

# Medicaid Unwinding: Overview and Key Trends in Medicaid Eligibility and Enrollment

**Medicaid Unwinding 5 Slide Series, Volume 1**  
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**The Menges Group**

Strategic Health Policy & Care Coordination Consulting

# Medicaid Unwinding Overview



**Introduction:** This first edition of our Medicaid Unwinding 5 Slide Series provides an overview of Medicaid eligibility and enrollment trends during and after the COVID-19 public health emergency (PHE).

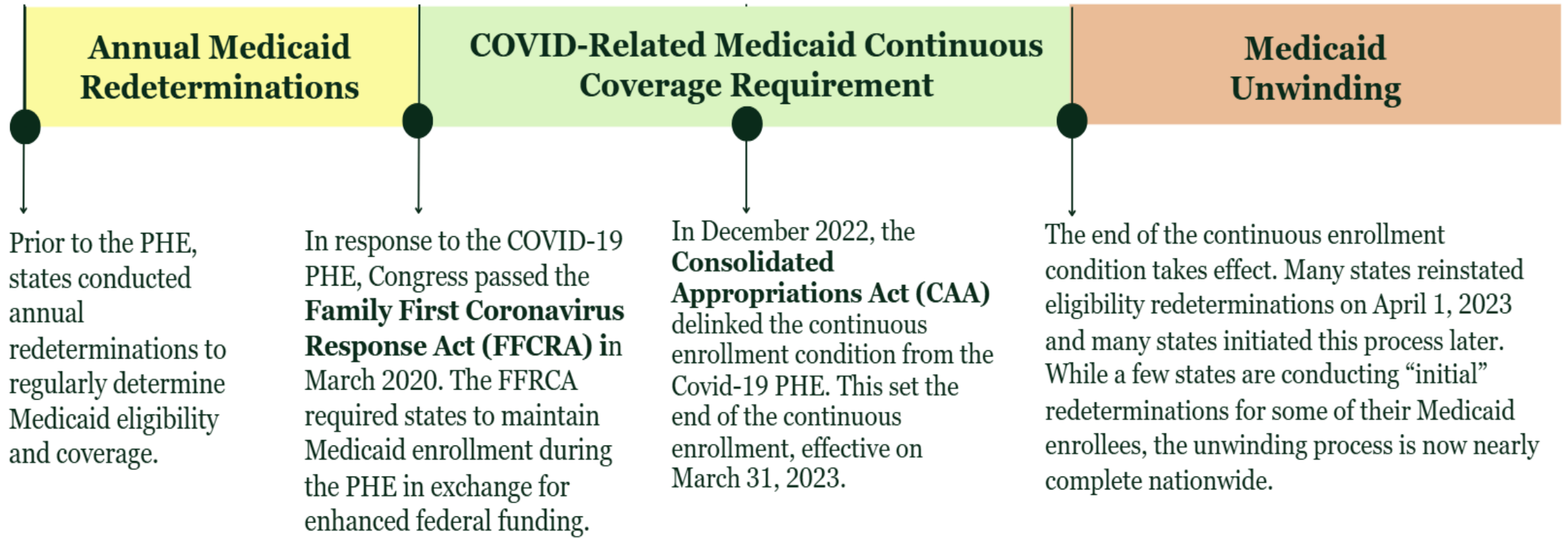


**Background:** To protect health coverage for millions of Americans during the COVID-19 PHE, Congress enacted a continuous coverage provision in March of 2020, pausing annual Medicaid redeterminations. The following slide presents a timeline of key events leading to the Medicaid continuous enrollment requirement and the subsequent Medicaid unwinding. "Medicaid Unwinding" refers to the resumption of annual Medicaid eligibility reviews by states after the continuous coverage requirement ended.



**Upcoming:** Future editions will explore the factors contributing to variations in Medicaid enrollment trends across states, including differences in renewal practices. We will also compare state Medicaid enrollment changes with Medicaid prescription usage trends, exploring the degree to which those losing coverage tended to be individuals with low/no prescription drug use.

# The Progression of COVID-Related Medicaid Continuous Coverage and Unwinding



# Medicaid Unwinding Renewal Timeline: 50 States + D.C.

States were allowed flexibility in carrying out the “unwinding” process, though terminations of Medicaid coverage could not take effect until April 1, 2023. The first disenrollment typically occurs 60 days after the renewal process has been initiated. Since the continuation of Medicaid redeterminations, the Centers for Medicare and Medicaid Services (CMS) has approved additional flexibilities, mitigation strategies, and alternative approaches that have impacted states' initial timelines.

