

CHALLENGES STATES FACE

- Transferring an electronic application assessed by a federally facilitated marketplace to a state Medicaid agency for determination
- Incomplete applications

Application

- Applying business rules engines to complicated cases
- Eligibility system modifications introduce glitches to business rules engines
- Variation in interpretation, automation and sequencing of reasonable compatibility thresholds and explanations
- Incomplete information or discrepancies between applicant information and electronic data sources
- Limits on time for plan selection
- Limitations of electronic data sources, e.g., lagged, limited representation, no data on self-employment income

Eligibility Verification and Processing

- Renewal backlogs
- System upgrades to automate redetermination introduce glitches
- Lack of robust notice platform or system, e.g., automatic generation of contradictory notices, lack of integration with master case file
- No response to renewal notices from beneficiaries in a timely manner
- Disenrollment without contact with beneficiary, resulting in enrollment again as a new applicant
- Inability or insufficient capacity to track reasons for disenrollment/churn

Annual Renewal

- Lack of robust system for processing changes in mailing address, household composition, or income
- Insufficient call center capacity to reset passwords or answer questions about notices

Changes between Enrollment and Renewal

CHALLENGES BENEFICIARIES FACE

- Confusing and time-consuming application questions
- Lack of computer to access online application
- No online application in native language
- Challenges completing remote identity proofing processes
- Individuals unaware they may be eligible for Medicaid

- Lack of education or confusion on how income is defined, reported, and verified
- Reporting of no or new income, or self-employment income that cannot be verified with electronic data sources

- No receipt of notices to renew or send additional documentation due to change in address, inaccurate contact information, or unstable housing situations
- Inability to interpret renewal notices due to confusing wording, volume of notices received, language barriers

- Confusion about what changes/information individuals are required to report
- Poor tools for reporting changes in mailing address, household composition, or income
- Short timeframe to respond to notices of discrepancies and potential termination
- Limited support to process questions about notices
- Frequent post-enrollment data checks capture minor fluctuations in income and may lead to loss of benefits or gaps in coverage