



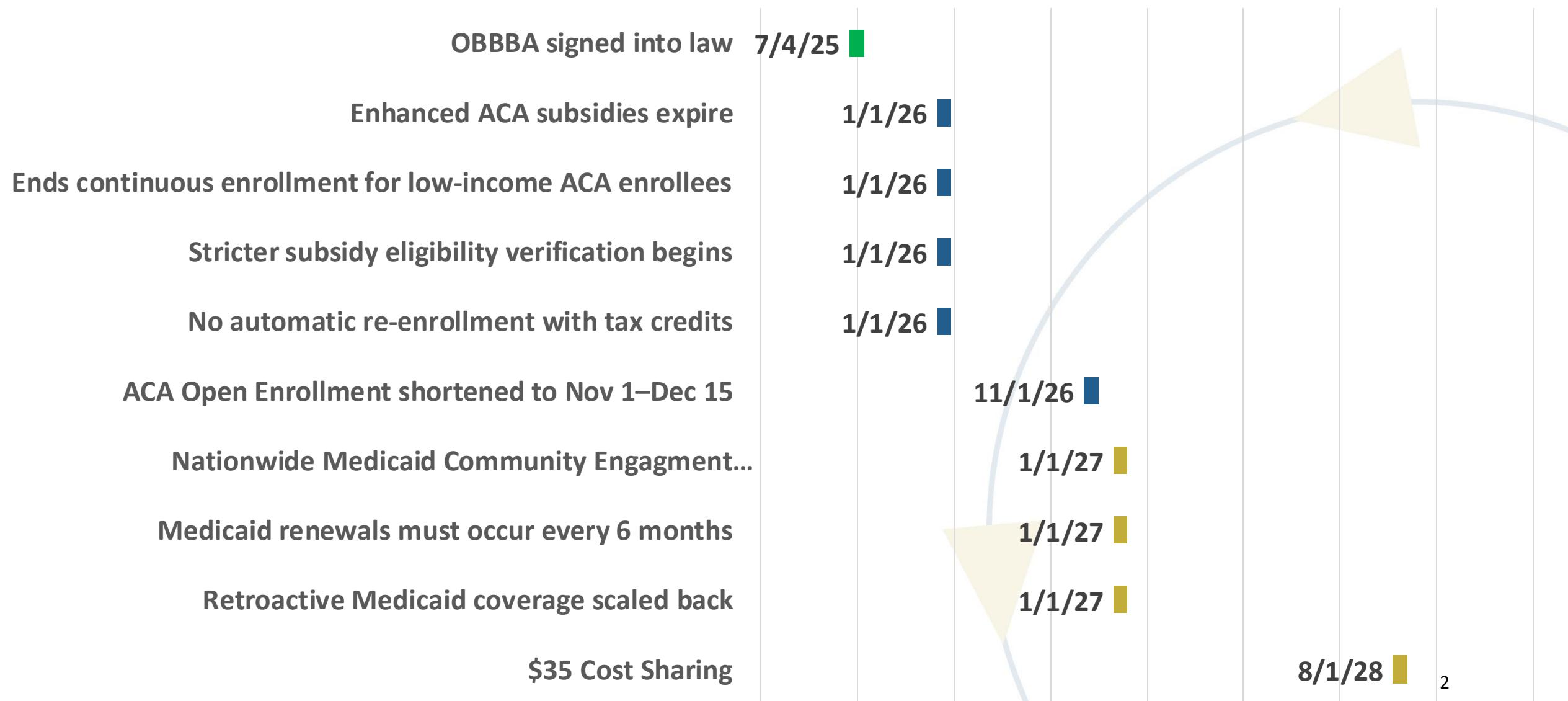
2025 Reconciliation Bill

Updated 10.23.2025

Tony DiLuca



Timeline



Medicaid Expansion Population

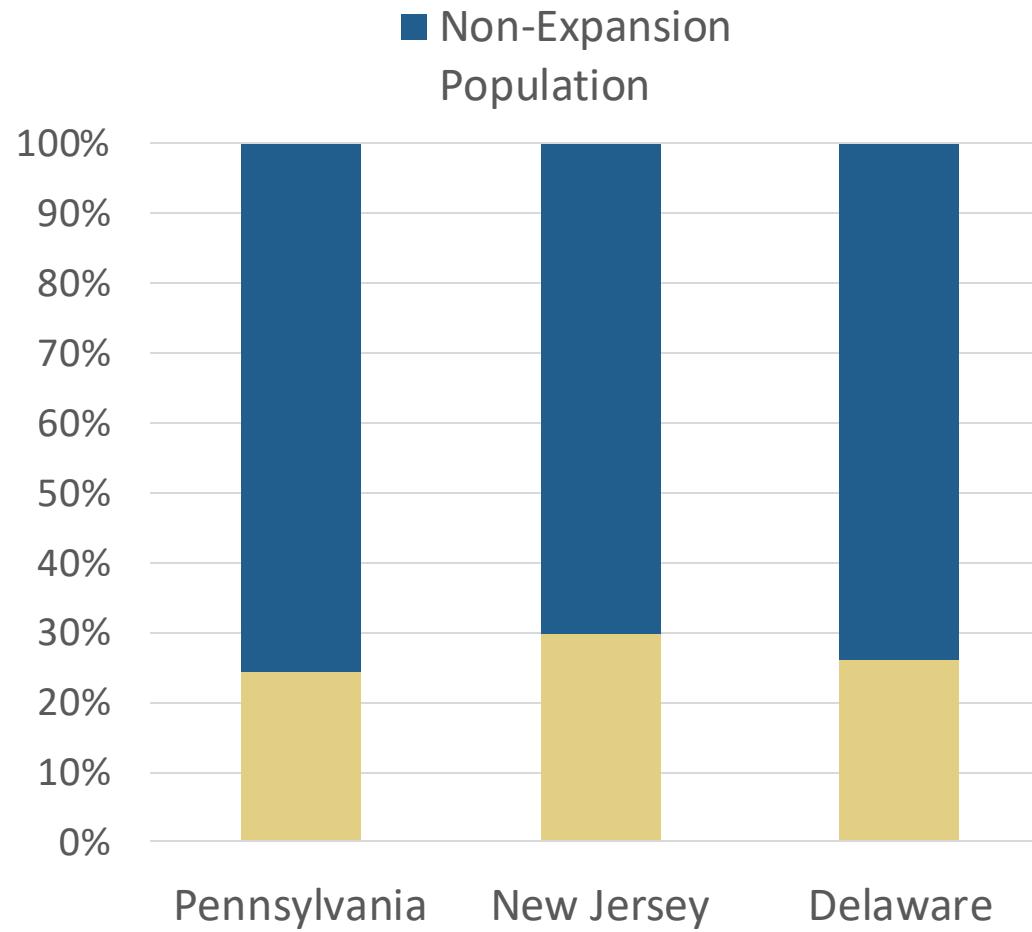
Age: 19–64

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

Not eligible for Medicare

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

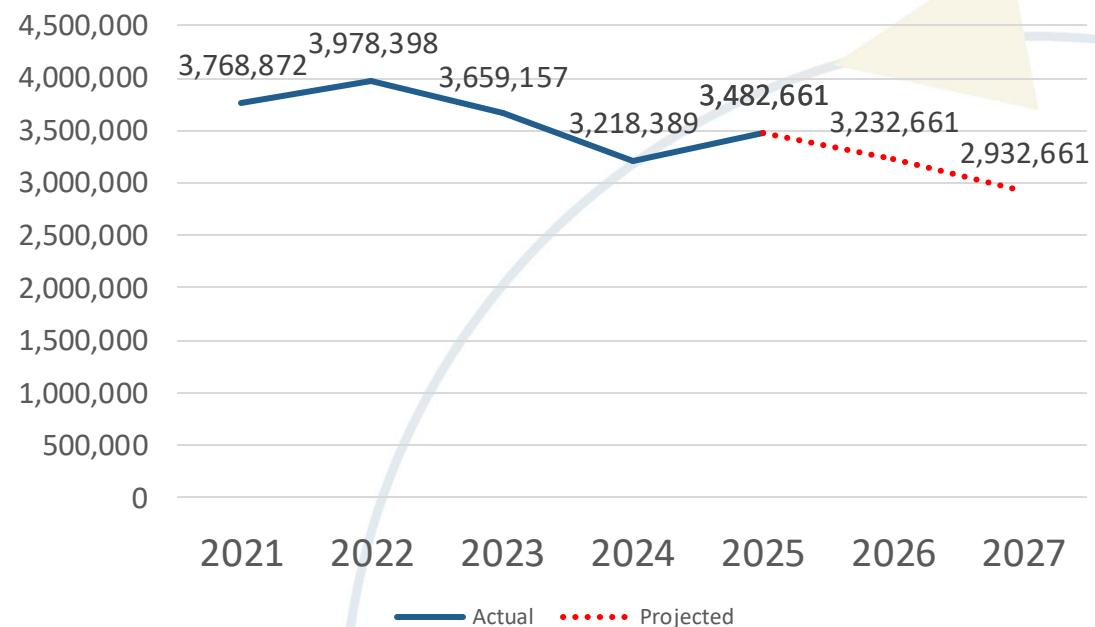
Pennsylvania

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

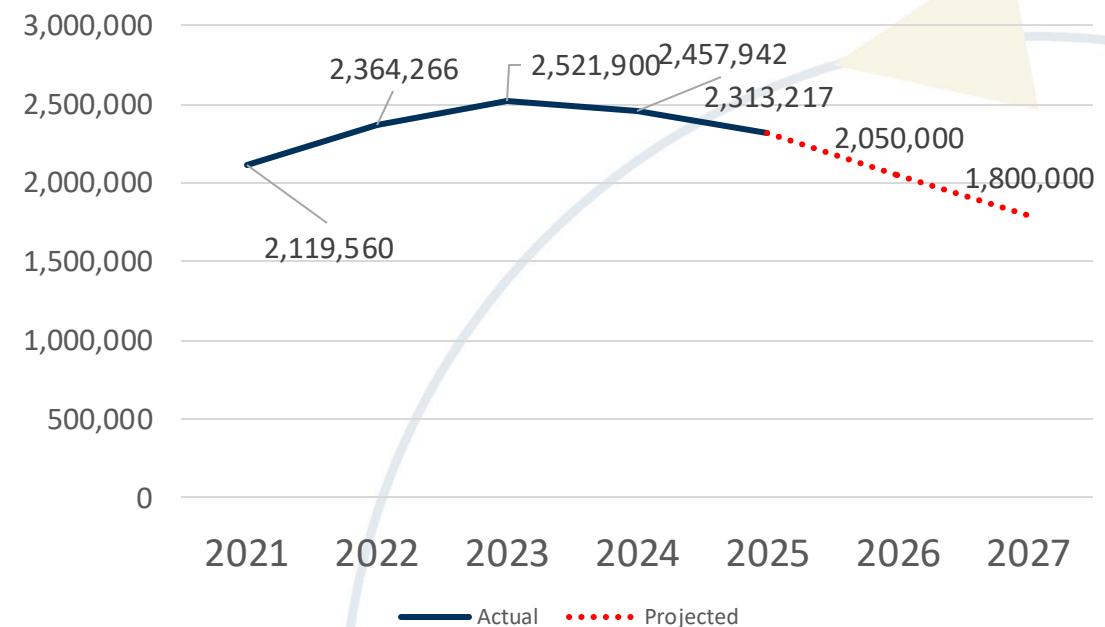
New Jersey

