



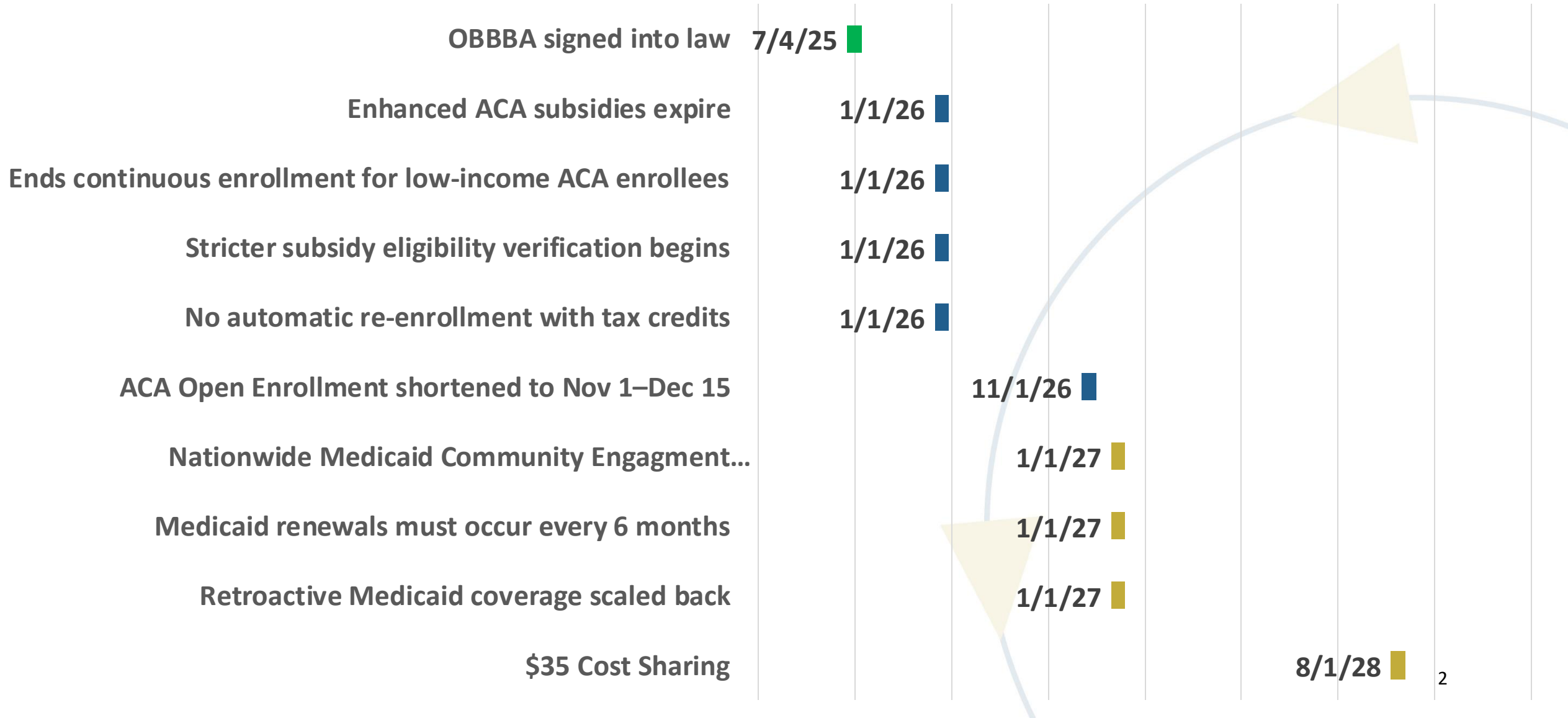
# 2025 Reconciliation Bill

Updated 10.23.2025

Tony DiLuca



# Timeline



# Medicaid Expansion Population

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**Age:** 19–64

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**Income:** Up to 138% of the FPL (about \$20,120/year for a single adult in 2025)

