Insurance Affordability Program Application: Consumer Experience Best Practices

CMCS Eligibility Technical Assistance Group (ETAG)
February 19, 2014
12:00-1:30pm ET

A project of the Federally Facilitated Marketplace Eligibility & Enrollment and Coverage Expansion Learning Collaboratives
Agenda

- Project Description & Approach
- Findings & Best Practices
Project Description & Approach
Project Description

- A review and analysis of Medicaid Agency websites and call centers to assess the consumer experience related to applying for Insurance Affordability Programs. Through this project we reviewed about two-thirds of states’ Medicaid agency websites and call centers.

Presentation Goal

- To share identified best practices in creating an optimal consumer experience
IAP Application Federal Requirements

Single and streamlined: Single application for all Insurance Affordability Programs (Medicaid/CHIP, BHP, APTC/CSRs) and QHPs ACA § 1413(b)(1)(A)

Accepted via: website, phone, mail, in-person, and other common electronic means. Electronic, telephonically recorded, and hand-written signatures must be accepted 42 CFR 435.907

Federally-approved: State-alternative form must be approved by HHS and be no more burdensome than HHS form 42 CFR 435.907(b)(2), 45 CFR 155.405

Accessible: Information must be provided in an accessible manner for those with limited English proficiency 42 CFR 435.905(b)(1)
Website Review Approach

Websites reviews focused on:

- Online Applications
- Printable Applications
- Call Centers and Phone Applications
- Multiple Applications
- Multi-Benefit Applications
- Better Door Messaging
- Consumer Assistance Tools and Resources
Website Review Approach

Reviewers uniformly captured and conveyed review findings on a set of measurements per category, such as:

<table>
<thead>
<tr>
<th>Online Application:</th>
</tr>
</thead>
<tbody>
<tr>
<td>Found on website</td>
</tr>
<tr>
<td>Link found on homepage</td>
</tr>
<tr>
<td>• If not, number of clicks</td>
</tr>
<tr>
<td>Link functional</td>
</tr>
<tr>
<td>Point at which account set-up required</td>
</tr>
<tr>
<td>Offered in other languages</td>
</tr>
<tr>
<td>• Which languages</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Better Door Messaging:</th>
</tr>
</thead>
<tbody>
<tr>
<td>Presence of interactive eligibility tool</td>
</tr>
<tr>
<td>Link to tool on homepage</td>
</tr>
<tr>
<td>• If not, number of clicks</td>
</tr>
<tr>
<td>Tool functional</td>
</tr>
<tr>
<td>Summary of tool</td>
</tr>
<tr>
<td>Medicaid/State programs only or for all IAPs</td>
</tr>
<tr>
<td>Links offered for “eligible” and “ineligible” conclusions</td>
</tr>
</tbody>
</table>
Website Review Approach

Reviewers explored and documented findings from 34 Medicaid websites between December 4 and December 20, 2013.

Some state websites have been updated since the analysis was conducted. Today’s presentation represents state website features and functionality during the review period, including functionality that reflected state mitigation strategies, unless otherwise noted.

The analysis presented here represents what our reviewers found. It is possible that reviewers were unable to identify every functionality or document embedded in a state’s website.

Many states’ websites continue to undergo transitions to be consistent with ACA requirements. Website and application features that are not consistent with ACA requirements may have been permissible according to a state’s mitigation plan.
Findings & Best Practices
Online Application

What We Looked For

- Ease of finding
- Account set-up requirements
- Use of the single streamlined application
- Online application functionality
- Alternative language options
Online Application

What We Found

31 of 34 states appear to have functional, online applications
  - Online portals and links successfully lead to application questions

Online portals often have better design features and are easier to use than their “host” Medicaid websites
  - Better design features include: more white space, more logical navigation patterns and emphasizing important information (ex: FAQs; screening tools; online/paper applications) through text size, text color and placement

