CWDA

July 23, 2011

To: California Health Exchange Board Members

From: Frank J. Mecca
CWDA Executive Director

Re: **Follow-up Information in Response to Questions from Board Member Belshe**

This is the first in a series of memos providing information in response to a set of questions received by CWDA from Exchange Board Member Kim Belshe regarding the receipt and processing of online applications and other county eligibility operations practices.

The questions posed by Member Belshe primarily pertain to counties' experience with online applications, including a request for application counts by channel or path of application, by county; information on how often applications started via one method are completed by another method; and information on why applicants might not choose the online path to submit their application. We are collecting updated county-by-county data and will provide those to you in a later memo. This memo deals with the question of applicants' perceptions of online vs. other application paths and their preferences, as well as some initial thoughts regarding Member Belshe's question about application processing times.

Applicant Perception and Preference

Stanislaus County recently surveyed customers that visited their offices, asking an array of questions designed to better understand perceptions, effectiveness of services, and awareness for the online application option. Although they were not specifically seeking to answer questions related to Health Care Reform, we believe that many of the answers they received could be helpful to your planning efforts. The attached chart (Attachment 2) summarizes responses to the questions that are germane to the Exchange Board's inquiries.

The county collected 487 surveys over a four-week period, from late May to mid-June 2011, from individuals coming into their offices to apply for Medi-Cal and/or other programs administered by the county. Of those answering the question (16 did not respond), 214 or 45.4 percent were aware that they could apply through other methods, while 257 or 54.6 percent were not aware of the other application paths. We note that Stanislaus County has been up and running with online applications longer than most other counties, nearly four years, and awareness of the online application option may be lower in counties that more recently implemented this option.

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Were you aware that you could apply online, by mail, or by phone?

Response	Number	Percent
Yes	214	45.4
No	257	54.6

Survey respondents were asked why they came into the office to apply instead of using another path. The most common responses are summarized in the below chart.

What was your reason for coming into the office to apply?

Response	Number	Percent
I thought it would be faster	141	29.0
I did not know of other options to apply	138	28.3
I don't have access to a computer or the Internet	87	17.9
I don't have access to a phone	4	0.8
Other	96	19.7

Some of the comments provided by those answering "Other" included the following (all comments provided are in the attachment; respondents did not have to provide any comments).
- Need a replacement EBT Card/Food Stamps
- Needed Homeless Program
- Help with paperwork and to turn in paperwork
- I had questions I wanted to ask in person/I was told I had to come in person
- I like to have all my questions answered right there/needed more information

As we gather county-by-county data on use of various channels, we have noted variation in the percentages across counties. This variation is due to a number of factors. First is the length of time that the online application has been available in each county. Four counties have had this tool for nearly four years; a few implemented online applications much more recently, in the last few months. In addition, county populations vary, creating differences in the method applicants choose. Finally, the state provides no dedicated resources for outreach and advertising and county resources vary, impacting awareness that an online application option is available.

Key Customer Service Attributes
The Stanislaus survey asked respondents to rate a series of four customer service items on how important they were to the respondent, using a scale of 1 (for the highest priority) to 5 (for the lowest priority). While these four items were considered independently of one another – not ranked against one another – the results provide some useful comparisons. Specifically, the survey found the following:

- Having an individual worker assigned to your case – Rated as the highest priority by 26.5 percent of respondents, and as a higher priority (2 or 3) by another 31.8 percent. Only 4.5 percent of respondents said it was a lower priority (rating of 4 or 5).

- Having your case assigned to a Benefit Center – In contrast to the prior question, 26.9 percent of respondents said this was a lower priority for them (rating of 4 or 5) with only 17.7 percent rating this as a higher priority of 1, 2 or 3.

- Getting your application processed (approved or denied) in the same day – Not surprisingly, this was the item rated most important by respondents, with 45.2 percent stating it was a priority 1 for them, and another 23 percent rating this as a priority 2 or 3. Only 2.9 percent rated this as a lower priority (rating 4 or 5).

- Getting your application processed accurately within a few days – Fewer respondents rated this as a priority 1 item (16.8 percent), though overall it was still rated as a priority 1, 2 or 3 by 45.2 percent of respondents.

