



## TennCare Beneficiary Advisory Council Meeting

| Meeting information                 | Details                                                                                   |
|-------------------------------------|-------------------------------------------------------------------------------------------|
| <b>Meeting Name:</b>                | Beneficiary Advisory Council (BAC) Meeting                                                |
| <b>Type of Meeting:</b>             | Virtual                                                                                   |
| <b>Date of Meeting:</b>             | July 14 <sup>th</sup> , 2026                                                              |
| <b>Start Time:</b>                  | 1:00 p.m. CT                                                                              |
| <b>End Time:</b>                    | 2:00 p.m. CT                                                                              |
| <b>Location:</b>                    | Teams                                                                                     |
| <b>Discussed Material Attached:</b> | N/A                                                                                       |
| <b>Purpose:</b>                     | The purpose of this meeting is to conduct the Beneficiary Advisory Council (BAC) Meeting. |

### Participants:

| X | Attendee | X | Attendee                 |
|---|----------|---|--------------------------|
| X | Member   | X | Member                   |
| X | Member   | X | Member                   |
| X | Member   | X | Marsheka Dunn, TennCare  |
| X | Member   | X | Dana Moore, TennCare     |
| X | Member   | X | Jim Guffey, TennCare     |
| X | Member   | X | Tabitha Nash, TennCare   |
| X | Member   | X | Amy Lawrence, TennCare   |
| X | Member   | X | Chelsea Wright, TennCare |
| X | Member   | X | Jessica Hill, TennCare   |



|   |        |   |                         |
|---|--------|---|-------------------------|
| X | Member | X | Kacey Edwards, TennCare |
| X | Member | X | Caleb Nix, TennCare     |
| X | Member | X | Reese Devilbiss, KPMG   |

### Topics:

| Number | Topic                                         |
|--------|-----------------------------------------------|
| 1.     | Welcome and Introduction                      |
| 2.     | Pathway to Independence Overview              |
| 3.     | Pathway to Independence: Barriers and Support |
| 4.     | Meeting Adjournment                           |

## Meeting Minutes

### Introduction

- Dana welcomed the group to the BAC meeting and thanked them for their willingness to share their perspectives, noting that their feedback helps improve TennCare programs and services.
- Dana stated this is the first meeting for the second year of the BAC, with both returning and new members represented on the call.
- The six new members of the BAC introduced themselves to the group, with representation from multiple areas across Tennessee.
- Dana explained that the BAC provides members and caregivers with the opportunity to share their experiences with TennCare's services and programs, allowing TennCare to better understand what is going well and what improvements can be made.

### Pathway to Independence Overview

- Dana stated that the items for today's discussion may be new to new BAC members. If there are any questions or feedback that members have, she is the primary point of contact.
- Dana highlighted that the goal of the call is for everyone to better understand the Pathway to Independence program. Jessica Hill (TennCare Chief of Staff) and Kacey Edwards (Director of the Pathway to Independence Program) are on the call to provide an overview of the program.
- Jessica shared that TennCare leadership has spent a lot of time thinking about how to support members in transitioning off TennCare, particularly those who receive a promotion or new job that increases your income level above the income limit to receive TennCare.

- Pathway to Independence is a four-year pilot program, funded by non-recurring funds, to assist parents/caretakers of minors leaving TennCare due to increased income transition to private health insurance by helping pay for their new health insurance premiums for up to 12 months.
  - The pilot would have limited slots on a first-come-first-serve basis, serving 15,000 per year throughout the four-year pilot.
- TennCare would help cover premiums on private health insurance. Participants would pay \$15 per month towards the premium.
  - The goal is to make the transition off TennCare easier, providing support for up to 12-months, which would lead to longer-term financial stability. After that, participants would be accustomed to their new insurance and understand the associated costs.
  - Pathway to Independence participants would receive up to \$2,000 in assistance.
- Jessica highlighted that some individuals may be less likely to take a new job because the increased income could make them no longer eligible for TennCare.
- Jessica asked if the group had any questions regarding the Pathway to Independence Program.
  - One member asked if a caregiver that lost TennCare coverage because their child reaches a certain age would be eligible for assistance.
    - Jessica stated that Pathway to Independence would only be for parents/caretaker relatives on TennCare who become ineligible due to increased income.
  - One member asked what the income limits are and if it is based on a specific number of hours or dollars earned per week.
    - Tabitha Nash, TennCare member services' communications and engagement administrator, noted it's based on annual or monthly income standard as well as family size.
  - One member asked for the status of the Working Individuals with Disabilities legislation that would create a Medicaid buy-in program for working individuals with disabilities earning more than TennCare's income and asset limit.
    - Jessica noted that TennCare has not yet received federal approval.
  - One member stated that in their area, most jobs would put them above the threshold. However, these jobs would pay the premium, but copays and deductibles are high. The member asked if the funds could also be used to pay copays and deductibles.
    - Jessica stated that at the end of the 12 months, participants could get reimbursed for copays and deductibles if they hadn't reached the \$2,000 cap.