The following tables outline the Medicaid Unwinding timelines followed by all 50 states and D.C. This includes the start month for each state’s redetermination process and the anticipated completion dates.

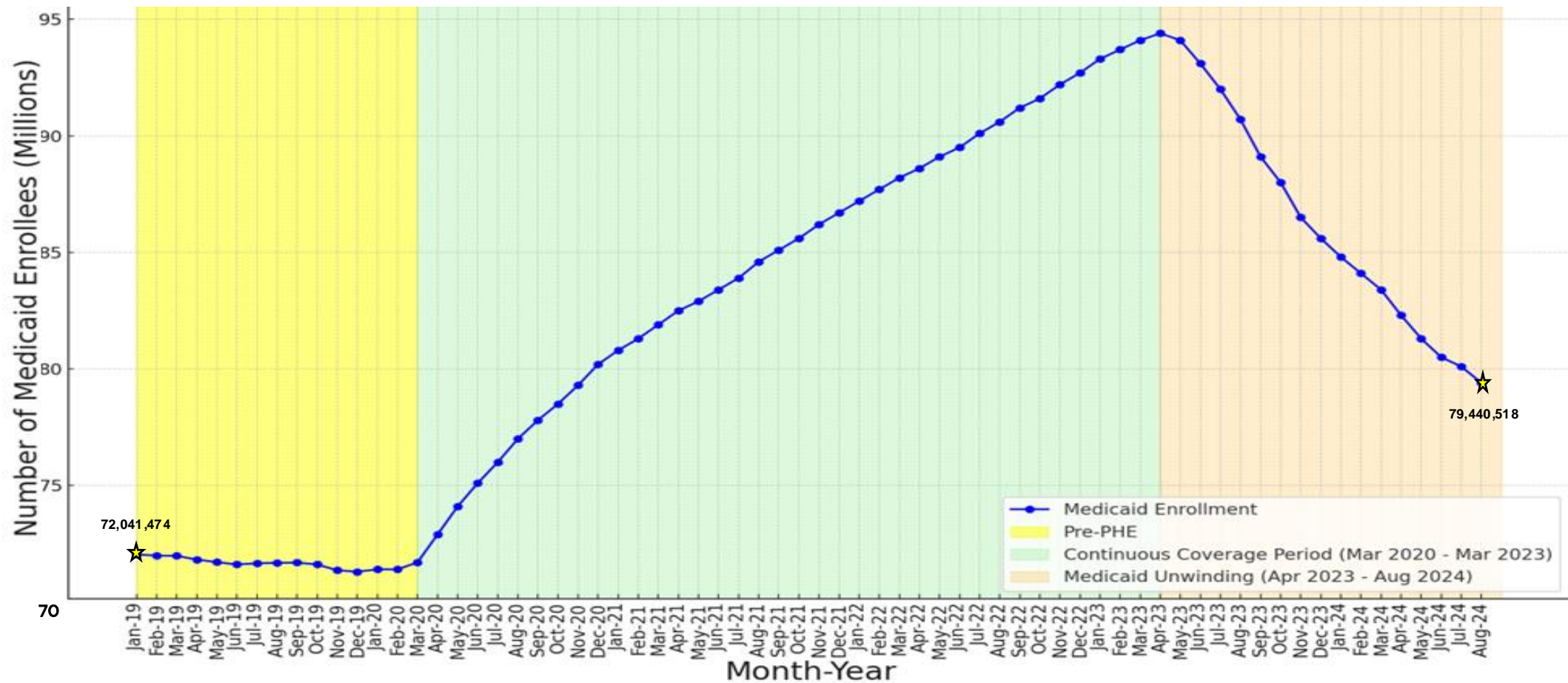
First Month Unwinding Related Renewals are Initiated	
<b>Feb-2023</b>	Arizona, Arkansas, Idaho, Iowa, New Hampshire, Ohio, South Dakota, West Virginia
<b>Mar-2023</b>	Colorado, Connecticut, Florida, Indiana, Kansas, Nebraska, New Mexico, New York, Oklahoma, Pennsylvania, Tennessee, Utah, Virginia, Wyoming
<b>Apr-2023</b>	Alabama, Alaska, California, Delaware, District of Columbia, Georgia, Hawaii, Illinois, Kentucky, Louisiana, Maine, Maryland, Massachusetts, Michigan, Minnesota, Mississippi, Missouri, Montana, Nevada, New Jersey, North Carolina, North Dakota, Oregon, Rhode Island, South Carolina, Texas, Vermont, Washington, Wisconsin

