

# INNOVATIONS

## No Wrong Door: Connecting Kids to Florida

## KidCare Through Parental Health Care Coverage

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### No Wrong Door: Connecting Kids to Coverage

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The Florida Philanthropic Network (2014) reported that over the past five years, “the number and rate of uninsured children has declined in Florida “from 600,537 in 2009 to 436,166 in 2012. Even with this significant decrease, the state still ranks 3<sup>rd</sup> in the country for the number of uninsured children, with 8.5% of the nation’s uninsured children living in Florida (Georgetown University, 2014 & Florida Philanthropic Network, 2014).

Under the Affordable Care Act (ACA), it is anticipated that the number of uninsured children will begin to reflect a significant decline because “as parent coverage becomes more widely available and more parents enroll [in health care coverage], children’s coverage will also rise due to coverage being available for the entire family” (Florida Philanthropic Network, 2014). The basis for this theory is the ACA’s “No Wrong Door” principle.

The “No Wrong Door” principle states that “regardless of where or how a person applies for health coverage, a single, streamlined application is used to determine eligibility for the appropriate health insurance affordability programs, including premium subsidies, cost sharing reductions, Medicaid and the Children’s Health Insurance Program (CHIP), as well as Qualified Health Plans (QHPs) offered through the new Health Benefit Exchanges. This single application approach aims to make it easier for consumers to get the benefits they are eligible for without having to separately navigate the multiple agencies and systems that are involved in determining eligibility and providing coverage” (Social Interest Solutions, 2014).

Within Florida, there are 3 programs connected through the “No Wrong Door principle”, Family-Related Medicaid with the Florida Department of Children and Families; the state’s Children’s Health Insurance Program, Florida KidCare; and the Federal Health Insurance Marketplaces (FFM). No matter which of the three programs a family applies for and no matter which application is completed, with the “No Wrong Door” principle, eligibility for families in Florida should be able to be determined for and to be enrolled in the right program.

The Kaiser Family Foundation (2007) has found that “providing health coverage for the entire family can help to increase coverage of children and assist families in obtaining more affordable health care service.” This means since 2014, through the “No Wrong Door” principle in Florida, Florida KidCare outreach has been able to expand efforts to connect uninsured parents to health care coverage, while linking their uninsured children to Florida KidCare.

# The “Welcome Mat” Effect: Linking Kids to Coverage

In 2007, the Department of Health Policy with George Washington University published a report exploring the relationship between health insurance coverage of parents and the rate of coverage among children. The study confirmed “parental coverage increases enrollment rates among eligible children.” The findings also revealed a direct correlation between parental health care coverage and improved continuity of coverage for children.

Linking uninsured, but potentially eligible children, to health care coverage by insuring their parents is considered a “welcome mat” effect. Georgetown University Health Policy Institute first coined the “welcome mat” effect in 2008, stating “expanding coverage [to parents] results in many families with already eligible children securing coverage”, hence “putting out the welcome mat” and offering affordable health care coverage options to uninsured children.

An early example of this “welcome mat” effect was found with health care coverage reform in Massachusetts where “The Massachusetts Health Care Reform Plan requires all adults in the state to purchase health insurance by July 1, 2007, and would impose financial penalties of up to 50 percent of the cost of a health insurance plan on those who do not via income tax filings.” (The Kaiser Family Foundation, 2007) The individual mandate was not included for children’s coverage therefore, the “gains for children”, or the increase in the rate of insured were notable, cutting the rate of uninsured among children to 1.8%, the lowest rate of uninsured children in the country. According to Health Affairs (2010), “the reform provisions that were directed toward parents had a strong positive spillover effects on the coverage of their children.”



*Joel Velaso, FL-CKF Florida KidCare LEP Coordinator and CAC assisting family at a Cover Florida Nav-Lab’s during open enrollment 2014/2015.*

Regardless of the “welcome mat” effect and a “No Wrong Door” principle, families still need to be informed and educated about acquiring health care coverage. A goal for developing an effective Florida KidCare outreach project is to “generate awareness, educate the public, and enroll people in health care coverage needs to include multiple strategies to find, enroll, and retain a diverse group of families in appropriate coverage options.” (National Academy for State Health Policy, 2012)

Florida KidCare outreach programs have had an opportunity to increase awareness of health care coverage opportunities through promoting “No Wrong Door” with the Florida KidCare application. Florida KidCare outreach efforts can now be tailored as a “welcome” to an entire family to learn about health care coverage, especially CHIP, and Children’s Medicaid (Georgetown University, 2008).

An emerging practice to promote “No Wrong Door” and connecting kids to coverage through parental health care coverage is to have Florida KidCare outreach projects become certified application counselors (CAC) for the FFM. Becoming CAC’s, allows Florida KidCare application assistors “to get trained and certified to help the uninsured understand their new health coverage options, apply for financial help with coverage, and enroll in private health plans through the new health insurance marketplaces” (Enroll America, 2014). When combined with “tailored and personal outreach strategies”, becoming a CAC may be a promising practice.

