

# Translating the Medicaid Expansion into Increased Coverage:

## The Role of Application Assistance

Webinar

Tuesday, March 19, 2013

# Agenda

- **Overview**
- **Carole Stipelman**  
Associate Professor of Pediatrics, University of Utah
- **Donna Cohen Ross**  
Senior Policy Advisor, Center for Medicaid and CHIP Services, Centers for Medicare and Medicaid Services
- **Jennifer Sullivan**  
Director, Best Practices Institute, Enroll America
- **Jennifer Edwards**  
Managing Principal, Health Management Associates
- **Questions?**



# **Utah's Experience with One-on-One Application Assistance in Community Health Centers**

**Carole Stipelman**

**Associate Professor of Pediatrics,**

University of Utah

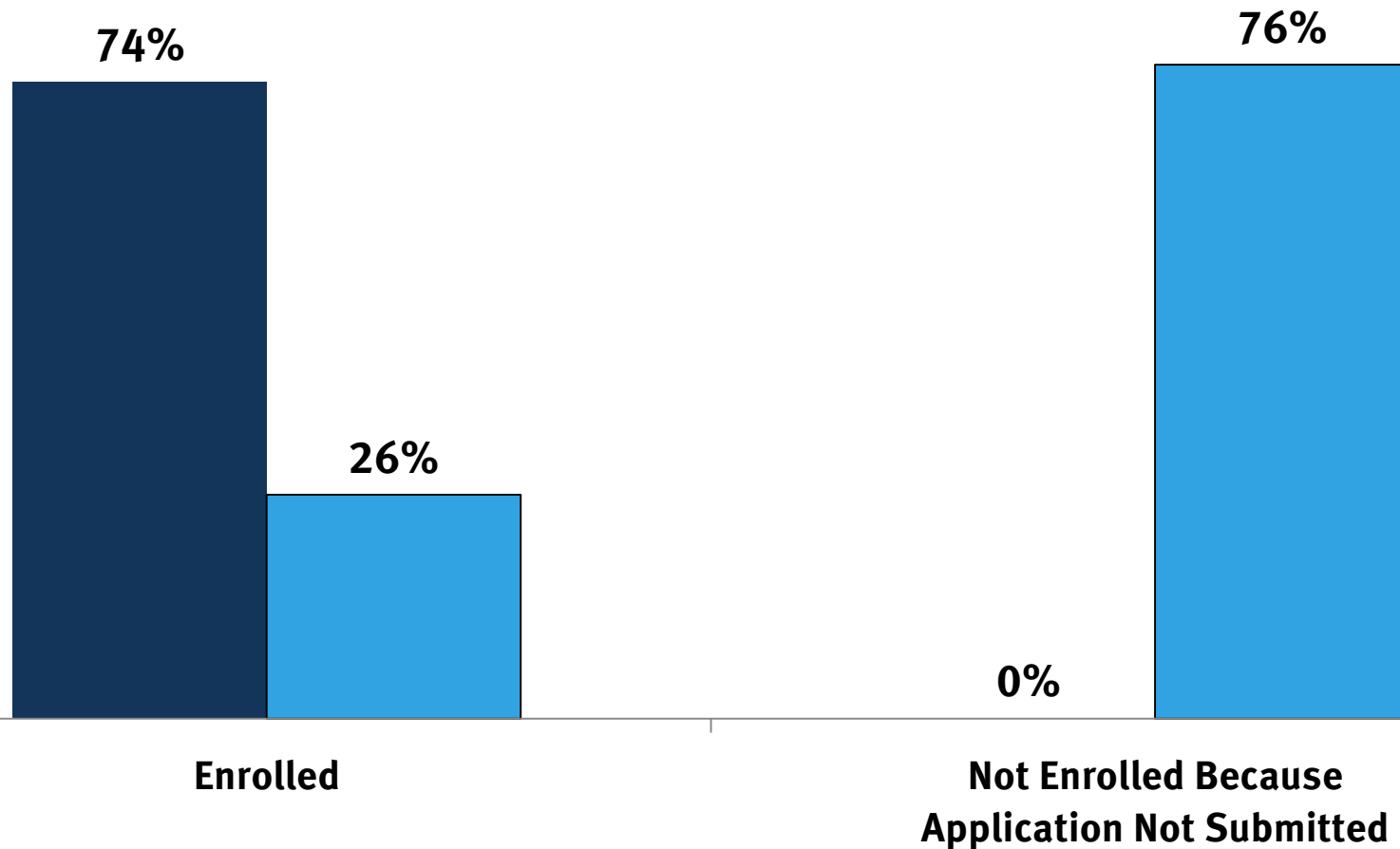
# One-on-One Assistance through Community Health Centers in Utah