\*Data sourced from Medicaid.gov

Anticipated Medicaid Unwinding Renewals Completion Date	
<b>Mar-2024</b>	Idaho, Montana, New Hampshire, Oklahoma, South Dakota
<b>Apr-2024</b>	Arizona, Arkansas, Connecticut, Florida, Iowa, Indiana, Nebraska, Ohio, Pennsylvania, Utah, West Virginia, Wyoming
<b>May-2024</b>	Colorado, Delaware, Georgia, Kansas, Maine, Maryland, Massachusetts, Nevada, New Mexico, New York, North Dakota, Rhode Island, Tennessee, Vermont, Virginia, Washington
<b>Jun-2024</b>	Alabama, California, Louisiana, Minnesota, Mississippi, Missouri, Oregon, Texas
<b>Jul-2024</b>	Illinois, Kentucky, Michigan, New Jersey, Wisconsin
<b>Aug-2024</b>	Hawaii, South Carolina
<b>Sept 2024</b>	Alaska
<b>Nov 2024</b>	North Carolina <i>(no confirmation of official completion)</i>
<b>2025</b>	District of Columbia

\*Data sourced from CMS and state dashboards. State timelines for completing **all** unwinding-related renewals may be later than the dates included in the table.

# National Medicaid Enrollment Trends (January 2019 – August 2024)



\*Data Source: KFF Total Monthly Medicaid & CHIP Enrollment and Pre-ACA Enrollment Data

# National Medicaid Enrollment Trends (cont.)

## Pre-Public Health Emergency

- Prior to the PHE, Medicaid enrollment numbers remained fairly steady in recent years.
- Medicaid enrollment **slightly declined by 0.8%**, from approximately **72 million** in January 2019 to **71.4 million** in January 2020.

## Medicaid Continuous Coverage Period

- During the COVID-19 PHE, the Maintenance of Effort (MOE) requirement prevented states from disenrolling Medicaid beneficiaries, even if they became ineligible under pre-PHE guidelines. Coupled with the spike in unemployment, which made many individuals newly eligible, Medicaid enrollment steadily increased during this period.
- Enrollment numbers **rose by 31.3%**, from approximately **71.7 million** in March 2020 to a peak of **94.1 million** in March 2023.

## Medicaid Unwinding (Redeterminations)

- Beginning in May 2023, enrollment numbers started to decline as states resumed regular eligibility reviews and disenrollment processes.
- Medicaid enrollment dropped **to 79.4 million** by August 2024, representing a **15.6% decrease** from March 2023.



# Medicaid Enrollment Remains Higher in 44 States -- Even After the “Unwinding” -- Relative to Pre-COVID Levels

## States with Largest Growth from Jan 2020 – Aug 2024:

- The four states with the largest enrollment growth from pre-COVID levels have implemented Medicaid Expansion in recent years.
  - North Carolina (+55%) → *Medicaid Expansion implemented December 2023*
  - Missouri (+50%) → *Medicaid expansion implemented in August 2020, with coverage beginning in July 2021.*
  - Nebraska (+39%) → *Medicaid Expansion implemented in October 2020*
  - Oklahoma (+35%) → *Medicaid Expansion implemented in July 2021*

## States with the Largest Enrollment Decline from Jan 2020 – Aug 2024:

- Montana (-14%), Colorado (-8%), and Arkansas (-5%) saw the most significant decreases in Medicaid enrollment.

## National Growth in Medicaid Enrollment (Jan 2020 – Aug 2024):

- The overall national growth (+11%) masks significant state-level variation, highlighting the role of state policies and economic conditions in Medicaid enrollment trends.
- From January 2020 to August 2024, national Medicaid enrollment grew by 8,000,699 persons, with 1,804,863 of this net growth (22.6%) occurring in the seven states that implemented Medicaid expansion during this timeframe (ID, MO, NC, NE, OK, SD, UT).

