



WEBINAR

MEDICAID: FEDERAL UPDATES & NH IMPACTS





TODAY'S WEBINAR

- Recorded and link sent afterward
- Ask questions with the Q&A feature throughout
- Questions will be answered at the end



FEDERAL UPDATES & NEXT STEPS



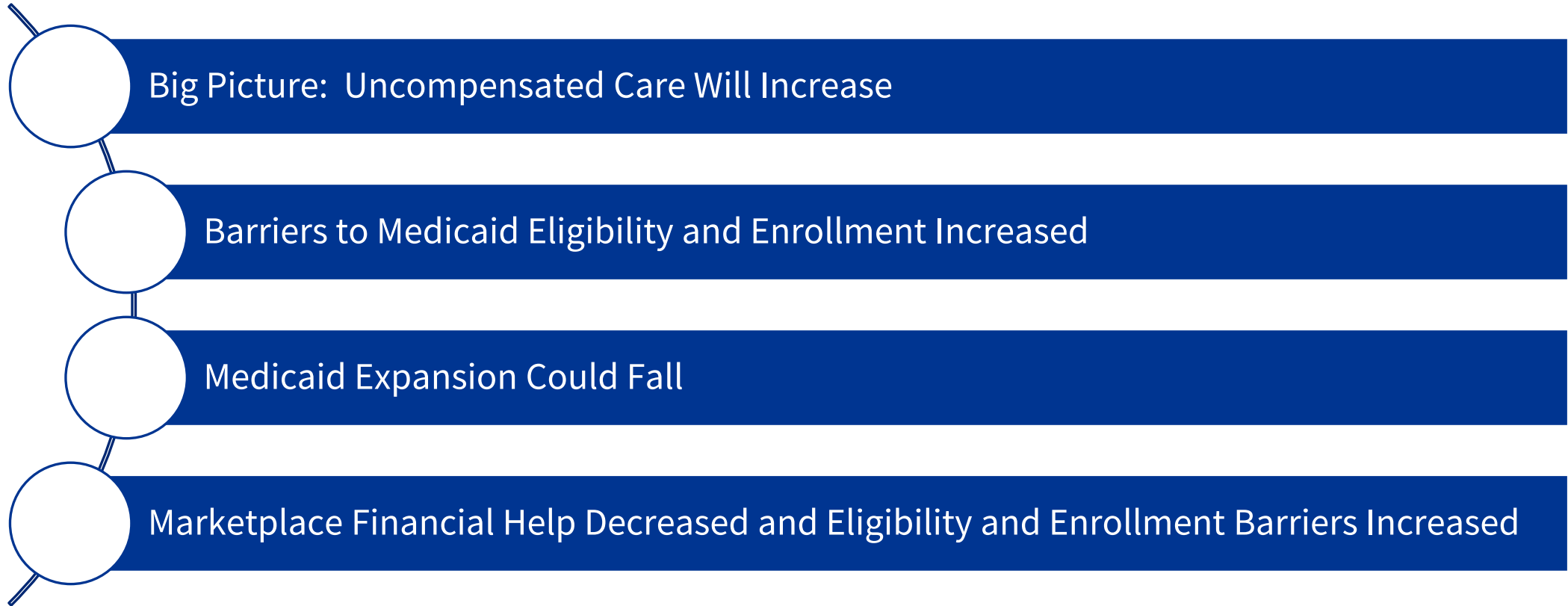
Gidget Benitez
AARP



Potential NH Medicaid Impacts from House Passed Reconciliation Bill - H.R.1 — 119th Congress (2025-2026)

