

***Successful Medicaid Enrollment
Strategies to Cover the Uninsured***

**UnitedHealth Center for
Health Reform & Modernization**

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Why Focus on Medicaid Enrollment Strategies?

Problem:

Over 30 million non-elderly adults remained uninsured in 2014

Opportunity:

As many as one-third of the currently uninsured may be eligible for coverage

Challenge:

Beyond expanding eligibility, increasing coverage requires ensuring that individuals are aware of coverage options and can enroll

Actionable Strategies:

Adopt strategic approaches common to states with success increasing Medicaid enrollment, including Kentucky and Arkansas

Integrating Administration and Enrollment



Establishing Multiple Application Pathways



Providing Robust Consumer Assistance



Developing High-Impact Awareness Campaigns



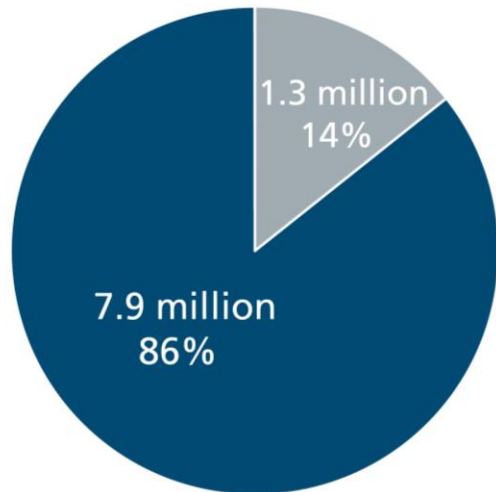
Read the complete brief at www.unitedhealthgroup.com/modernization

Increases in Medicaid Enrollment and Reductions in the Uninsured

Medicaid enrollment increased by **9.2 million** between September 2013 and September 2014

- **86%** of this increase occurred in states that expanded Medicaid

Net Increase in Medicaid Enrollment, September 2013 to September 2014

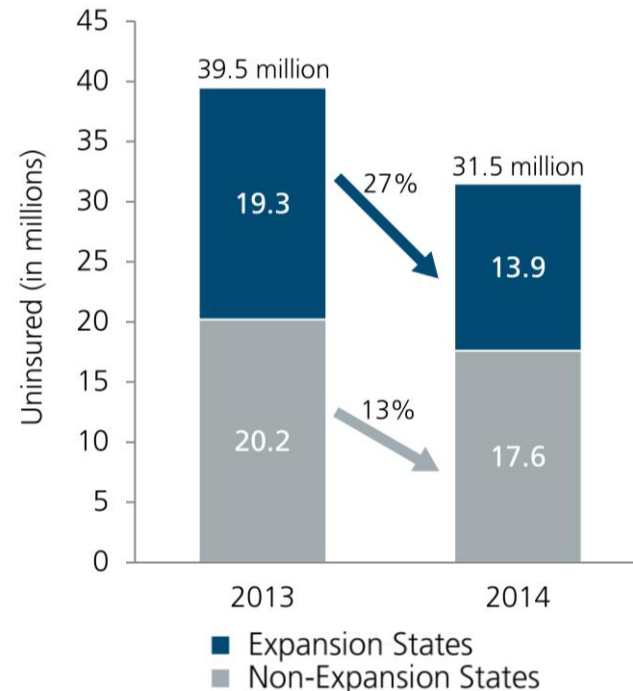


■ Expansion States
■ Non-Expansion States
Total = 9.2 million

The non-elderly adult uninsured population decreased by **8 million** from 2013 to 2014