Enrollment Change by State (January 2020-August 2024)			
Alabama	3%	Montana	-14%
Alaska	13%	Nebraska	39%
Arizona	17%	Nevada	21%
Arkansas	-5%	New Hampshire	1%
California	16%	New Jersey	3%
Colorado	-8%	New Mexico	5%
Connecticut	11%	New York	11%
Delaware	9%	North Carolina	55%
DC	1%	North Dakota	16%
Florida	6%	Ohio	10%
Georgia	8%	Oklahoma	35%
Hawaii	24%	Oregon	29%
Idaho	0.4%	Pennsylvania	3%
Illinois	10%	Rhode Island	8%
Indiana	29%	South Carolina	-0.4%
Iowa	-1%	South Dakota	27%
Kansas	8%	Tennessee	-1%
Kentucky	8%	Texas	-0.2%
Louisiana	2%	Utah	8%
Maine	39%	Vermont	6%
Maryland	17%	Virginia	28%
Massachusetts	6%	Washington	6%
Michigan	1%	West Virginia	0.1%
Minnesota	13%	Wisconsin	14%
Mississippi	3%	Wyoming	15%
Missouri	50%	United States	11%

# Medicaid Enrollment Changes by State During the Redetermination Period



**Overall, Medicaid enrollment in the United States decreased by 15.6% from March 2023 to August 2024.**

## **Largest Decline in Enrollment:**

- **Montana** experienced the largest percentage enrollment drop-off at **-32.7%**, followed by **Idaho (-31.7%)**, **Colorado (-31.2%)** and **Utah (-30.8%)**.

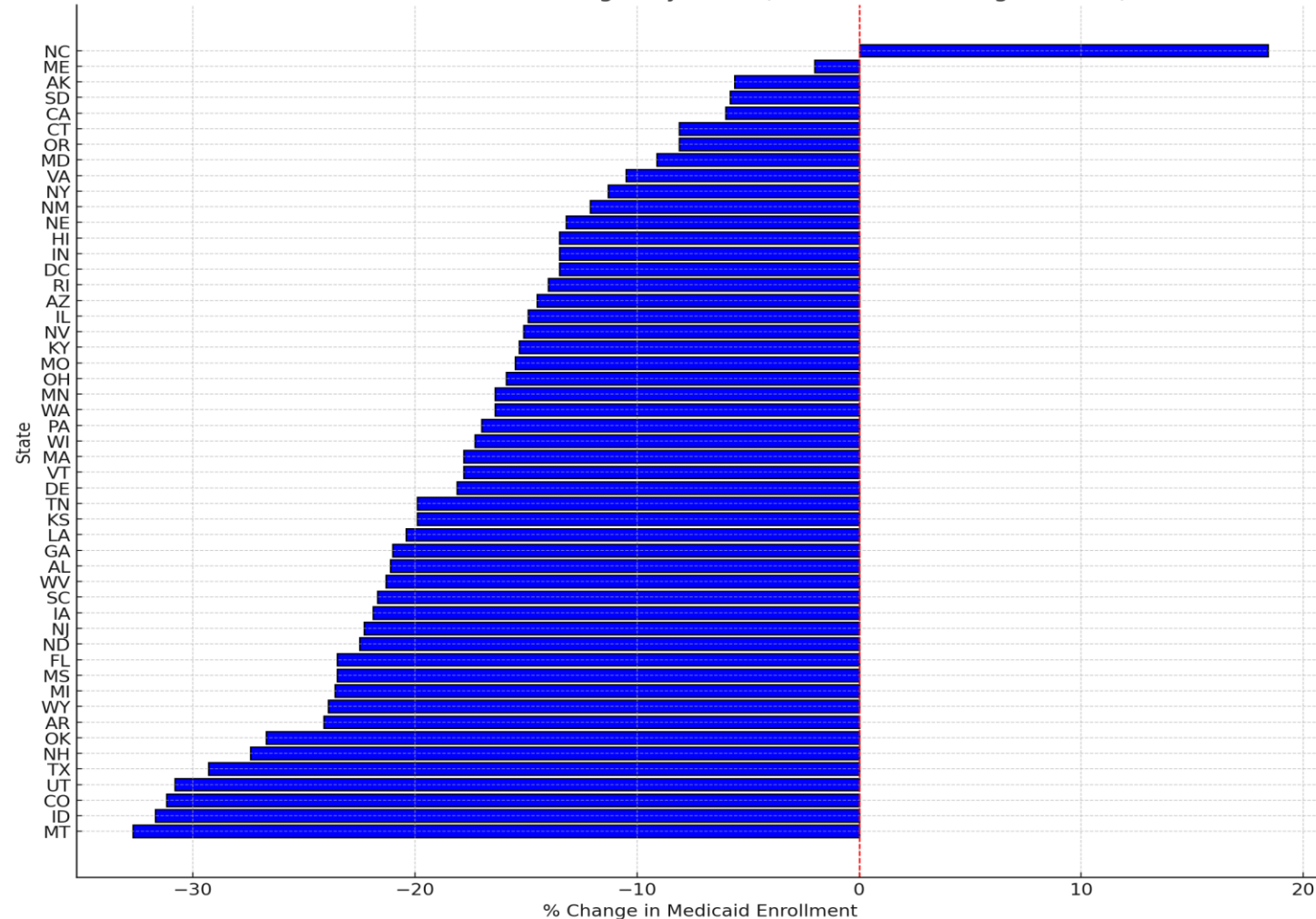
## **Smaller Decreases and Minimal Changes:**