MAY 29, 2025

Agenda



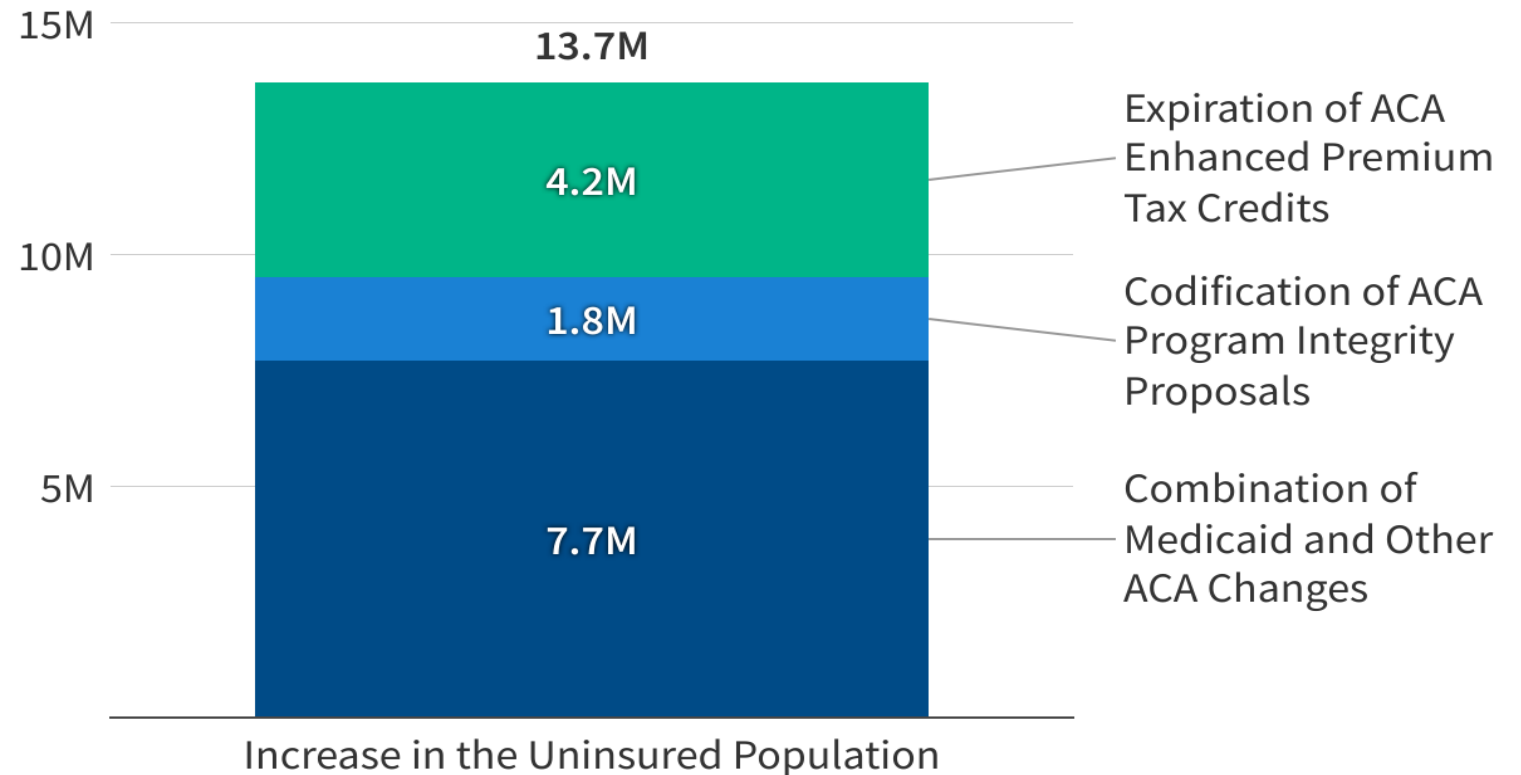
BIG PICTURE: Uncompensated Care Will Increase



Figure 1

At Least 13.7 Million More People Could Be Uninsured Due To The Proposed Budget Reconciliation Package And Expiration of ACA Enhanced Premium Tax Credits

Increase in the Number of Uninsured People, By Cause, 2034



Source: KFF analysis of Congressional Budget Office (CBO) and Centers for Medicare and Medicaid Services (CMS) estimates

NH Math

What applying KFF
projections to NH
numbers looks like

10% of NH Medicaid
population is roughly
19,000 people.

22% of those with APTCs in
NH is roughly 10,000 people

Barriers to Eligibility and Enrollment

Requires increasing
eligibility checks to twice
a year
After 12/31/2026

Requires imposing cost
sharing of up to \$35 per
service on expansion
adults with incomes 100-
138% FPL; Oct 2028

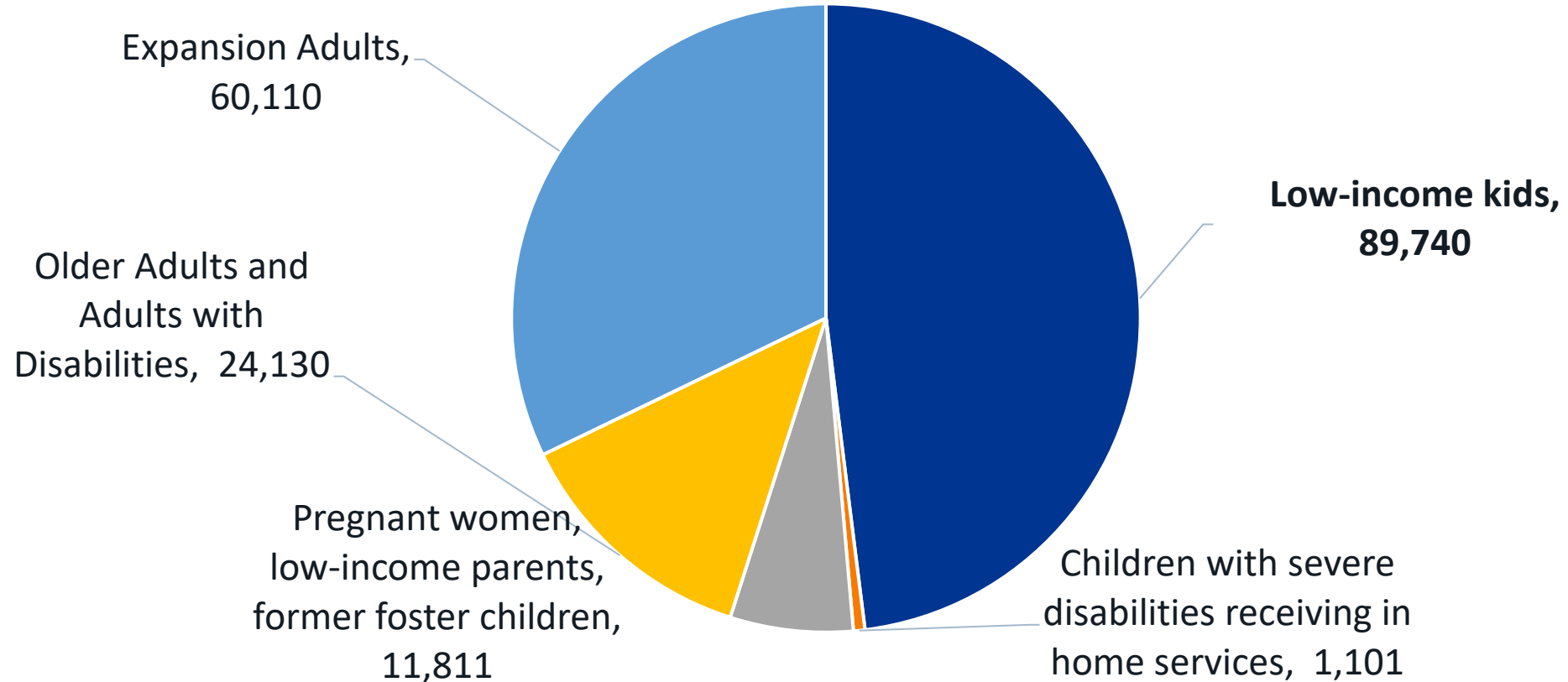
Imposes work
requirements of 80 hours
a month on expansion
adults 19-64
as of Dec 2026