Applications that are easiest to find are usually:
  - Linked to from the homepage
  - Emphasized in some way (size of text, color of text, and/or placement on page)
  - Explained in context (i.e. “To apply for [Medicaid]/[health benefits] online, CLICK HERE”)

25 of 31 states require account set-up in order to enter the application
  - Some states recommend, but don’t require, account set-up, often with a caveat that a partially completed application cannot be saved

16 of 31 states provide the online application in at least one alternative language
  - Even if website is not available in other languages, states can still make the application accessible

TIP: Using a more general term like “health benefits” makes it simpler for applicants to know to apply. This is important because the single streamlined application is for multiple programs.
Online Application

Spotlighting Best Practices

Ease of Finding the Online Application
Ohio’s Medicaid website stands out as being well designed, and allows applicants to easily find the online application.

Clear and concise menu options are displayed when hovering over "For Ohioans“ leading to the application.

Important messages are emphasized in large colored text, with icons and borders.

The page uses bright colors and plenty of white space.
Online Applications

Spotlighting Best Practices

Application Portal Formatting & Navigability

Several states utilize the same well-formatted and easy-to-use online portal templates, but tailor them to their state’s specific program. Examples include Kansas, Missouri and Pennsylvania.

TIP: Some vendors have developed well-designed website products that states can adapt to their needs.
Online Applications

Spotlighting Best Practices

Application Portal Formatting & Navigability

Missouri is one of many states that is using a vendor’s out-of-the-box product for their state’s specific program.

Portal homepage shows a list of FAQs linked to answers

The eligibility screen is simple and accessible from the homepage

Plenty of white space and well-organized sections makes this page easy to read and navigate

Missouri’s portal has a clear link to “Apply for Health Benefits”
Online Applications

Spotlighting Best Practices

Application Portal Formatting & Navigability

Pennsylvania is one of many states that is using a vendor’s out-of-the-box product for their state’s specific program.

Portal homepage shows a list of links to learn more about potential benefits

Portal homepage clearly lists other languages at the top of the page

Clear, colored keywords indicate which links are for new applicants and which are for returning consumers

Portal homepage

Welcome to COMPASS
The fast and easy way to apply for benefits - anytime and anywhere. COMPASS is an online application for Pennsylvanians to apply for many health and human service programs. Click on the Apply Now button below to begin or use the links on the right side for further assistance.

Apply Now

Interested in Health Care?
The Affordable Care Act provides you and your family with many health care options. Click on the Apply Now button below to quickly see what options may be available to you.

Learn More About the Health Insurance Marketplace

About COMPASS
If you want to find out if you qualify for Pennsylvania health and human services, apply for new benefits, finish your application or check your status, you’re in the right place.

By using COMPASS you can apply at any time during the day or night from home, a library or any location with Internet access.

COMPASS is an online application for Pennsylvanians to apply for many health and human service programs.

Learn More About COMPASS

Helpful Links
Need Help Using COMPASS?
Early Learning Programs and Providers
Voter Registration and Information

Learn About Benefits
For complete information on the specific health and human service programs or benefits available through COMPASS, click on the links below.

Health Care
• Medical Assistance
• CHIP
Cash Assistance
Home Energy Assistance (LIHEAP)
SNAP (Food Stamps)
Home and Community Based Services
Long Term Care
School Meals

Community Partner Information

Community Partner Log In
Keystone ID
Keystone Key For Business Users
Password
* Forgot/Change Password?

Community Partners are community-based agencies, organizations, coalitions, hospitals, church groups and other groups that wish to help Pennsylvanians submit applications for health and human services.

