alaska	\$3,363,523
Arizona	\$14,546,479
Arkansas	\$4,714,762
California	\$203,818,559
Colorado	\$13,502,982
Connecticut	\$7,096,959
Delaware	\$2,075,691
District of Columbia	\$14,740,312
Florida	\$35,508,000
Georgia	\$22,014,387
Hawaii	\$4,216,684
Idaho	\$3,422,707
Illinois	\$20,439,923
Indiana	\$10,709,351
Iowa	\$6,333,899
Kansas	\$5,142,203
Kentucky	\$17,411,149
Louisiana	\$7,905,732
Maine	\$3,850,659
Maryland	\$17,756,381
Massachusetts	\$27,853,223
Michigan	\$19,001,764
Minnesota	\$14,352,019
Mississippi	\$4,750,783

State	Allotment
Missouri	\$14,530,873
Montana	\$2,733,901
Nebraska	\$4,438,712
Nevada	\$6,794,491
New Hampshire	\$4,145,240
New Jersey	\$17,254,346
New Mexico	\$6,385,240
New York	\$128,476,323
North Carolina	\$16,782,875
North Dakota	\$1,354,594
Ohio	\$33,945,583
Oklahoma	\$7,124,347
Oregon	\$12,225,605
Pennsylvania	\$26,444,265
Rhode Island	\$2,703,237
South Carolina	\$10,153,432
South Dakota	\$2,285,616
Tennessee	\$12,994,779
Texas	\$49,518,884
Utah	\$7,334,784
Vermont	\$1,617,028
Virginia	\$15,744,856
Washington	\$22,766,008
West Virginia	\$4,617,546
Wisconsin	\$14,522,972
Wyoming	\$1,544,571
Total Allotted to States	\$923,150,000

<https://www.acf.hhs.gov/ofa/data/pandemic-emergency-assistance-fund-allotment-states>



PANDEMIC ELECTRONIC BENEFITS TRANSFER (P-EBT)

P-EBT

- ▶ Originally, Pandemic Electronic Benefit Transfer (P-EBT) provided food assistance to Floridians with children who were eligible for free or reduced-price school meals through the National School Lunch Program (NSLP) but whose school was closed in the Spring of 2020 due to the COVID-19 pandemic.
- ▶ As of Oct 1, states can ask USDA to provide P-EBT in 2020-2021 to children who have a reduced number of days or hours that they are physically present in a brick-and mortar school or childcare. This includes students who opt for distance learning in Florida schools that are otherwise open as usual.

P-EBT

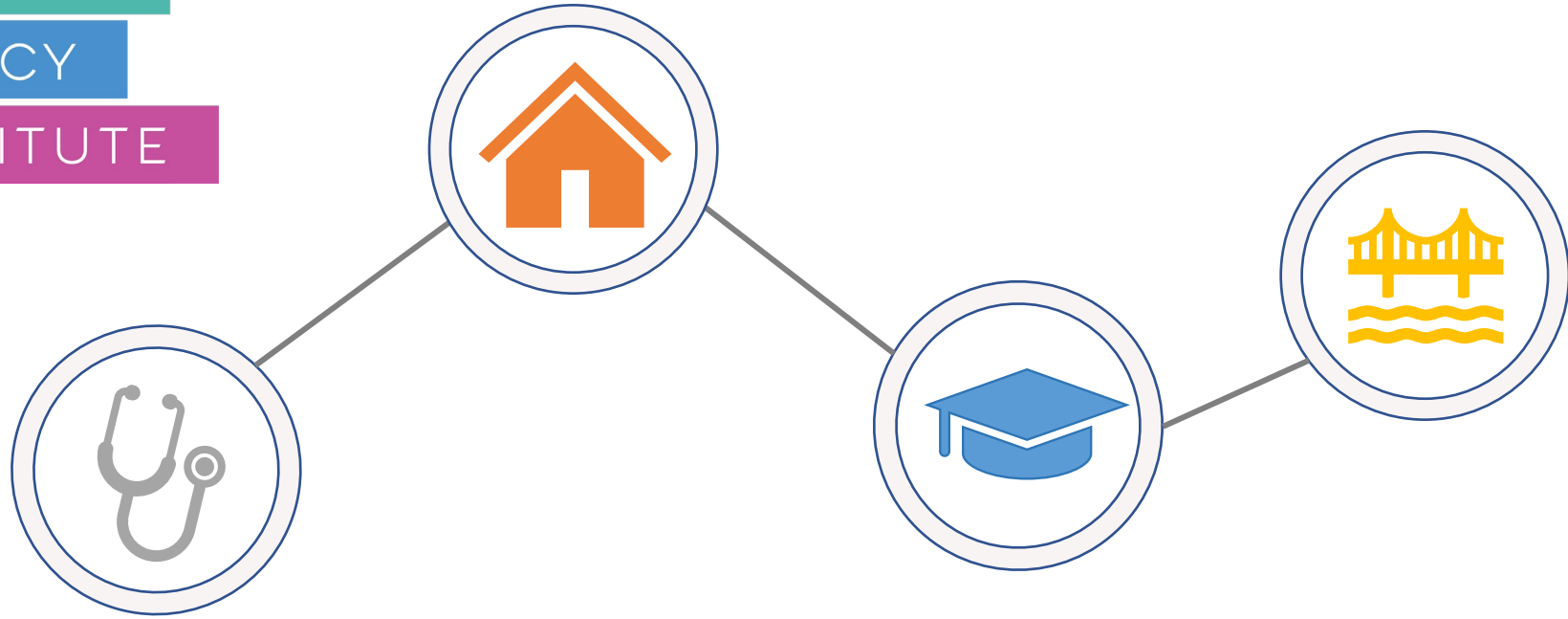
- ▶ Which children are eligible for 2020-21 so far?
 - Those who would have received free or reduced-price meals at school *if not for* closure or reduced attendance or hours for at least 5 consecutive days
 - Includes students who opt for distance learning
 - Immigration status is not considered in determining P-EBT eligibility

- ▶ How much will be provided?
 - \$6.82 for each eligible child per day for the number of days that they are eligible
 - Estimated \$1.2 billion issued between August 2020 and June 2021

P-EBT

- ▶ ARPA extends P-EBT to the summer of 2021 *at state option*.
- ▶ P-EBT is available this summer to all children who were eligible to receive free or reduced-price meals during the current school year.
- ▶ This includes school children who received P-EBT benefits during the school year and those who were eligible for free or reduced-price school meals but did not receive P-EBT benefits in the last month of the school year because they attended school in person and had access to a meal service at school.
- ▶ It also includes children who are newly determined eligible for free or reduced-price meals during the covered summer period as well as children under 6 who are enrolled in SNAP during the summer.

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UNEMPLOYMENT INSURANCE

UNEMPLOYMENT INSURANCE

UNEMPLOYMENT IS A SENIOR ISSUE

Unemployment rate in FL for persons 65 years and over was 7.7 percent in 2020.

- ▶ ARPA extends federal unemployment relief through Sept. 6, 2021, including:
 - ▶ Pandemic Unemployment Assistance (PUA): confers eligibility on a broader range of unemployed workers than regular UI
 - ▶ Pandemic Emergency Unemployment Compensation (PEUC): extends the duration of benefits to 53 weeks
 - ▶ Federal Pandemic Unemployment Compensation (FPUC): \$300 a week on top of other UI benefits

Unemployment Insurance

- ▶ Enhanced federal pandemic relief is a state option.
- ▶ Many states, including Alabama, Arkansas, Mississippi, Missouri, Montana, South Carolina, Tennessee, and Iowa are opting to stop enhanced federal unemployment aid.



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