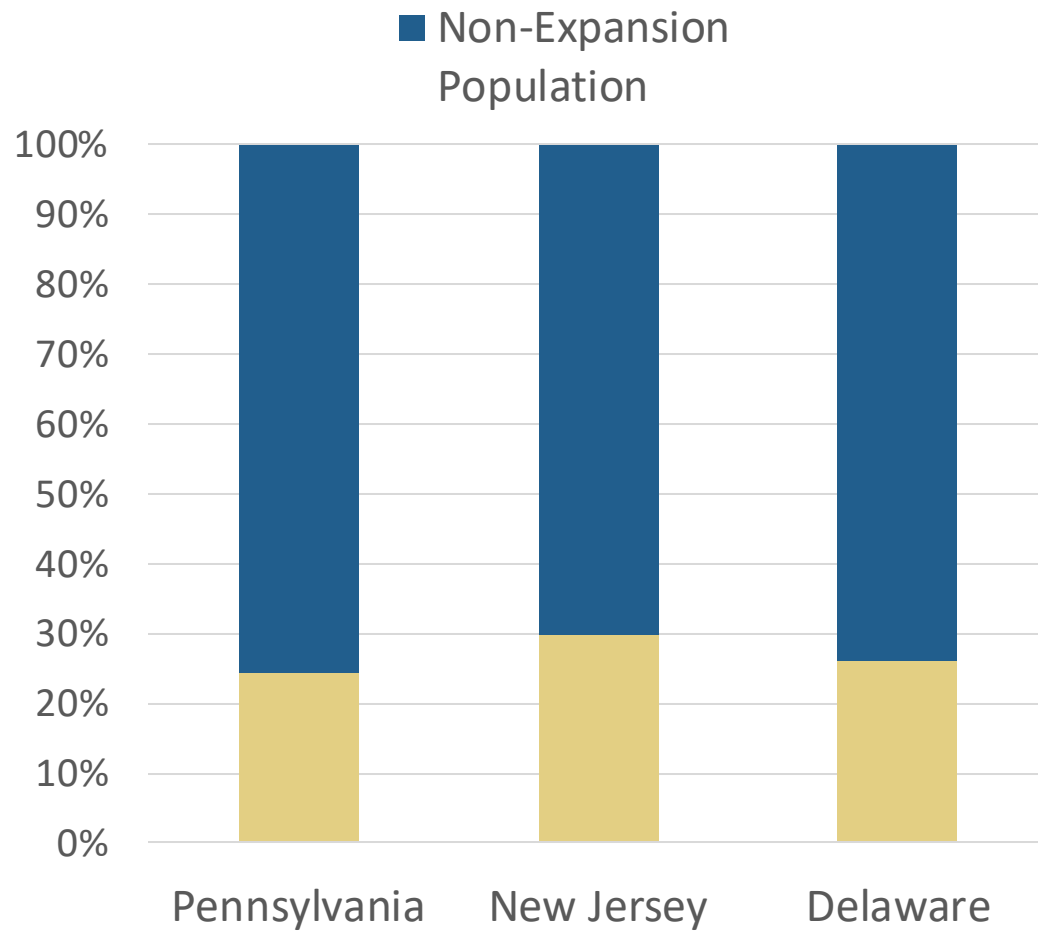
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**Not eligible for Medicare**

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**Primarily low-income adults without dependent children**

# Medicaid Expansion Population



State	Total Medicaid Population	Expansion Population	Non-Expansion Population
Pennsylvania	3,074,459	751,092	2,323,367
New Jersey	1,790,051	530,740	1,259,311
Delaware	270,000	70,000	200,000

# Medicaid Overview

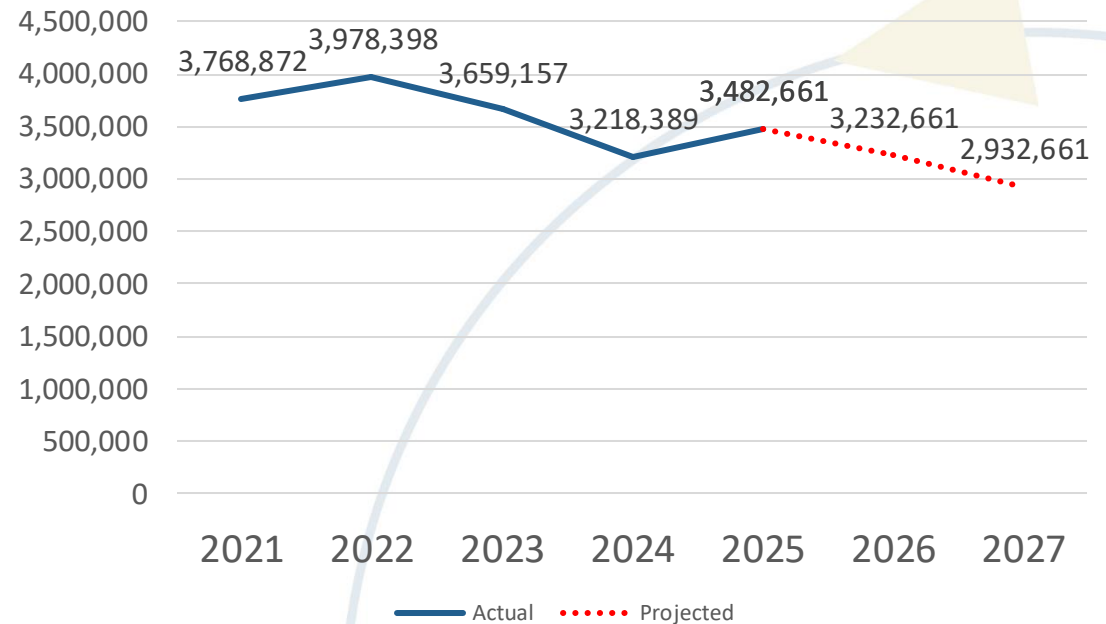
Category	Details
Medicaid Community Engagement	<ul style="list-style-type: none"> <li>• Applies to adults <b>ages 19–64</b> in Medicaid expansion • Must complete <b>80 hours/month</b> of work, job training, education, or volunteering • <b>Exemptions:</b> pregnant, medically frail, caregivers of children <math>\leq 13</math>, veterans, tribal members</li> <li>• <b>Noncompliance</b> may result in <b>coverage suspension or termination</b></li> </ul>
6-Month Eligibility Redeterminations	<ul style="list-style-type: none"> <li>• States must verify compliance with work requirements at least <b>every 6 months</b></li> <li>• Applies to <b>non-exempt enrollees</b></li> <li>• Requires review of <b>employment/training hours</b> or <b>exemption status</b></li> </ul>
Retroactive Coverage	<ul style="list-style-type: none"> <li>• <b>Expansion enrollees:</b> Limited to <b>1 month</b> before application</li> <li>• <b>Traditional enrollees:</b> Limited to <b>2 months</b> before application</li> <li>• Previously: Up to <b>3 months</b> retroactive coverage for all enrollees</li> </ul>

