

Enrolling in Health Coverage in California

Preliminary Insights from Consumers on Enrollment
Methods for Public and Private Health Coverage

August 16, 2011

Conducted for
The California Endowment + California HealthCare Foundation

By
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BACKGROUND

This study is a joint project of the California HealthCare Foundation and The California Endowment.

The purpose was to hear a consumer perspective on enrollment methods for public and private health coverage.

These are preliminary findings. There is a Part 2 to this study that will include feedback from eligibility workers and county officials.

In all, 92 low- and moderate-income Californians participated in this research and applied for health coverage May-July 2011 using in-person, phone, and online enrollment methods. They agreed to participate in follow-up interviews and tell their stories...

PERSONAL STORIES

MARY.... is 18, lives with her boyfriend, has two children ages 1 and 3, and applied for Medi-Cal for herself and her children at a County Office in Humboldt County.

JOYCE.... is 45, lives with her 15-year old daughter and her mother, and applied for Healthy Families for her daughter by phone (MAXIMUS).

PHILLIP... is 47, lives with his wife and 15-year old son, and applied for Medi-Cal and other programs for his family online using One-e-App Public Access.

PARTICIPANTS

Details on the 92 Californians who participated in this study:

GENDER

- 26 Men
- 66 Women

RACE/ETHNIC BACKGROUND

- 46 Latino
- 18 White
- 17 African American
- 6 Chinese
- 5 Other Asian/Pacific Islander

INCOME

- 58 <133% FPL
- 28 133%-250% FPL
- 6 250%-400% FPL

LANGUAGE

- 65 English
- 23 Spanish
- 4 Cantonese

STATUS

- 50 Parents of uninsured, low-income children
- 18 Uninsured, low-income childless adults
- 6 Uninsured, low-income pregnant women
- 17 Uninsured, low-income adults with serious chronic illnesses
- 1 Grandparent of uninsured, low-income children

ENROLLMENT METHODS

Following are the enrollment methods participants used:

IN PERSON

County Social Services Offices
Certified Application Assistors (CAAs)
CHDP Gateway

PHONE

Phone-Assisted
Enrollment
(MAXIMUS)

ONLINE

Your Benefits Now
Benefits CalWIN
One-e-App
Health-e-App
eHealthInsurance
Kaiser Permanente
Blue Shield

ENROLLMENT MODES BY COUNTY

Below are the counties included in this study and the enrollment methods tested in each:

LOS ANGELES

County Offices

Certified Application Assistors

CHDP Gateway

Phone-Assisted

Your Benefits Now

One-e-App

Health-e-App

Kaiser Permanente

Blue Shield

FRESNO

County Offices

Certified Application Assistors

CHDP Gateway

Phone-Assisted

Benefits CalWIN

One-e-App

Health-e-App

eHealthInsurance

ALAMEDA

County Offices

HUMBOLDT

County Offices

INSIGHTS

INSIGHTS

STARTING POINTS

The low- and moderate-income Californians in this study...

- Lead complex, fluid lives
- Have been putting off health care and may be sick
- Are struggling to make ends meet and are in debt
- Do not want to be in this position
- Are sensitive to poor treatment
- Are confused about the process
- Do not know where and how they can apply
- Want to be prepared
- Have high levels of anxiety and do not want to make mistakes
- Want to know about costs upfront
- Want to know who is going to see their information

MEETING THEM WHERE THEY ARE

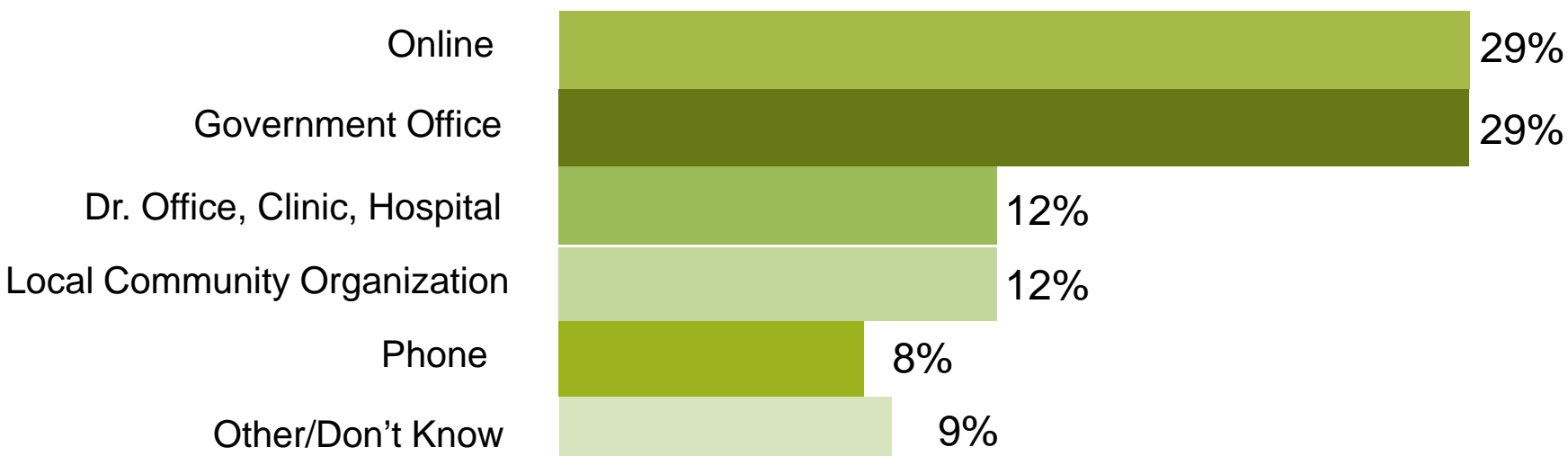
What research participants want when applying for health coverage is...