- **Maine** had the smallest percent decline (**-2.0%**).
- **Alaska (-5.6%)**, **South Dakota (-5.8%)** and **California (-6.0%)** had the next-smallest declines. **South Dakota's** modest decrease is due their implementing Medicaid Expansion in July 2023.



**Increased Enrollment:** **North Carolina** is the lone state experiencing increased Medicaid enrollment during this timeframe (**+18.4%**). This is attributable to North Carolina newly implementing Medicaid expansion beginning in December 2023.

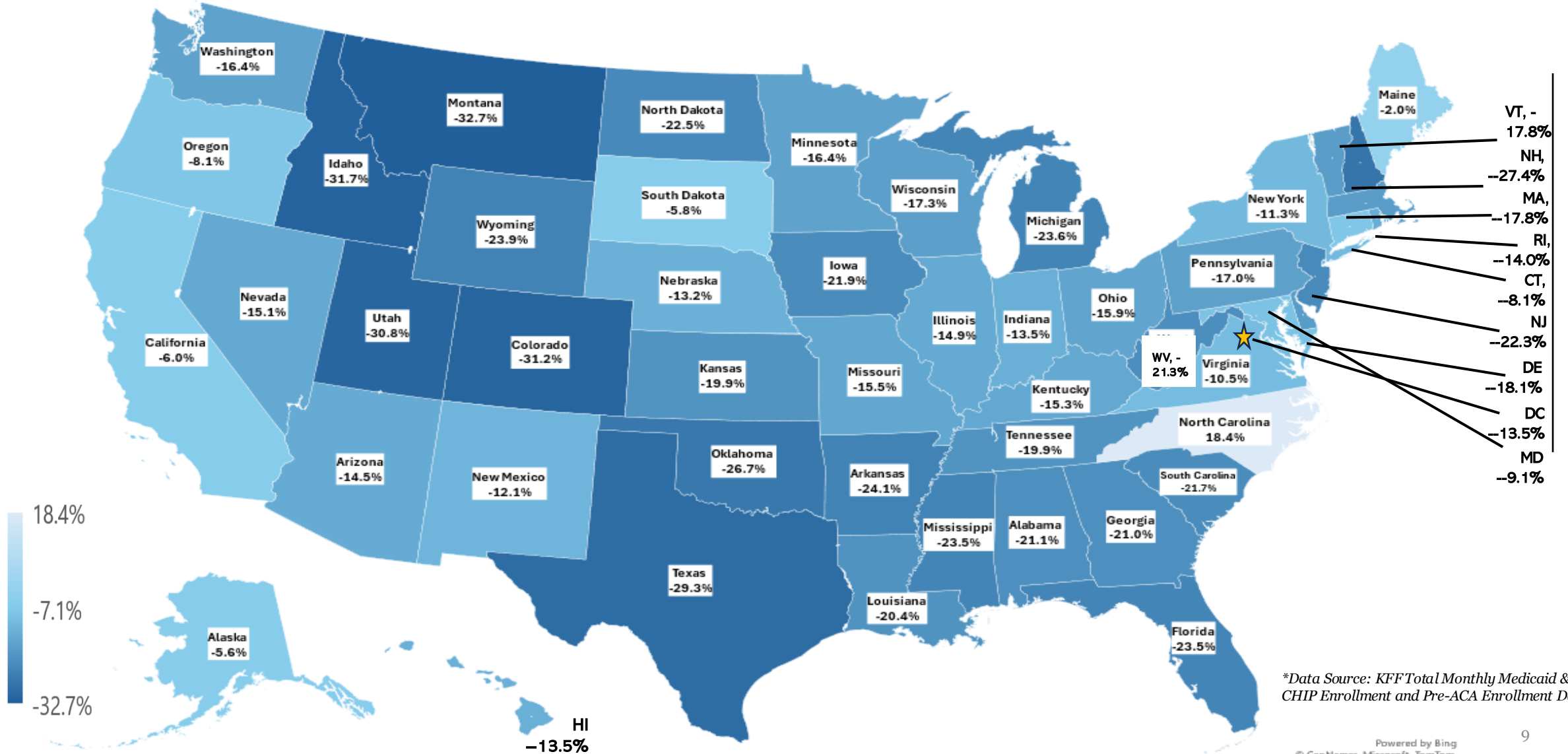
Medicaid Enrollment Changes by State (March 2023 to August 2024)





