

# Nebraska Medicaid Title XXI

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Nebraska Department of Health & Human  
Services

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# Option A

## Medicaid expansion with Health Insurance Premium Payment (HIPP)

- Medicaid benefit package
- Children allowed to maintain private insurance for CHIP eligibility but premiums and benefits paid with Title XIX funds not Title XXI funds
- Increased administration for HIPP

# Option B

## Medicaid expansion with modified benefits, with HIPP

- Modified Medicaid benefit packages, including EPSDT
- Children allowed to maintain private insurance for CHIP eligibility but premiums and benefits paid with Title XIX funds not Title XXI funds
- Cost sharing allowed
- Increased administrative for different benefit packages, cost-sharing and HIPP

# Option C

## Separate Children's Health Insurance Program (SCHIP)

- No entitlement, allows enrollment caps, waiting lists, control of General Fund
- Benefit plan mirrors commercial health care market
  - State Employees Health Plan used as benefit plan for estimates based on Medicaid rates
    - EPSDT not required
- Cost sharing allowed

# Option C-1

## SCHIP

- Moderate Premiums, No Copayments
- Decrease in average monthly enrollment of 4%
- Estimated savings to State General Fund for SFY09 = \$1.2 million (8%)
- Additional Administrative costs could be approximately \$600,000

# Option C-2

## SCHIP

- Maximum Premiums, Maximum Copayments
- Decrease in average monthly enrollment of 9%
- Estimated savings to State General Fund for SFY09 = \$4.5 million (31%)
- Additional Administrative costs could be approximately \$600,000

# Option D

## Medicaid expansion with modified benefits

- Possible to mirror commercial markets for benefits
  - Estimates based on State Employees Benefit Package
  - Includes dental, vision and mental health/substance abuse services
- Premiums and cost sharing

# Option D-0

## Medicaid expansion with modified benefits and no cost sharing

- No Premiums or Copayments
- No change in average monthly enrollment
- State Expenditures are almost the same in SFY09 as current CHIP projected expenditures for SFY09
- Additional Administrative Costs estimated to be \$1.6 million

# Option D-1

## Medicaid expansion with modified benefits with cost sharing

- Moderate Premiums, No Copayments
- Decrease in average monthly enrollment of 0.5%
- Estimated savings to State General Fund for SFY09 = \$480,000 (3.3%) due to decreased enrollment and enrollee cost sharing
- Additional Administrative Costs estimated to be \$1.7 million

# Option D-2

## Medicaid expansion with modified benefits with cost sharing

- Maximum Premiums, Maximum Copayments
- Decrease in average monthly enrollment of 4%
- Estimated savings to State General Fund for SFY09 = \$3.8 million (26%) due to decreased enrollment and enrollee cost sharing
- Additional Administrative Costs estimated to be \$1.6 million

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