Innovations

Staying Covered: How Local Projects Go Beyond Enrollment to Keep Kids Covered

> "If every person with public or private coverage at the beginning of a given year retained coverage throughout the next 12 months, the number of low-income uninsured children would decline by close to two-fifths over the course of a year" (Ku & Ross, 2002).

Nationally, only half of the children enrolled in Children's Health Insurance Programs (CHIP) and Children's Medicaid retain their coverage (SICF, 2009). Community Catalyst (2013) found "unstable insurance coverage, known as 'churn', negatively impacts the well-being of children and families while placing a financial strain on already limited public insurance budgets."

'Churn' refers to the phenomenon of eligible families temporarily losing benefits during the renewal process and then having to reapply. These health care coverage gaps are directly associated with delays in seeking needed health care. They also decrease the likelihood that children are obtaining well-care (C.Catalyst, 2015).

According to Ku and Ross (2002), reducing the number of uninsured by expanding eligibility for health insurance and increasing enrollment are important, however, helping those who are already insured retain their coverage is just as critical. It is imperative for families to not only understand the financial costs of their child losing health care coverage, but also the potential barriers associated with re-enrolling in health care coverage.

Wachino and Weiss (2009) found that community-based outreach that connects uninsured children to health care coverage "can capitalize on families' existing relationships and trust" in order to increase retention within CHIP and Children's Medicaid.

This Innovation Report will highlight two projects that are employing efforts to make retention just as important as enrollment and the common threads found through the endeavors of the local Florida KidCare Coalitions, to ensure families keep their children covered by Florida KidCare, Florida's CHIP and Children's Medicaid program.

Effects of Disruptions in Health Care Coverage:

- Reduced continuity of care
- Families at risk for paying healthcare costs incurred during period of disenrollment
- Loss of anticipated revenues for providers and health plans and erodes incentives to provide preventive care
- Imposed administrative costs on states and health plans
- Results in adverse heath outcomes for children who become uninsured

Retention & Florida KidCare Outreach Efforts

Golisano Children's Hospital

In 2001, Golisano Children's Hospital began its Florida KidCare outreach project to help the Lee Memorial Hospital System increase its capacity for providing successful Florida KidCare application assistance to families throughout Lee County. The hospital's outreach model is based on building relationships with families to ensure children are not only connected to affordable health care coverage through Florida KidCare, but that they also maintain and utilize their health care coverage.

Kim Samuelson, the Florida KidCare Project Supervisor, helps lay the groundwork for renewals during a family's initial application appointment. Families are educated using a proactive approach to their child's healthcare needs, which includes application assistance; a brief assessment of the family's health literacy level, in order to gauge the type of education provided to the family about how to utilize their child's coverage; and what to expect when it is time to renew their child's coverage. Families are also encouraged to come back to their Florida KidCare application assister at the time of renewal to ensure a seamless renewal for continuation of health care coverage.

Samuelson notes that her project does a great job of building rapport with consumers, as evidenced by the number of families that continue to return for assistance with renewals. Samuelson states, "the renewal process can come with a number of letters from various agencies regarding their health coverage and in turn cause confusion for families. Our project assists families by helping them sort through all this information so that their child maintains coverage."

It is not enough to just build these relationships with families, but outreach projects need to evaluate their strategies that connect children to coverage. Golisano Children's Hospital's application assistance tracking system was recognized by *Florida Covering Kids & Families* as a best practice under the CHIPRA Cycle III project. The project utilizes an internal tracking sheet to follow applications through the various stages of the application process, including when it is time to renew a child's coverage. The tracking sheets are analyzed daily to ensure families with renewals due in the next 3 months are contacted by an outreach specialist to see if assistance is needed. The excel spreadsheet is color-coded, so they are able to quickly identify which families have been approved, are still in progress, or now pending. Families coded as 'in progress' have not yet turned in documentation which determines that the renewal has not yet been completed. This has allowed the project to generate phone calls to the families and follow-up, aiding in moving the renewal forward to enrollment. 100% of all families that were assisted by the Golisano Children's Hospital's Florida KidCare project received a renewal reminder phone call by the project, which resulted in 378 children renewing their Florida KidCare coverage.