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

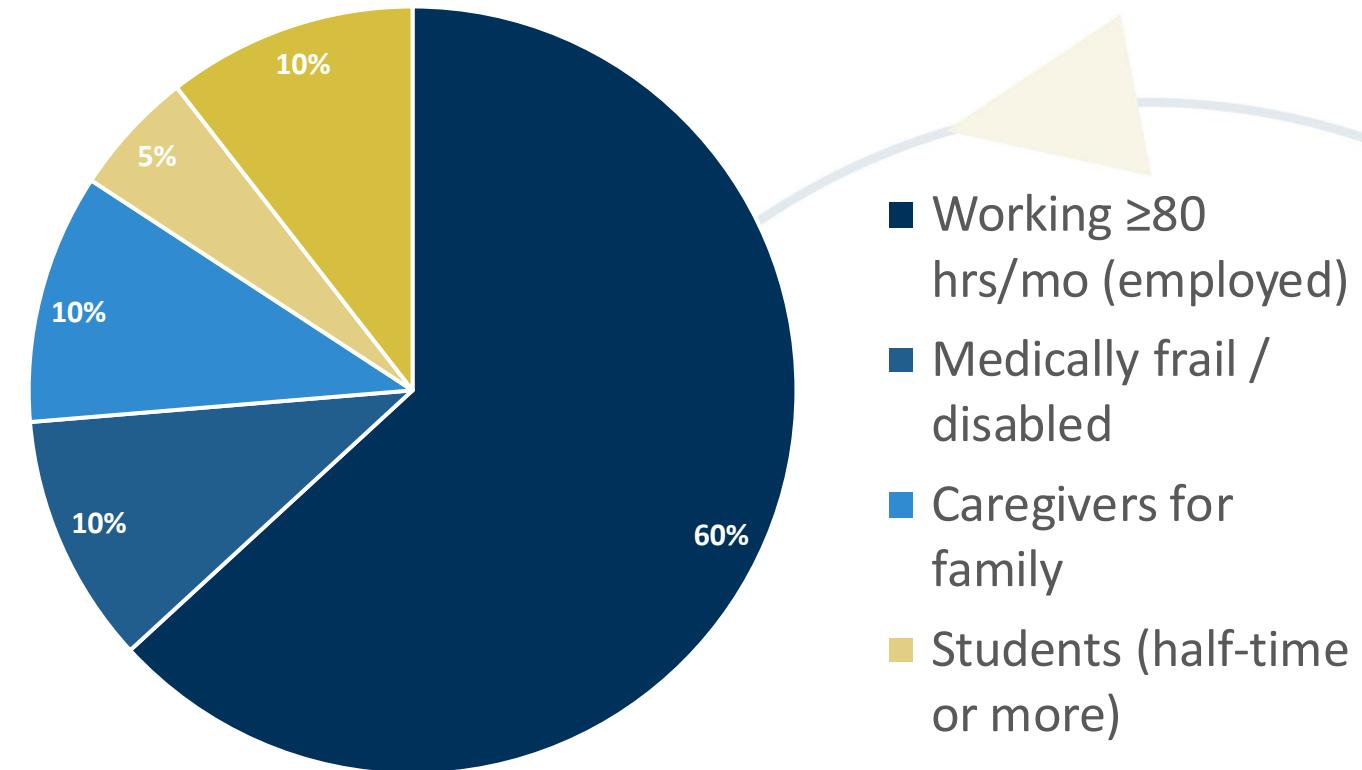
Community Engagement

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%

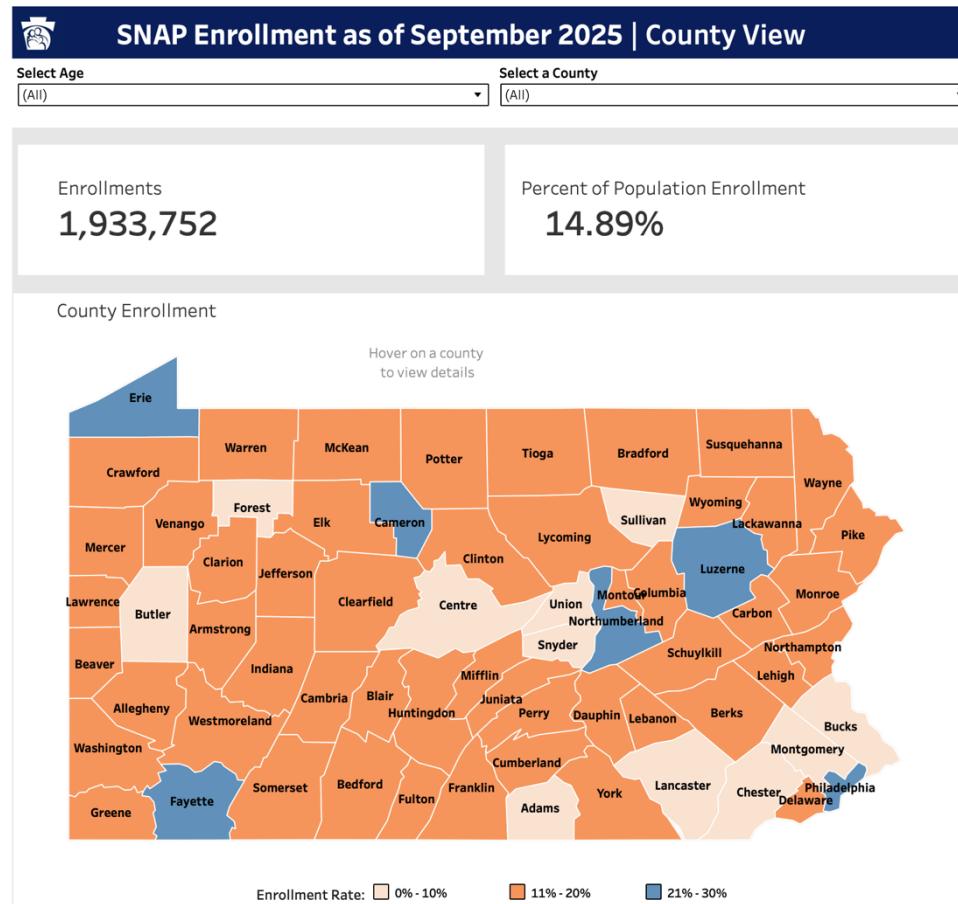
(Percentages are approximate; categories overlap slightly and may not sum exactly to 100%.)

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**



SNAP



- 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.

35% of SNAP recipients in the state were persons under age 18.

