



CALIFORNIA
HEALTHCARE
FOUNDATION

Alameda County Board of Supervisors Health Committee:

Laying the Foundation of Strong Eligibility and Enrollment Systems

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Agenda

- 1 Consumer Perspectives on Enrollment
- 2 Enrollment Portals and the UX 2014 Project
- 3 Continuing Challenges

Consumers' Experiences with Enrollment

- Lake Research Partners study (2011)
 - 106 individuals
 - Alameda, Fresno, Los Angeles, Mendocino counties
 - Applied using online, telephone, and in-person enrollment methods
- Insights across enrollment methods
 - Consumers want enrollment to be simple and convenient
 - They value good customer service
 - People are unaware of options other than county offices for enrollment
 - Hesitant to ask questions, but many left wanting more information and education
 - Some want an “official” process
 - Everyone wants to know where they stand

Positive and Negative Experiences

- **County offices**
 - Initial experience was uncomfortable and frustrating for many, with long waits and a lack of clear information.
 - Some Spanish speakers faced language barriers.
 - Most appreciated one-on-one time with the eligibility worker and clarity on next steps.
- **Online (various portals)**
 - None were previously aware of online enrollment options.
 - Most appreciated the convenience and the ability to enroll in additional public programs.
 - Those who rarely use the Internet struggled with the process.
 - Some were concerned about the security of their information.

Online Enrollment

- Health-e-App Public Access
 - 50,000+ applications in first year of use
 - Led to 14% increase in SPE apps in 2011
 - Penetration by county varies significantly
 - 25% of applications submitted outside business hours
- Not the answer for everyone
 - In general population, one-fourth to one-third say they're "uncomfortable" applying for a plan online
 - More likely to express discomfort:
 - People under 138% FPL
 - HS education or less
 - Latinos
 - Fair or poor health
 - Uninsured