Looking forward for the Exchange Board's upcoming work regarding eligibility and enrollment, the answers to these questions can help illuminate the attitudes and perceptions of those applying for public benefits programs in person at the county office. For example, respondents felt that having an individual worker to call was a higher priority than having their case assigned to a call center, without a specific worker, and that same-day approval or denial of the application was a higher priority for them than processing within a few days.

We will be continuing to work with Stanislaus County in the coming months to provide on-the-ground information in response to Member Belshe's questions regarding application paths – specifically, how common is it that someone starts their application via one channel, but completes it via another channel, such as starting an application online but finishing it up in person or by mail, and how long it takes to process applications started and completed by various channels. Because these data are not readily available down to the type of application method, the county will be using a staff-completed standardized tracking tool to help elicit answers to these questions. We will provide this information to you in a subsequent memo, and are mindful of your short time frames to make important decisions regarding eligibility and enrollment structures for the Exchange.

Application Completion Time
While we are working with Stanislaus County to gather additional data regarding the processing time for applications received via the various channels, we also have some overall comments regarding application processing time that should be helpful as you think about your overall structure. As you know, county Social Service Departments work with applicants to qualify them for Medi-Cal, looking for the eligibility category that will provide the most comprehensive medical coverage at the lowest share of cost. All applications must be completed within 45 days, unless a disability evaluation is required (a 90-day period is allowed in these instances).

Current Medi-Cal rules require a significant amount of information and documentation from the applicant. This is why application processing is typically measured in days rather than minutes today. When applicants have all the needed information readily available, county staff can complete the application quickly, often the same day, and submit necessary information to MEDS (which operates today on an overnight batch process basis, not real time) and get a return response the next day. If the MEDS system could provide real-time responses to inquiries, it would more readily allow for a same-day process for complete applications, something we know is envisioned by the ACA.

When cases are complex, requiring significant documentation from the applicant, processing takes longer. Counties work with each family to help them understand what is needed and give them with the time needed. Medi-Cal rules allow for exceptions to be made in emergency situations. In these instances, limited benefits can be granted to cover immediate medical care followed by completion of

the full application process. Maximizing the use of presumptive or temporary coverage under the ACA is an important area to explore.

In sum, simpler cases can be processed in very short timeframes, while complex disability-based cases can take months to complete. We all look forward to simplified eligibility rules under Health Care Reform, which we hope will shorten the time for all families applying for Medi-Cal. We suggest that the stakeholder group on eligibility and enrollment, where CWDA is a participant, assess how rules can be made simpler to speed application processing, so we can reach the goal of real-time response for as many of our clients as possible.

CWDA looks forward to continuing to work with you and your staff to provide information that will be helpful to you as you develop your plans for the California health insurance exchange. Please do not hesitate to contact me or Meg Sheldon or Cathy Senderling-McDonald of my staff as questions arise.

cc: Pat Powers, Acting Administrative Officer, Health Benefit Exchange

Stanislaus County Community Services Agency Customer Survey

Survey of visitors to offices over four week period in late May through mid-June 2011

