

Marketplace and Medicaid Eligibility: Feedback from Eligibility and Enrollment Professionals

March 2014

Connect for Health Colorado Marketplace

The Connect for Health (C4HCO) marketplace is designed to serve as a place where individuals and small businesses can shop for coverage using easily understood comparable information about their coverage options. The Marketplace is one of multiple entry points where Coloradans can obtain coverage. There is a “no wrong door” approach; this means individuals and families should be able to complete an application for coverage either through the marketplace, Medicaid or the Children’s Health Insurance Plan (CHP+).

Key Findings

Between December 2013 and March 2014, the Consumer Engagement Project interviewed eligibility and enrollment professionals (including Health Coverage Guides and county eligibility workers) from across Colorado. Based on feedback, the following themes emerged regarding the eligibility and enrollment process:

Eligibility and enrollment training requires more depth and continuity.

The most consistent feedback received from enrollment and eligibility professionals was training focused too narrowly on enrollment in C4HCO and not enrollment in Medicaid. Many enrollment professionals felt they received little or insufficient training on how to navigate the online Medicaid application (PEAK) or on Medicaid eligibility criteria, including income, household size and verification criteria.

“We need to build a knowledge base so clients do not become disenfranchised.”
-Health Coverage Guide

Many eligibility and enrollment professionals feel improperly equipped to assist applicants through the Medicaid determination process required as a precondition for a tax credit eligibility determination. A number of those interviewed for this report explained how pleased they were with the availability of and attention from C4HCO staff when asking for technical assistance and support regarding such eligibility-related questions. However, technical assistance is not an adequate substitute for thorough, advanced training.

Recommendation: C4HCO and the Colorado Department of Health Care Policy and Financing (HCPF) should develop and implement a joint enrollment and eligibility training program covering both Medicaid and tax credit eligibility. The training platform should include practice modules on complex and diverse family situations, such as families with tax dependents not living in the home or individuals receiving various types of retirement or Social Security benefits. C4HCO and HCPF should also establish a shared resource center, accessible by county eligibility workers, Health Coverage Guides, and other enrollment and eligibility professionals. The resource center should include reference materials and guides to assist with complex enrollment situations (e.g., families with self-employed income or various sources of retirement income).

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Eligibility and Enrollment Process is Unclear to Consumers when Applying. Eligibility and enrollment professionals indicated consumers, particularly those attempting to enroll without assistance, do not have a sufficient understanding of what is required to complete the application process before they begin. Applicants seeking tax credits through the marketplace are sometimes surprised by the requirement to submit a Medicaid application. Others are not prepared with the appropriate information to complete an application. A number of those interviewed expressed concerns that consumers in this situation may become frustrated with the process and walk away without completing an application.

Recommendation: C4HCO should create interactive instructional materials available to individuals before beginning the application process. These materials might include animated videos walking viewers through the enrollment process and the documentation required to complete a financial assistance application.

Case Numbers Difficult to Obtain for Previous Public Benefits Recipients. Eligibility and Enrollment Process is Unclear to Consumers when Applying. Health Coverage Guides expressed difficulties in assisting individuals who previously-perhaps one or even seven years ago-applied for some kind of state public assistance (e.g., Medicaid or the Supplemental Nutrition Assistance Program). Individuals who previously submitted an application for public assistance have experienced delays applying for Medicaid unless they had available their prior case number. Several Health Coverage Guides indicated they, unlike County Departments of Human Services, have no ability to obtain prior case numbers to facilitate efficient enrollment. Health Coverage Guides and their customers must call the PEAK and Maximus assistance lines to obtain assistance. Neither PEAK nor Maximus assistance lines are available in the evening or weekend hours when many consumers are seeking enrollment assistance.

“It would be really helpful to have a streamlined process to get 1B numbers and to resolve household issues.”

-Health Coverage Guide

Recommendation: C4HCO and HCPF should establish a method for all eligibility and enrollment professionals to assist clients looking up prior public assistance case numbers or alternatively eliminate the requirement that applicants provide prior case number associated with applications.

Status of Enrollment and Premium Payments Unclear to Consumers. Enrollment and eligibility professionals noted consumers were often confused regarding the status of their enrollment after submitting an application for a health plan. Some consumers reported being unsure how to submit their first month's premium and were concerned about ensuring their coverage would become effective the following month. Others were concerned about the process of rectifying an application mistake (e.g., forgot to include a family member on their application) and ensuring those errors were resolved before their coverage would become effective.

Recommendation: C4HCO should improve the process to facilitate initial premium payments to health plans, perhaps by collecting payment information through the C4HCO web portal and forwarding it to health plans. C4HCO should also develop a process to easily allow consumers to change mistaken application information before their insurance becomes effective to ensure all family members are accurately and expediently enrolled.

Consumer Engagement Project

The Consumer Engagement Project is a coalition of four Colorado organizations that advocate for affordable, high-quality health insurance for all Coloradans. Project partners developed and interviewed eligibility and enrollment professionals and administered a consumer survey to gather feedback regarding the consumer experience for consumers enrolling in coverage through C4HCO.