

Increased Access to Health Coverage, Increased Need for Support

A Snapshot from Los Angeles County

Los Angeles County Department of Public Health Children’s Health Outreach Initiative (CHOI)

For over a decade, the Los Angeles Department of Public Health Children’s Health Outreach Initiative (CHOI) has contracted with a cadre of community-based, clinic and school entities with funding from First 5 LA to provide Los Angeles County residents with the following set of comprehensive services:

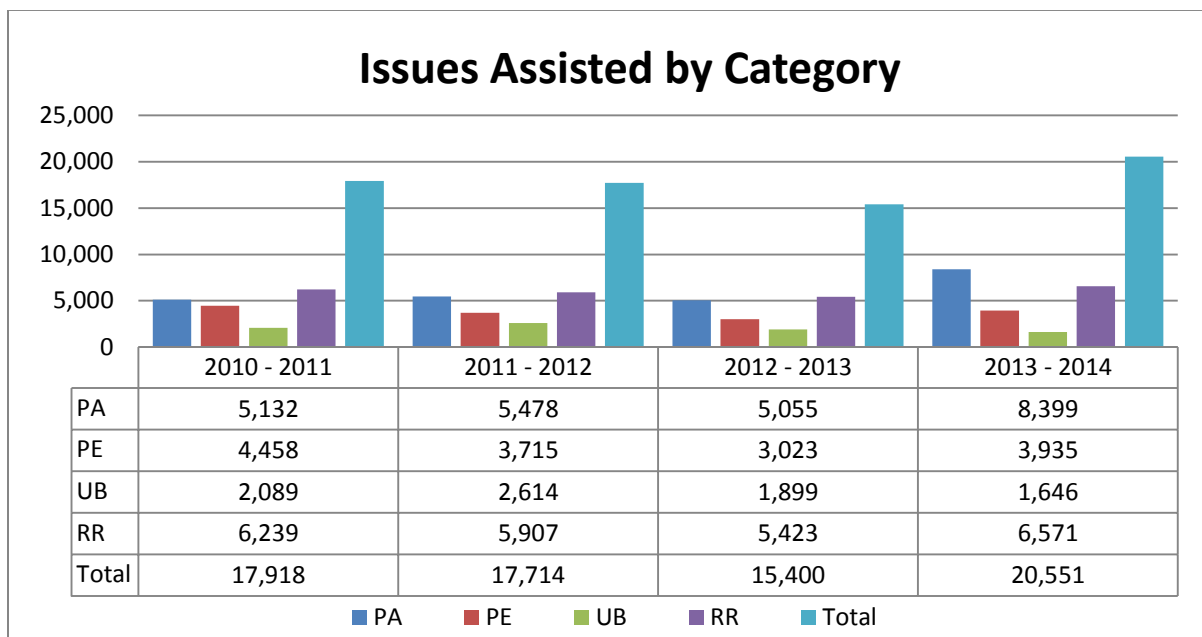
- **Outreach** to inform the community about available health coverage programs and how to access services.
- **Enrollment/Application Assistance** provided to families in completing one or more applications for health coverage along with a 2-3 month follow-up to confirm enrollment status.
- **Utilization assistance** offered on an ongoing basis for clients experiencing problems as well as a standard follow-up contact within 6 months of application submission to determine utilization of benefits.
- **Redetermination assistance** offered 11 months after application submission for clients enrolled by CHOI as well as consumers originally assisted by other agencies or systems.

Additionally, First 5 LA funding allows CHOI to contract with a local training organization (Maternal & Child Health Access) to develop curriculums and materials to help enrollment staff implement and advance effective outreach, enrollment, retention and utilization strategies. First 5 LA funds also support continued maintenance and upgrades of the CHOI database system which currently enables organizations to monitor and follow-up with critical enrollment, utilization and retention activities. The database has provided local and state advocates with real time data on trends and the effects of program and policy decisions.

Increase in Troubleshooting Support

Since the expansion of health coverage under the Affordable Care Act has allowed more people to enroll in coverage, the demand for ensuring that consumers are successfully enrolled, their coverage remains continuous, annual redeterminations are processed, and other troubleshooting assistance has gone up. Like other enrollment entities the CHOI contractors have also observed an increase in requests to assist with health coverage barriers.

The following data provides a snapshot of the types of support enrollment entities have been assisting consumers with over the last few years. The CHOI database codes issues into 4 distinct categories: Post Application Assistance (PA), Post Enrollment (PE), Utilization Barriers (UB) and Redetermination (RR).



Increased Access to Health Coverage, Increased Need for Support

As of March 10, 2015 the number of issues requiring contractor assistance in the 2014-2015 fiscal year has already surpassed the previous year (see table 1). Table 2 below shows a further breakdown of the types of issues that arose in the 2013-2014 Fiscal Year.

