

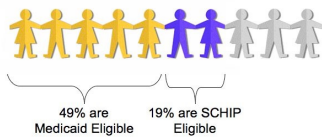
# Florida KidCare *Innovations*

*Highlighting Innovative Outreach Strategies*

## Connecting Kids to Coverage

Looking back this past year since the signing of the Children's Health Insurance Program Reauthorization Act (CHIPRA), more than half of U.S. states have adopted improvements to simplify their Children's Health Insurance Program (CHIP) enrollment and renewal processes. The U.S. Department of Health and the Human Services Center for Medicare and Medicaid (CMS) report there were nearly 40 million children served by Medicaid or CHIP during this last year. While strides are being made to increase CHIP enrollment and retention, there is still the need to share effective strategies to reach the eligible but uninsured children with particular emphasis paid on application assistance.

**7 out of 10 Uninsured Children are  
Eligible But Unenrolled**



Source: L. Dubay analysis of March 2005 Current Population Survey using July 2004 state eligibility rules

Community-based application assistance weaves outreach into the very fabric of society's life so that people have access to information and enrollment assistance when and where they need it. The Children's Aid Society and Children's Defense Fund, New York (2005), found the amount of documentation required for each application is one of the challenges for families applying for Medicaid and CHIP. Application assistants are able to help families defeat this critical barrier, complete the application, gather the appropriate documents and resolve application processing delays and errors. Application assistance can also empower families to follow-up on their applications and renew their children's health care coverage.

Through Florida KidCare, Florida offers health insurance for children from ages birth through 18. There are 4 different components to Florida KidCare. When a family applies for health coverage for a child, Florida KidCare determines program eligibility based upon family income and age of the applicant's child.

It is easy to apply for Florida KidCare. There is one Florida KidCare application form that can be mailed or faxed into Florida KidCare or applicants can apply online. Applicants need to provide supportive documentation for their applications, including income verification. Ensuring that the proper documents accompany a Florida KidCare application can be a stumbling block for applicants, leading to an applicant becoming overwhelmed and giving up on the application process. This is where community application assistance providers throughout the state can help coach families through the application process. Often, this assistance becomes mentoring for applicants to take pro-active roles managing their children's health care needs.

Application assistance is an effective strategy to reach uninsured children (CMS, 2010). Application assistance doesn't just help families complete a Florida KidCare application. What makes community-based application assistance innovative is when the assistance providers know and understand the needs of their community. Families Count is a non-profit charitable organization with programs designed to support families from Escambia and Santa Rosa Counties. Stacy Ray, a Program Manager with Families Count, recognizes her organization has a unique, personal approach to application assistance, "we're creative, we think outside the box. We take our assistance to the community and the community knows we are committed to those we serve." This commitment involves ensuring application assistance becomes a part of the organization's daily routine. Reaching out to families with uninsured children means being available where and when families need assistance. Examples of their creativity include using laptop computers to provide application assistance within the community, or meeting with applicants on their lunch break at a local fast food restaurant. Knowing that many uninsured children come from families where one or both parents work, Families Count has flexible and extended business hours. Community-based application assistance is about actively engaging community partners to help identify uninsured but eligible children for Florida KidCare. Families Count ascertains that anyone they reach out to are asked if their kids are insured. This includes giving prospective employees Florida KidCare applications within their intake packages and putting Florida KidCare brochures into thank you letters to donors.

## Application Assistance Outreach Strategies

Families Count specializes in application assistance for hard-to-reach families with uninsured children. Ms. Ray's resourcefulness helps to engage families in conversations about Florida KidCare. Through these conversations, the Florida KidCare application process is explained and leads to more successfully completed applications and annual coverage renewals. It is necessary to speak the language of the uninsured not only being able to answer families' questions but to have the ability to explain Florida KidCare concisely yet easily. Yet, application assistance is not all about the conversation. To make an impact within a community, you need to reach out into the community to engage the uninsured. Outreach for application assistance needs to be designed to maximize upon community strengths. Families Count focuses on 3 innovative strategies with promising practices.

### Schools

#### Partner with division of health

- Work with school nurse schedules to set up 30 minute appointments with families, set up by nurses, to provide application assistance in the schools

#### Marketing Opportunities

- Promote Florida KidCare on school marquees
- Send flyers out in school mailings
- Meet with school district principles

#### Work one-on-one with school employees

- Provided math teachers with Florida KidCare pencils
- Meet with school human resource departments to offer application assistance to employees

### Word of Mouth

#### Promoting Florida KidCare Application Assistance is "a way of life"

- Talk about assistance when taking own children to track & field, swim, baseball, and cheerleading practices
- Ask the people in your life (friends, family, community connections) if they know where there are uninsured children
- Ask which community leaders can lend support--who is a champion in your community for children's health

### Community & Coalition Partners

#### Ask "What can we do for you? What can we do to help?"

- Set up at all Health Department health promotions
  - Met with Community Nursing
  - Offer face-to face application assistance at health events
- Work with Healthy Start & Healthy Families Programs
  - Offer application assistance at community baby showers

## Just One Story

Facilitating enrollment keeps people from getting lost along the way to completing a Florida KidCare application. Community-based application assistance opens doors for families and builds trusted relationships with application assistants. Families Count is proud that their community acknowledges that their application assistance for Florida KidCare is based on quality. Ms. Ray states, "We are the ones people turn to when they have problems." Ms. Ray shares with us one story about application assistance, how Families Count helped a family in need and how an application assistant built a lasting, helping relationship in one afternoon.

