

Pre-Enrollment Strategies for Medi-Cal and the Exchange

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March 2012

Research

Strategies to maximize coverage under the ACA:

- Pre-enrollment from existing public programs.
- Connecting individuals to coverage when they lose insurance due to a life transition.

Why does this matter?

- Even short-term bouts of uninsurance can have negative health outcomes.
- Under-utilization of preventive care.
- Long catch-up period for consumers.
- Minimizing adverse selection for Exchange.
- Most common experience with the Affordable Care Act will be short periods of time in the Exchange.

Enrollees in public programs could be readily transferred if eligible

Program	Total Served	Estimated Income	
		<138% FPL	139-400%
Family PACT	1,900,000 ^{a,b}	95%	5%
Low Income Health Program	500,000 ^c	95%	5%
CalFresh	340,000 ^{c,d}	75%	25%
Every Woman Counts	310,000 ^{a,b}	< 200% FPL	
Women, Infants and Children	230,000 ^{c,d}	86%	14%
Ryan White and ADAP	30,000 ^b	NA	NA
High Risk Pools	10,000 ^c	MRMIP 16%	47%
		PCIP NA	NA
Breast and Cervical Cancer	10,000 ^c	< 200% FPL	
Access for Infants and Mothers	7,000 ^c	< 300% FPL	
Prostate Cancer Treatment Program	<1,000	NA	NA

Note: a. Small share may have other source of coverage; b. Over course of year; c. point in time; d. numbers include uninsured only
There may be significant duplication between programs.

Outreach opportunities for other public programs for pre-enrollment

- Nationally, one-quarter of the uninsured have a family member enrolled in Medicaid or CHIP;
- One-quarter have a child in the family enrolled in the school food program.
- 10% of those who lose coverage have a family member enrolled in WIC;
- 7% have a family member enrolled in UI.
- 90,000 Californians disenroll from Healthy Families every year due to change in income, aging off.

Sources: Lara Shore-Sheppard, unpublished article "Correlates and Triggers of Losing or Changing Insurance", MRMIB Healthy Families Data

Life transitions associated with loss of health coverage

- Nearly one-quarter of individuals who became uninsured had lost a job or had a family member lose a job in the prior 4 months;
- 14% had changed employers;
- 10% had moved.
- 23% of privately insured married women and 14% of men became uninsured in association with the loss of a spouse (widowhood, separation or divorce).

Sources: Lara Shore-Sheppard, unpublished article "Correlates and Triggers of Losing or Changing Insurance"; Pamela Short, "Gaps and Transitions in Health Insurance: What are the Concerns of Women?" *Journal of Women's Health*, Volume 7, Number 6, 1998

Transitions from private coverage: Institutional connection points

Transition	Institutional Connection
Any loss of job-based coverage	Employers/Insurers
Unaffordable Individual Coverage	Insurers
Job loss	Unemployment Insurance
Divorce or adoptions	Family Courts
Movers	DMVs
Education: Graduating seniors, Parents of Healthy Families kids	K-12, Adult Education, Colleges, Universities
Income loss	CalFresh, CalWorks, other public programs

California life transition estimates

	Total experiencing life transition over the course of a year	Potentially eligible for Exchange or Medi-Cal over the course of a year
Switch jobs, COBRA eligible	2,250,000	940,000
Unemployment Insurance	560,000	200,000
Divorce	90,000	20,000

Source: Estimates by UC Berkeley Center for Labor Research and Education

Note: These estimates do not include dependents who may also be eligible

Methods to connect individuals to Exchange and Medi-Cal

Pre-enrollment from existing public programs:

- Notification and automatic processing of eligibility determination for Medi-Cal/Exchange for those in existing health programs.
- Offer of pre-enrollment for parents when kids coverage renewed.
- Pre-enrollment at initial application and renewal for other public, non-health programs.

Enrollment during life transitions:

- Notice about availability and affordability of coverage.
- Question on need for affordable health insurance in applications for other programs required to complete application.
- Website links to health insurance exchange web portal.
- Data transfers and automatic filing of an application for coverage where possible.

Proposed legislation

- AB 714: would pre-enroll individuals enrolled other existing California health programs and also provide notice to those linked to existing programs (e.g. parents of Healthy Families kids).
- SB970: would link individuals enrolled in CalFresh and other non-health public programs.
- AB 792: would require notices and pre-enrollment for certain individuals experiencing life transitions.

Resources

The Promise of the Affordable Care Act, the Practical Realities of Implementation: Maintaining Health Coverage During Life Transitions

October 2011, By Ann O'Leary, Beth Capell, Ken Jacobs, and Laurel Lucia

http://laborcenter.berkeley.edu/healthcare/Promise_CareAct11.pdf

Maximizing Health Care Enrollment through Seamless Coverage for Families in Transition: Current Trends and Policy Implications

March 2011, By Ken Jacobs, Laurel Lucia, Ann O'Leary and Ann Marie Marciarille

http://laborcenter.berkeley.edu/healthcare/seamless_coverage11.pdf

Funders:

Robert Wood Johnson Foundation

The California Endowment