* Register a new Community Partner or a new Community Partner User
What We Looked For

Ease of finding

Printable single streamlined applications or general Medicaid applications

Methods of submission

Alternative language printable applications
Printable Application

What We Found

33 of 34 states appear to have printable Medicaid applications

- Only 23 of these 33 applications are consistent with ACA requirements and collect MAGI information

Applications that are easy to find are usually:

- Linked to from the homepage or the “Apply for [Medicaid]/[Health Benefits]” page – not just from the online application portal
- Emphasized in some way (size of text, color of text, and/or placement on page)
- Explained in context (i.e. “To download a paper application, CLICK HERE”)

9 of 33 states’ printable applications are fillable PDFs, which may:

- Be easier for a consumer to fill out
- Result in fewer data entry errors

18 of 33 states offer a printable application in Spanish

All states must have a paper application that collects MAGI information

All states must ensure language accessibility
Reviewers found 10 of 33 states with clear information for all three of the following submission methods:

- Mail
- Fax
- In-person

**TIP**: Put submission information on the paper application as well as the website

Most states provide a mailing address and many also provided at least one other submission method.

A handful of states only provided a fax number or only an in-person address.

On 4 of 33 states’ websites, reviewers could not find any details regarding submission methods.
Printable Application

Spotlighting Best Practices

Ease of Finding
Alaska’s homepage has a bolded link for the printable application at the top of the page in a call-out box with an icon.
Printable Application

Spotlighting Best Practices

Ease of Finding the Application & Submission Method Information
Utah’s application page very clearly lays out the different methods to submit the printable application and what number to call for help (on the left) -- and explicitly provides several printable applications (in multiple languages)

How to Apply for Medical Benefits

You can apply:

• **Apply Online**
  Note: If you apply online, you do not need to complete a paper application.

• By Mail
  1. Download a Medical Application.
  2. Mail completed application to:
     Department of Workforce Services
     PO Box 143245
     Salt Lake City, UT 84114-3245

• By Fax
  1. Download a Medical Application.
  2. Fax completed application to:
     Department of Workforce Services
     Fax: 801-526-9505
     Toll-free Fax: 1-888-522-9505

• In Person
  1. Download a Medical Application.
  2. You may apply at any Department of Workforce Services (DWS) office.
     Please click [here](#) and type in your zip code to find an office near you.

For answers to your questions on how to apply, please call the Department of Workforce Services (DWS) at: Salt Lake County: (801) 526-0950 or Toll free: (866) 435-7414.

Federally Facilitated Market Place:
For more information on how to apply for Private Health Insurance or the Advanced Premium Tax Credit (APTC) that is offered through the Federally Facilitated Marketplace, please visit: [www.healthcare.gov](http://www.healthcare.gov) or call 1- 800-318-2596.

Medical Applications

• If you want to apply for Medical only, please print out the application below.
  [Medical Only Application - English](#)
  [Medical Only Application - Spanish](#)

• If you want to apply for Nursing Home Medicaid or Long Term Care Medicaid, please print out and complete the addendum form below. Turn the addendum form in with your medical application or multi-program application.
  [Application Addendum - English](#)
  [Application Addendum - Spanish](#)

• If you want to apply for Medical as well as other programs (Food Stamps, Child Care and/or Financial assistance), please print the application below. If you fill out and turn in this multi-program application, you do not need to fill out a Medical only application.
  [Multi-Program Application - English](#)
  [Multi-Program Application - Spanish](#)

If you are not able to print the above applications, you can request to have one mailed to you by calling:
Salt Lake County: 801-526-0950 or Toll-free: 866-435-7414.
Call Centers and Phone Applications

What We Looked For

- Ease of finding
- State call centers’ phone numbers and hours of operation
- Functionality
- Ability to accept applications by phone
- Alternative language options
Call Centers and Phone Applications

What We Found

- Reviewers were able to find call center phone numbers on 31 of 34 states’ websites
- “Easy to find” phone numbers are:
  - Provided consistently on multiple pages in a set location/menu
  - Emphasized via text color and size
- In 26 of 31 states, reviewers reached a customer service representative
  - In 5 states, reviewers were unable to pass a busy signal or reach a representative after 10 minutes on hold. Call centers were accessed multiple times and at different times of the day
Call Centers and Phone Applications