Delays rules intended to
streamline eligibility and
enrollment until 2035.

Reduction of retroactive
coverage Dec 2026

NH Medicaid's single largest eligibility category is children

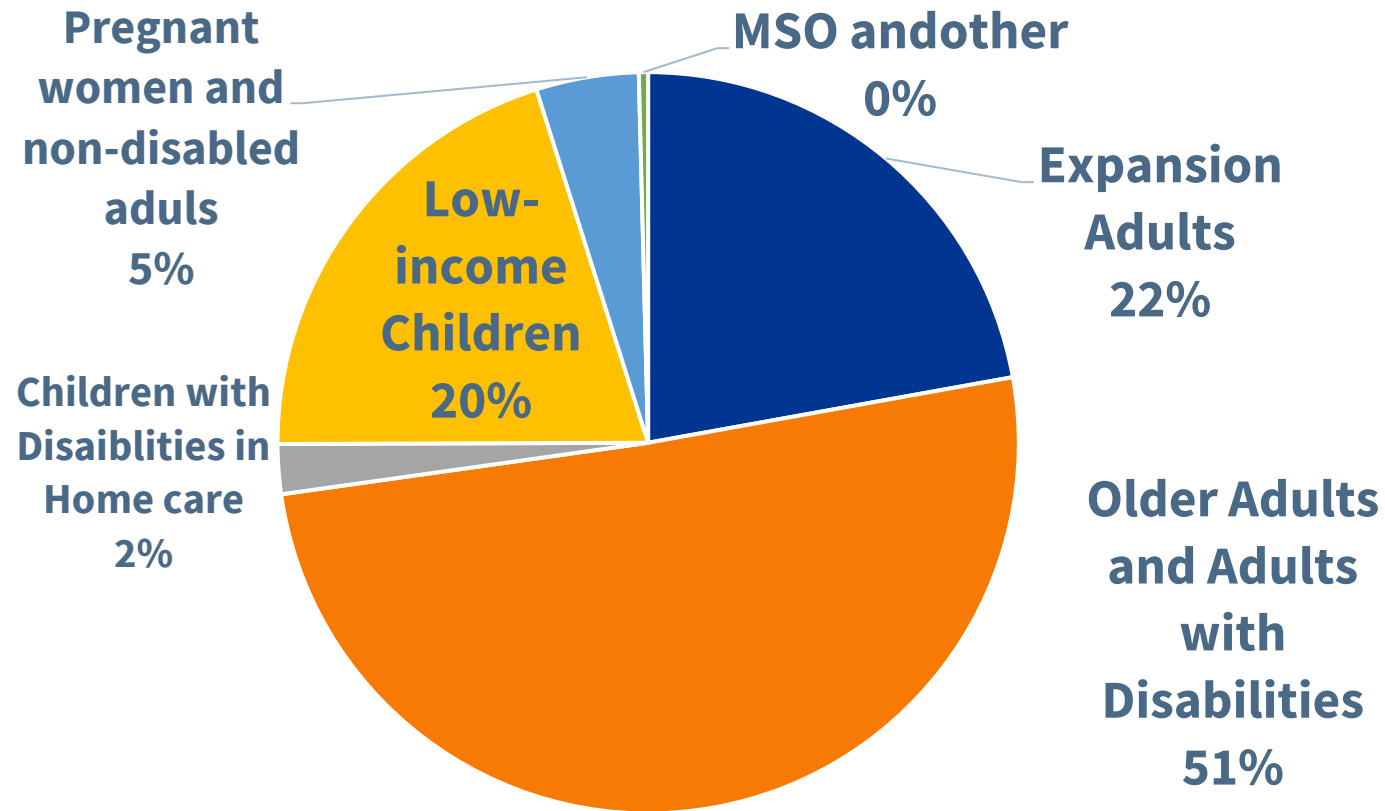
NH Medicaid Total Enrollment: 186,892 (as of February 28, 2025)