ENROLL 2014 **UX** WELCOME TO COVERAGE

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About UX 2014

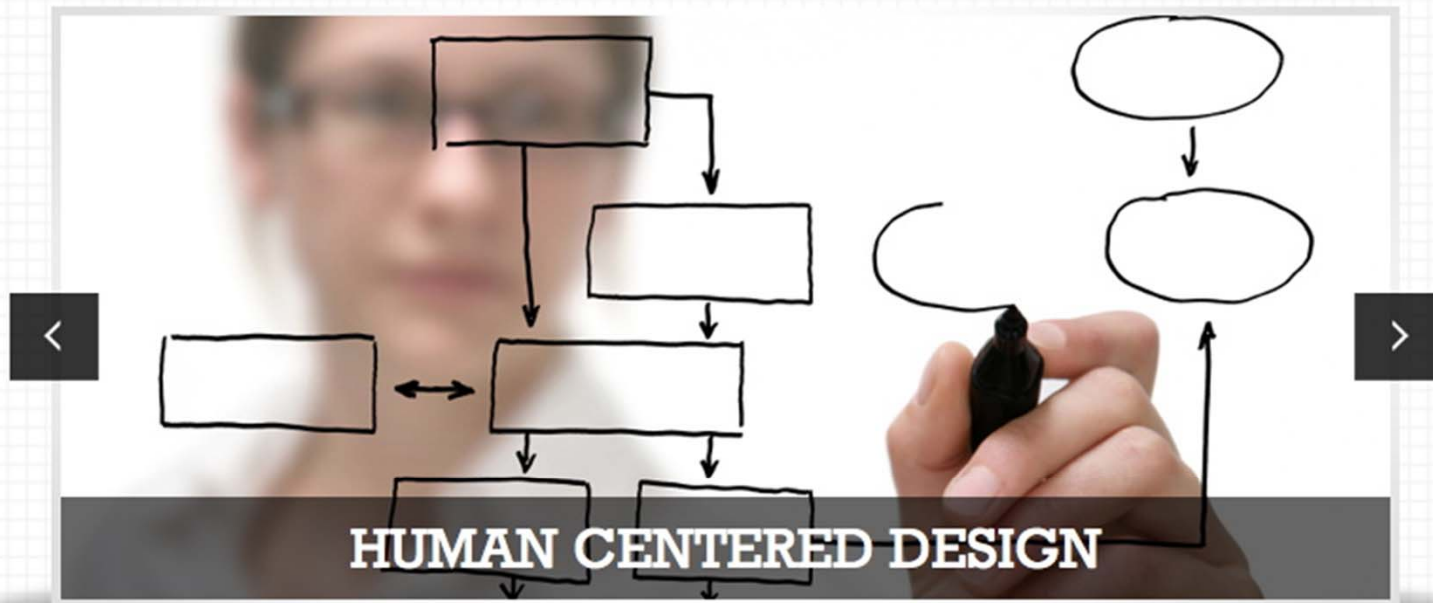
Design Journey

Design Zone

Who's Involved

FAQ

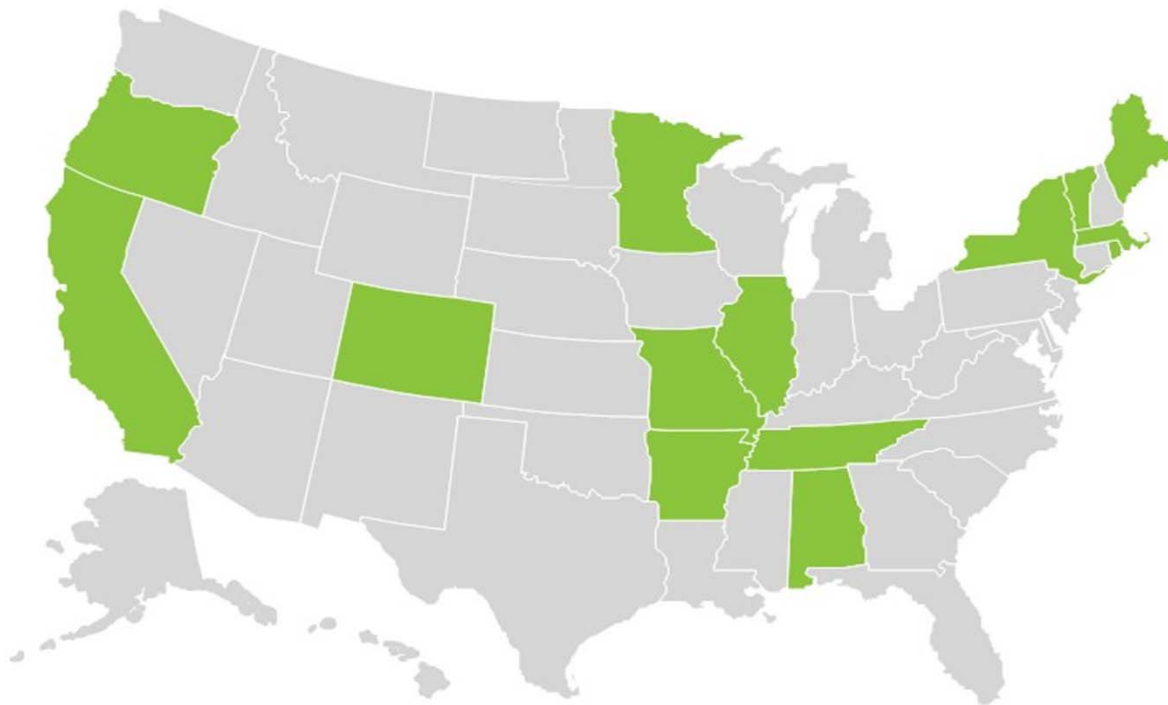
The Enroll UX 2014 project will provide federal and state governments with a human-centered user experience (UX) design for health insurance exchanges. The design will help people better understand and connect with coverage.



www.ux2014.org
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Enroll UX 2014: Partnerships

- CMS, 11 states, and 8 foundations
- IDEO as design partner



Enroll UX 2014 Project Scope

- Individual market
- End-to-end eligibility, enrollment, plan selection, premium payment and retention experience
- All insurance affordability programs (Medicaid, CHIP, tax credits, cost sharing reductions, Basic Health Program)
- Multiple pathways
- Design for diversity and ADA compliance
- Vendor/system neutral, technology agnostic, customizable
- Deliverables available June 2012

Challenges for the State and for Counties

- How do you get the target population to go online?
 - Online user interface critical
 - Appealing but “official” look and feel
 - Continuing research on plan selection
- How can navigators and assisters be used most efficiently?
 - Training and oversight
 - Financing
 - Structure
- Don't forget the phone!
 - Evolving nature of call centers
- How can we leverage social media and mobile technologies?
- What is providers' role?