- Spurred by interest in increasing enrollment among uninsured children being served by a community health center
- Initial pilot study funded by American Academy of Pediatrics CATCH program



# Enrollment Experiences of Children in Pilot Clinic Providing Enrollment Assistance vs. Control Clinic Not Providing Assistance

■ Pilot Clinic   ■ Control Clinic

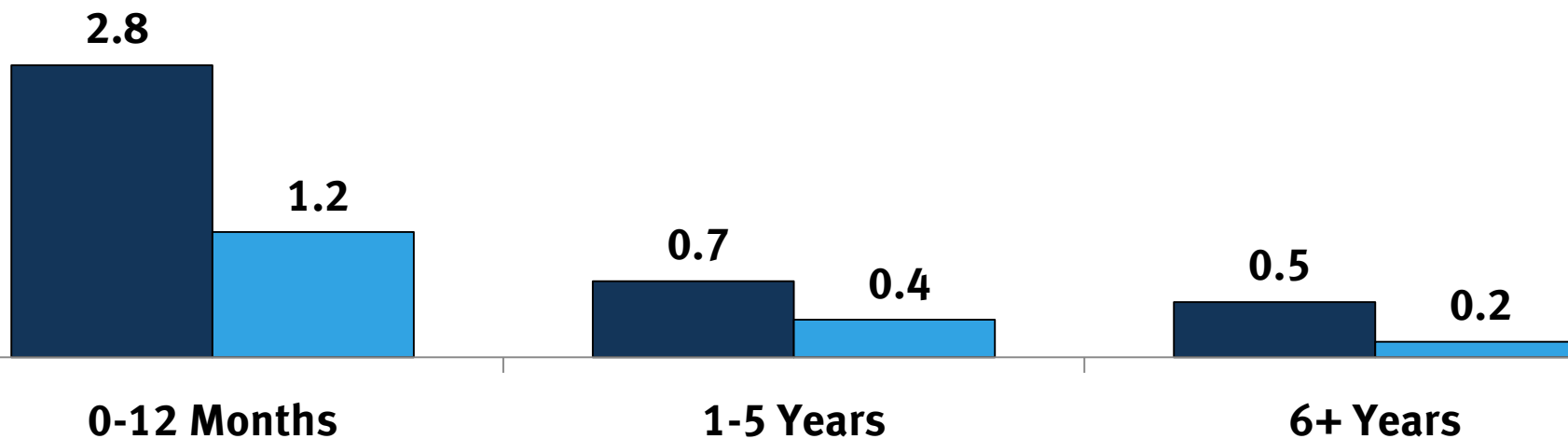


SOURCE: Carole Stipelman, "AmeriCorps Members Increase Enrollment in Medicaid/CHIP and Preventive Care Utilization at a Community Health Center," *Journal of Health Care for the Poor and Underserved*, under consideration.

# Well Child Visits During Six Months Following Eligibility Determination

Mean Number of Visits Per Child:

■ Enrolled    ■ Not Enrolled



SOURCE: Carole Stipelman, "AmeriCorps Members Increase Enrollment in Medicaid/CHIP and Preventive Care Utilization at a Community Health Center," Journal of Health Care for the Poor and Underserved, under consideration.

