

Medicaid and CHIP

**MAC**

*Learning Collaboratives*

## **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 and Purpose

## 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:



## Online Application:

- Found on website
- Link found on homepage
  - If not, number of clicks
- Link functional
- Point at which account set-up required
- Offered in other languages
  - Which languages



## Better Door Messaging:

- Presence of interactive eligibility tool
- Link to tool on homepage
  - If not, number of clicks
- Tool functional
- Summary of tool
- Medicaid/State programs only or for all IAPs
- Links offered for “eligible” and “ineligible” conclusions

# Website Review Approach

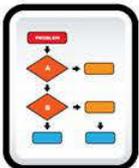


- Reviewers explored and documented findings from 34 Medicaid websites between December 4 and December 20, 2013

*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

States without a functional online application are working with CMS to gain this functionality on a specific timeline

### 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

All states must ensure language accessibility

 **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*

The screenshot displays the Ohio Department of Medicaid website. At the top, the logo for Ohio Department of Medicaid is visible, along with a search bar and a Twitter icon. Below the logo, the name of the Director, John B. McCarthy, is shown. The main navigation menu includes links for HOME, MEDICAID 101, FOR OHIOANS, PROVIDERS, INITIATIVES, NEWS, and RESOURCES. The 'FOR OHIOANS' menu is expanded, showing options for 'Get Coverage', 'Already Covered', 'Covered Services', and 'Programs'. A prominent banner asks 'Are you eligible for Medicaid?' and directs users to visit [benefits.ohio.gov](http://benefits.ohio.gov) for more information. A large blue button labeled 'GET COVERAGE' with the text 'CLICK HERE to apply for benefits' is highlighted. To the right, there is a 'Director's Welcome' video player, a graphic for 'TRANSFORMING OHIO FOR JOBS + GROWTH' related to the 2014-2015 state budget, and a call to action to 'Join our e-mail list & get the latest OHIO MEDICAID updates!'. A 'Social Media' section shows tweets from Ohio Medicaid and Health Transformation. At the bottom, there is a 'Recent Medicaid Articles' section with a list of news items dated 12/23/2013, and a footer with contact information for the Ohio Department of Medicaid and various services.

# 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.

Easy to find language translations

Easy access to FAQs

Large clear links to both screening and application



**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"

The screenshot displays the Missouri myDSS portal homepage. At the top left is the myDSS logo with the text "Find out if you are eligible for health benefits". A navigation menu on the right lists several options, with "Apply for Health Benefits" highlighted. Below the menu are three main sections: "I Need Help" with a list of FAQs, "Children's Health Insurance Program" with a description and a "View eligibility and income requirements for CHIP" link, and "Log into your Account" with username and password fields and a "Log On" button. At the bottom is a form titled "Estimate how the Healthcare Reform Act may affect you or your household" with input fields for "Adults", "Children under 19", "Total annual household income", and "Are there any pregnant women in the household?", along with a "Get Results" button.

**Apply for Health Benefits**

- Apply for Health Benefits
- Access information on the Food Stamp Program
- Access information on the Temporary Assistance Program
- Access information on MO HealthNet programs for the Aged, Blind and Disabled
- Access information on Child Care/ Early Childhood Services
- Apply for Child Support Services
- Apply for other programs

**I Need Help**

- What is the Affordable Care Act?
- What types of MO HealthNet coverage are available for my family and me?
- Who can apply for MO HealthNet benefit coverage?
- What is MAGI?
- How do I apply for MO HealthNet benefits?
- When can I apply?
- How do I apply for MO HealthNet?
- How will I know if I am eligible for MO HealthNet?
- When will my MO HealthNet coverage start and how much will it cost?
- What MO HealthNet coverage is available if I am pregnant, blind or disabled?
- Can I speak with a live person if I need assistance?

**Children's Health Insurance Program**

This program provides healthcare coverage for children under 19 years of age whose family income falls within certain guidelines.