Source of monthly enrolment data: <https://www.dhhs.nh.gov/sites/g/files/ehbemt476/files/documents2/bpq-da-medicaid-enrollment.pdf>

NH Medicaid's Costs are Disproportionate to Enrollment and Concentrated Among Older Adults and People with Disabilities

EBI source data (as of March 25, 2025)

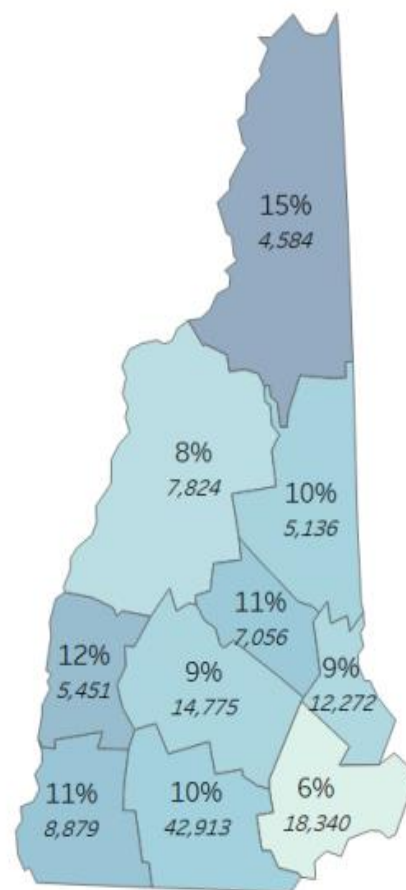


In all but one county, Medicaid members are **MORE THAN 10%** of the population.

Rockingham County has 9% of its population in Medicaid.

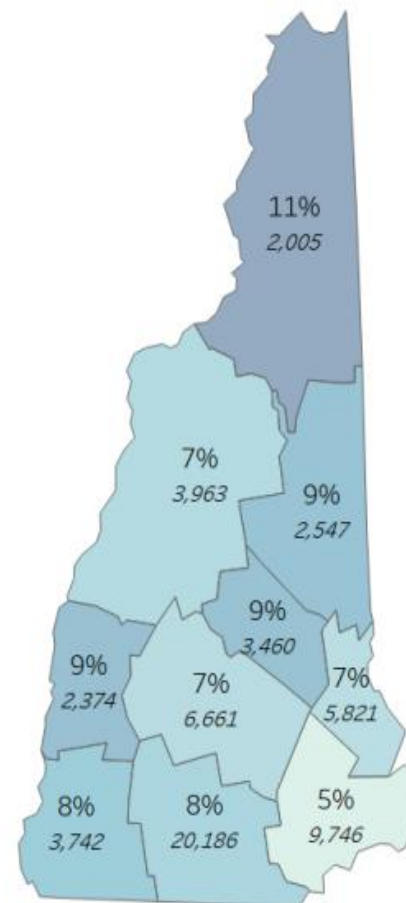
NH Medicaid Full Benefit Enrollment as a Percent of Estimated General Population, 12/31/24

