



The California Endowment



## Increasing Enrollment and Retention in Children's Health Insurance Statewide Programs Through Trained Assistors

National Health Foundation

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## Executive Summary

The National Health Foundation (NHF) was commissioned to develop a policy report that will help lead and shape future training for assistors<sup>1</sup>. This policy report was commissioned because more than 1.1 million California children under age 19 remain uninsured<sup>2</sup> despite expanded enrollment in state, private and local health care coverage programs and extensive efforts and resources invested in outreach, enrollment, retention and utilization (OERU) activities targeting uninsured children.

In developing this policy report NHF reviewed best practices and currently available programs to identify shortfalls and potential opportunities. A key finding of these reviews is that using assistors and employing a multi-method training approach is the best way to maximize enrollment in health programs.

The benefits from working with assistors have been evident since the early days of expanded health insurance options for California's uninsured children. Between 1998 and 2001, approximately 60 percent of families

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completed and submitted their joint Healthy Families and Medi-Cal for Children applications with assistance. These families showed a successful enrollment rate of 79 percent ; families that did not use assistors were only successful 63 percent of the time<sup>3</sup>. When funding for

outreach and its associated application assistance fees was eliminated, the number of assistors and enrollments declined. In early 2005, 83 percent of the joint Healthy Families and Medi-Cal for Children mail-in applications were processed without assistance and of these almost all (95%) were determined to be incomplete and therefore resulted in either delayed enrollments or denials<sup>4</sup>.

Clearly, assistors play an important role in assuring applications are correctly completed and that the enrollment process works for families, thereby maximizing the number of children enrolled in health coverage programs. Given assistors' importance in making health care accessible to families, it is equally important that they get training and ongoing support to provide the best assistance possible.

NHF recommends that the entire field of assistance to families seeking children's health coverage be formalized and strengthened. This is no small task and must be approached thoughtfully and systematically if assistors are to get all the training and support they need for their OERU activities. NHF recommends that the best way to strengthen assistance to families is by:

- Creating a Statewide Assistors Master Plan;
- Promoting assistors professional development; and
- Creating a support network.

#### **1. Creating a Statewide Assistors Master Plan**

A statewide Master Plan needs to be developed to maximize assistors' effectiveness in performing their OERU activities. This plan should delineate strategies for:

- creating a comprehensive course, including training and technical assistance;
  - developing a blueprint for an ideal support network;
  - encouraging and integrating several different training modalities; and
  - creating a funding strategy.
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## 2. Promoting Assistors' Professional Development

To successfully assist families, assistors must be knowledgeable about and understand the intricacies and nuances of the various health coverage programs. This requires implementing a comprehensive course of study within a strong education support network including:

- providing curricula, materials and technical assistance in multiple languages requiring assistor certification;
- expanding the certification curriculum to be comprehensive;
- requiring assistor recertification;
- making specialized classes and tutorials available; and
- providing assistor application tracking and enrollment data.

## 3. Creating a Support Network

An assistor support network that includes social and educational components is essential because assistors must be able to access help from their peers as well as electronically to clarify information they find confusing, to continue to expand their knowledge and skills, and to access a full range of explanatory information about common problems and misunderstandings. The network should develop capacity for an assistor support network by focusing on:

- encouraging the establishment of local networks;
- instituting or expanding assistors' ombudsman/liaison programs;
- creating an information dissemination process; and
- ensuring that adequate technical assistance for online application submissions and certification class is provided.

It is only with a clearly articulated Statewide Assistors Master Plan that future training, ongoing education and technical support can be provided to sustain the competency of assistors and ensure the quality of their outreach, enrollment and health coverage retention and utilization activities. Well-informed and skilled assistors will continue to play a key role in helping to reduce the number of uninsured children. California owes its children no less.



- 1 Assistors include Certified Application Assistants (CAAs) who have taken the state-approved certification class and passed the exam as well as individuals who assist families but have not been certified as CAAs. Assistors help families to enroll their uninsured children in available health care coverage programs, to appropriately use the benefits these programs provide and to retain their current benefits.
  - 2 The number of uninsured children in California has significantly decreased as a result of expanded enrollment in Medi-Cal, Healthy Families, local children's health insurance expansion program and other private sector initiatives. See, E. Richard Brown and Shana Alex Lavarreda, February 2005, "Job-based Coverage Drops for Adults and Children but Public Programs Boost Children's Coverage," a publication of the UCLA Center for Health Policy Research.
  - 3 The Managed Risk Medical Insurance Board, *Application Assistance Fact Book*, March 2002.
  - 4 The Managed Risk Medical Insurance Board, *Healthy Families Program February 2005 Summary*, at [www.mrmib.ca.gov](http://www.mrmib.ca.gov).
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