[View eligibility and income requirements for CHIP](#)

**Log into your Account**

Username

Password

**Log On**

[Forgot your password?](#)

**Estimate how the Healthcare Reform Act may affect you or your household**

When entering the number of dependents, please include tax dependents living outside the household.

When entering Total annual household income do not include any income received from child support payments or American Indian or Alaskan Native payments. If you receive self employment income report your net annual self employment income after expenses have been deducted.

Adults

Children under 19

Total annual household income

Are there any pregnant women in the household?

**Get Results**

# 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

Language Selection: [En Español](#) | [но-руска](#) | [用汉语](#) | [Bảng Tiếng Việt](#) | [ភាសាខ្មែរ](#)

**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.

[Apply Now](#)

[Learn More About the Health Insurance Marketplace](#)

**GET STARTED NOW**

- [Do I Qualify?](#)
- [Apply for Health Care Only](#)
- [Apply for Any Benefits](#)
- [Use LIHEAP COMPASS Registration Number](#)

**RETURNING USERS**

- [Renew your Benefits](#)
- [My COMPASS Account](#)
- [Finish your Application/Renewal](#)
- [Check Application Status](#)

**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](#)

[See All Benefits](#)

[Other Benefits](#)

**Community Partner Information**

**Community Partner Log In**

Keystone ID

Keystone Key For Business Users

Password

[Sign In](#)

[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](#)

# Printable Application

## 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

All states must have a paper application that collects 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

All states must ensure language accessibility

### → 18 of 33 states offer a printable application in Spanish

# Printable Application



## What We Found

➔ 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

The screenshot shows the Alaska Department of Health and Social Services website. The header includes the state logo, the department name, and a search bar. The navigation menu lists Home, Divisions and Agencies, Services, News, and Contact Us. The breadcrumb trail reads: Health and Social Services > Public Assistance > Medicaid. The main content area is titled 'Medicaid' and contains a paragraph describing the program. A yellow call-out box with a downward arrow points to a bolded link: 'Download Medicaid Assistance Application (PDF)'. To the right of this link is a clipboard icon. Below the call-out box, there are several other links: 'Local offices for getting help with Medicaid', 'Application for Adults and Children with Long Term Care Needs (PDF)', 'Help Beyond Medicaid and CAMA', 'Prescription Drug Resource List (PDF)', and 'Medicaid Recipient Handbook (PDF)'. On the right side of the page, there is a 'Public Assistance' sidebar menu with links for Home, Contact Us, and a list of programs including Adult Public Assistance, Child Care, Chronic and Acute Medical Assistance, Denali KidCare, Family Nutrition, Food Stamps, General Relief Assistance, Heating Assistance, Medicaid, Senior Benefits, and Temporary Assistance.