### Community-Based Application Assistance Peer Tips

- Customize the Florida KidCare application process to reach people in their everyday routines.
- Eliminate enrollment barriers created by distance, time, health, culture and language.
- Collaborate within the community to bring the application process closer to families in need.
- Work one-on-one with families, facilitating step-by-step application and enrollment assistance.

**"I'm proud to have Florida KidCare coverage."**

A single mom with 3 children, one of her sons a type-1 diabetic; suddenly and unexpectedly lost her employment and family health benefits. COBRA payments for this family were going to be \$1,300 per month with an additional \$500 per month for insulin. Prior to losing their health insurance, an appointment had been scheduled with an endocrinologist for her son to receive an insulin pump. Without health insurance, this appointment would have needed to be canceled, with little hope of being able to have it rescheduled.

In adding up the family's new monthly budget, including the cost for syringes and diabetic food, the mom figured out she had about 3 weeks before her family would be facing financial crisis. This was the time when she picked up the phone and called Families Count for help. Ms. Ray began assisting the family through the application process for Florida KidCare by having the applicant submit pay

stubs with a written explanation for the 2 weeks of severance pay reflected on the income documentation. She then had the applicant report on the application that her children lost their health insurance coverage due to the loss of a job that provided employer-sponsored health insurance, exempting the family from the 60-day wait for premium assistance.

The day the applicant met with Ray, she faxed in her income document verifications then priority mailed a check that included 3 months of premium payments and included the child's name, parent's name, and the online application confirmation number on the check. The key was that Ms. Ray coached the applicant on how to follow up with her application, giving her the Florida KidCare customer service telephone number and checking if there was any documentation missing on her application. She was encouraged to confirm that her payment had been received and to ask when her children's coverage will begin. Under Florida KidCare coverage, this family only had to pay a \$10 co-payment to the endocrinologist, blood and lab work for the insulin pump was \$5, and the family now only pays \$10 per month for insulin. When Ms. Ray asked this young mother about her experience with Florida KidCare, she told Ray, "I'm proud to have Florida KidCare coverage".



Families County Application Assistance Outreach

# Families Count: Peer-to-Peer Application Assistance Strategies

When completing an online applications with families, keep talking to the applicant while typing responses to application questions. This is an opportunity to answer questions & help the applicant understand the application.

Have applicant verify all information within each section of the application.

Explain the application questions to families. Let them know “little details” like the fact that Florida KidCare does not go after child support.

Show families all forms and tell them why they need to be completed.

Do not let applicants click “submit” until they have confirmed to you that all the information is truthful and they understand what they have read.

After confirmation has been printed and explained to applicant review the renewal checklist.

## CREDITS:

Agency for Health Care Administration  
The Children’s Aid Society and Children’s Defense Fund  
Families Count  
Florida Covering Kids & Families  
Florida KidCare  
Kaiser Commission on Medicaid and the Uninsured

Lawton & Rhea Chiles Center for Healthy Mothers & Babies  
Stacy Ray  
The U.S. Department of Health and Human Services Center for Medicare and Medicaid (CMS)  
US Census Bureau  
USF Health

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*For more information on Florida KidCare, call 1-888-540-5437 or visit [www.floridakidcare.org](http://www.floridakidcare.org).*

*Florida Covering Kids and Families is a statewide program working to ensure that all eligible children and families are enrolled in Medicaid and the Children’s Health Insurance Program (CHIP). Its statewide coalition is a broad representation of Florida’s agencies, organizations, and key leaders—representatives from child advocacy groups, child care organizations, provider groups, private health plans, private coverage programs for low-income children, the business community, minority organizations, in addition to numerous state agencies charged with Medicaid and federal program implementation. The Coalition also works with community coalitions in targeted regions around the state.*

*USF Health is dedicated to creating a model of health care based on understanding the full spectrum of health. It includes the University of South Florida’s colleges of medicine, nursing, and public health; the schools of biomedical sciences as well as physical therapy & rehabilitation sciences; and the USF Physicians Group. With more than \$360 million in research grants and contracts last year, USF is one of the nation’s top 63 public research universities and one of 39 community-engaged, four-year public universities designated by the Carnegie Foundation for the Advancement of Teaching. For more information, visit [www.health.usf.edu](http://www.health.usf.edu).*