

Phone application test yielding impressive results

Nearly every family assisted in a small-scale test of taking health coverage applications over the phone successfully completed the process, under the new Covering Kids and Families Process Improvement Collaborative.

Pennsylvania is one of 14 states where the Collaborative is using small-scale testing to design and implement changes in state government enrollment and renewal systems. The Collaborative, an offshoot of Covering Kids and Families, is funded by the Robert Wood Johnson Foundation and managed by the Southern Institute on Children and Families.

In Pennsylvania, the Collaborative decided to test over-the-phone applications through the Helpline, and in December,

Helpline staff began taking applications using the Power User Version of COM-PASS. As of March 12, 100 families have applied over the phone — and only one has not completed the process.

To compare the impact of over-the-phone applications to the typical method of providing families with paper applications to complete on their own, the Collaborative team is also tracking paper applications mailed to families. The Helpline staff provides DPW and DOI with weekly reports on the applications mailed. DPW and DOI, in turn, search their client systems to see if families have submitted their applications and track the outcome.

The Collaborative stays manageable by
continued on page 2

DPW testing Medicaid eligibility with SSI application

The Department of Public Welfare is conducting a pilot to test streamlined eligibility for Medicaid for children with disabilities based on families applying for Supplemental Security Income (SSI) for their child. Pilot testing of this enrollment procedure began in January in Philadelphia. DPW will use the pending SSI application to authorize Medicaid.

The Social Security Administration (SSA) and a number of children's advocacy groups worked with DPW and the Insurance Department to establish pilot guidelines and procedures.

The basis

Any child eligible for SSI in Pennsylvania is also eligible for Medicaid once an SSI determi-

nation is completed by SSA. Under Section 1634 of the Social Security Act, SSI applications also serve as Medicaid applications, but until this pilot, families wanting to enroll in Medicaid before getting an SSI eligibility decision had to apply for Medicaid benefits with DPW. Automatic enrollment into Medicaid came only after a favorable SSI determination. Since the process of qualifying for SSI includes evaluation of the child's disability, Medicaid coverage and the records from a "medical home" can significantly facilitate an SSI application.

Additionally, in Pennsylvania, children with significant disabilities can be considered a "family of one" for Medicaid purposes, meaning that only the child's income counts when determining eligibility. SSA screens any SSI

continued on page 3

Over-the-phone applications

continued from page 1

working in incremental steps. In the first round of testing:

- Each counselor took only one or two applications over the phone. This allowed each counselor to become familiar with the application and allowed the Helpline to evaluate the impact on its system.
- The four CKF pilot sets and their client families helped to evaluate the readability of the letter to families explaining procedures to submit signature pages and proof of income.
- The Helpline and the departments of Public Welfare and Insurance also tested their abilities to track the paper applications.

The next rounds of testing will follow through on those steps. Additional telephone counselors have been trained and are taking applications. The letter to parents was rewritten and tested with families and is now part of a larger test with families in the York County Assistance Office. DPW and DOI have refined their search for families who submitted paper applications.

Results

The biggest surprise has been the number of families willing and able to complete the application in one phone call. Of the 100 families who have begun an application over the phone, only one has not completed the process. Two other applications were suspended temporarily. One application was suspended for less than a minute while the parent obtained additional information, and one application had been suspended for several weeks but was completed before the deadline.

Other results have been equally encouraging:

- Taking applications over the phone has not been announced publicly, but families are able to provide the needed information even though they were only seeking answers to questions. Families have the information they need even if they have to put the phone down to search for it. Prior to implementation, the team began to work on a process to contact families whose application was suspended, but

it has not been an issue.

- The COMPASS application works well as an over the phone script. The literacy testing of the application makes it simple enough to be understood over the phone without a visual reference.
 - The tracking of paper applications has produced additional information beyond the pilot test. Two families who were enrolled in CHIP and failed to renew have returned as new applicants.
 - Taking applications over the phone has enormous motivational payoff for Helpline staff. Counselors and supervisors are highly motivated to assist families, and they see an outcome for the families who call.
 - The four CKF pilot sites are capable and willing to take on the small tasks of the Collaborative. In several instances, the team has asked the pilots to test revised letters side-by-side with the originals. All four sites were able to complete those tests in less than a week.
 - It has been extremely helpful to have supervisory staff at the Helpline who are familiar with the Medicaid program and the operations of the County Assistance offices.
 - Searching the client databases in DPW and DOI is not simple and has to be done manually. So far, this has not been an overwhelming task and the decision to share the paper application data weekly rather than monthly has been effective.
 - The applications taken over the phone have diversity by geography, family composition, and income.
 - Small-scale testing can be a good strategy and has been considered or used in several other pilot projects.
- The Pennsylvania Collaborative team members are Ann Bacharach, Pennsylvania Partnerships for Children; George Hoover, Office of Income Maintenance, Department of Public Welfare; Robin Stanley, CHIP and adultBasic, Department of Insurance; and Lynn Reinhold, Helpline. The York County Assistance Office is also participating in the testing cycles.

DPW testing Medicaid eligibility with SSI application

continued from page 1

application for income eligibility before assessing the applicant's disability. Therefore, when the child is found SSI-eligible, using the full family's income in that first income screening, it's highly likely that the child — the "family of one" — qualifies for Medicaid.

The pilot test

To connect children with disabilities to Medicaid in a timely manner, this pilot uses the existing information from the SSI application to authorize Medicaid coverage during the SSI application period.