Barbara Ciattea, Golisano Children's Hospital's Outreach Specialist ready to help families renew their Florida KidCare coverage

# Retention & Florida KidCare Outreach Efforts (Continued)

90Works

Escambia, Santa Rosa, Okaloosa Florida KidCare Coalition providing retention education during *the Washington County Heritage Festival*

90Works, the lead agency for the Florida KidCare Local Coalition for Escambia, Santa Rosa, and Okaloosa Counties, has been conducting Florida KidCare outreach since 2006. The organization and local Florida KidCare coalition found that, to make a real impact upon the health of children within their communities, families needed to maintain their children's health care coverage. Thus, making annual Florida KidCare renewals just as important as connecting uninsured children to coverage as a part of the coalition's mission. Cory Brown, Benefits Manager with 90Works and the coalition chair, says the key to ensuring families renew their children's coverage each year is "to make sure you treat each family member with respect and dignity; inform parents of what information will be needed for a successful application renewal; and review all information with the family before submitting the renewal application." The local coalition also believes that in addition to relationship building with families, the 90Works "Florida KidCare Post-Enrollment Packet" has helped to keep kids covered. Brown states reviewing the post-enrollment packet has given "families a take-away that they can reference near renewal time, which helps families know when to expect their renewals and how to complete it in time." The post-enrollment packet also provides families with information on how to contact 90Works and application assistors with the local coalition that can assist families with renewal services, such as submitting new income verification information. Since July 1, 2015, 126 families have received 90Works' Post-Enrollment Packet through their Kids Oughta Be Covered Matching Grant, along with the assurance that help will be there for their family at renewal time.

90Works Post Enrollment Packet
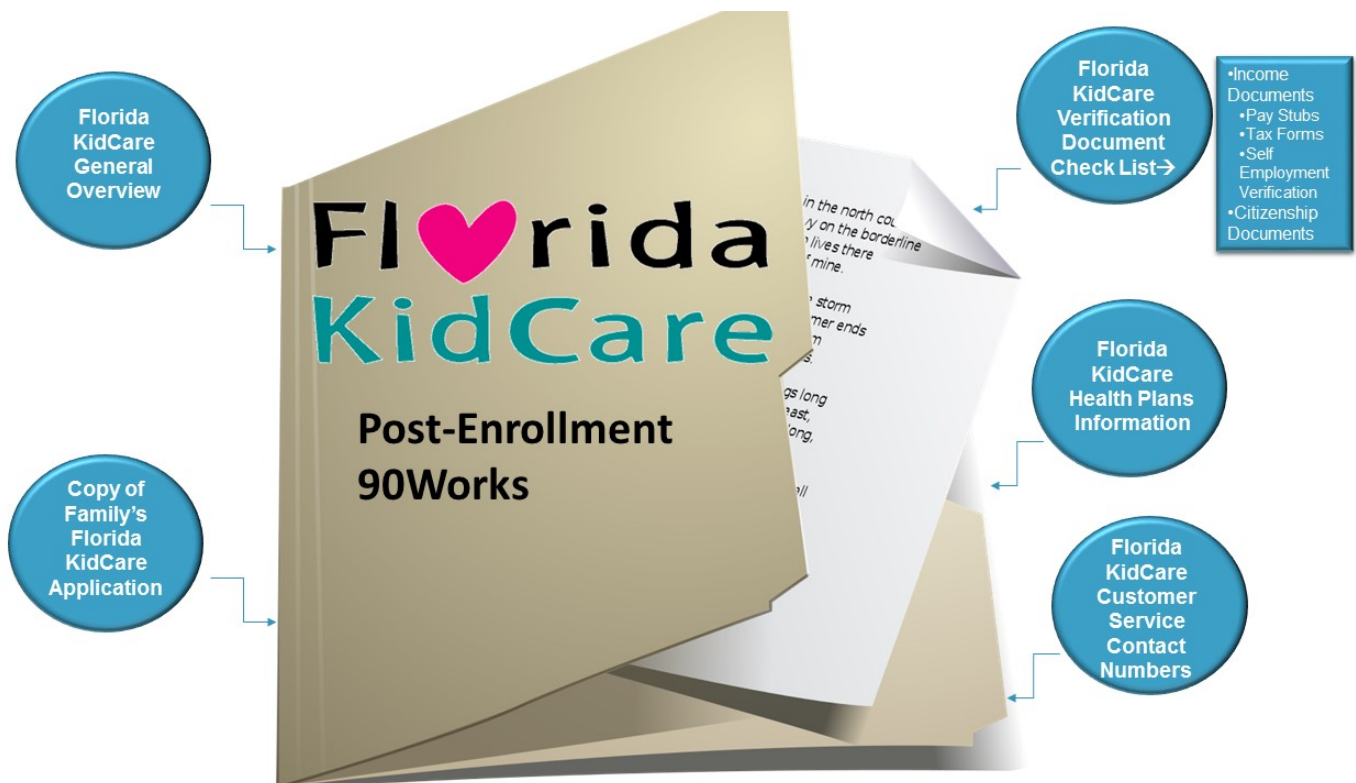
Local Projects' Common Threads

It is vital to extend the focus of Florida KidCare outreach to help families beyond application and enrollment. Children with discontinuous health care coverage, or churn, do not build relationships with primary care physicians and can accrue burdensome medical bills for families (C.Catalyst, 2015). Not letting families lapse in coverage is the single most effective way to reduce the time and cost of insuring children, avoiding the churn.