Table 1. Year to Date Issues by Issue Type (3/10/15)

	2014-15
PA	9,315
PE	3,611
UB	1,095
RR	9,041
Total	23,062

Table 2. Presenting Issues (Agency + Non-Agency), CHOI, FY 2013-14

	Number	%
PA1 - Application never received (state/local)	116	0.56
PA2 - Failed to mail or complete application	101	0.49
PA3 - Documentation problem	2,168	10.55
PA4 - Assets incorrect or has excess	92	0.45
PA5 - Denied because program closed	12	0.06
PA6 - Denied eligibility for unknown reasons	223	1.08
PA7 - Worker problems (behavior, can't reach)	267	1.3
PA8 - Immigration status error	63	0.31
PA9 - Doesn't know application status	2,502	12.17
PA10 - Assistance with medical appointment	316	1.54
PA11 - Education in accessing services	2,467	12
PA12 - Accelerated Eligibility Past 45 Days	27	0.13
PA13 - Deficit Reduction Act Issue	11	0.05
PA0 - Other (specify)	44	0.21
PE1 - Problem with correspondence	101	0.49
PE2 - Defaulted into plan or needs help with choice	1,446	7.03
PE3 - Card problem: did not receive/not activated	353	1.72
PE4 - Assigned Incorrect Premium / Share of Cost	264	1.28
PE5 - Eligibility cut off	409	1.99
PE7 - Worker problem (behavior/can't reach)	108	0.53
PE8 - System failure or delay	30	0.15
PE9 - Needs aid code changed	161	0.78
PE10 - Mid Year Status Report Assistance	252	1.23
PE11 - Other Forms Assistance	668	3.25
PE0 - Other (specify)	144	0.69
UB1 - Problems with hours, location, language, or transportation	87	0.42
UB2 - Has not tried services (not received 120 day visit)	122	0.59
UB3 - Dissatisfied with services received	45	0.22
UB4 - Treatment denied, delayed, reduced, or term.	78	0.38
UB5 - Client incorrectly billed for covered services	177	0.86
UB8 - Can't pay premium/share of cost	86	0.42
UB9 - Managed care issue	270	1.31
UB10 - Needs Provider Change	651	3.17
UB11 - No Provider Available	26	0.13
UB12 - Premium Re-evaluation Form Assistance	17	0.08
UB13 - Cannot Pay Medical Debt	8	0.04
UB14 - Cannot Pay Medical/ Dental/ Vision Bill	10	0.05
UB0 - Other (specify)	69	0.34
RR1 - Needs annual redetermination forms	913	4.44
RR2 - Wants or needs assistance with annual renewal	5,643	27.45
RR8 - "Bridging" Situation (changing from one program to another)	7	0.03
RR0 - Other (specify)	5	0.02
Total	20,559	100

Successful Enrollment

Even with the increased volume of troubleshooting services provided, CHOI contractors have been able to keep a remarkably high confirmed enrollment rate. While expected to achieve a status of confirmed enrolled for 75% of applications assisted, the average rate for fiscal years 2010-2011 through 2013-2014 has been 85%. Furthermore, a CHOI retention study conducted in 2013 found that 75% of individuals were still enrolled in health coverage 14 months after receiving application assistance from a CHOI agency.

Table 3 Enrollment Status 14 months after Application Assistance

OVERALL			
Program*	Enrollment Status**	Number	Percent
Healthy Families	Not Enrolled	112	10.1
	Currently Enrolled	853	76.8
	Status Unknown	145	13.1
	Total	1,110	100.0
Healthy Kids	Not Enrolled	17	21.3
	Currently Enrolled	48	60.0
	Status Unknown	15	18.8
	Total	80	100.0
Medi-Cal	Not Enrolled	116	6.9
	Currently Enrolled	1,364	80.8
	Status Unknown	208	12.3
	Total	1,688	100.0
Other	Not Enrolled	156	11.5
	Currently Enrolled	925	68.1
	Status Unknown	277	20.4
	Total	1,358	100.0
Total	Not Enrolled	401	9.5
	Currently Enrolled	3,190	75.3
	Status Unknown	645	15.2
	Total	4,236	100.0

*Program at time of initial enrollment/application assistance

**Currently enrolled includes enrolled in same program, enrolled in other public program, and private/employer insurance

Conclusion

While this data only represents a small percentage of the enrollment entities statewide, conversations with other local entities that are not CHOI contractors and agencies outside of LA County have confirmed the observations highlighted here – that the need for on the ground enrollment assistance goes well beyond application assistance. In fact, many consumers return to local enrollment entities year after year concerned that if they make one mistake it will trigger the loss of the family’s valued healthcare coverage. Confusing notices, changes to how consumers connect to their Eligibility Workers, and misinformation in the community have led these consumers straight back to the enrollment staff they have grown to trust. The ultimate success of the ACA will be measured by improvements in health outcomes and reductions in health disparities. However, those success stories will be few and far between if consumers are unable to utilize or understand their coverage.

This issue brief was developed by Community Health Councils utilizing data from the *LA County Department of Public Health Children's Health Outreach Initiatives Database*. For more information please contact Sonya Vasquez, Health Coverage Policy Director at sonya@chc-inc.org.



3731 Stocker Street, Suite 201
 Los Angeles, CA 90008
 Tel: 323.295.9372
 Fax: 323.295.9467
<http://www.chc-inc.org>
<https://www.facebook.com/CommunityHealthCouncils>