

Broker Update

April 27, 2023

Medicaid Redetermination

In March 2020, the Centers for Medicare and Medicaid Services (CMS) temporarily waived certain Medicaid and CHIP requirements. This allowed thousands of Nebraskans to retain their health coverage during the pandemic regardless of any change in status.

Medicaid redeterminations are now resuming, so Nebraska Medicaid and CHIP members could begin losing coverage as early as May 2023. Medicaid members losing their coverage will be eligible for a Special Enrollment Period (SEP) to enroll in an ACA plan. This SEP lasts until July 31, 2024.

Blue Cross and Blue Shield of Nebraska will do an outreach to these Nebraskans in a series of mailings in May, July and September with information about Nebraska HeartlandBlue. You may also see a series of digital ads as well as a billboard on 72nd and Dodge.

We have put together a toolkit for you to use to reach out to those impacted by this change which includes an email template, postcard template, social media posts and FAQs. We also have several other helpful resources to assist you.

[Medicaid Redetermination Toolkit](#)

[Nebraska HeartlandBlue Product Brochure](#)

[Nebraska HeartlandBlue Options at a Glance](#)

[Paying for Health Coverage](#)

[Guide to Understanding Health Insurance Options](#)

Our Nebraska HeartlandBlue plans offer a variety of coverage options, **but the Silver plans may be the best option for those losing Medicaid coverage.** Not only are these plans eligible for premium assistance through Advanced Premium Tax credits, but they also offer cost-sharing reductions for those who qualify.

Individuals may also enroll in an [Armor Health](#) plan. Please keep in mind that Armor Health plans do not cover maternity, applicants must pass medical underwriting, and there is a 12-month waiting period for pre-existing conditions.

Don't forget, we are offering a generous broker bonus of up to \$125 PMPY for new Nebraska HeartlandBlue business sold with 2023 effective dates.

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