Alameda County Board of Supervisors Health Committee:

Laying the Foundation of Strong Eligibility and Enrollment Systems

Presented by Catherine Teare, MPP
Senior Program Officer, CHCF
March 26, 2012
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
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.
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?