## Overall Impact:

- **+550K people uninsured (+3 percentage points)**
- Estimate Range: **330K – 550K**

## Breakdown by Policy Area:

- **Medicaid: +300K**
- **ACA: +200K**
- **Medicare & Policy Interactions: +16K**



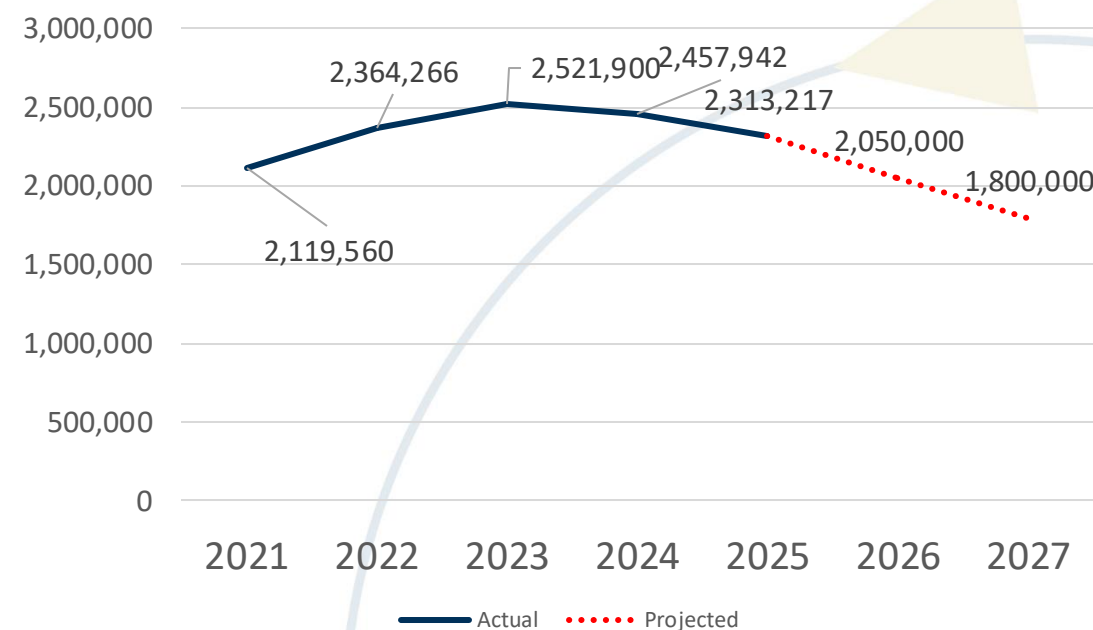
**Pennsylvania** projects a net loss of ~550,000 enrollees across Medicaid and Pennie combined

## Overall Impact:

- **+500K people uninsured (+4 percentage points)**
- Estimate range: **290K – 500K**

