

# The Consumer Experience in 2014

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On the Road to 2014:  
Medicaid and CHIP Eligibility and Enrollment  
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# What will the Consumer Experience be Like in 2014?

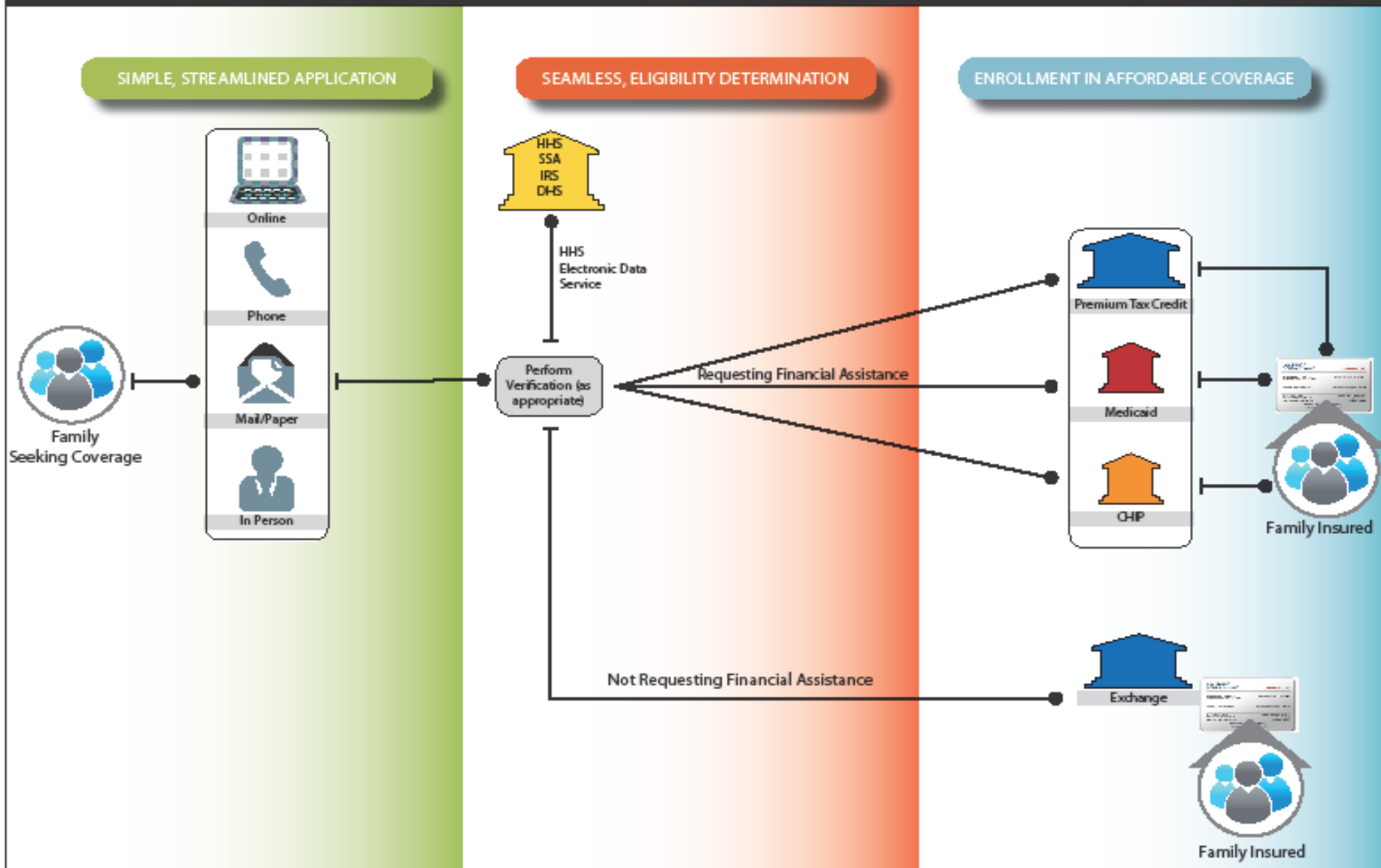
- Consumers will be able to access the appropriate coverage across multiple programs through a single application and eligibility process.
- No matter how an application is submitted or which program receives the application, an individual will experience a consistent process and receive a consistent eligibility determination without the need to submit information to multiple programs.
- This seamless, coordinated process ensures that people obtain the coverage they need and minimizes administrative burden on individuals, states, and health plans.

# Creating a Seamless, Coordinated Eligibility Process

Guiding principles related to eligibility and enrollment:

- Ensure access to coverage
- Provide high-quality, responsive customer service
- Coordinate all coverage options seamlessly
- Maximize the use of technology and data matching
- Ensure accuracy
- Minimize burden
- Make real-time determinations

# Simple, Seamless, Affordable Coverage in 2014



# Eligibility and Enrollment Process

## Application

- States will use a single, streamlined application
  - Section 1413(b) requires the Secretary to develop and provide States with the single, streamlined application
  - States may use an alternative application if approved by the Secretary.
- Application may be submitted through multiple channels
  - Online, phone, mail, in person
- Application assistance will remain a critical component of a successful enrollment process for many applicants

# The First Medicare Application

## A True Example of a Streamlined Application

DHEW - SOCIAL SECURITY ADMINISTRATION

488-40-6969-A

APPLICATION FOR ENROLLMENT  
in the  
Supplementary Medical Insurance Program  
Under the Social Security Act

PLEASE READ THE ENCLOSED LEAFLET

Harry S Truman  
Independence, Missouri

TO GET MEDICAL INSURANCE  YES  
CHECK

The Federal Government will pay half the cost of this insurance. Your share of the cost (\$3) will be deducted from your monthly social security benefits.

IF YOU DO NOT WANT THIS MEDICAL INSURANCE  NO  
CHECK

SIGN HERE *Harry S Truman*

Signature by mark (X) must be witnessed below.

SIGNATURE OF WITNESS *[Signature]*

ADDRESS OF WITNESS

*Do not write in the space above*

# Eligibility and Enrollment Process

## Verification and Determination of Eligibility

- Section 1413 of the Affordable Care Act requires that each coverage program, to the maximum extent practicable, establish eligibility, conduct verifications, and update eligibility using data matching.
  - This will be supported by the Federally-managed data services hub.
- Once the verification process is completed, an individual or family will be determined eligible for the appropriate coverage program.
  - Medicaid and CHIP
  - Qualified Health Plan (QHP)
  - QHP with Advance Payment of Tax Credits and cost-sharing reductions

# Eligibility and Enrollment Process

## Enrollment

- The last step in the process is enrollment in Medicaid, CHIP or a Qualified Health Plan
- Online plan comparison tool available to inform QHP selection
- Advance payment of the premium tax credit is transferred to the QHP



# Supporting Streamlined Enrollment Modernized, Efficient Systems

- Joint IT Guidance for Medicaid and the Exchanges (version 1.0 and 2.0)
- Enhanced FMAP for Medicaid Eligibility Systems
  - 90% FFP for eligibility and enrollment system design and development until 12/31/15
  - 75% FFP for system maintenance
  - 7 Conditions & Standards
- Exchange Innovator Grants Issued