Standard Programs as a Percent of Total Population



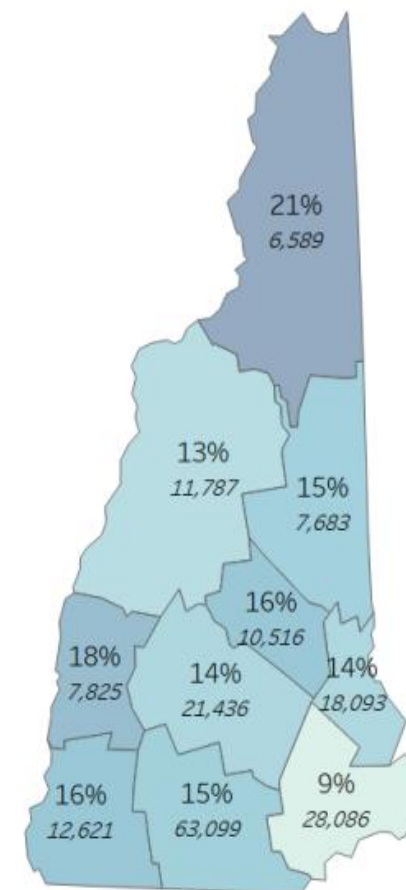
NH 9.1% 127,230

Granite Advantage Program as a Percent of Population Age 19 to 64



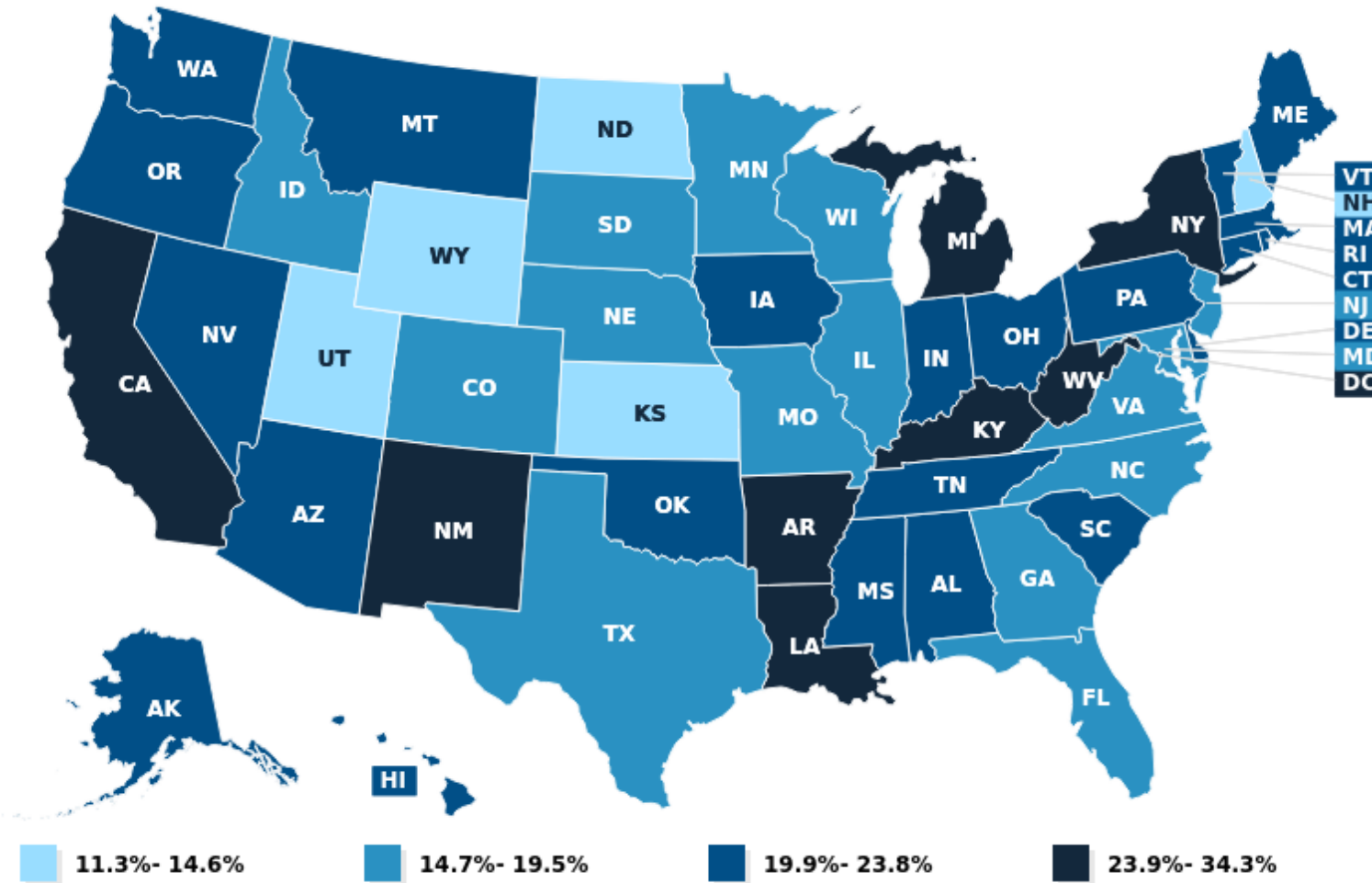
NH 7.2% 60,505

Total Program as a Percent of Total Population



NH 13.4% 187,735

Health Insurance Coverage of the Total Population: Medicaid, 2023

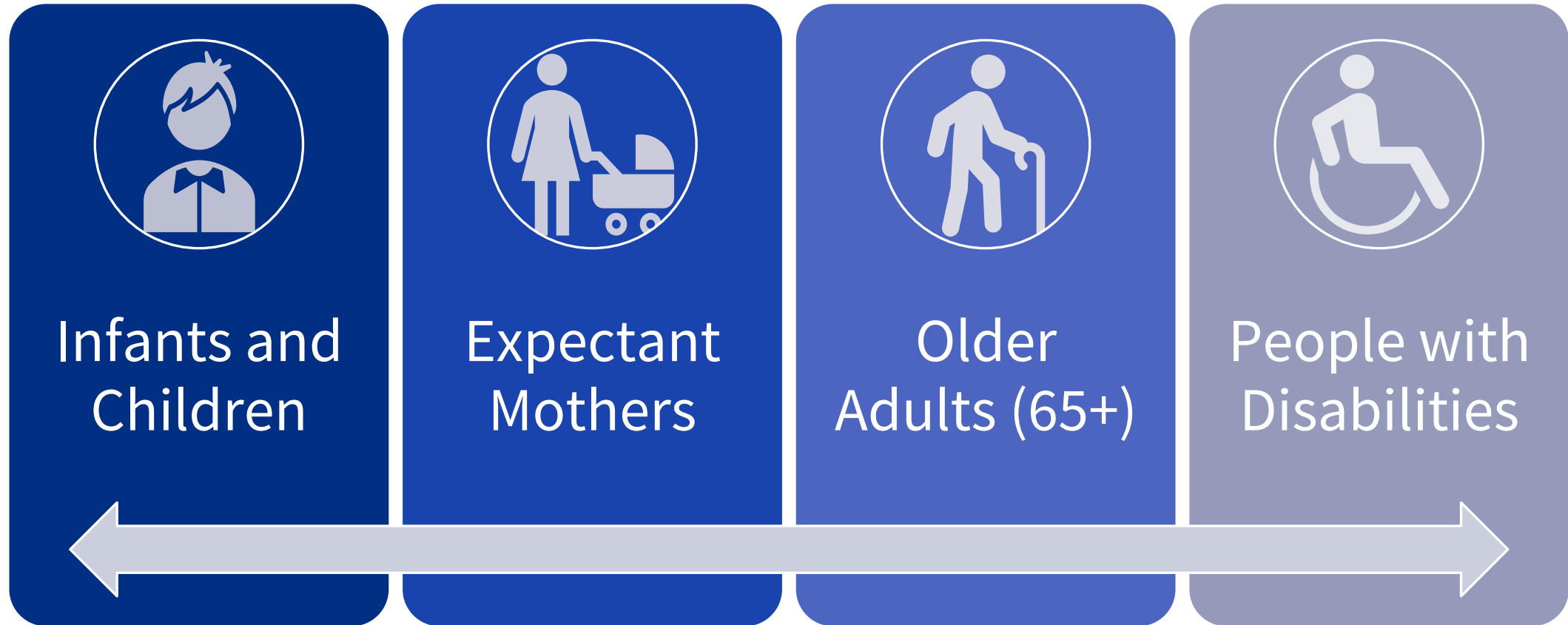


SOURCE: KFF's State Health Facts.

New Hampshire Medicaid covers 13% of the state population

Only North Dakota and Utah
cover smaller percentages of
their overall population with
Medicaid than New Hampshire.

Medicaid Historically Has Provided Health Insurance Coverage For Low-Income People In These Groups



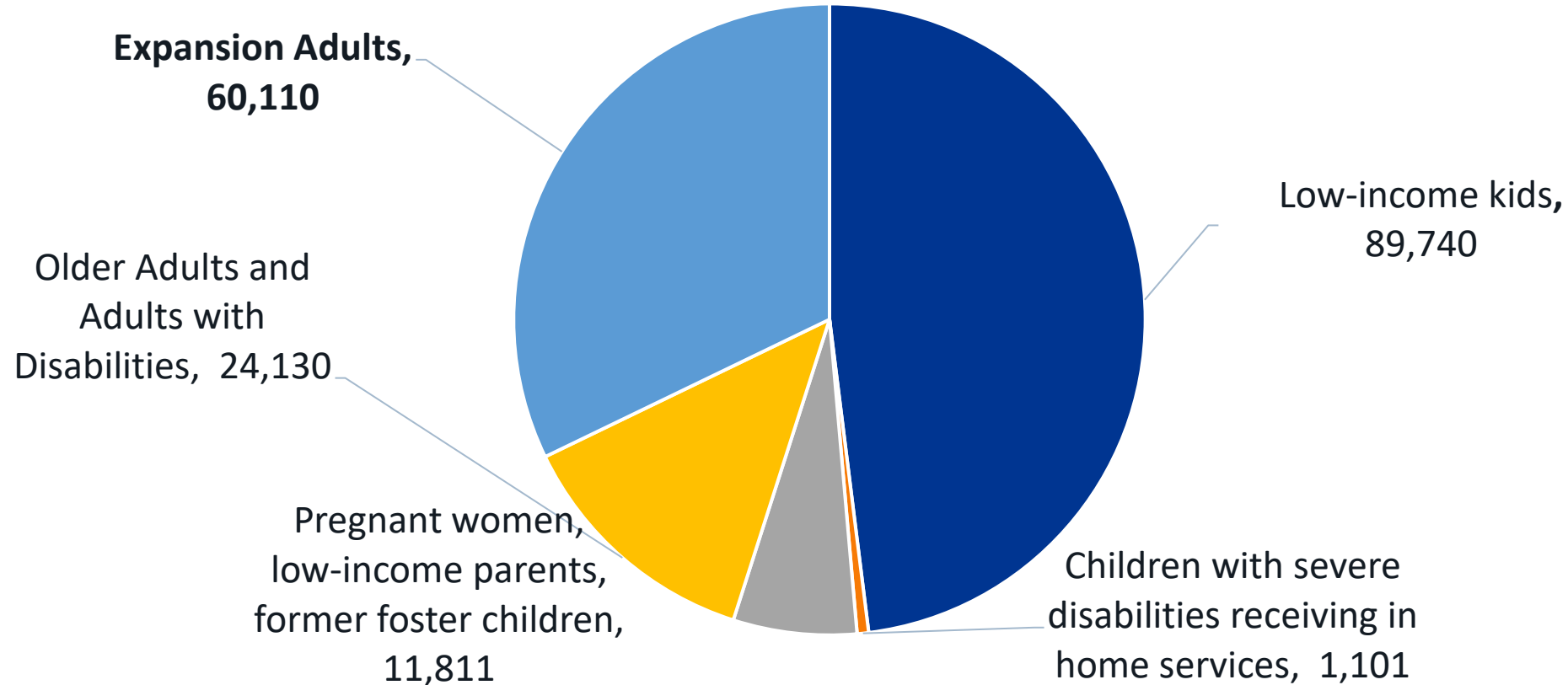
Medicaid Expansion Could Fall

Covering legally present immigrants who are pregnant women and children

- There is a 5-year bar typically for Medicaid eligibility for immigrants who are legally present in the US but have been in the country for fewer than 5 years.
- NH adopted coverage for legally present pregnant women and children in 2024 under a state option.
- Potential risk of FMAP penalty: Sec 44111 Reducing Expansion FMAP for Certain States Providing Payments for Health Care Furnished to Certain Individuals. Reduces Expansion FMAP to 80 percent. Effective October 2027.
- Trigger language in NH state law: “[if] at any time FMAP for newly eligible adults under RSA 126-AA is...less than 90 percent in 2020 and any year thereafter in which the program is authorized, then **the program is hereby repealed 180 days after the event**”.