## Breakdown by Policy Area:

- **Medicaid: +290K**
- **ACA: +200K**
- **Medicare & Interactions: +12K**



**New Jersey projects a net loss of ~500,000 enrollees across Medicaid and GetCoveredNJ combined**

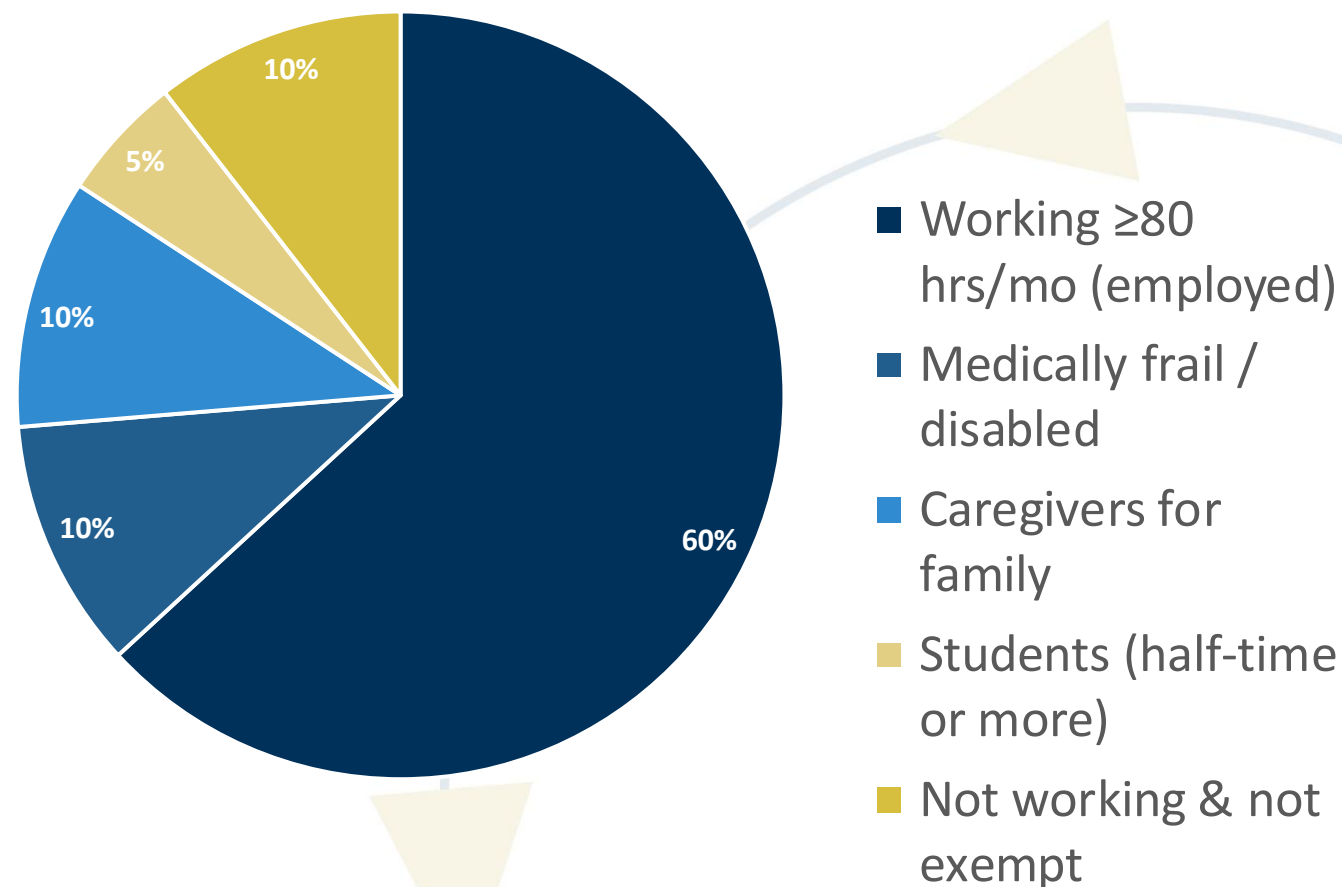
# Community Engagement

Category of Expansion Enrollees	Share of Enrollees (approx.)
Working ≥80 hrs/mo (employed)	~60% (50% full-time; 10% part-time ≥20 hrs/week)
Medically frail / disabled	~10%
Caregivers for family	~10–12% (primarily parents of young children)
Students (half-time or more)	~5–8% (many age 19–25 in school)
Not working & not exempt	8–10%

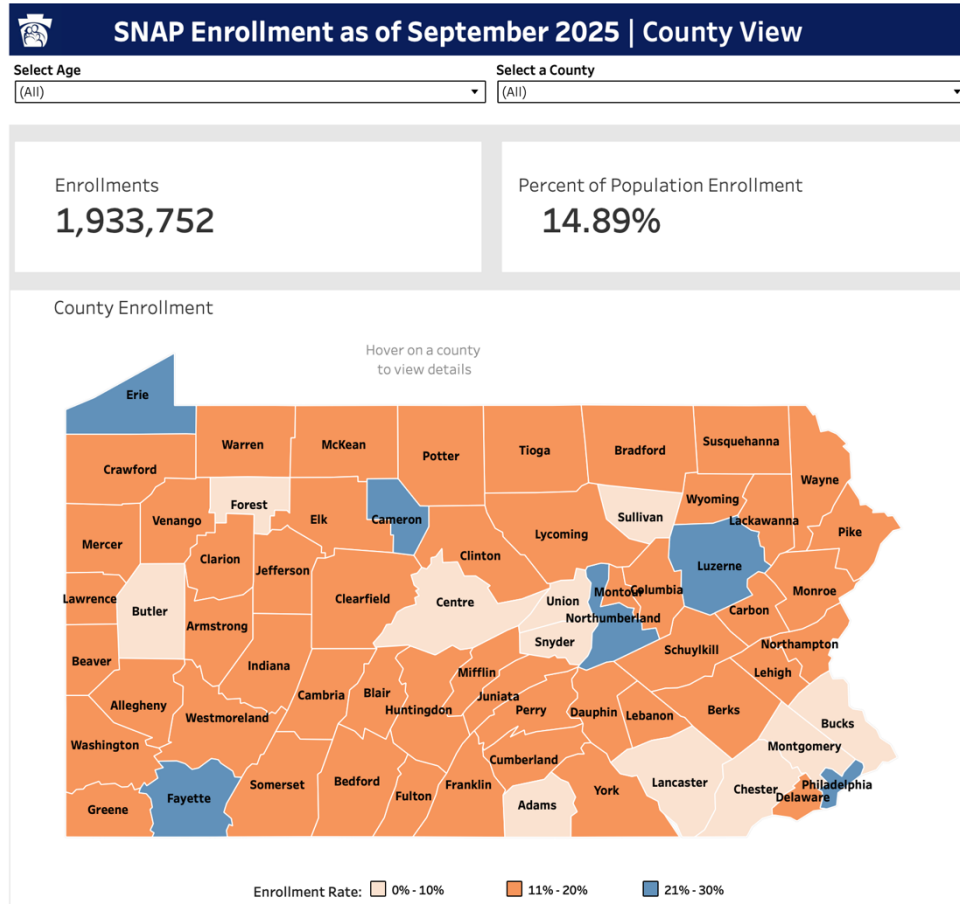
(Percentages are approximate; categories overlap slightly and may not sum exactly to 100%.)