DPW and SSA communicate regularly using the State Data Exchange (SDX) system. SDX provides DPW with the status of current SSI enrollees and with information on new applicants, including those pending a decision. Using the SDX information, DPW generates a Medicaid application and authorizes coverage. The family receives a letter explaining the authorization of coverage, the ACCESS card, and choosing an HMO and primary care provider. The family also is told how other family members can apply for Medicaid benefits. Families also are connected to a Disability Advocate Program (DAP) worker at the County Assistance Office who can provide assistance in the SSI review of the child's disability.

The pilot is testing providing Medicaid to applicants for SSI in pending status, applicants who have appealed a denial of SSI benefits and applicants who

were denied SSI in calendar year 2003. For pending SSI applicants, DPW uses information from the SSI application that is provided to DPW by the SDX exchange.

For the SSI denials, DPW uses the SDX system and compares the information with the Client Information System (CIS) and other available information to determine current eligibility, including whether the family already receives Medicaid or another DPW benefit such as Food Stamps. SSI denials for 2003 may require family contact because of timeliness of information.

If it is subsequently determined that the child is ineligible for SSI for disability reasons and is also ineligible for other categories of Medicaid due to income, enrollment in the Children's Health Insurance Program is evaluated.

Progress to date

In its first comparison between SSI cases listed on the SDX tape and CIS, DPW found that of the 1,000 children on SDX, all but 100 children were already "active" or had been recently active in CIS. This makes the process of reaching these families less daunting than first predicted.

Since the pilot test began in early January, 21 children have been authorized for Medicaid. The pilot test will continue through this year and be evaluated for possible expansion.

Cover the Uninsured Week features ad campaign, local events

Cover the Uninsured Week, scheduled for May 10 to 16, is designed to raise awareness of the number of Americans without health insurance coverage.

Under its honorary co-chairs, former Presidents Ford and Carter, CTUW will bring together a wide range of stakeholders, including consumers, business, faith communities, health care providers, and labor. Participants will drive a national discussion on the issue of the uninsured.

Cover the Uninsured Week staff will work in communities nationwide, with diverse coalitions, to sponsor local activities before, during, and after the week. In Philadelphia, the Delaware Valley Healthcare Council (DVHC) will host a forum on May 10, featuring Philadelphia Health

Commissioner John Dumbrowski and to which Governor Rendell and Senator Specter have been invited. Wellspan Health System in York and Adams counties will organize events, and the Consumer Health Coalition in Pittsburgh will participate in local events.

Cover the Uninsured Week will be launched at a national event on May 5, coinciding with an advertising campaign featuring spokesman Noah Wyle, star of *ER*.

Find scheduled events, downloadable materials, press kits and other information at www.CoverTheUninsuredWeek.org. For more information, call Eastern Region Coordinator Ginger Plummer at 202-572-2842.

2004-05 budget proposal allows growth in children's health

Some good news in funding children's health coverage: Despite continuing pressure on the state budget, no cuts are proposed in eligibility or benefits in children's Medicaid or CHIP. Plus, a new allocation would test two vital enrollment strategies.

Appropriations for Medicaid continue to fund the program at anticipated levels based on projected growth and federal participation. The program is expected to grow by \$557.4 million in state spending in 2004-05, while the federal matching rate (FMAP, or Federal Medical Assistance Percentage) will drop slightly from 54.69 cents of every dollar spent to 53.84 cents. This 1.5 percent drop will have significant impact on a budget that serves more than 1.6 million people in Pennsylvania, including children, pregnant women, the disabled, and nursing home patients.

CHIP's proposed appropriations are based on projected growth of 11 percent, to 152,000 children served in 2004-05. There is no change to the Federal Financial Participation (FFP). At the state level, CHIP funds would include a fixed

\$30.73 million of the cigarette tax, with additional revenue from the general fund to bring the proposed state fund total to \$76.12 million. Federal funds of \$157.752 million reflect \$30 million more than the federal 2004-05 allocation for Pennsylvania. The state will use unspent federal SCHIP funds from previous years to make up differences between federal allocations and actual spending needed to accommodate growth.

DPW's budget plan also proposed funds to pilot test two enrollment simplification strategies: post-authorization verification of income, and self-declaration of income for children's coverage. Planning is underway within DPW, and coordination with the Department of Insurance will be necessary. The CKF Coalition will provide strategies and ideas through a workgroup of CKF stakeholders. For more information on the workgroup, contact Ann Bacharach, CKF Project Director, 717-236-5680, ext. 111; annbach@papartnerships.org.

News and resources

- **Save the date:** The Back to School Campaign will run from August through early September. More information can be found at www.coveringkids.org. Materials are not available yet but can be ordered, and planning kits are available.
- Combining school lunch and health coverage applications can be extraordinarily complex, as a test in eight school districts found. Read the lessons learned in a Pennsylvania Covering Kids and Families white paper, www.papartnerships.org/pdfs/Blending_School_Lunch_and_Health_Coverage.pdf

Covering Kids and Families Coalition Meeting dates, 2004

All meetings will be at the Harrisburg Hilton, One North Second Street, Harrisburg.

- Wednesday, June 2, 2004
- Wednesday, September 8, 2004
- Wednesday, December 1, 2004

For more information, contact Covering Kids and Families Project Director Ann Bacharach, 717-236-5680, ext 111; annbach@papartnerships.org.



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