Expansion FMAP Change Would Effectively End Granite Advantage in NH

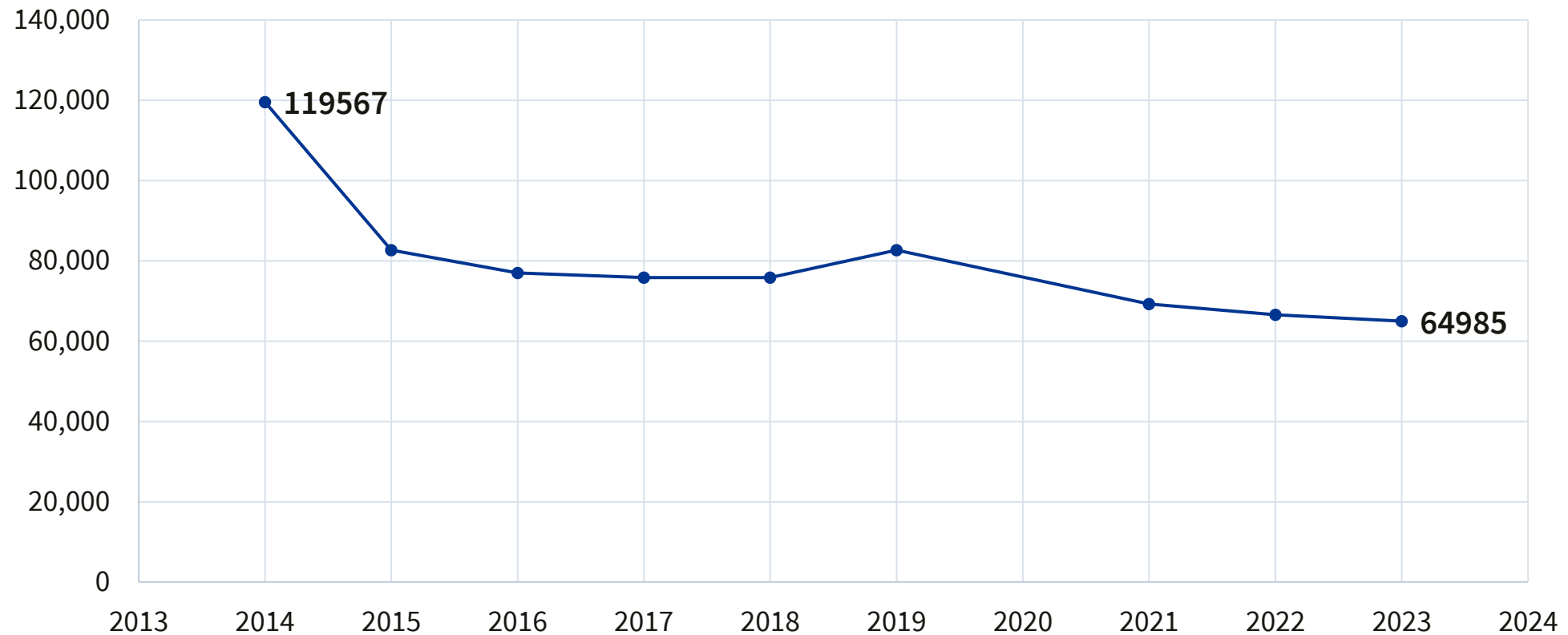
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The number of people who are uninsured in New Hampshire has fallen by 45% since 2014, since ACA Coverage (Medicaid expansion and Marketplace) became available