# Medicaid Enrollment Changes by State During the Redetermination Period

## Medicaid Enrollment Change from March 2023 to August 2024



\*Data Source: KFF Total Monthly Medicaid & CHIP Enrollment and Pre-ACA Enrollment Data

# Regional Analysis: Medicaid Enrollment Changes During the Redetermination Period (March 2023-August 2024)

Excluding states that adopted Medicaid Expansion after March 2023 (i.e., North Carolina and South Dakota), the nation experienced a **16.5% drop** in enrollment during the Redetermination Period (as of August 2024).

- **Midwest:** States in the Midwest experienced a slightly larger enrollment decline than the national trend, with a **17.2%** drop (excluding SD which expanded Medicaid in July 2023).
- **Northeast:** The Northeast experienced a relatively smaller decline in enrollment, with an overall decrease of **14.6%**.
- **South:** Southern states exhibited the largest reduction in Medicaid enrollment, with an overall decrease of **21.6%** (excluding NC which expanded Medicaid in December 2023).
- **West:** States in the west experienced the smallest reduction in enrollment, with an overall decrease of **-11.4%**.

# Sources

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- **CMS-** Scheduled State Timelines for Completing Unwinding-Related Renewals (<https://www.medicaid.gov/resources-for-states/downloads/sst-cmpltng-unwndng-rnwls-prlmnry-anlys-05312024.pdf>)
- **CMS-** Guidelines for Achieving Compliance with Medicaid and CHIP Eligibility Renewal Timeliness Requirements Following the Medicaid and CHIP Unwinding Period ([Guidelines for Achieving Compliance with Timely Medicaid and CHIP Renewals](#))
- **Georgetown-** CMS Gives Options to States with “Unusual Circumstances” to Extend Unwinding Renewals, Redistributing Renewals, and Deal with Pending Renewals (<https://ccf.georgetown.edu/2024/08/29/cms-gives-options-to-states-with-unusual-circumstances-to-extend-unwinding-renewals-redistributing-renewals-and-handling-pending-renewals>)
- **Medicaid.Gov-** 2023 State Timelines for Initiating Unwinding-Related Renewals (<https://www.medicaid.gov/resources-for-states/downloads/ant-2023-time-init-unwin-reltd-ren-06292023.pdf>)
- **KFF -** Total Monthly Medicaid & CHIP Enrollment and Pre-ACA Enrollment (<https://www.kff.org/affordable-care-act/state-indicator/total-monthly-medicaid-and-chip-enrollment/?currentTimeframe=0&sortModel=%7B%22colId%22:%22Location%22,%22sort%22:%22asc%22%7D>)
- **KFF-** State Approaches to the Unwinding Period (<https://www.kff.org/other/state-indicator/state-approaches-to-the-unwinding-period/?currentTimeframe=0&sortModel=%7B%22colId%22:%22Location%22,%22sort%22:%22asc%22%7D>)
- **State Dashboards**

# 5 Slide Series Overview

Our 5 Slide Series is typically a monthly publication whereby we briefly discuss a selected topic outside the confines of our client engagements. The Menges Group has developed a variety of datasets that we use to support our 5 Slide Series and client projects.

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