The **vast majority** (>90%) are either working or exempt

Leaving only ~1 in 10 who are **able-bodied, not working, and not in an exempt role**







- The initial phase of changes began **September 1, 2025**, impacting able-bodied adults 18-54 without dependents under 18.
- A further expansion occurs **November 1, 2025**, including:
  - Adults up to age 64 (if oldest dependent is age 14 or older)
- The Pennsylvania Department of Human Services (DHS) estimates that nearly **144,000 SNAP recipients** in Pennsylvania could lose benefits as a result of the new rules.

# SNAP Work Requirements

## Who Is Affected:

- *Able-Bodied Adults Without Dependents (ABAWDs)* ages **18–54** (expanding to 64 on Nov 1, 2025).
- Must complete **80 hours/month** through work, training, education, or volunteering.
- Applies only to non-exempt individuals (no dependent child, not pregnant or medically frail).

## What Counts:

- Employment (20 hours/week).
- Participation in SNAP Employment & Training (E&T).
- Approved community service.

## Reporting:

- Must report changes in hours or status within **10 days** of the next month.
- DHS verifies compliance every **6 months**.

# SNAP Work Requirements



Step	What You Need to Do
1. Confirm Eligibility	Determine if you are required to meet work requirements (ages 18–54, no dependents, able to work).
2. Choose a Qualifying Activity	Complete <b>80 hours/month</b> through: employment, education/training, or community service.
3. Check for Exemptions	You may be exempt if pregnant, medically frail, caring for a child $\leq 13$ , in treatment, a veteran, or a caregiver.
4. Complete Required Forms	Use the correct form:• PA 1938 – Volunteer Verification• PA 1895 – Work/Training Hours• PA 1921 – Medical Exemption• CM 558 – ABAWD Questionnaire
5. Submit Documentation	Submit via <b>COMPASS</b> (online portal) or your <b>County Assistance Office (CAO)</b> . Upload, mail, or drop off.
6. Report Changes	If your work or training hours change, report within <b>10 days</b> of the next month.
7. Renew Every 6 Months	DHS reviews your compliance and exemptions at each <b>6-month eligibility redetermination</b> .
8. Keep Records	Save pay stubs, attendance sheets, or supervisor letters as proof for future verification.

# SNAP Work Requirements

Form	Purpose	Who Completes It	Submission
<b>PA 1938 – Community Service / Volunteer Verification Form</b>	Verifies up to <b>6 months</b> of community service for SNAP/Medicaid work compliance.	Site manager of the community service agency.	Mail or fax to <b>County Assistance Office (CAO)</b> within <b>10 days</b> of change or completion.
<b>PA 1895 – Employment &amp; Training Weekly Activity Verification Form</b>	Tracks <b>weekly participation hours</b> in work, training, or education activities.	Participant and authorized activity contact.	Submit <b>weekly</b> to CAO or E&T contractor.
<b>CM 558 – SNAP Work Requirement Questionnaire</b>	Determines whether a person qualifies for a <b>work exemption</b> (e.g., health limits, caregiving, veteran status).	SNAP applicant or recipient.	Return to CAO, preferably within <b>10 days</b> of receipt.