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 80 hours/month through: employment, education/training, or community service.
3. Check for Exemptions	You may be exempt if pregnant, medically frail, caring for a child ≤ 13 , in treatment, a veteran, or a caregiver.
4. Complete Required Forms	Use the correct form: <ul style="list-style-type: none"> • PA 1938 – Volunteer Verification • PA 1895 – Work/Training Hours • PA 1921 – Medical Exemption • CM 558 – ABAWD Questionnaire
5. Submit Documentation	Submit via COMPASS (online portal) or your County Assistance Office (CAO) . Upload, mail, or drop off.
6. Report Changes	If your work or training hours change, report within 10 days of the next month.
7. Renew Every 6 Months	DHS reviews your compliance and exemptions at each 6-month eligibility redetermination .
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
PA 1938 – Community Service / Volunteer Verification Form	Verifies up to 6 months of community service for SNAP/Medicaid work compliance.	Site manager of the community service agency.	Mail or fax to County Assistance Office (CAO) within 10 days of change or completion.
PA 1895 – Employment & Training Weekly Activity Verification Form	Tracks weekly participation hours in work, training, or education activities.	Participant and authorized activity contact.	Submit weekly to CAO or E&T contractor.
CM 558 – SNAP Work Requirement Questionnaire	Determines whether a person qualifies for a work exemption (e.g., health limits, caregiving, veteran status).	SNAP applicant or recipient.	Return to CAO, preferably within 10 days of receipt.