# Model Spread during CHIPRA Cycle 1

- **State primary care association obtained CHIPRA outreach grant to spread the model**
- **Enrollment specialists on-site at the clinics provide assistance through each step of the enrollment process**
- **Integrating enrollment specialists into clinic staff provides opportunity to build on provider-patient relationship**
- **Enrollment specialists are viewed as trusted resources and provide culturally and linguistically appropriate assistance**

# **Most Clinics Found the Model to Be Financially Sustainable**

- **Enrollment specialists generated additional Medicaid revenue for their clinics.**
- **Increased revenue enabled them to permanently hire enrollment specialists after the grant funding ended.**
- **Ameri-Corps workers are a cost-effective resource well-suited to providing enrollment assistance.**



# Looking Ahead

- **Model has continued to grow since grant ended**
- **Collaborating social service agencies working to spread enrollment assistance statewide and through additional channels**
- **The database developed during pilot and CHIPRA programs is now a customizable cloud based program that provides reminders for application requirements, renewals dates, preventive care appointments, tracks enrollment outcomes**
- **Formal training curriculum (8 online modules) developed for other community-based organizations to provide assistance**



# Donna Cohen Ross

**Senior Policy Advisor,**

Center for Medicaid and CHIP Services, Centers for Medicare  
and Medicaid Services



# Survey Findings on Application Assistance

**Jennifer Sullivan**

**Director, Best Practices Institute**

Enroll America

# Public Perceptions

75%

Three out of four of the newly eligible want in-person assistance to learn about and enroll in coverage.

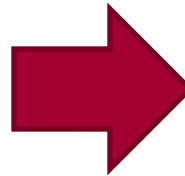
Help gets them  
from here...

Confused

Overwhelmed

Worried

Helpless



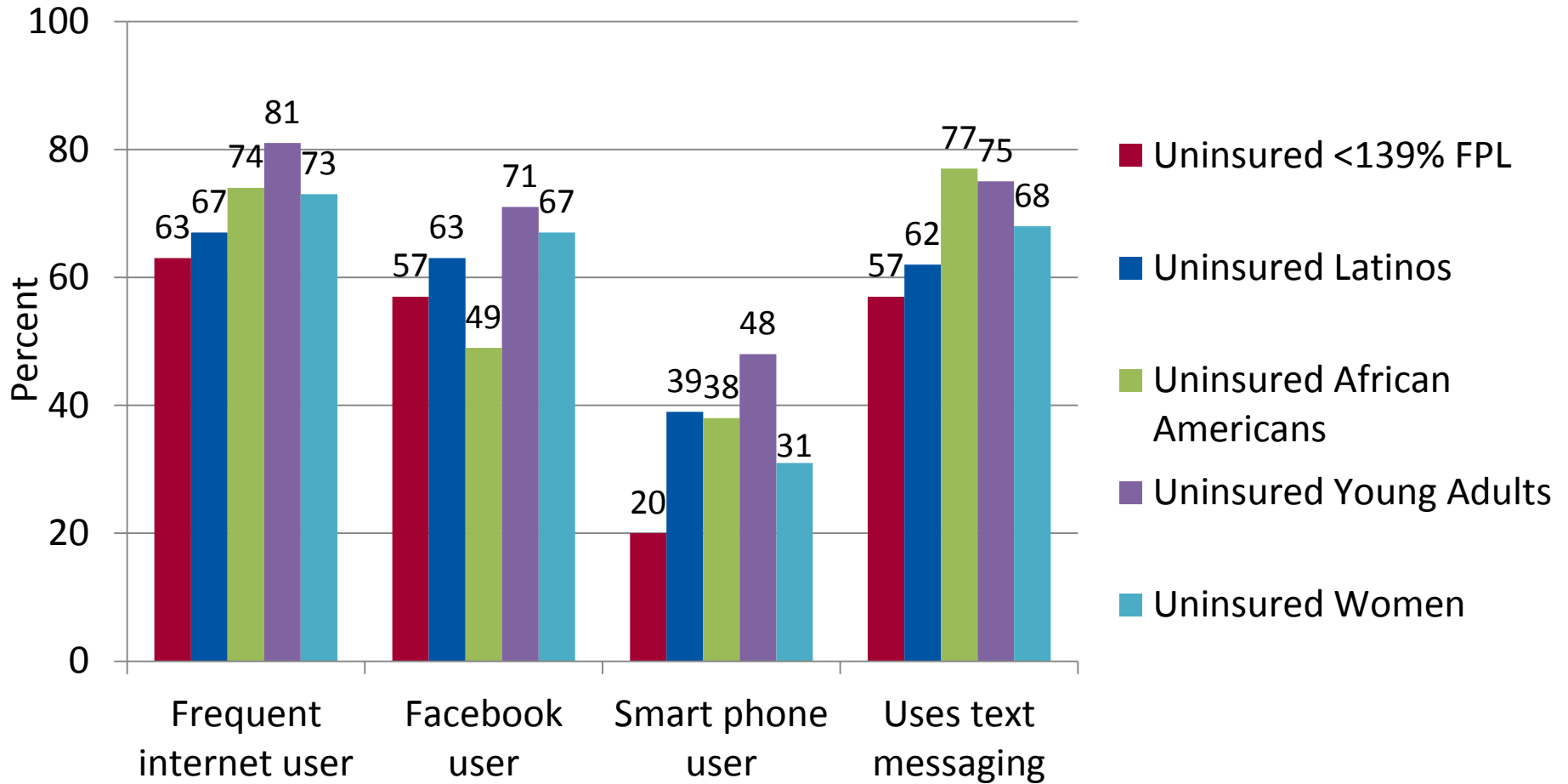
...to here.