# Tailoring Local Florida KidCare Projects: Connecting Kids to Coverage through Parents

In 1996, the purpose for outreach efforts for CHIP was “to inform” families of the availability of coverage for children (Carpenter & Kavanagh, 1996). Over the years, the dynamics of outreach have been evolving past the point of awareness and adapting to the needs of families with uninsured children through coverage to care education and application assistance.

Florida KidCare outreach projects across the state now utilize partnerships with Federally Qualified Health Care Centers, ACA Navigator projects, Neighborhood Family Resource Centers, hospitals, and Enroll America to connect entire families to health care coverage. Through knowing a community’s attitude and belief system, the addition of these partnerships have strengthened access to hard-to-reach and vulnerable populations, including non-English speaking families and immigrants with children who are eligible for health care coverage under Florida KidCare.

## Orange County Outreach

The Healthy Start of Orange County Florida KidCare project works hand-in-hand with the Primary Care Access Network’s (PCAN) ACA Navigator project. Through PCAN, uninsured children, whose parents have applied for health coverage through the FFM, are automatically referred to Healthy Start for Florida KidCare follow up enrollment assistance. PCAN also ensures that at all FFM enrollment events, a Florida KidCare application assistor is present to assist families with uninsured children. One of the ACA Navigators works out of the same Neighborhood Center as the Healthy Start Florida KidCare Application Assistor. They work opposite days and are able to refer back and forth to each other within 24 hours. This ensures that both projects are able to work with families confirming that all families are contacted and assisted with an application for health care coverage for the entire family.

## Covering Tampa Bay

For Hillsborough County Florida KidCare outreach efforts, “No Wrong Door” has meant greater access to uninsured children. The project believes that in some communities throughout the Tampa Bay area, families were not paying attention to Florida KidCare because it is associated with Medicaid. Melanie Hall, executive director of the Family Healthcare Foundation states, “now that there is the requirement that everyone will have health care coverage, families are looking at affordable coverage, which includes Florida KidCare.” The project also reports that the impact on outreach has been expanded – ACA Navigators can now provide information for Florida KidCare and Florida KidCare assistors can provide information about ACA Navigator services. This was something that Florida KidCare outreach projects did not have before, the ability to connect an entire family to health care coverage. Melanie Hall goes on to say that, “we’ve also been able to connect to vulnerable populations through ACA and suddenly it is new audience for Florida KidCare that the project has never had before. “No Wrong Door” is common sense for our project because we have connected and have established great relationships. Everyone needs to cross-promote one another.”

# Local Florida KidCare Projects Continued...

## Broward County

The Broward County Health Department (BCHD) Florida KidCare outreach project has an innovative partnership with their Federally Qualified Health Centers (FQHC). This project provides on-going training to the FQHC's ACA assistors and Navigators on the Florida KidCare program, which includes training about Florida KidCare's eligibility guidelines. Once BCHD has trained the FQHC's on the Florida KidCare program, they provide a training on how to refer consumers who learn their children are eligible for Florida KidCare through the FFM to BCHD for enrollment assistance into Florida KidCare. Through this partnership BCHD has begun working with new populations of families they were not reaching through their traditional Florida KidCare outreach efforts.

## Pinellas County

The Pinellas County Healthy Start project has a certified Navigator through the Cover Tampa Bay Project that collaborates with three case managers dedicated to Pinellas MomCare, a program that links pregnant women to prenatal care, WIC, Healthy Start as well as other community resources they may need. The Momcare Case Managers are also trained and certified to assist families that are not eligible for Medicaid to apply for Florida KidCare. This makes for a "warm referral", where the Navigator can link parents, whose child was determined eligible for Florida KidCare through the FFM, to a Momcare Case Manager who can follow through on any application assistance need for Florida KidCare. This type of referral works particularly well with vulnerable populations, as it helps ease confusion and fear of systems and applications for public programs.

What has been learned from "No Wrong Door" principle is when parents have insurance, children are more likely to be covered and have access to health care. (Georgetown University, 2012) The above four collaborations and partnerships are good examples of how "No Wrong Door" enhances outreach efforts and have become an integral part of multiple, targeted strategies that lead to children receiving and retaining health care coverage. Florida continues to see drops in the uninsured rate among children and utilizing a wrap around approach to outreach and ensuring the whole family's ability to get enrolled potentially has long term positive outcomes for increasing appropriate access to care.

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### Credits

Agency for Health Care Administration  
Broward County Department of Health  
Center for Children and Families at the Georgetown University Health Policy Institute  
Enroll America  
Florida CHAIN  
The Family Healthcare Foundation  
*Florida Covering Kids & Families*  
The George Washington University Department of Health Policy  
Health Affairs  
The Kaiser Commission on Medicaid and the Uninsured  
Lawton & Rhea Chiles Center for Healthy Mothers & Babies  
National Civic Review  
Pinellas County Healthy Start Coalition  
Primary Care Access Network  
90Works  
USF Health