# SNAP Medical Exemption



Section	Details
Purpose	Allows individuals to be <b>exempt from SNAP work requirements</b> due to a <b>physical or mental health condition</b> that limits ability to work.
Who Completes It	Licensed medical or behavioral health professionals, including physicians, nurse practitioners, physician assistants, psychologists, social workers, therapists, or counselors.
Who Authorizes It	The <b>patient or student</b> must sign to release medical information to the Department of Human Services (DHS).
Key Questions on the Form	<b>1</b> Does the individual have a medical or mental health condition limiting ability to work? <b>2</b> Is the individual participating in drug/alcohol treatment or counseling? <b>3</b> Does the individual receive accommodations from a school or disability office?
Submission	Submit completed form to the <b>County Assistance Office (CAO)</b> by <b>fax, mail, or in person</b> .
Duration	Exemption remains valid while condition persists; DHS may request <b>re-verification</b> periodically.
Impact	Approved exemptions remove the individual from time-limited benefit requirements for SNAP.

# SNAP Takeaways

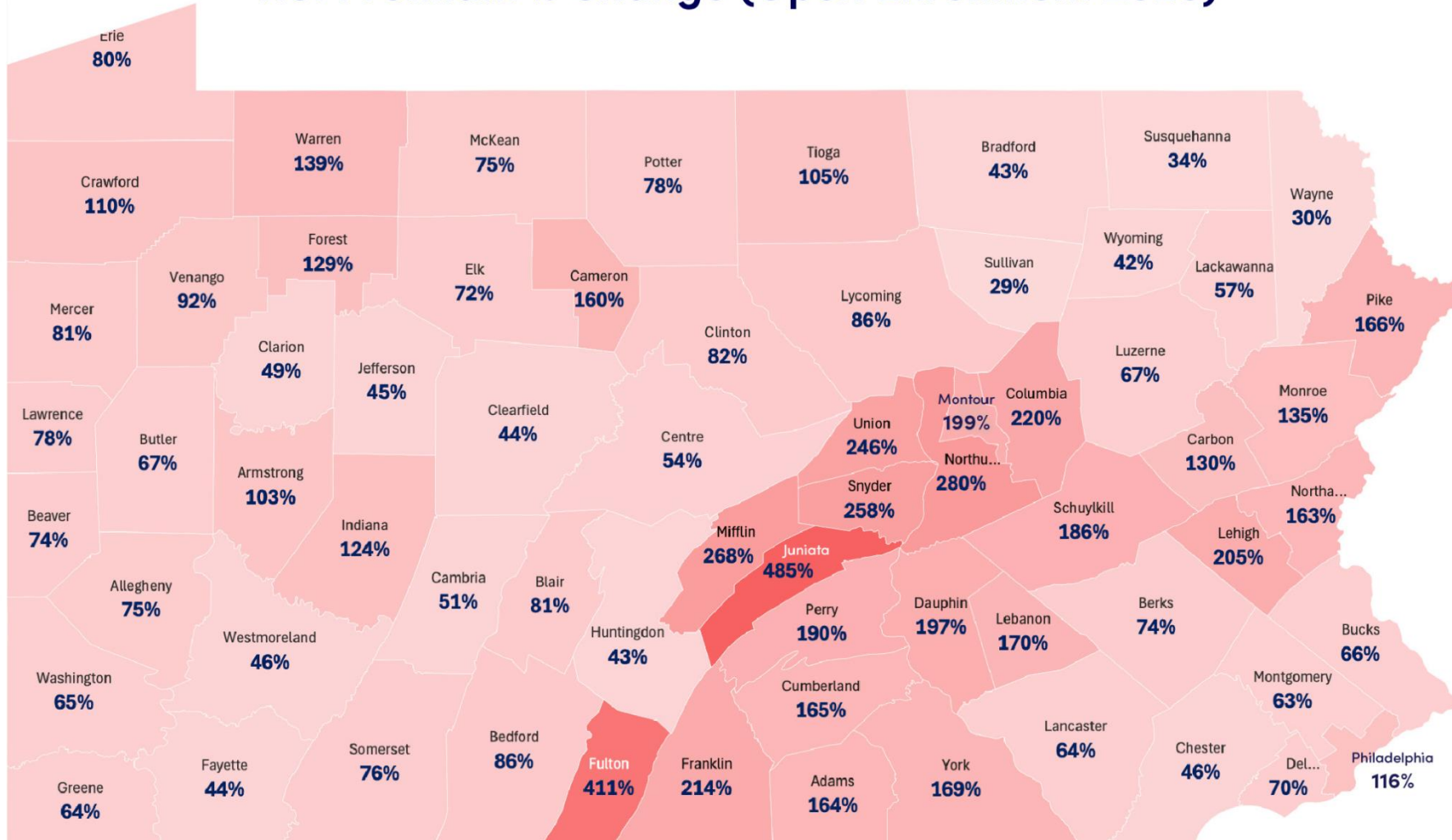
1. **Shared Framework** – Both programs enforce federal work and community engagement rules through state systems.
2. **Verification Systems** – SNAP's COMPASS platform and documentation process provide a model for Medicaid tracking.
3. **Exemptions** – SNAP's clear exemption rules (pregnancy, caregiving, disability) align with Medicaid categories.
4. **Outreach & Partnerships** – SNAP's collaboration with nonprofits and employers can expand to MCOs and health systems.