Secure

Confident

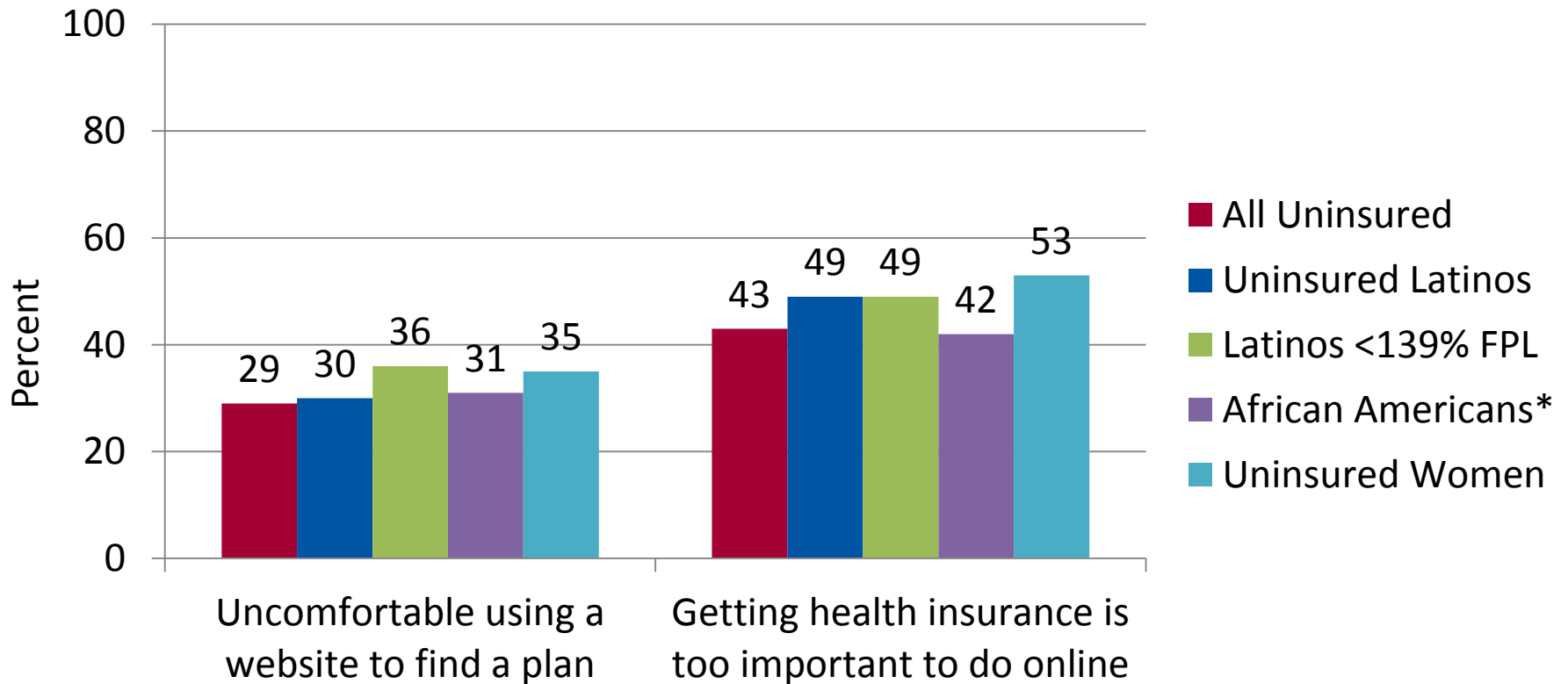
Reassured

# Uninsured, but Online and Connected



Source: Enroll America, Forthcoming March 2013

# Too Important to Do Online?

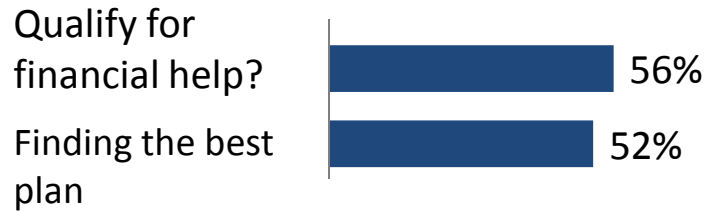