SNAP Medical Exemption

Section	Details
Purpose	Allows individuals to be exempt from SNAP work requirements due to a physical or mental health condition 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 patient or student must sign to release medical information to the Department of Human Services (DHS).
Key Questions on the Form	<p><input type="checkbox"/> 1 Does the individual have a medical or mental health condition limiting ability to work? <input type="checkbox"/> 2 Is the individual participating in drug/alcohol treatment or counseling? <input type="checkbox"/> 3 Does the individual receive accommodations from a school or disability office?</p>
Submission	Submit completed form to the County Assistance Office (CAO) by fax, mail, or in person .
Duration	Exemption remains valid while condition persists; DHS may request re-verification periodically.
Impact	Approved exemptions remove the individual from time-limited benefit requirements for SNAP.

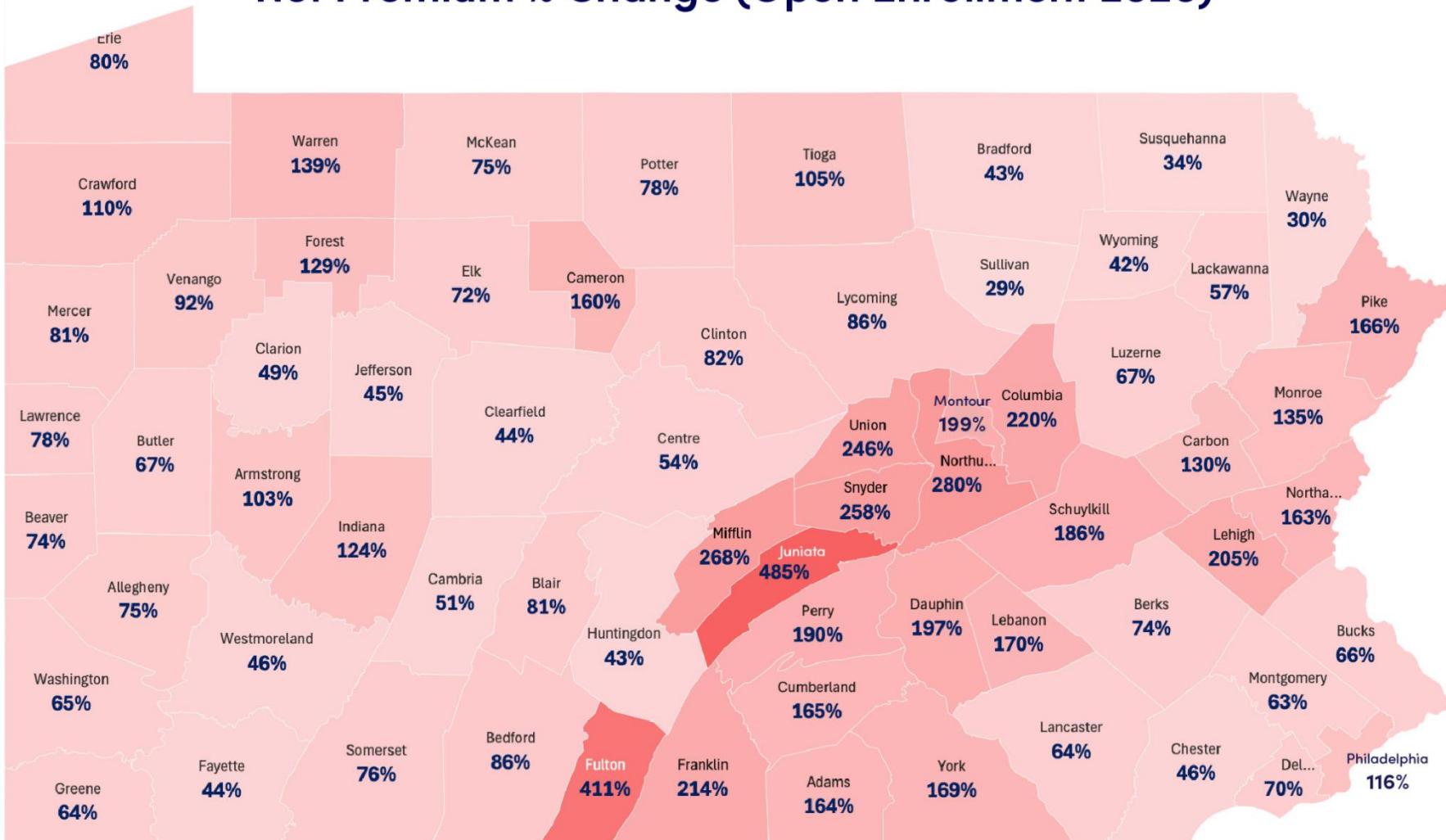
SNAP Takeaways

- 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

Considerations for Tax Credits Extension



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

Pennie Enrollee Demographics

Enrollees by Age Group

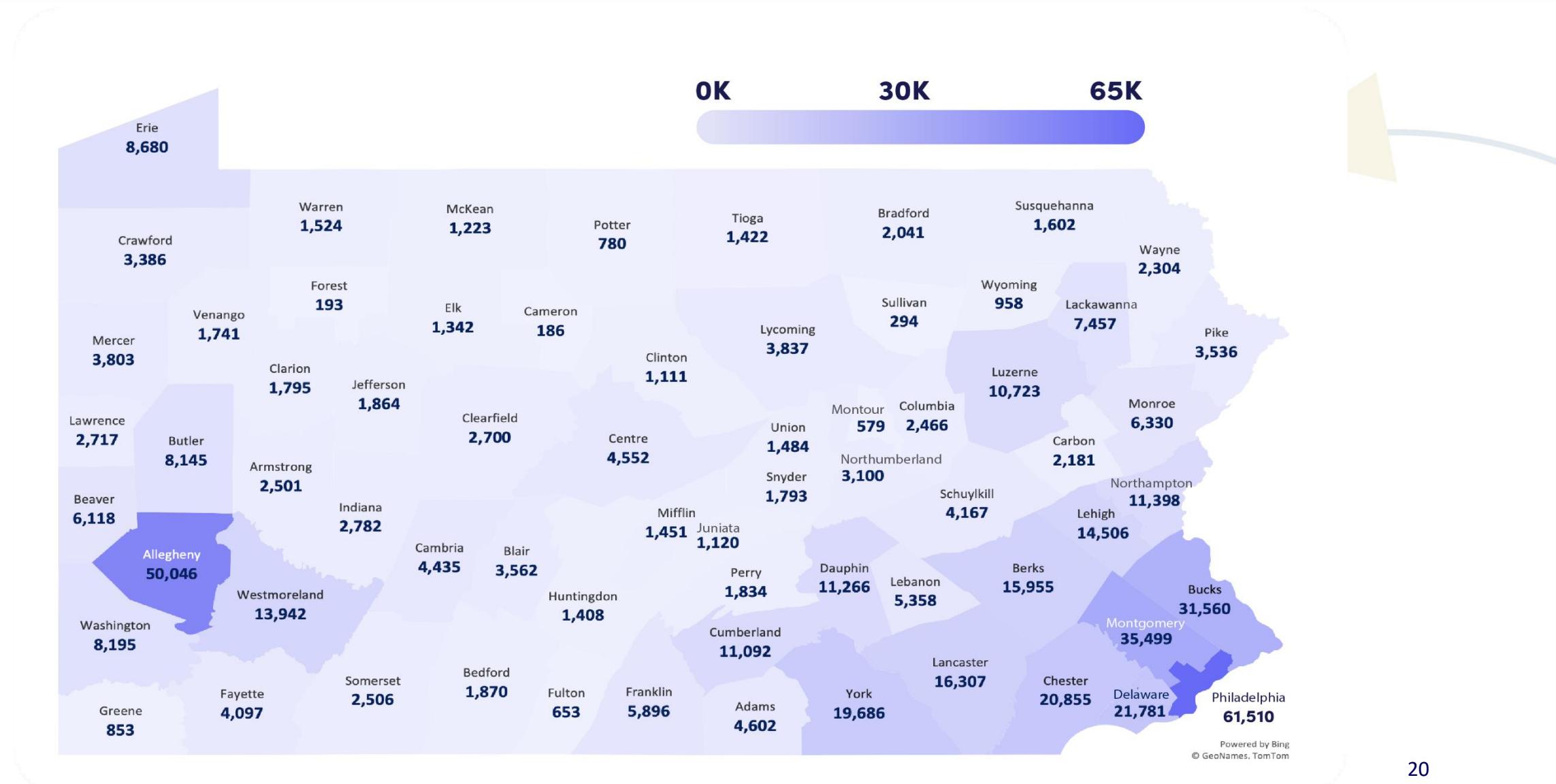
<u>Age</u>	<u>No. of Enrollees</u>
0 - 17	36,018
18 - 25	42,151
26 - 34	80,568
35 - 44	85,945
45 - 54	87,813
55 - 64	158,357
65 & up	5,808

