H.B. 13: Use federal Emergency Medicaid for COVID-19 testing and treatment

Immigrants are important members of our community, and they are on the frontlines during this pandemic. But while they are more likely to work in jobs considered "essential," they can't access essential healthcare—like coverage for all COVID-19 testing and treatment. Without this coverage, hospitals and healthcare providers don't get reimbursed for the costs of care.

Emergency Medicaid for immigrants ("EMSA") covers emergency healthcare costs for low-income immigrants who do not regularly qualify for Medicaid because of their immigration status. NM's Human Services Department does not allow EMSA to be used for COVID-19 treatment outside the ER or ICU.

We all need access to healthcare for our own well-being and that of our community.

This bill makes two simple changes to the Medicaid Act:

- **1.** Add testing and treatment for COVID-19 as covered services under EMSA.
- **2.** Simplify the application process so patients can qualify for EMSA *before* their emergency medical conditions arise, not *after*. This makes the payment easier for providers and ensures New Mexicans do not need to apply for Medicaid while they are still sick.

Without coverage, many New Mexicans will not get tested or treated for COVID-19

- Approximately 43,000 New Mexico residents are uninsured because their immigration status makes them
 ineligible for Medicaid or a plan on the Exchange.
- Federal programs require a Social Security Number, which deters many families from applying.
- To avoid costs, uninsured families might not seek testing or treatment until they become very sick, increasing the likelihood they will need hospitalization or inadvertently spread the virus to others.
- The national median charge for COVID-19 hospitalization ranges from \$34,662 to \$45,683. These are costs most New Mexico families cannot afford.

EMSA leverages federal funding for COVID-19 care

12 other states
have used Emergency
Medicaid to cover all
COVID-19 testing and
treatment, including out of
hospital care. These states
are CA, CO, CT, DE, IL, MA,
ME, MI, NY, OR, PA,
and WA.

The NM Human Services Department estimates that all COVID-19 testing and treatment for immigrants who do not qualify for Medicaid would cost roughly \$2.8 million through 2023. Because the federal government pays an average of 73% of Medicaid costs and states have flexibility to determine what conditions and services are covered under EMSA, New Mexico can leverage federal money for covering COVID-19 testing and treatment. Dedicating \$2.8 million in state funds to COVID-19 testing and treatment will draw down nearly \$10.2 million in federal funds coming back to our state.