\*Data provided are for all African Americans; subset for uninsured African Americans not available.

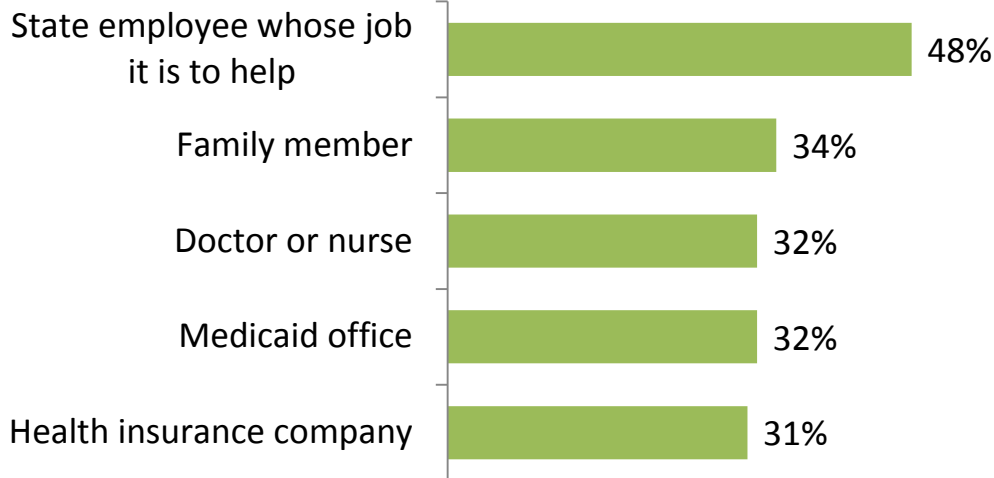
Source: Enroll America, Forthcoming March 2013

# Preferences for Help: The Uninsured

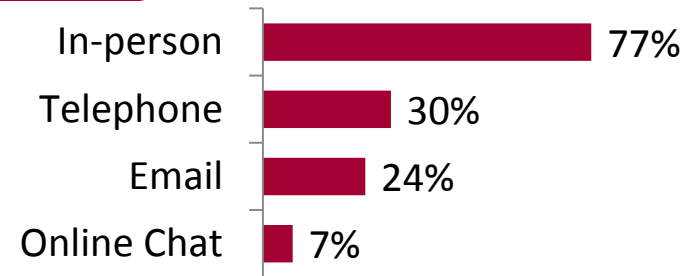
## What Kind?



