

Consumer-Friendly Enrollment System

Federal ACA Rules for State Health Enrollment System



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Overview

1. Outline ACA Enrollment System
2. Funding and Funding Criteria
3. Status of California's Enrollment System

Affordable Care Act: State Enrollment System



Require State health enrollment system:

- Consumer-friendly
- Coordinated
- Simplified
- Technology-enabled

State Enrollment System

- Goal: Culture of Coverage
- Timeline: Available 2014

Consumer Friendly

- Screen for all health subsidy programs and enroll
 - Exchange subsidies
 - Medicaid
 - CHIP
- Replicate “highest level of service”
- Consumer assistance and Navigator grants

Coordinated Enrollment

- Coordinated set of rules among health subsidy programs
- Expect common systems and high level integration to avoid duplication of costs, processes, data, and effort
- Allow interoperability with public health agencies, human services programs, and outreach and enrollment assistance
- Seamless transitions

Simplified Enrollment

- Standardized income rules (MAGI)
- One application form
- Standardized and minimal information and documentation requested
- paperless verification

Technology-Enabled

- Online application and enrollment
- Exchange and utilization of data systems
- DHHS establish standards/protocols for electronic enrollment
- Streamlined and cross-agency capabilities
- HHS to develop verification from Federal agencies, so states avoid establishing their own interfaces and connections.
- Public transparency

Other Human Service Programs

- Online enrollment systems can have a last phase that enroll in other services, using info already provided
- Encouraging the use of info from other need-based program databases to inform the data-driven enrollment process

HIT Enrollment Workgroup

- HIT Committees established an enrollment workgroup to develop standards/protocols
- DHHS Secretary recommended IT enrollment standards and protocols
- Goal: to facilitate enrollment in Exchanges, Medicaid and CHIP (other public programs also)
- Enrollment system methods to verify and notify individuals of eligibility

Enrollment Workgroup Recommendation Highlights



- Consumer usability focus
- Web-based federal verification interface for states
- Different system model: flexible and transparent
- Open source “business rules” prototypes for states as a resource
- Federal agency interface
- Standards for 3rd party access
- Connection to other human services

Funding Opportunities

- Medicaid enhanced match
- Enrollment Innovator grants
- Exchange implementation grants

Enhanced Medicaid Match

- 90% (thru 2015) for development and installation of eligibility/enrollment system
- 75% for maintenance
- Use modular, flexible design
- Open and exposed programming interfaces
- Business rules separate from core programming in readable human formats
- “Scrutinize” funding sub-State systems within a multiple system performing the same functions within the State

Exchange

Implementation Grants



- Federal funding “as necessary” to implement the Exchange
- Can include eligibility/enrollment system
- IT Gap assessment
- Cost allocation
- Stakeholder input
- March 30 submission for first round grants

California Situation

Advantages

- First state to establish ACA Exchange
- Public access to online application (Health e-app)
- County eligibility have online capacity

California Situation

Challenges

- \$24 billion budget deficit
- Realigning county/state responsibility
- History of getting stuck on enrollment system vision (centralized or county based and whether to privatize)

California Status

- Missed the Innovator grant application
- Requested stakeholder process
- State and counties still trying to reach agreement on role of counties
- 2011 bill outlining enrollment system
- Aim: enrollment system design built into Exchange budget

California Enrollment Priorities

- Seamless and accurate results
- Accelerated enrollment
- Multiple points of entry
- No wrong door
- Support the needs of all Californians
- Minimize information/document requirements
- Transparency and accountability
- Assistance to consumers as needed
- Maximize available federal funding