# 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

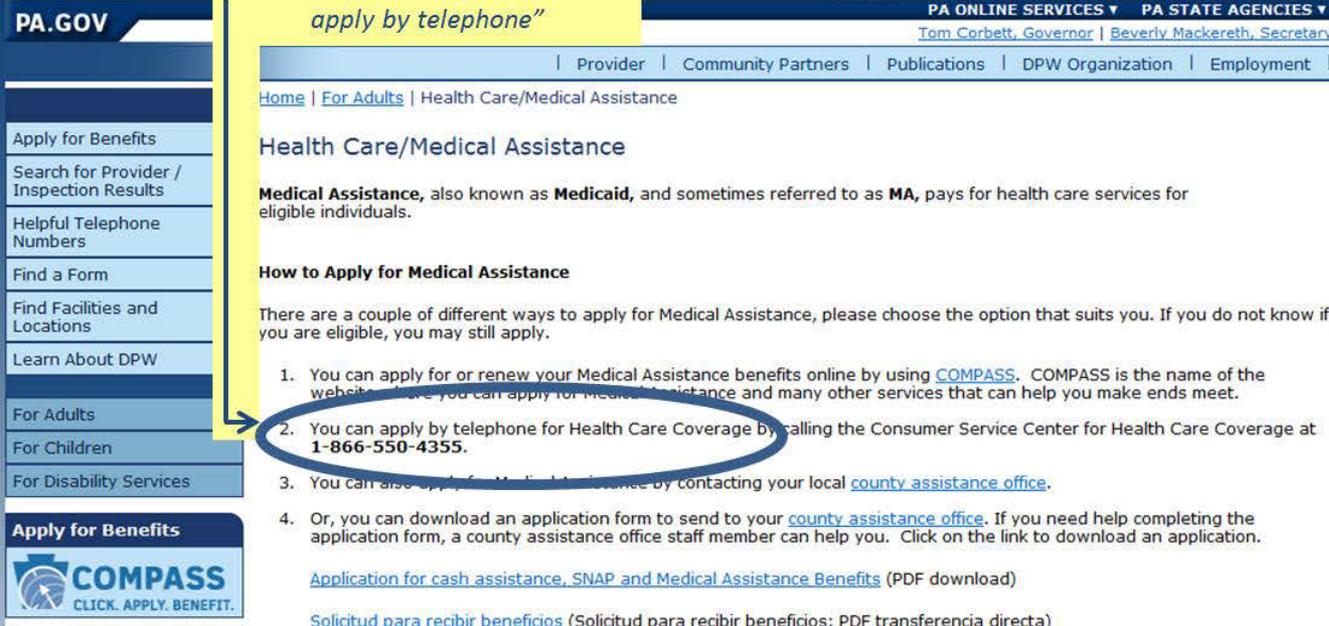
Ease of Finding Call Center Number

Ease of Finding Application by Phone



The screenshot shows the Louisiana.gov Medicaid homepage. On the left is a vertical navigation menu with links: ABOUT MEDICAID, FOR CHILDREN & FAMILIES, FOR WOMEN, FOR LONG-TERM CARE, FOR PROVIDERS, PUBLIC-PRIVATE PARTNERSHIPS, MEDICAID BEHAVIORAL HEALTH, REPORT ABUSE OR NEGLECT, and a search bar. The main content area features a header with the text: "Medicaid is the state's health coverage program for low-income residents who meet certain eligibility qualifications." Below this is a "Helpful Information" section with links: Bayou Health Feedback, Medicaid Data and Fiscal Intermediary Contract, See Eligibility Income Guidelines, Learn about Medicaid Services, and Learn about Medicaid Pharmacy Benefits Management. On the right, there is a "Get More Information" section with phone and email contact details, a "REQUEST MORE INFO" button, and a "Service Locator" with a map. A prominent teal box on the right side contains the text: "Apply TODAY", "Apply / Renew Medicaid online", "Common Questions", "Enroll in BAYOU HEALTH", and "Call 1.888.342.6207 to see if you qualify".

*Pennsylvania's "How to Apply" page clearly lists a bolded phone number and says, "You can apply by telephone"*



The screenshot shows the PA.GOV website. The top navigation bar includes "PA ONLINE SERVICES" and "PA STATE AGENCIES". Below this is a breadcrumb trail: Home | For Adults | Health Care/Medical Assistance. The main heading is "Health Care/Medical Assistance". The text explains that Medical Assistance, also known as Medicaid, pays for health care services for eligible individuals. Under the heading "How to Apply for Medical Assistance", there are three numbered steps. Step 2 is circled in blue and reads: "You can apply by telephone for Health Care Coverage by calling the Consumer Service Center for Health Care Coverage at 1-866-550-4355." A yellow arrow points from the Pennsylvania text block to this step. Below the steps is a link for "Application for cash assistance, SNAP and Medical Assistance Benefits (PDF download)".

*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.”)

No longer relevant and should be removed

**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



[DHS Home](#) [Contact DHS](#) [Skip Navigation](#)

Search:  [Go](#)

- [About DHS](#)
- [Services and Help](#)
- [Business Services](#)
- [Online Services](#)
- [Direct Service Locations](#)
- [Providers](#)
- [News Room](#)
- [Calendar](#)
- [Human Resources/Jobs](#)
- [DHS Policy Manuals](#)
- [Publications/Research](#)

### 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

103. Is anyone listed on this application offered health coverage from a job? Check yes, even if the coverage is from someone else's job, such as a parent or spouse.