- **5.3 million** in expansion states
- **2.7 million** in non-expansion states

Change in Uninsured Population, Ages 18-64, 2013 to 2014

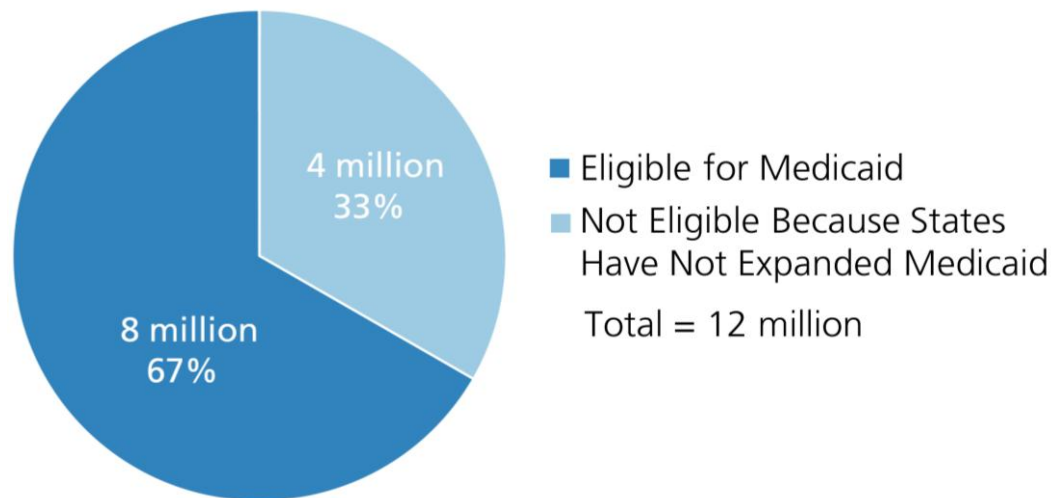


The Remaining Uninsured

12 million
Estimated uninsured adults, who could be covered by Medicaid

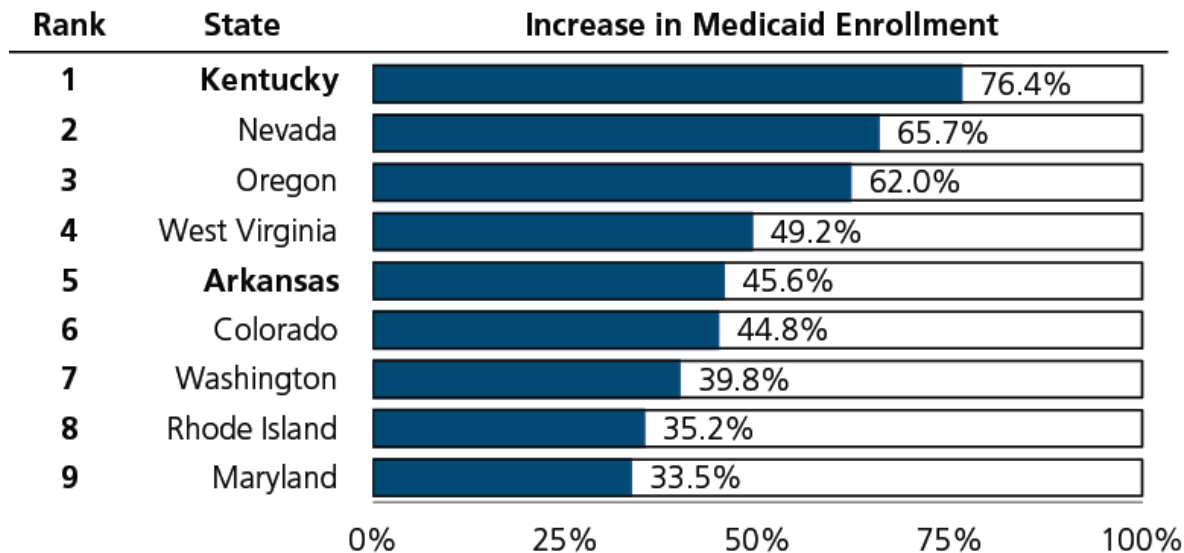
- **8 million** were eligible for Medicaid in expansion and non-expansion states during 2014
- **4 million** were below the poverty line but ineligible because they live in a non-expansion state

Uninsured Adults Potentially Eligible for Medicaid, 2014



Successful Coverage Expansions in 2014

States with at Least 30 Percent Increase in Medicaid Enrollment, September 2013 to September 2014



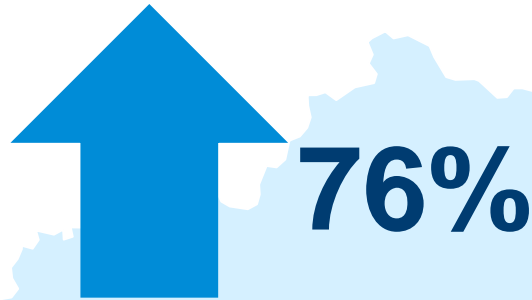
These states generally had limited Medicaid eligibility for adults and relatively high uninsured rates prior to their 2014 expansion

Uninsured rates for adults ranging from 14 percent in Maryland to 27 percent in Nevada

Income limits for parents ranging from 16 percent of poverty in Arkansas to 181 percent of poverty in Rhode Island

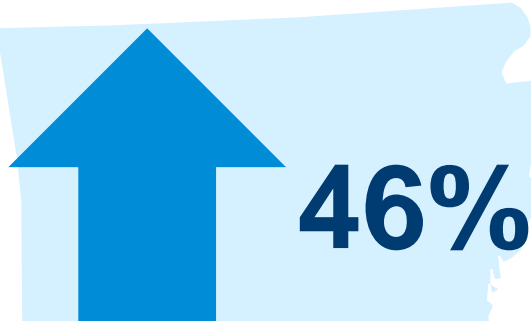
No prior coverage for childless adults

Increasing Enrollment in Kentucky and Arkansas from September 2013 to September 2014