The retention efforts that Golisano Children's Hospital and 90Works have incorporated into their Florida KidCare outreach demonstrate how creating this relationship of trust and empowerment in the initial application assistance meeting is key to a family's success in retaining coverage. At the 2016 local Florida KidCare coalition annual conference and training, the coalition leaders from the 19 local Florida KidCare coalitions reported that they agree that building a relationship is critical to boosting enrollment efforts across the state however, they have also found three common threads: internal consumer tracking, health literacy, and follow-up that enhances efforts to ensure families retain their children's health care coverage.

Internal
Consumer
Tracking

Common
Threads in
Retention
Strategies

Follow-up

Health
Literacy
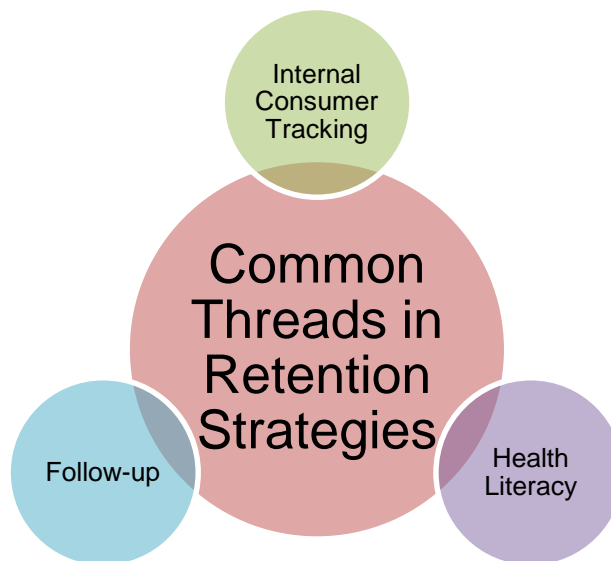
Internal consumer tracking is a common strategy for organizing consumers for retention. Most projects, much like Golisano Children's Hospital, maintain internal tracking sheets that record the family applications by the month of their initial application date. Families can then be contacted annually to remind them to renew their child's Florida KidCare coverage. Some tracking systems are as simple as Excel spreadsheets and others are formal tracking systems like Apricot Software. Most tracking sheets are made up of basic consumer information including, but not limited to, name, date of birth, address, phone number, CHIP or Medicaid enrollment, insurance provider, and primary care doctor. This additional information regarding the child's coverage can also be used to provide families with a reminder about utilizing well-child visits and establishing a medical home for their child.

Health Literacy. Projects that promote health literacy during the initial application phase note a considerable difference in consumer's confidence for completing renewals. An application assister that takes the time in the initial meeting to educate families on the application process, their coverage, and what to expect at renewal time, gives the family confidence to advocate on behalf of their child and his/her health. Projects that take the extra step, like 90Works, are ensuring that families have tangible resources to assist them through the renewal process.

Follow-up is a key factor in the success of a seamless renewal. Families can get caught up in day-to-day life and they are not always aware of approaching renewal dates. Projects that track and follow-up with consumers at their renewal date can be an added security to avoiding the churn. When a reminder call by a local application assistance project or local Florida KidCare coalition member is made to a family, this re-affirms the trusted, helping relationship discussed earlier by Golisano Children's Hospital and 90Works. These calls can also serve as an opportunity for families to re-connect to application assistors for renewal assistance. Renewal assistance allows projects to assist families with submitting supporting documentation, which is also a frequently referenced barrier for families not to renew their children's coverage.

Community-based organizations and Florida KidCare local coalitions are helping to eliminate the barriers that families face in the renewal process. Interpreting letters, faxing supporting documentation, being where the families are, and facilitating phone calls with families are all important methods for reducing churn and the unintended negative consequences of disenrollment. This leads Florida KidCare outreach to be connecting and keeping kids covered to promote happier and healthier communities.

2015-2016 Florida KidCare Location Coalition Leaders

Credits

Agency for Health Care Administration
90Works
Community Catalyst
Florida Covering Kids & Families
Golisano Children's Hospital
Lawton & Rhea Chiles Center for Healthy Mothers &
Babies
National Academy for State Healthy Policy
Robert Wood Johnson Foundation
Southern Institute on Children and Families
USF Health