## Cost Impacts

- With the final rates and auto renewal process underway, the actual impact of enhanced premium tax credits expiring is worse than projected.
- Prior estimate was 82% average increase. Actual impact is 102% average increase –reflecting a doubling of premiums across all current enrollees.
- The following slides show the monthly dollar increases and percent increases by county.



## Net Premium % Change (Open Enrollment 2026)



**Note:** These estimates are subject to change pending Congressional extension of Enhanced Premium Tax Credits



**As we continue to wait and see if the enhanced premium tax credits will be extended before the year's end, the following steps would be needed with any federal change:**

- Re-run autorenewals, removing anyone who already took an action and enrolled in a 2026 plan with EPTCs
- Communicate to those who took an action (either changed plans or disenrolled)
- Extend open enrollment or create a special enrollment period for people to enroll using the newly available enhanced tax credits
- Send out special communications to enrollees and stakeholders informing them of the available financial assistance and next steps

# Scenario Planning & Operational Readiness



Scenario	Timing	Operational Challenge
<b>Scenario 1</b>	Extension <b>before</b> OE	Straightforward; minor adjustments.
<b>Scenario 2</b>	Extension <b>after</b> OE starts, <b>before Jan 1</b>	Requires rerunning eligibility, updating notices, recalculating subsidies mid-cycle.
<b>Scenario 3</b>	Extension <b>after</b> Jan 1	Most disruptive — retroactive credits, billing corrections, possible Special Enrollment Period.
<b>No Extension</b>	EPTCs expire	Communications push, potential coverage losses.

# Pennie Enrollee Demographics

## Enrollees by Age Group

<u>Age</u>	<u>No. of Enrollees</u>
0 - 17	36,018
18 - 25	42,151
26 - 34	80,568
35 - 44	85,945
45 - 54	87,813
55 - 64	158,357
65 & up	5,808

## Enrollees by Income

<u>MAGI (% FPL)</u>	<u>No. of Enrollees</u>
0 - 100%	12,914
101 - 137%	46,190
138 - 150%	58,109
151 - 200%	111,252
201 - 250%	70,526
251 - 300%	49,169
301 - 350%	35,263
351 - 400%	22,350
401 - 500%	24,336
501% +	26,820
Unknown	40,230

- About 1/3<sup>rd</sup> of Pennie enrollees are between the ages of 55 – 64 and over half are between 45 – 64 years old.
- About 46% of Pennie enrollees fall below 200% FPL, or \$31,000 annually for a single individual.

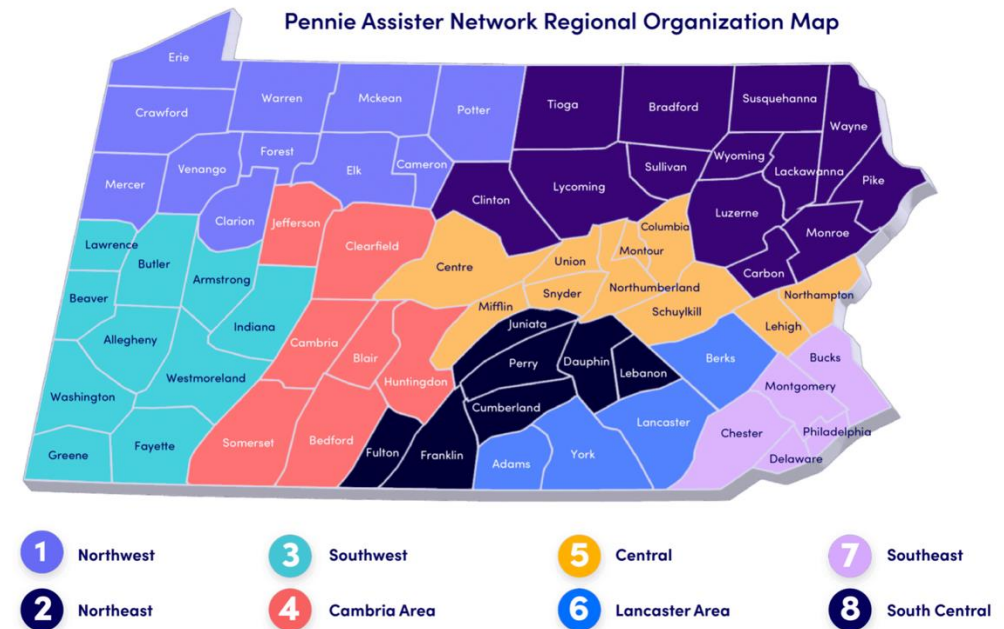
# Enrollment By County



# Pennie Regional Organizations



- Northwest – [Meadville Medical Center](#)
- Northeast – [Pennsylvania Health Access Network \(PHAN\)](#)
- Southwest – [Adagio Health](#)
- Cambria Area – [Pennsylvania Office of Rural Health](#)
- Central – [PATHS, LLC](#)
- Lancaster Area – [Pennsylvania Health Access Network \(PHAN\)](#)
- Southeast – [Mendoza Group](#)
- South Central – [Harrisburg Area YMCA](#)



# Pennie Regional Organizations

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**Local outreach leverage:** Regional organization positioned to coordinate and scale local “Pennie-Certified Assisters” who help consumers explore coverage options and financial savings.