### **Pathway to Independence: Barriers and Support**

#### **“Have you or someone you know ever worried that earning more money, working more hours, or accepting a better paying job could affect your TennCare coverage?”**

- One member stated that they have heard many people talk about when something happens, their benefits are changed without advanced notice.
- One member shared that they had a condition that required a medical procedure. They had one procedure before aging out of TennCare. After TennCare, marketplace options were too high for what they could pay. Eventually they made a choice to accept a job that did not pay as much to continue getting TennCare coverage.

**“Have concerns about losing TennCare coverage ever influenced decisions about working, accepting a raise, or working more hours? If so, what support would help you feel more comfortable accepting a higher-paying job or working additional hours?”**

- One member stated in most cases you can’t receive medical benefits until 30 days after employment begins but given their condition, they could not risk that. Their decision was between what was best for either their health or financial situation.
- One member shared that they received TennCare while they were pregnant and working part-time. Living in a healthcare desert, there were not many options, causing them to stay part-time and sacrifice pay for medical care. Access to resources and assistance to find coverage would have been helpful. If they could have found something with a \$15-\$20 copay, they would have gotten off TennCare sooner, but this either didn’t exist or they were unaware.
- One member shared that they worried about being above the income limit and her children wouldn’t be able to receive TennCare and get the treatment they need. This member highlighted that for families, it’s more than the individual, but their children too. Having access to stair-step programming so their children can be taken care of is important.
- One member stated that they suffer from a work-related injury and are worried of losing TennCare based on the disability compensation they receive.

**“If you lost TennCare because your income increased, what would be your biggest concern about moving to private health insurance?”**

- One member asked for clarification on whether this question applied to individuals losing coverage under the relative caregiver category, which was confirmed.
- Another member acknowledged that TennCare is doing many great things but expressed that this new program only benefits those who start making more money.
- One member requested more information on the differences between the various programs TennCare offers, questioning how the Pathway to Independence differs from standard TennCare coverage. The member shared that it is difficult to find a decent local doctor who accepts TennCare, often requiring travel, and expressed interest in understanding what the Pathway to Independence program offers.

**“What type of communication do you prefer?”**

- One member indicated a preference for emails and newsletters.
- Caleb Nix presented various postcard options designed by the communications team to share information about the new program, asking members which options stood out to them.
- One member noted that mail correspondence is effective, but many people do not read newsletters. The member observed that text messages and emails tend to be read more frequently and suggested incorporating a QR code that directs members to a form to determine their eligibility for the program.
- One member with multiple children shared that they often receive duplicate mailings for each child. The member suggested that mail which does not resemble standard TennCare correspondence would stand out more effectively.

- Amy Lawrence, Communications Director at TennCare, referenced existing mailings such as well-child visit reminders and birthday cards, asking whether the TennCare brand or MCO brands (e.g., BlueCross, WellPoint, United Healthcare) stand out more to members.
  - One member indicated TennCare stands out more.
  - Another member indicated that their MCO stands out more.
- One member asked if an automated system could be used for outreach.
  - Amy explained that the initial target audience is users that are directly eligible for the program, but outreach is also being directed toward other parents who may be close to accepting higher-paying jobs.
- One member shared that the length and frequency of letters from TennCare have improved recently.
  - Tabitha, who oversees eligibility notices, noted that her team has been working on reducing communications after hearing feedback that members are less likely to open mail when they receive multiple copies. The team is looking for ways to reduce communication frequency and help important information stand out.
- One member suggested that a single postcard would be a good option to reduce paper waste.
- Tabitha shared that she has discussed with leadership the frequency at which individuals change their phone numbers.
  - Multiple members shared that they have not changed phone numbers in a long time.
  - One member noted that the Department of Human Services (DHS) would typically be the first to receive an updated phone number.

### **Meeting Adjournment**

- Dana thanked the group for their feedback.
- Dana confirmed that all members will receive a gift card for participation, with coordination through MCOs for digital gift cards or mailed options.
- Dana announced that the next BAC meeting is scheduled for October 14th.
- Members suggested future topics, such as transportation, standardization across MCOs, and maternal health.
- The meeting was adjourned, and members left the call.