Total Surveys Submitted: 487

	QUESTION		Response	Percentage
1	Were you aware that you can also apply for Cash Aid, Cal Fresh and Medi-Cal online, over the phone, or by mail?	Yes	214	43.9%
		No	257	52.8%
		Not marked	16	3.3%
2	**Where would you go to get information about an application process?**			
	a.	Go to the Community Services Agency (Hackett and Outstations)	199	40.9%
	b.	No comments/I don't know	127	26.1%
	c.	On-line at C-IV Yourself	87	17.9%
	d.	I don't know/not sure	20	4.1%
	e.	Family/Friends	16	3.3%
	f.	Worker/In person	14	2.9%
	g.	Phone Book/on the phone	7	1.4%
	h.	EDD, Modesto Bee/ CareerBuilders.com, Job Central, library,etc	6	1.2%
	i.	Word of Mouth	3	0.6%
	j.	I've been here before/I've been through this/I will ask now	3	0.6%
	k.	Ceres Partnership for Healthy Children	2	0.4%
	l.	By mail	1	0.2%
	m.	Social Security Administration	1	0.2%
	n.	HSA	1	0.2%
3	**What was your reason for coming into the office to apply instead?**			
	a.	I thought it would be faster	141	29.0%
	b.	I did not know of other options to apply	138	28.3%
	c.	I don't have access to a computer/internet	87	17.9%
	d.	I don't have access to a phone	4	0.8%
	e.	Other:	96	19.7%
		1) Need a replacement EBT Card/Food Stamps		
		2) Reapply/application never received here		
		3) Needed Homeless Program		
		4) Help with paperwork and to turn in Paperwork		
		5) Convenience/best way to do it		
		6) I had questions I wanted to ask in person/I was told I had to come in person		
		7) Apply for general assistance/general relief/Food Stamps/Medi-Cal		
		8) Online is not set up so good.		
		9) I like to have all my questions answered right there/needed more information		
		10) Changed Counties		
		11) All of the Above		
		12) I had an appointment		
		13) Orientation		
		14) I applied on line/Could not apply on on-line/do not have a computer		
		15) I did not know Oakdale had an office		
		16) I went with my girl		
		17) I need a transfer		
		18) I was in the area		
		19) Follow up/faster		
		20) Can not read or write		
		21) Social Security sent me to the Welfare Department regarding my disabled son		
		22) Emergency		
		23) Referred by MIA		
		24) Oak Valey Health Clinic referred for Medical Ins & prescriptions pertaining to health		
		25) I thought I had to come in or was told to come in		
		26) See Social Worker/Case Manager/Rather come in person		
		27) Was not available in 2002 (online application portal launched in 2007)		
		28) No Comments/not marked		

4	Prioritize what's important to you when you apply for service from the Community Services Agency? **Note: 1 indicates the** highest priority, 5 lowest. All customers did not answer each question.	Priority	Number	Percentage
	a. Having an individual worker assigned to your case			
		1	129	26.5%
		2	77	15.8%
		3	78	16.0%
		4	21	4.3%
		5	1	0.2%
	b. Having your case assigned to a Benefit Center			
		1	7	1.4%
		2	31	6.4%
		3	48	9.9%
		4	120	24.6%
		5	11	2.3%
	c. Getting your application processed (approved or denied) in the same day			
		1	220	45.2%
		2	74	15.2%
		3	38	7.8%
		4	12	2.5%
		5	2	0.4%
	d. Getting your application processed accurately within a few days			
		1	82	16.8%
		2	91	18.7%
		3	47	9.7%
		4	48	9.9%
		5	2	0.4%
5	What makes an intake process easy for you?			
	a. No Comments/I don't know		207	42.5%
	b. Tell me all the information you need and what I need to do/explaining in better detail/help with paperwork/get help with the waiting process/when received on time/done in a timely manner, approval clarity and communication,etc..		75	15.4%
	c. Knowledgeable staff/when case worker responds within reasonable time/workers that are polite and listens/face to face conversations/pleasant workers, etc.		60	12.3%
	d. Fast Service/simple/no wait time/Intake go fast and get accurate directions/shorter lines/speedy		58	11.9%
	e. Having all documents ready to go/being prepared/having an appointment		23	4.7%
	f. Online/Mail Application/application process		12	2.5%
	g. This is very difficult for me/not easy/when everything isn't complicated		8	1.6%
	h. Scheduled date of appointment.		8	1.6%
	i. That you have numbers to let everyone know where there at.		6	1.2%
	j. Not having to wait for hours or just to be told to come back the next day		6	1.2%
	k. Coming to the office to apply/office located in the city where I live/convenient/getting here early.		5	1.0%
	l. Near by/being at this location		5	1.0%
	m. Nothing I can think of at this time, everything seems to be running smoothly		2	0.4%
	n. It's not hard, leave as is		2	0.4%
	o. Questions that makes sense/I can understand better		2	0.4%
	p. Flawless System		2	0.4%
	q. Calling makes it easy.		2	0.4%
	r. Very organized and efficient		2	0.4%
	s. When my case worker explains what will be going on with my Medi-Cal. Like if I have to pay or if I don't have to pay anything.		1	0.2%
	t. No run around, truth upfront.		1	0.2%
	u. It's easy because they do their job. They don't make it hard for me or give me the run around like Hackett Rd does.		1	0.2%
	v. Already went through it before.		1	0.2%
	w. Cool environment		1	0.2%
	x. Sworn statements		1	0.2%