What We Found

11 of 31 states told reviewers they could take applications over the phone

- 4 of the 11 states’ customer service representatives offered to mail the completed application for signature, as permitted by states’ mitigation plans
- States that could not take applications over the phone offered to mail a blank application

All states must accept applications over the phone
Call Centers and Phone Applications

What We Found

In 25 of 31 states with call center information online, the majority of call centers are open during regular business hours (Monday-Friday, open 7am-9am until 4pm-6pm)

- A few states’ call centers remain open until ~9pm on weekdays
- 3 states’ call centers offer Saturday hours

28 of 31 states’ automated call center systems prompt the caller to press a button to continue the call in Spanish

- A number of representatives confirmed they have access to interpreters to handle most languages

TIP: Extended hours of operation are critical for applicants who work during regular business hours
Call Centers and Phone Application

Spotlighting Best Practices

Ease of Finding Call Center Number

Ease of Finding Application by Phone

Pennsylvania’s “How to Apply” page clearly lists a bolded phone number and says, “You can apply by telephone.”

Louisiana’s Medicaid homepage provides a number to call in a prominent menu of options.
Multiple Types of Applications

What We Looked For

How easily a consumer could discern which application (if multiple were present) would be best for them
Multiple Types of Applications

What We Found

Almost all states have different applications to accommodate different applicants’ needs. States have historically distinguished the applications in various ways:

- By category of applicant ("children, pregnant women and families" versus "elderly and disabled")
- By program ("SOBRA Medicaid," "Medicaid Application for Long Term Care" and "Private Health Insurance Premium Benefit")
- By effective coverage date ("between now and December 31, 2013" or "starting January 1, 2014."

TIP: Reviewers found “category of applicant” to be the most helpful categorization from a consumer perspective.
- Simple categories that a consumer who is unfamiliar with health programs could understand are key
- Note that even non-MAGI applicants could start a MAGI application and be covered more quickly if eligible
Multiple Types of Applications

Spotlighting Best Practices

Choosing Between Multiple Applications

North Dakota categorizes by population and describe the options clearly

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**Apply for Medicaid**

You can get an application form from your local County Social Service Office office (in person or by mail), or electronically by clicking on one of the following links.

- If you are under age 65, not disabled, and you want medical coverage ONLY, you may complete the [Application for Health Care Coverage and Help Paying Costs](#) (SFN 1909).
- If you want to apply for healthcare coverage and also want to apply for assistance with child care expenses, food assistance, or a TANF grant, the [Application for Assistance](#) will allow you to apply for any or all of these programs.
- If you are aged, blind, or disabled, and you ONLY want Medicaid coverage, the Medicare Savings Programs, or coverage in a basic care facility, you can complete the [Health Care Application for the Elderly and Disabled](#).
- If you want to complete and submit an application online for healthcare, child care assistance, food assistance, or TANF, you can do so on the [online application system](#).
Multi-Benefit Applications

What We Looked For

Multi-benefit applications, either online or printable
  • Presence of health-only applications
Multi-Benefit Applications

What We Found

Reviewers found multi-benefit applications (online or paper) in 24 of 34 states

- It was challenging to ascertain how multi-benefit online applications are designed due to account set-up requirements

It appears that only some states’ multi-benefit paper applications indicate how to exclusively answer health-only questions

- Some states’ mitigation plans permit temporary use of a multi-benefit application as the main health coverage application
- States that indicated how to exclusively answer health-only questions on multi-benefit applications created health-only sections or color-coded/icon-identified health-only questions

**States are required to make available “health only” online and paper applications**
Multi-Benefit Applications

Spotlighting Best Practices

Alaska’s printable application is a multi-benefit single streamlined application that clearly delineates health insurance questions from other state program questions.

On the first page, the application lists the programs you can apply for.

