

ForHealthConsulting.umassmed.edu

### THE RACE TO HEALTH INSURANCE ENROLLMENT

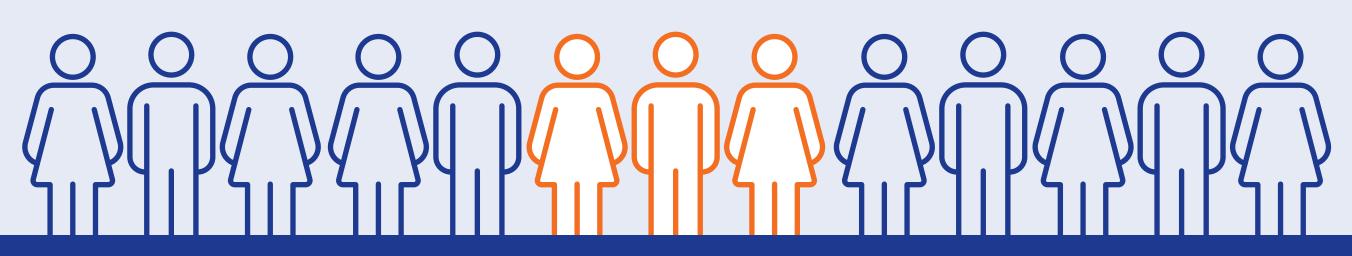
To identify and help members access Third Party Liability (TPL) coverage and coordinate benefits as quickly as possible, MassHealth, the Massachusetts Medicaid program, looks beyond traditional TPL data matching activities to find sources of health insurance coverage that may be available to members, but not being utilized.

On the race to secure health insurance enrollment and expanded benefits, we ask:

- What other health insurance benefits may be available to members and how can we find them?
- What data can we use to identify health insurance opportunities and help members enroll in them to expand their benefits?
- What barriers are preventing enrollment and how can we help members overcome them?

Utilizing advanced TPL data analysis, **we focus on specific demographic and eligibility data elements** to uncover access to health insurance coverage that could be active, but is not.

 $(\checkmark)$  Once potential coverage opportunities are identified, we outreach to members and provide one-on-one support to eliminate barriers and assist members through the enrollment process.



Crossing the finish line to new health insurance enrollment is a win for both members and MassHealth – members gain expanded benefits, and MassHealth realizes TPL savings!



# Crossing the Enrollment Finish Line to Increased TPL Benefits and Savings in Massachusetts

## Navigating the Enrollment Course

**Identify Enrollment Opportunities** through Focused Data Analysis

### **A. Potential Medicare Coverage**

- Medicaid Demographic, Eligibility, and TPL data  $\rightarrow$  age, Medicaid benefit, Medicare and Medicare Savings Programs (MSP) status
- CMS data → confirmation of Medicare and MSP status

### **B. Potential TRICARE/CHAMPVA** Coverage

 Medicaid Demographic and TPL **data**  $\rightarrow$  veteran status, TPL status



- **PARIS data** → Federal Match and VA Match data elements to indicate eligibility and enrollment status
- Health Insurance Clearinghouse data → confirmation of TRICARE/CHAMPVA coverage

### **C. Potential Employer-Sponsored** Insurance and COBRA Coverage

 Medicaid Demographic, Eligibility, and **TPL data** → household employment status, Medicaid benefit, TPL status

### A. Outreach

### **B. Education**

- may have
- Benefits

Support Members through **Application Processes** 

 Letters and phone calls  $\rightarrow$  establishes direct contact with members



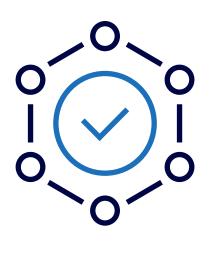
 Help members understand the benefits of health insurance enrollment

• Explain how TPL coverage works with MassHealth

• Answer any questions about the enrollment process they

## **C. Coordination with Support**

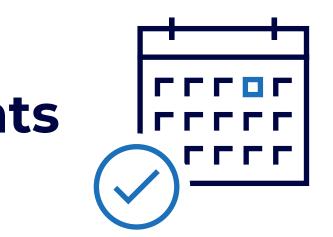
 For example: MSP and premium assistance/ HIPP to help cover the costs of TPL coverage



**Overcome Barriers to Achieve** Successful Enrollment

### A. Language Support

- Ensure that interpreter services are provided throughout the process, when needed
- **B. Collaboration with Social Security Administration**
- Assist members with scheduling appointments



- Confirm member **Medicaid and MSP status**
- Support member understanding of the documentation requirements

### **C. Facilitation with Employers**

- Explain that Medicaid eligibility is a qualifying event for enrollment
- **Provide assistance** with enrollment forms and documentation

Valerie Weldon Berger MassHealth, Executive Office of Health and Human Services

### Jen Hartman

ForHealth Consulting at UMass Chan Medical School

### **CROSSING THE ENROLLMENT FINISH LINE:** Wins for Members and MassHealth



- Over 98% of members agree to apply for Medicare when engaged by phone and provided direct support
- More than 9,000 MassHealth members, aged 65 and older, are newly enrolled in Medicare



 Over \$115M in new cost avoidance savings realized from Medicare coverage since SFY14

### **TRICARE/CHAMPVA Identification** and Enrollment



- 2,092 TRICARE members and 125 CHAMPVA members confirmed as actively enrolled and coverage posted to MMIS
- Over 650 members identified as potentially eligible for TRICARE or CHAMPVA, but not currently enrolled
- Over \$9M in annual cost avoidance savings from new TRICARE and CHAMPVA coverage identified in the last two state fiscal years

### **Employer-Sponsored Insurance and COBRA Enrollment**



- Secured commercial health insurance coverage and coordinated expanded benefits for members with complex medical needs, such as NICU services, oncology treatment, and transplant care
- Supported over 20% of identified members with premium assistance benefits to assist with TPL coverage costs
- Achieved an average of **\$72M in annual cost avoidance** savings in the past three state fiscal years