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

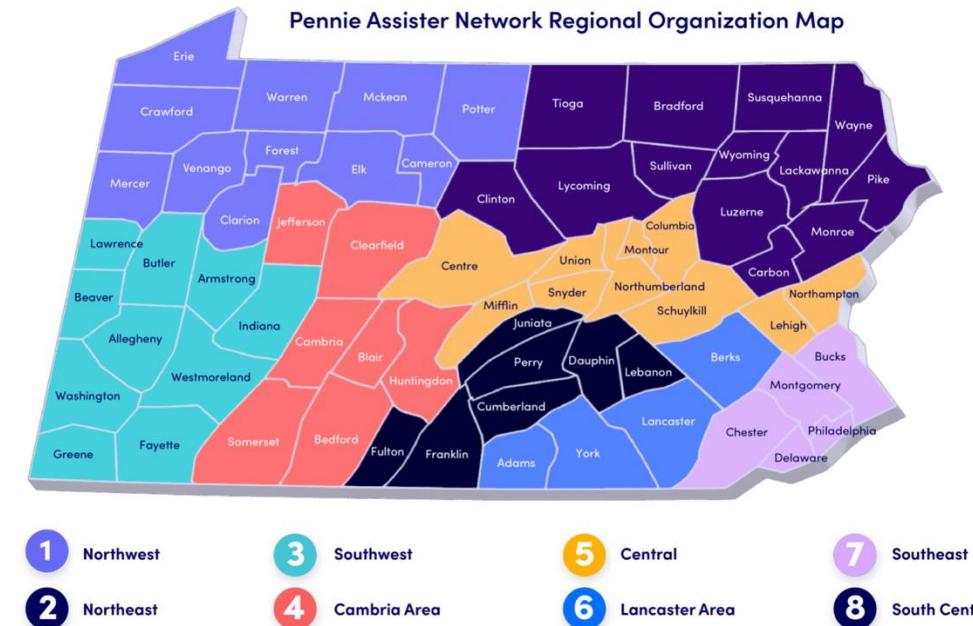
- **About 1/3rd of Pennie enrollees are between the ages of 55 – 64 and over half are between 45 – 64 years old.**
- **About 46% of Pennie enrollees fall below 200% FPL, or \$31,000 annually for a single individual.**

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

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

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

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

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)



Questions?

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