Will TennCare be going back and increasing past patient liabilities once the Public Health Emergency(PHE) period is over?

The Patient Liability will not be retroactively increased.

What if a member is currently over the resource limit?

At this time, excess resources will not cause an individual to become ineligible for TennCare Medicaid. No member will be terminated from coverage due to excess resources during the public health emergency period.

When the PHE ends, how much time will members have to get under the resource limit?

Funds accumulated due to not increasing patient liability will be excluded up to 12 months after the end of the Public Health Emergency (PHE). The member will be required to follow the transfer of assets rules when spending down these funds.

If the excess funds are given away for less than fair market value, a transfer penalty can be assessed.

Refer to the <u>Transfer of Assets and Penalty Periods Policy</u> for acceptable spenddown of resources.

What are some ways members can spend down their resources?

There are many ways a member can spend down their resources as long as they are not giving them away. Examples of how a member can spend the money on themselves are:

- Pay for essential items (e.g., food, clothing, personal items)
- Purchase household goods (e.g., comforters, linen, furniture, appliances, electronic equipment, dishes, cookware)
- Spend on entertainment or recreation (e.g., TV, hobbies, travel)
- For home improvement (e.g., home repairs/renovation)
- Pay for medical expenses not covered by Medicaid/Medicare (e.g., non-covered dental expenses, glasses)
- Purchase medical equipment or devices not covered by Medicaid/Medicare
- Pay in advance for household or personal expenses
- Transfer to a trust for the individual's child who is blind or disabled or a trust for a disabled individual under age 65
- Purchase an annuity, or similar instrument, that will allow them to convert the funds to an income stream

Should members keep proof of how they spend down their resources?

Yes. Members should keep receipts or documents of how their resources were spent. TennCare may ask for this information.

What if a member received a stimulus payment?

CHOICES members will have stimulus payments excluded.

As of January 2022, all third-round Economic Impact Payments have been issued. While some payments of the Economic Impact Payments from 2021 may still be in the mail, the IRS is no longer issuing payments as required by law.

Further information from the IRS about stimulus checks can be found <u>here</u>.

When will the PHE end?

On December 23, 2022, Congress set **April 1, 2023** as the end of the continuous enrollment requirement and the beginning of Medicaid and Children's Health Insurance Program, or CHIP, renewals. State and federal law will require TennCare to resume the renewal process.

Beginning April 1, 2023, TennCare members will begin to go through the state and federally required redetermination process to determine continued eligibility for TennCare. TennCare's priorities during this time of transition include minimizing gaps in healthcare coverage in an effort to further our mission of improving lives through high-quality, cost-effective care.

Read up-to-date information about the end of the PHE here.