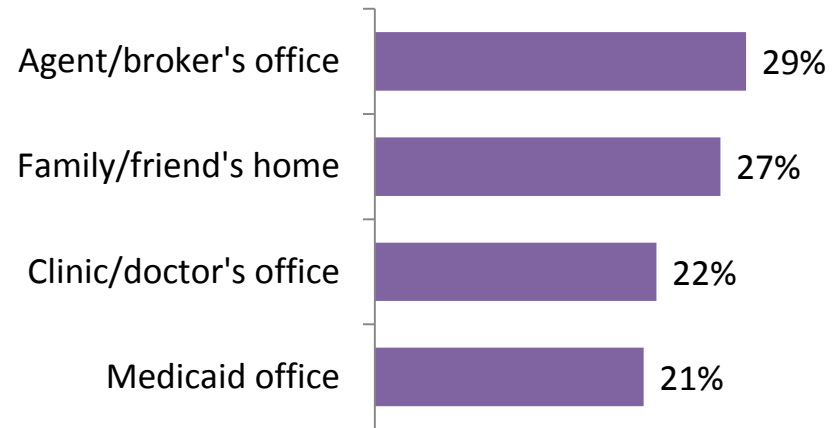
## From Whom?



## How?



## Where?



# Value of In Person Assistance

## Knowledge

- What is and isn't covered
- Out of pocket costs

## Security

- In-person beats online/self-service experience

## Confidence

- Have provided all necessary paperwork
- Have completed application correctly

## Reassurance

- Know when their insurance will start
- Know what to do if they need health services before they get their card





# State Planning for Enrollment Assistance

**Jennifer Edwards**

**Managing Principal**

Health Management Associates

# Progress to Date

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- About a dozen states have released or are about to release their RFP to contract with navigators, in-person assistors, and/or certified application counselors.
- All states with state-run or partnership exchanges will be doing so by this summer to begin in October.
- States with a federally-facilitated exchange may still choose to build local capacity to assist with enrollment.
- Some states are passing insurance broker-protection legislation which could create conflicts with federal navigator regulations.

# States' Design and Management Considerations for Application Assistance

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- Number of assistors needed; scope of duties, coordination of duties among the assistance types
- Recruitment and roles of existing enrollment assistance entities (e.g. CBOs, insurance brokers)
- Funding of startup costs for new assistors, and financial incentives once established
- Coordination between state and federal consumer assistance, and with federal or state marketing campaigns
- Coordination for consumers across the income spectrum, with attention to stigma, churning, etc.
- Licensure, certification, training and monitoring
- Anticipation of federal guidance on many issues, including coordinating state and federal enrollment assistance

# IPA Plans in a Partnership State - Arkansas

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- Issued an RFQ for in-person assistors (IPAs) on 3/5.
- 535 needed, to reduce by 75% after open enrollment
- Includes assistance for consumers applying for Medicaid or private insurance through the exchange
- IPA role will follow the federal navigator role.
- Agents and brokers may participate but not be compensated by insurers
- AR Department of Insurance to train
- IPAs to receive funds for start-up costs and performance-based incentives for reaching 85% of monthly goals

# Navigator and IPA Plans in a State-run Exchange State – New York

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- Issued an RFA on 2/13
- State budget is \$27.2m/year for 5 years
- Navigators and IPAs provide same services, including application and renewal assistance for all consumers (Medicaid and Exchange)
- Brokers (producers) cannot receive compensation from insurers
- Department of Health will train and certify assistors