Later it clearly tells you to skip Step 7 if you only want health insurance.
Better Door Messaging

What We Looked For

- Better Door instructional language
- Eligibility/Better Door interactive tools, and preliminary eligibility results

While the ACA established a “no wrong door policy” for applicants, “better door messaging” can help consumers decide where they should apply so that their eligibility is determined at the right place as quickly as possible:

- This strategy was developed as a mitigation approach to address functionality issues at both federal and state levels
- Better door messaging continues to be relevant while states and the FFM continue to implement Account Transfer functionality
Better Door Messaging (developed as a mitigation strategy) is often found on online application portals.

Reviewers found 8 of 34 states have both language that explains eligibility for Medicaid/state programs and a link to healthcare.gov:

- Some help to explain where someone should apply based on eligibility factors.
- Some explain where to apply based on wanting health coverage “now” or “starting January 1, 2014”.
- Some offer the healthcare.gov link without guiding the applicant whether to apply there or on the Medicaid website.
Better Door Messaging

What We Found (cont.)

Reviewers found 26 of 34 states have interactive eligibility tools

13 of the 26 states have interactive eligibility tools to determine applicants’ likelihood of being eligible for Medicaid/state-only programs

- 4 tools link applicants to healthcare.gov if screened ineligible for state programs

The other 13 states have interactive eligibility tools to determine applicants’ likelihood of being eligible for all IAPs -- Medicaid/state-only programs and healthcare.gov Marketplace coverage

TIP: Interactive eligibility tools that include an assessment for Marketplace coverage and link the consumer to the appropriate website based on their eligibility conclusion are most helpful
Better Door Messaging

Spotlighting Best Practices

Better Door Messaging Language

Before entering Georgia’s online application, this page provides "better door" messaging that allows consumers to self-assess whether they should apply through the Marketplace or Georgia Medicaid.
Better Door Messaging

Spotlighting Best Practices

Interactive Screening Tools
Arizona’s tool has both “quick” and “advanced” tools for state program eligibility.
Better Door Messaging

Spotlighting Best Practices

Interactive Screening Tools

Missouri’s interactive screening tool indicates potential eligibility for all Insurance Affordability Programs.

A

Pre-screening Results


According to your annual household income and household size, you may be entitled to Tax Credits to help afford insurance premiums. Please click here to apply.

You may also be eligible for a Cost-Sharing Reduction, to reduce the out-of-pocket limit. Please click here to apply.

*Your available health options are subject to change based on the accuracy of the information you entered.

B

Pre-screening Results

You appear eligible for MO HealthNet benefits. Please click “Next” to continue with your application.

Based on your annual household income and household size, child(ren) younger than 19 years old may be eligible for MO HealthNet for Kids.

If you are a woman who is ineligible for other MO HealthNet programs, you may be eligible for the Uninsured Women’s Health Services program.

If you are a resident of St. Louis City or County and do not qualify for federal Medicare or any other MO HealthNet programs, you may be eligible for the MO Gateway to Better Health program.

According to your annual household income and household size, you are eligible to purchase Qualified Health Plans without any Insurance Affordability program. Please click here to purchase a plan.

*Your available health options are subject to change based on the accuracy of the information you entered.
Better Door Messaging

Spotlighting Best Practices

Pennsylvania’s interactive tool allows you to select which benefits to be screened for and provides a comprehensive conclusion message, particularly helpful for those with an ineligibility result (who are then directed to the Health Insurance Marketplace).

- **Select the benefits you are interested in**
  - First, we will ask you to select the benefit(s) you are interested in. We will look at the selected benefits to see if you may be eligible for them.

- **Respond to a brief set of questions**
  - We will ask you a few questions about the people in your household based on the benefit(s) you select. The answers that you enter are confidential. After you get your results, the information you entered will be erased.

