

## Increasing Health Insurance Enrollment through Technology

### Background

Public Health Solutions has been a NYS Department of Health Facilitated Enrollment (FE) agency since 2001 and has assisted over 60,000 low-income individuals and families to secure health insurance coverage. The FE program staff helps clients to determine their eligibility for free or low-cost programs such as Medicaid, Child Health Plus A and B, Family Health Plus and the Prenatal Care Assistance Program (PCAP), as well as to complete required forms and gather necessary documents so that applications and renewals are processed correctly and without delay.

In 2009, the Human Resources Administration (HRA) announced it would soon begin accepting health insurance applications electronically from facilitated enrollment agencies. Public Health Solutions determined that integrating electronic submissions into its existing FE program could result in both improved efficiency and increased program capacity, and subsequently secured a grant from the New York State Health Foundation that enabled it to become the first FE agency in New York City to implement the electronic application system.

### Project Activities

The anticipated outcomes of the project were: automation of the submission process, thereby significantly reducing the amount of time to complete and submit health insurance applications; elimination of the administrative burden of copying, filing and storing each application; an increase in staff productivity; and an improved quality assurance process.

Public Health Solutions selected BlueMark LLC, a software vendor pre-certified by HRA to support the submission of applications by facilitated enrollment agencies. Together Public Health Solutions and BlueMark LLC worked to define and streamline the client intake process by automating many of the workflows required for that purpose. Over a nine-month period, Public Health Solutions' IT department procured and installed the necessary equipment, including high-quality scanners; BlueMark provided software training to our Enrollment Facilitators; and the electronic application system was developed, tested and refined in collaboration with HRA. Ever since HRA accepted the first batch of "live" applications following the end of the testing phase, Public Health Solutions has been submitting new applications electronically, while continuing to upgrade the system as new rules or changes in requirements are implemented.

### Results

The electronic submission project has seen a number of achievements:

- There has been a clear increase in staff productivity since full implementation of the system. The average number of daily applications completed per facilitated enroller increased from 4.8 to 5.9 post-implementation -- a 24% increase.

- A significant reduction has been seen in waiting time for HRA determinations of the eligibility and enrollment of cases -- from 45-90 days to 7-15 days.
- Unanticipated administrative efficiencies have also been achieved – for example, there has been a decrease in the amount of time required to update the FE database.
- Program efficiencies have enabled Public Health Solutions to convert a full-time administrative position to an additional enrollment position, which will allow the program to serve approximately 1,500 more clients per year.

## Conclusions

Research in public insurance enrollment continues to demonstrate that a complex and burdensome public health insurance enrollment process is one of the primary reasons why eligible New Yorkers remain uninsured. Public Health Solutions continues to seek ways to simplify the health insurance enrollment process, and the implementation project described above clearly shows that replacing paper and manual processes with automated ones can make it significantly easier for families to apply for and enroll in health insurance coverage; and more efficient for agencies like Public Health Solutions to provide facilitated enrollment services.

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## About Public Health Solutions

Public Health Solutions develops, implements and advocates dynamic solutions to prevent disease and improve community health. We conduct comprehensive research providing insight on public health issues, create and manage community health programs and provide services to organizations to address public health challenges. Founded in 1957, and formerly known as Medical and Health Research Association of New York City, today Public Health Solutions effectively uses its core competencies in research and evaluation to help illuminate critical public health issues and to design, implement and assess effective methods for preventing disease and improving health in New York City and beyond.

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