Getting Ready for Enrollment in 2013

Alameda County Board of Supervisors
Health Committee Hearing
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Presented by
Rachel Klein, Executive Director
About Enroll America

**Mission:** ensure that all Americans get enrolled – and stay enrolled – in health coverage.

**Diverse Partners:**
- Consumer groups
- Insurance companies and health plans
- Hospitals and community health centers
- Providers
- The Rx industry
- Civic organizations
- Organizations representing communities of color
- Many more

**Two-fold strategy:**
- Promoting Best Practices
- Raising Public Awareness
The Enrollment Challenge

- Enroll at least 21 million people in coverage in 2014
- 8 million in exchange coverage
- 13 million in Medicaid or CHIP

Source: March 2012 CBO estimates
How will people **APPLY** for coverage?
- Online? By phone? On paper?
- Available in the right languages?
- Written in plain language?
- Accessible for people with disabilities?

What **ASSISTANCE** will they need?
- Understanding the application and eligibility process
- Counseling on tax credit decisions
- Help choosing a plan and learning how to use it

What **SYSTEMS** will need to be developed to make it possible?
- Consumer-friendly “front end”
- “Back end” systems that are coordinated between Medicaid, the Exchange, CHIP, other programs
- Connections with data that can help prove eligibility

How can people **KEEP** coverage once they’ve got it?
- Data-driven renewal
- No need to return forms
- Opportunities to update information and change coverage as circumstances change
Raising Public Awareness

Enroll America will collaborate with state, federal, and private sector partners to create a coordinated effort to:

- Conduct consumer and market research to identify effective messages and messaging strategies
- Develop a broad public education campaign that will begin in 2013 which will include substantial advertising in print, electronic, and new media outlets

Am I eligible?

Why should I enroll?

How do I sign up?
But open enrollment doesn’t start until October 1, 2013…

What can be done right now to promote enrollment?
7 Concrete Steps for 2012

1. Take advantage of federal funding.
2. Develop an outreach plan.
3. Automate enrollment for early gains.
4. Minimize documentation requirements.
5. Promote data-driven eligibility systems.
6. Redouble efforts on consumer assistance.
7. Make materials easy to read and understand.
1. Take advantage of federal funding.

**Medicaid 90/10**

- Eligibility and claims systems upgrades
- Must meet 7 criteria, including seamless coordination with an exchange
- Available through 12/15
- 75% match for operations and maintenance

**Exchange Establishment Grants**

- Activities related to creating an exchange (11 core areas, including stakeholder consultation, program integration, Exchange IT systems, providing assistance to individuals and small businesses)
- Available through 1/1/15
- Level I and Level II
Federal Funding

Medicaid 90/10 match

Federal Funding

Exchange Establishment Grants, as of March 2012

Alaska: No
Hawaii: Yes
2. Develop an outreach plan.

A. Who are the uninsured in your state?
   - Urban/rural?
   - Preferred language?
   - Age?

B. How will you reach them?
   - What media and messages work best?
   - Who are the boots-on-the-ground?
Case study: Washington State

• Hired messaging and communications experts to conduct stakeholder interviews, focus groups, and a survey

• Drafting public education and outreach plans to include in Level II Establishment Grant
3. Pick the low-hanging fruit.

- Uninsured people known to the system
  - Parents of kids already in Medicaid/CHIP
  - SNAP enrollees
- Insured people whose coverage will change in 2014
  - Separate CHIP enrollees with income <133% into Medicaid
  - PCIP enrollees into exchange plans
Case study: Louisiana

• Uses SNAP records to conduct children's Medicaid enrollment and renewal

• 1st year: enrolled more than 20,000 children and renewed coverage for more than 156,000

• Significant administrative savings
4. Minimize documentation requirements.

- States allowed to accept self-attestations for most eligibility information (excluding citizenship/immigration status), but not required.
- Only request the minimum information needed to make a eligibility determination.
- When documentation is needed, go electronic!
5. Promote data-driven systems.

- Encourage cooperation and collaboration across local, state and federal agencies
- Mirror data matching arrangements across agencies/programs
- New federal rules for timeliness and performance standards related to eligibility determinations
  - Promptly and without undue delay
  - Expectation is for real-time

- Navigators: necessary but not sufficient
- Online applications do not mean less assistance will be needed
- Trusted community partners are especially key to reaching ethnic minority groups and non-English speakers
- Consumer assistance should be available in many forms, at the time and place the consumer needs it
7. Make materials easy to read.

- Well-written materials = easier for everyone
- Readability isn’t just about grade level
- Plain language
- Appropriately adapted translations
- Clear, appealing design
- Focus groups and usability testing
Collaboration: A Key to Success

Whether it’s policy implementation or outreach planning, both are most successfully driven by collaboration across government, nonprofit, and corporate sectors.

- Sharing Resources
- Sharing Information
- Planning Together
Thank you!

Rachel Klein
Executive Director
Enroll America
RachelK@enrollamerica.org
(202) 737-6340
www.enrollamerica.org