- **Instantly view your results**
  - Based on your answers, we will show you the selected benefits that people in your household may qualify for. Your results may include additional benefits that are not available through COMPASS which you might be interested in based on your selections and answers. Click on the provided links to view more information about these benefits. If it is benefit that is not available through COMPASS, you will be directed to a website outside of COMPASS.
  - Remember: The results of the survey only must submit an application to find out for sure.

- **Apply**
  - After viewing the benefits the people in your household may qualify for, apply for the benefits right away. If you do not want to apply, you can exit the survey.
  - Note: If someone in your household is in an income category immediately for the SNAP (Food Stamps), you may need to immediately apply for SNAP. Commonwealth of Pennsylvania, you may qualify for SNAP.

The tool tracks your progress in a menu on the left side of the screen.

Ineligibility for Medicaid/CHIP leads to a link for the Health Insurance Marketplace.

Important links remains visible throughout the tool.

Based on the answers you gave, it does appear that you are eligible for Pennsylvania Medical Assistance or CHIP.

We suggest that you click on the “Healthy/Insurance Marketplace” button below, which will transfer you to the Health for federal benefits and/or explore private health care options.

Please note that you may still be eligible for Medical Assistance or CHIP. By clicking on the green “Apply Now” button below, you may be eligible for Medical Assistance or CHIP.

Medical Assistance or CHIP benefits if you meet certain criteria. If you think you qualify for CHIP benefits, you can apply through COMPASS by clicking on the green “apply for CHIP” option.

Health Insurance Marketplace

More Information
Better Door Messaging

Spotlighting Best Practices

South Carolina’s tool offers clear, concise and comprehensive advice based on the conclusion

A

You may be eligible for Medicaid
Based on your household information, we recommend applying with the South Carolina Healthy Connections Program for Medicaid coverage.

Begin Medicaid Application

Change your household information.

B

You may be eligible for coverage through the Health Insurance Marketplace
Based on your household information, we recommend applying with the Federal Marketplace for health coverage.

Begin Marketplace Application
Continue anyway
Change your household information.

C

You appear ineligible for health care assistance
According to your annual income and household size, you appear to be ineligible for subsidy assistance. You may continue to shop for insurance and purchase in the Federal Marketplace, however you will not get any subsidy assistance to help with premiums or cost-sharing.

Begin Marketplace Application
Continue anyway
Change your household information.
What We Looked For

- Help Text (FAQs, explanatory text boxes, brochures, video tutorials)
- Assistors (a list of navigators, in-person assisters and/or certified application counselors)
- Chat Functions (capacity to instant-message with a live person)
Consumer Assistance Tools and Resources

What We Found

- Consumer Assistance is often found on online application portals. Individuals who choose to apply by paper may never become aware of this assistance.

- Almost all states offer “help text” resources – most often through FAQs, but also in hover boxes, guidebooks, search boxes, audio links and help pages:
  - 6 states offer video tutorials
  - 13 states’ help text is offered in Spanish, and some of these states offer help text in additional languages

- Only one state provides a clear and accessible link to a list of ACA-related assistors including Navigators, In-Person Assistors and Certified Application Counselors:
  - 6 states list “community partners” that appeared to pre-date the ACA; unclear whether they would be able to answer questions related to new coverage options

- 3 states offer Chat Functions

TIP: Place consumer assistance tools and advice throughout the website, to ensure applicants via any method have access to the assistance.
Consumer Assistance Tools and Resources

Spotlighting Best Practices

Nebraska offers seven video tutorials

ACCESSNebraska Video Tutorials

Watch this page as new tutorials become available.

- How to Apply for Benefits Using ACCESSNebraska
- Do I Qualify for any DHHS Programs or Benefits?
- Where to Find Help
- The Interview Process
- Benefits Inquiry
- ACCESSNebraska Facts
- Submitting Documents to ACCESSNebraska
Consumer Assistance Tools and Resources

Spotlighting Best Practices

Louisiana provides a live chat function
Questions & Answers