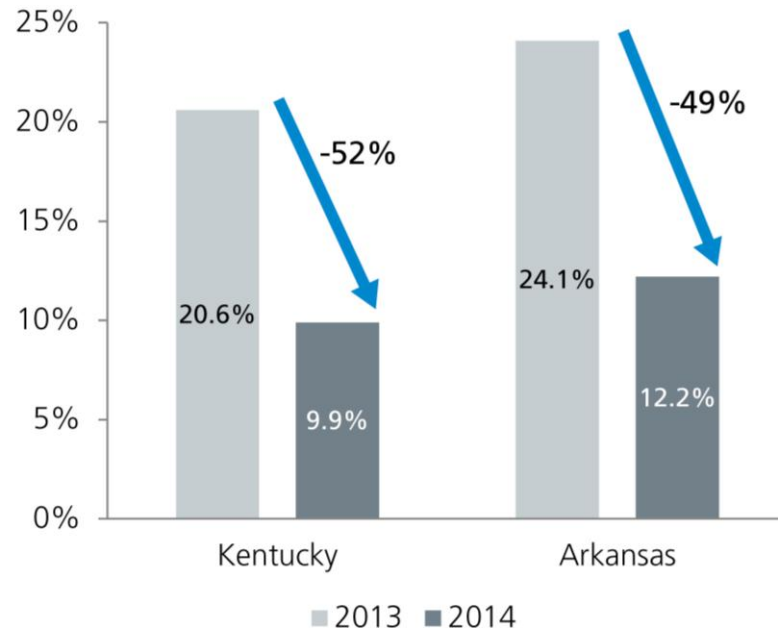
Kentucky had the largest increase in enrollment among states adopting a traditional Medicaid expansion

Due in large part to increases in Medicaid coverage, Kentucky and Arkansas effectively cut in half their uninsured rate for adults.



Arkansas had the largest increase in enrollment among states implementing expansion through a waiver

Change in Uninsured Population, Ages 18-64, 2013 to 2014



Source: UnitedHealth Center for Health Reform & Modernization analysis of: Centers for Medicare & Medicaid Services (CMS), "Medicaid & CHIP: September 2014 Monthly Applications, Eligibility Determinations and Enrollment Report," November 19, 2014 and Gallup, Gallup-Healthways Well-Being Index, February 24, 2015.

Common Approaches to Increasing Medicaid Enrollment in Kentucky and Arkansas

Strategic approaches to ensure that individuals who qualify for coverage are aware of their eligibility and can gain and keep coverage.



**Integrating Administration
and Enrollment**



**Establishing Multiple
Application Pathways**



**Providing Robust
Consumer Assistance**



**Developing High-Impact
Awareness Campaigns**

Integrating Administration and Enrollment



Integration of administration and enrollment systems that serve multiple programs allows for cross-platform information sharing.

- Confirm eligibility of individuals and families more quickly
- Deliver consumer-friendly application experiences
- Avoid unnecessary delays in proving coverage

Kentucky

- Kentucky's online consumer application portal, kynect, was highly successful operationally and did not experience the technological problems evident in some states or in the federal Public Exchange.
- **During the 2014 open enrollment period, 80% of Kentucky residents signing up for coverage through kynect were Medicaid enrollees.**

Arkansas

- Under the Fast Track enrollment strategy, Arkansas leveraged existing data to send a simple enrollment form to Food Stamp (SNAP) recipients.
- **By November 2013, Arkansas had enrolled over 60,000 SNAP recipients eligible for Medicaid.**

Establishing Multiple Pathways



With multiple application pathways and a simple standard enrollment process, consumers can initiate enrollment or renewals of coverage.

- Allow consumers to enroll in person, online, by phone, or through the mail
- Application entry points include the state's Medicaid agency, the Public Exchange, other state agencies, and private-sector organizations

Kentucky

- Multiple application pathways are fully integrated between the Public Exchange and Medicaid.
- **kynect leverages technology to further streamline applications and enrollment by providing an integrated eligibility system across different state agencies.**

Arkansas

- Alternatives to HealthCare.gov allowed individuals eligible for Medicaid to apply through state-run pathways.
- **State-run pathways were used by over 80% of newly eligible applicants who enrolled in person, through the Access Arkansas website, by phone, through the mail, or via Fast Track.**

Providing Robust Consumer Assistance



Consumer assistance is vital to helping individuals understand their eligibility and complete their applications accurately.

- Develop unique and diverse strategies to reach different communities
- Leverage community-based organizations
- Provide statewide access to individuals and organizations credentialed to assist consumers in person and over the phone

Kentucky

- kynectors leveraged community relationships and enlisted the support of community leaders to help reach various populations around the state.
- **kynectors assisted with 27% of Medicaid applications following Kentucky's expansion.**

Arkansas

- Arkansas initially contracted with 26 organizations to provide 500 licensed application guides statewide.
- **By the end of the first open enrollment period, there were over 800 licensed guides across the state.**

Developing High-Impact Awareness Campaigns



Awareness campaigns deliver clear messages through media and other channels to reach potential applicants and encourage enrollment.

- Leverage relationships with community-based organizations, community leaders, and other partners
- Raise awareness of available coverage options and application pathways
- Use various advertising strategies to reach different populations

Kentucky

- kynect television commercials were viewed 30 million times between September 2013 and January 2014.
- **77% of adults in Kentucky have heard of kynect.**

Arkansas

- Over three months, the state's campaign made 229 million media impressions through television, radio, community newspapers, billboards, and direct mail.
- **Awareness of new health insurance options doubled among the uninsured, from 24% to 54%.**