

# Understanding the Laws and Policies Governing Medicaid Access in Jails



Presented by Mary Quandt  
Medicaid & Incarceration Convening | September 18, 2025

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## INTRODUCTION

### Agenda

1. Introductions
2. Background: Incarceration and Medicaid
3. Missouri Medicaid
4. Looking Ahead and Q & A



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## INTRODUCTION



### Mission

Missouri Appleseed believes all Missouri families deserve the opportunity to thrive. Through research, advocacy, and education, Missouri Appleseed works to improve the systems and policies at the intersection of public health, criminal justice, and child welfare.



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**INTRODUCTION**  
Legislative Success





Menstrual Product  
Access in Missouri  
Prisons and Jails



Medicaid Suspension  
for Justice-Involved  
Individuals



Missouri  
Prison Nursery

*...and a longstanding commitment supporting Medicaid initiatives through research and advocacy.*

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## Medicaid in Jails: Relevant Legislation

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**BACKGROUND: MEDICAID & INCARCERATION**  
Relevant Federal Legislation

**Social Security Act of 1965**

- Passed in 1965, establishing a new safety net of programs for vulnerable Americans.
- Created the federal program Medicare
- Established a new joint federal-state managed health insurance for low-income individuals: Medicaid




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### Relevant Federal Legislation

#### Medicaid

- Jointly managed and funded federally and by state
- Eligibility determined by family size and income, plus: disability, pregnancy, age
- No to low-cost healthcare, including:



Hospital and primary care physicians



Transportation for rural recipients



Behavioral Health



Dental



Telehealth services



Vision

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### Relevant Federal Legislation

#### The Medicaid Inmate Exclusion Policy (MIEP) of the Social Security Act

- Incarcerated individuals are not eligible to receive Medicaid benefits
- Written into the original 1965 SSA legislation

#### Exceptions

- Institutions can bill Medicaid for hospital stays of incarcerated people lasting 24 hours or more - **if the individual is already enrolled in Medicaid**
- **Section 1115 Waivers** allow some states to turn Medicaid services on 30-90 days pre-release
- **Section 5121** will expand Medicaid coverage to incarcerated youth facing reentry

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### Relevant State Legislation

#### Medicaid Suspension

- Missouri Senate Bill 514 passed in 2019 **changing the Medicaid status of incarcerated individuals from "terminated" to "suspended"**.
- Allows incarcerated individuals to apply for Medicaid **while** incarcerated.
- Allows Medicaid to be billed for services received outside of jail that last at least 24 hours.

#### Impact

- **Reducing recidivism** - Research shows that individuals leaving confinement with health insurance are less likely to return to jail or prison.

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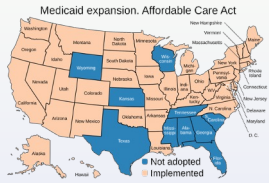
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BACKGROUND: MEDICAID & INCARCERATION

Relevant State Legislation

Medicaid Expansion

- Passed by ballot initiative in 2020 (Amendment 2)
- More incarcerated individuals became qualified for Medicaid due to expanded income eligibility to individuals making less than \$18,075.



Impact

- Substantially more incarcerated individuals are eligible for Medicaid services, especially single adults.

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**Missouri Medicaid:  
MO HealthNet & the  
Family Support Division**

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MISSOURI MEDICAID

Two Divisions, One Program

Family Support Division (FSD)

- Manages enrollment and eligibility
- Administers public assistance programs, including Medicaid, SNAP, Temporary Assistance, child support, blind services and other basic needs.



MO HealthNet Division (MHD)

- Administers health insurance programs for eligible Missourians
- Works with Medicaid MCOs & providers accepting Fee-for-Service coverage



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**MISSOURI MEDICAID**

home state health Show Me Healthy Kids HEALTHY BLUE Healthy Blue UnitedHealthcare

### Acronyms to Know

**MCO (Managed Care Organization)**

- Private health insurance companies that pay for and coordinate care
- Covers families, kids, pregnancy, and non-disabled adults aged 19-64

**DCN**

- MO HealthNet identification number

**AEG**

- Adult Expansion Group (most people in jail will be eligible for Medicaid under AEG)

**FPL**

- Federal Poverty Level (set each year)
- Income limit for MO HealthNet AEG is 138% FPL (\$21,597 for a single person)

**MAGI**

- Modified Adjusted Gross Income (set each year; income limit for AEG is 138% FPL)

13

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**MISSOURI MEDICAID**

### MO HealthNet

- Critically important to the health of Missourians
- Different subprograms with different eligibility rules, including
  - Children's Health Insurance Plan (CHIP)
  - Show Me Healthy Babies
  - MO HealthNet for the Aged, Blind, & Disabled (MHABD)
  - Adult Expansion Group (AEG)

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**MISSOURI MEDICAID**

### Coverage Can Be Complicated

- Can apply any time, with 3 months prior coverage
  - BUT: wait time can take 45+ days
  - BUT: paperwork is lost, and the procedural decline rate is high
- Redetermination every year
  - BUT: will be every six months once the "Big Beautiful Bill" goes into effect.

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MISSOURI MEDICAID

What does this mean for Missouri jails?

- Most incarcerated individuals are eligible for Medicaid under the Adult Expansion Group.
  - Low to no income
  - No current custody of children (household of 1)
- Because enrollment is often delayed, it's beneficial for incarcerated individuals to apply sooner than later.

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MEDICAID IN MO CORRECTIONAL FACILITIES

**Thank You!**

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17