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**Partnership integration:** Collaboration with brokers, community-based organizations, healthcare providers, and state agencies will support enrollment and awareness efforts.

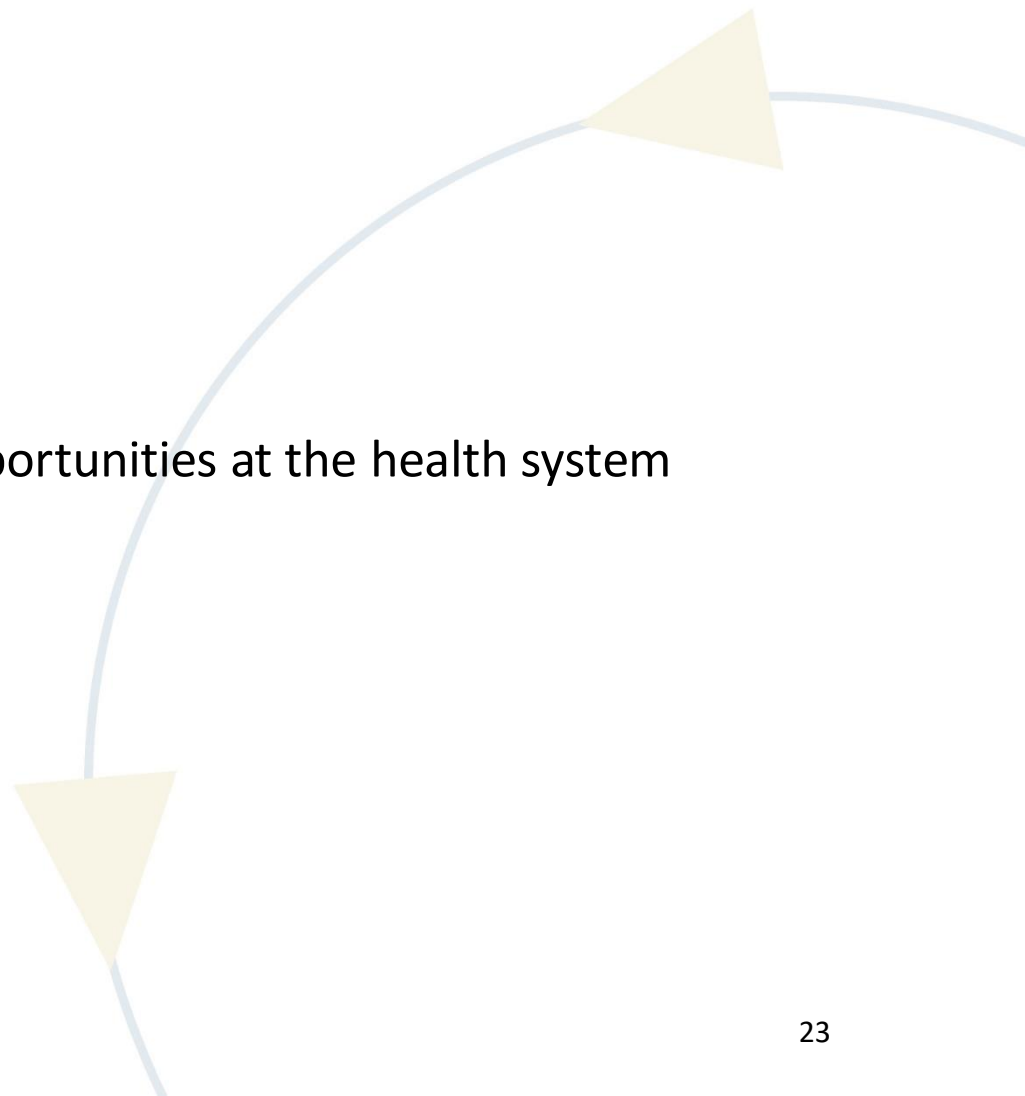
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**Operational support:** Pennie provides resources for regional organizations and partner entities, including outreach materials, training, and operational infrastructure.

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**Strategic alignment:** This regional model aligns with broader Medicaid/Marketplace shifts (e.g., coverage transitions, eligibility changes) and provides a framework for community-based enrollment support.

# Next Steps

- **Community Outreach**
  - **Education**
    - Internally
    - Patients
  - **Work Requirements**
    - Aligning with nonprofits, businesses, and volunteer opportunities at the health system
  - **Develop an Internal Task Force**
  - **Conversations With MCOs**
  - **Expansion of Eligibility Outreach Services**
    - Outpatient
    - Emergency room
    - Clinics (including prenatal)
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# Questions?

**Tony DiLuca**

Principal

[tdiluca@hcpaths.com](mailto:tdiluca@hcpaths.com)