- To feel comfortable
- Multiple options to enroll (in person, by phone, or online)
- Information on what to bring or have ready (checklists)
- To feel the process is official (key for Latinos)
- Background information on programs
- Cost information (how much will I pay?)
- A sense of whether they will qualify or not
- Information about privacy (who will see my information?)
- Just one step
- Respect, compassion for their life circumstances, friendliness, a smile, someone on their side

No “ONE SIZE FITS ALL”

Research participants have different preferences for how they want to enroll. A new statewide survey by the California HealthCare Foundation also found Californians have different preferences for enrolling in Medi-Cal.

Q. If you were in a situation where you wanted to sign up for Medi-Cal, how would you want to apply?¹
(n=573 Californians under 250% FPL)



¹Draft/not to be cited findings from the California HealthCare Foundation's May 2011 Statewide Tracking survey.

GENERAL FEEDBACK ON VARIOUS ENROLLMENT MODES

APPLYING IN PERSON (AT COUNTY OFFICES AND THROUGH CAAs)

What they really liked...

- Getting help from an informed person
- Asking questions
- In their language
- Applying for multiple programs
- Handing in paperwork
- Seems “official”
- Confidence they completed the process correctly

What they found challenging...

- Inconvenient (County Office)
- Long waits, lines (County Office)
- Uncomfortable atmosphere (County Office)
- Too few Spanish-speaking staff (County Office)
- Not sure of next steps and timeframes (CAAs)
- CAA list on website out of date (CAA)
- Hard to get worker on the phone afterwards (County Office)

GENERAL FEEDBACK ON VARIOUS ENROLLMENT MODES

APPLYING BY PHONE (MAXIMUS)

What they really liked...

- Quick
- Convenient
- Opportunity for help from an informed person
- For some, can complete in-language
- Ability to ask questions

What they found challenging...

- Scripted voice
- More difficult to ask questions
- Could only apply for Healthy Families and Medi-Cal, not other programs
- Seemed too informal
- Uncertainty about closure
- Not sure of next steps and timeframes

GENERAL FEEDBACK ON VARIOUS ENROLLMENT MODES

APPLYING ONLINE

(ONE-E-APP, HEALTH-E-APP, BENEFITS CALWIN, YOUR BENEFITS NOW, EHEALTHINSURANCE, KAISER PERMANENTE, BLUE SHIELD)

What they really liked...

- Quick (for most)
- Convenient
- Go at own pace, stop at any time
- After creating account, easy to complete for many
- For some, can complete in-language

What they found challenging...

- Some not comfortable online
- Seemed almost too easy (Benefits CaWIN, Your Benefits Now)
- Logging in, creating accounts, passwords difficult, time consuming
- Help icons and help lines not used
- Uncertainty if completed, not official seeming, does submitted mean I qualify?
- Choosing a plan difficult (eHealthInsurance, Kaiser Permanente, Blue Shield)

IMPROVEMENT IDEAS BY ENROLLMENT MODE

IN PERSON

When applying in person at County Offices or through CAAs, consumers recommend...

- Clear signage in County Offices and buildings
- Efficiency, shorter wait times in Offices
- No multiple trips – just one office visit
- Safer/calmer atmosphere in County Offices
- Updated lists of CAAs on websites
- Friendly, helpful, respectful office staff/workers/CAAs
- More clarity about process, what to do, how to prepare
- More Spanish-speaking workers
- Clarity about next steps and timeframes

IMPROVEMENT IDEAS BY ENROLLMENT MODE

PHONE

When applying by phone for health coverage, consumers recommend...

- More promotion of this enrollment mode
- Ability to apply for multiple programs through this mode
- Friendly workers wanting to answer questions
- More upfront information about programs, process
- Explanation of where information is going
- Reassurance about application submission
- Process is more authoritative, official
- Clarity about next steps and timeframes
- Closure to the application

IMPROVEMENT IDEAS BY ENROLLMENT MODE

ONLINE

When applying for public or private coverage online, consumers recommend...

- Simplify process to log in, create accounts and passwords, and use e-signatures
- Allow for application for multiple programs like CalFresh, CalWORKS, EITC, etc.
- Simplify instructions
- Give guidance on choosing health plans, identifying which doctors participate
- Clear, official acknowledgment when application is complete/submitted
- Clarify help icons and numbers – time of day they can call help lines and how long they will wait
- Clarify where applicants stand at the end of the application – i.e., they they have not actually “enrolled” or been approved – and about what comes next and when they will hear back if they have qualified

NEXT STEPS

- We are conducting focus groups with eligibility workers in each of the four counties.
- We are also interviewing County Officials in order to understand how the county approaches enrollment.
- We will then write a detailed report of insights from Part 1 and Part 2 of the study.