- Yes. Please complete and include Appendix A.  
 No.

## STEP 6 Stop if applying only for Health Insurance

Stop here if applying ONLY for health insurance, then SKIP to Step 8 to read, sign and return application. If you are applying for other public assistance services then continue to Step 7.



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## STEP 7 Assets, Expenses, Resources, and Other

If you need more space, attach another sheet of paper providing all information asked below.

### Programs

#### Federally Facilitated Marketplace

Private health insurance plans, free or low-cost savings plan, and tax credits that pay for insurance.

#### Medicaid/Denali Care/Denali KidCare

Offers medical coverage to families, children, elderly, disabled adults, and pregnant women. Also helps with Medicare Parts A and B premiums.

#### Chronic & Acute Medical Assistance

Helps people with specific illnesses who don't qualify for Denali Care and have little or no income.

#### Food Stamps

Helps people buy food.

#### Temporary Assistance Program

Gives monthly cash payments to eligible families with children.

#### Adult Public Assistance

Gives monthly cash payments and medical assistance to eligible elderly, blind, and disabled persons.

#### General Relief Assistance

Helps eligible individuals and families with emergency rent and utility needs. Also helps with burial costs.

*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



## What We Found

- ➔ **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

No longer relevant and should be removed

# 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

**COMPASS**  
Common Point of Access to Social Services

**GEORGIA DEPARTMENT OF HUMAN SERVICES**  
Division of Family & Children Services

Georgia.gov > Agencies & Organizations > Department of Human Services > DFCS > COMPASS

Print Help

#### Are You Looking for Medical Coverage

If you are applying for Medical Coverage for yourself or adults who are:

- Age 19-64
- Have no children under 19 living with you
- Are not pregnant
- Are not blind
- Are not disabled (including Katie Beckett children)

You may be eligible for Medical Coverage through the Federal Marketplace at [www.healthcare.gov](http://www.healthcare.gov)

You can apply directly at [www.healthcare.gov](http://www.healthcare.gov) for health coverage with the Federally Facilitated Marketplace (FFM). You may still choose to begin your application below even if you don't meet any of the above criteria, but determination for Medicaid coverage may be delayed. [Click Here](#) to begin your application for health coverage at the Federally Facilitated Marketplace.

If you are applying for an adult who is pregnant, blind, disabled or has children under 19 living with them and your income range and family size fits the following situation:

Family Size	Income Limit	Family Size	Income Limit	Family Size	Income Limit
1	\$2,485	5	\$5,959	9	\$9,435
2	\$3,353	6	\$6,829	10	\$10,304
3	\$4,223	7	\$7,697	11	\$11,173
4	\$5,091	8	\$8,566	12	\$12,042

or you also wish to apply for Food Stamps or Child Care and Parent Services (CAPS), then click Next to begin your application.

Exit Next

# Better Door Messaging



## Spotlighting Best Practices

### Interactive Screening Tools

Arizona's tool has both "quick" and "advanced" tools for state program eligibility

**A**

### Individual or Family Benefit Quick Screener

Return to Home Tools MyAHCCCS Benefits Help Center

**Quick Screener**

Do you want to know if you or someone you know may be eligible for medical, nutrition or cash benefits? Answer the following questions.

Number of persons in the household

How many of these people are children under age 19?

Annual Income Amount  [Gross Annual Income Calculator](#)

\$0 \$25,000 \$50,000 \$75,000 \$100,000 \$125,000 \$150,000 \$175,000 \$200,000 \$225,000 \$250,000

Advanced Screener

[See Results](#)

**Help and Hints**

About this page  
The Quick Screener can give you a high-level estimate of the programs the persons in this household may qualify for, based on just three questions. [...More](#)

**B**

### Individual or Family Benefit Screener

Return to Home Tools MyAHCCCS Benefits Help Center

**Main Contact Person in the Household**

The **advanced screening tool** gives results for each person in the household. You may use the information later to create an application.