Loss of Medicaid Expansion Alone Would Effectively Erase Those Gains

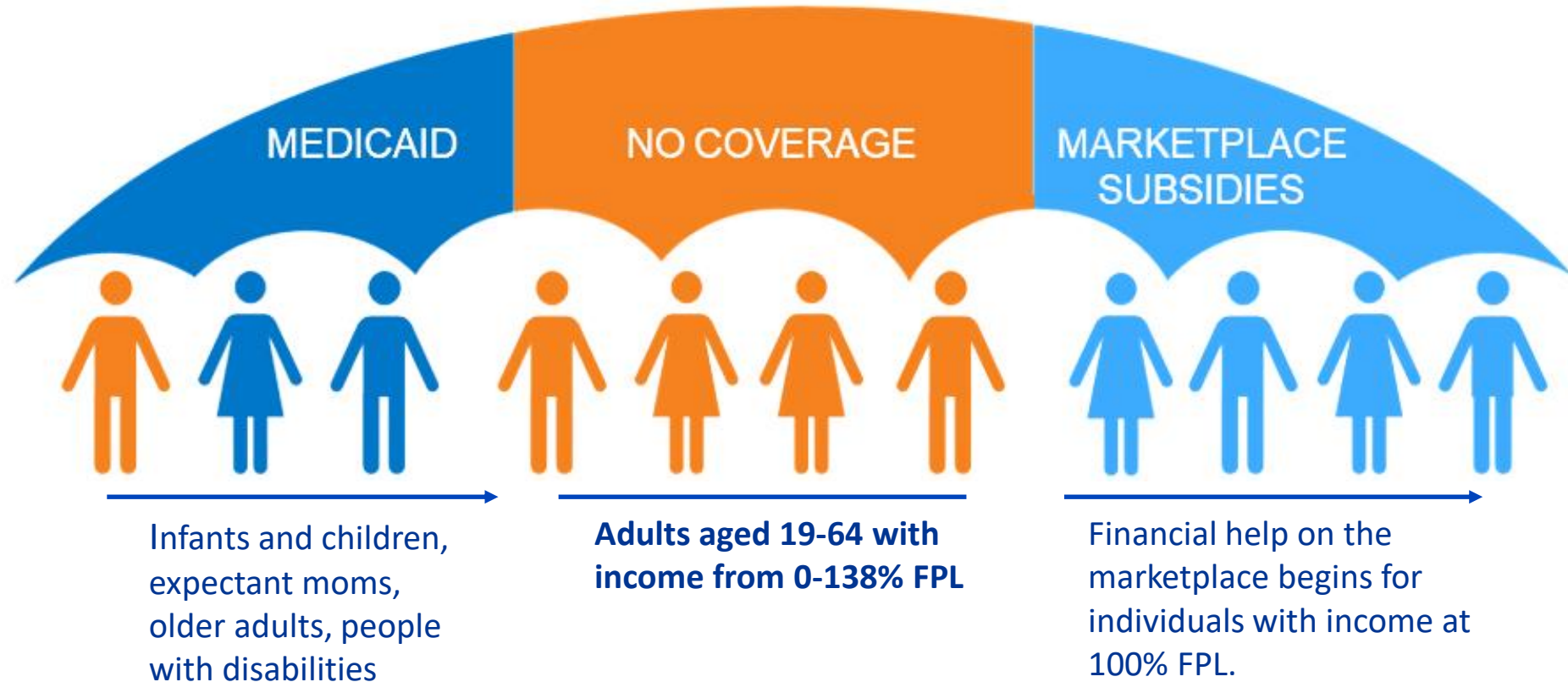


Source: S2702 Selected Characteristics of the Uninsured, ACS 1-Year Estimates Subject Tables Years 2014-2023
<https://data.census.gov/table/ACSST1Y2023.S2702?t=Health%20Insurance&g=040XX00US33>

General Income Eligibility for Select NH Medicaid Eligibility Categories

	Federal Poverty Levels 2025 (annual income family of 1)								
	<50% FPL \$7,825	<100% FPL \$13,589	100% FPL \$15,650	138% FPL \$21,597	150% FPL \$23,475	200% FPL \$31,300	250% FPL \$39,125	300% FPL \$46,950	350% FPL \$54,775
	Disabled and working up to 450% FPL								
	Older Adults (65+) up to 75% FPL								
	Babies and children up to 318% FPL								
	Expectant moms up to 196% FPL								
	Low-income parent up to 60% FPL								
	Low – Income Adults 19-64 up to 138% FPL			<div><div>\$7.25/hr x 40 hrs = \$290 \$290/wk x 52 wks = \$15,080</div></div>					
	Breast and cervical cancer patients up to 250% FPL								

In NH, Medicaid Expansion Fills the Unintended Coverage Gap Created by NFIB v Sibelius (2012) to the Affordable Care Act



Source: based on image at <https://www.kff.org/medicaid/issue-brief/the-coverage-gap-uninsured-poor-adults-in-states-that-do-not-expand-medicaid/>

Marketplace Changes

LOSS OF ADDITIONAL COVERAGE ITEMS

Increased barriers to Marketplace eligibility and enrollment

End OEP a month earlier, on December 15 (for CY 2026)

Ends states' ability who use Federally-Facilitated Marketplaces (FFM) to offer a year round SEP to those who make no more than 150% of the federal poverty level

Increases income verification requirements; remove time flexibility to verify household income

No extension of the enhanced APTCs.

65,000 Granite
Staters Had
Marketplace
Coverage

47,000 Granite
Staters Had
Financial Help
thru APTCs

Why Will Uncompensated Care Increase?

Work requirements, monthly payments, increasing eligibility reviews, limiting retroactive coverage all increase interruptions in coverage

Historically, people who are on Medicaid who become uninsured stay uninsured

Under KFF projections, NH could see 29,000 people added to the rolls of those without coverage

If FMAP for expansion falls below 90%, Expansion ends.

Thank You

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Q&A

Any Questions?



we need
YOU to talk
about
Medicaid



If the federal government makes cuts to Medicaid, New Hampshire will need to take action to protect our Medicaid programs at the state level



State lawmakers are there to serve *you*, so it's important that you tell them how important Medicaid is to New Hampshire residents



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