To begin the Advanced Screening Tool, tell us a little about the main contact person in the household and the people in the household.

What is your First Name?

What is your Date of Birth?

What is your Gender?  Male  Female

[Quick Screener](#)

[Next](#)

**Help and Hints**

About this page  
Main Contact Person may also be known as the Head of Household. The Main Contact person should be an adult who will be able to give us information about persons in the household and the person who will complete an application if you choose to apply.

How to complete this page  
Enter the main contact person's name and date of birth and select the gender.

When you are finished, click 'next' to move to the next page.

# Better Door Messaging



## Spotlighting Best Practices

### Interactive Screening Tools

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

A

Missouri Department of  
**Social Services**

 **Pre-screening Results**

**You do not appear eligible for MO HealthNet benefits. Please [click here](#) for the Federal Health Insurance Marketplace to apply for Qualified Health Plans, Advanced Premium Tax Credits, and Cost-Sharing Reductions**

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)

**Getting Started**

- Household
- Individual Details
- Results

**It is easy to find out which benefits the people in your household may qualify for!**

- 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 s
- Apply**  
After viewing the benefits the people in your application right away. If you do not want to  
  
Note: If someone in your household is in a immediately for the SNAP (Food Stamps), Commonwealth of Pennsylvania, you may

**COMPASS**  
CLICK. APPLY. BENEFIT.

Getting Started  
Household  
Individual Details  
Results

**Other Benefits** **Contact Us** **FAQ** **Help** **Site Map**

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

We suggest that you click on the "Health Insurance Marketplace" button below, which will transfer you to the Health Insurance Marketplace where you may

Please note that you may still be eligible for Medical Assistance or CHIP benefits if you meet certain criteria. If you think you may be eligible for Medical Assistance or CHIP benefits, you can apply through COMPASS by clicking on the "Apply Now" button below. Click on the "More Information" link to learn more about why you may or may not qualify for

Health Care Coverage (CHIP, Medicaid, Medical Assistance, Health Insurance Marketplace) [More Information](#)

**Health Insurance Marketplace**

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

*Important links remains visible throughout the tool*

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

# Better Door Messaging



## Spotlighting Best Practices

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

SOUTH CAROLINA  
**Healthy Connections**

**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.](#)

# Consumer Assistance Tools and Resources

## What We Looked For



Help Text (FAQs, explanatory text boxes, brochures, video tutorials)



Assistors (a list of navigators, in-person assistors 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 Assitors 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

NEBRASKA DEPARTMENT OF HEALTH & HUMAN SERVICES  
Helping People Live Better Lives

Department of Health & Human Services  
DHHS  
NEBRASKA

BEHAVIORAL HEALTH | CHILDREN & FAMILY SERVICES | DEVELOPMENTAL DISABILITIES | MEDICAID & LONG TERM CARE | PUBLIC HEALTH | VETERANS' HOMES

Search this site...

### 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

The screenshot displays the Louisiana Medicaid website. The header features the text "Louisiana MEDICAID" in a large, blue font. Below the header, there is a navigation menu with the following items: "ABOUT MEDICAID", "FOR CHILDREN & FAMILIES", "FOR WOMEN", "FOR LONG-TERM CARE", and "FOR PROVIDERS". The main content area is titled "About Medicaid" and contains the following text: "Medicaid provides medical benefits to low-income individuals and families. Although the federal government establishes the general rules for Medicaid, specific requirements are established by each state. In Louisiana, over a million residents receive health care coverage through Medicaid, most of whom are children under 19. The Louisiana Medicaid Program operates within the Department of Health and Hospitals." A prominent red button labeled "Click here for LIVE CHAT" is visible, with the text "Internet Explorer only" and "Staff available M-F 7:30 a.m. - 4:30 p.m." below it. The website also includes a "Text Size" control and a "RETURN TO THE MAIN DHH SITE" link.



## Questions & Answers