Medicaid Member Communications

Overview of Member Eligibility Correspondence

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June 24, 2016

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Department of Health Care
Policy & Financing

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Our Mission

Improving health care access and outcomes for the **people** we serve while demonstrating sound stewardship of financial **resources**

Today

- Focus on member correspondence
- Correspondence requirements
- Focus on improving language/user experience
- Recent work and recommendations for improvements
- Center for Health Literacy best practices

Current Member Experience

Antoinette Taranto, Chief Client Officer

Overview of Member Experience

Getting Covered → **Getting Enrolled** → **Staying & Getting Healthy**

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Focus on Correspondence

Chris Underwood, Health Information Officer Director

Joint System Partners

Correspondence Challenges

- Incongruent program requirements
- Unclear or contradictory information
- Ambiguous requests for information or proof
- Improving accessibility
- Too many difficult words in confusing sentences and big blocks of text; hard to read
- Too many letters
- Correspondence lead to more questions than answers

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Correspondence Requirements

Marivel Klueckman, Eligibility Division Director

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"There are rules and citations that I never read.
It is way too much."
-Member Testing Participant

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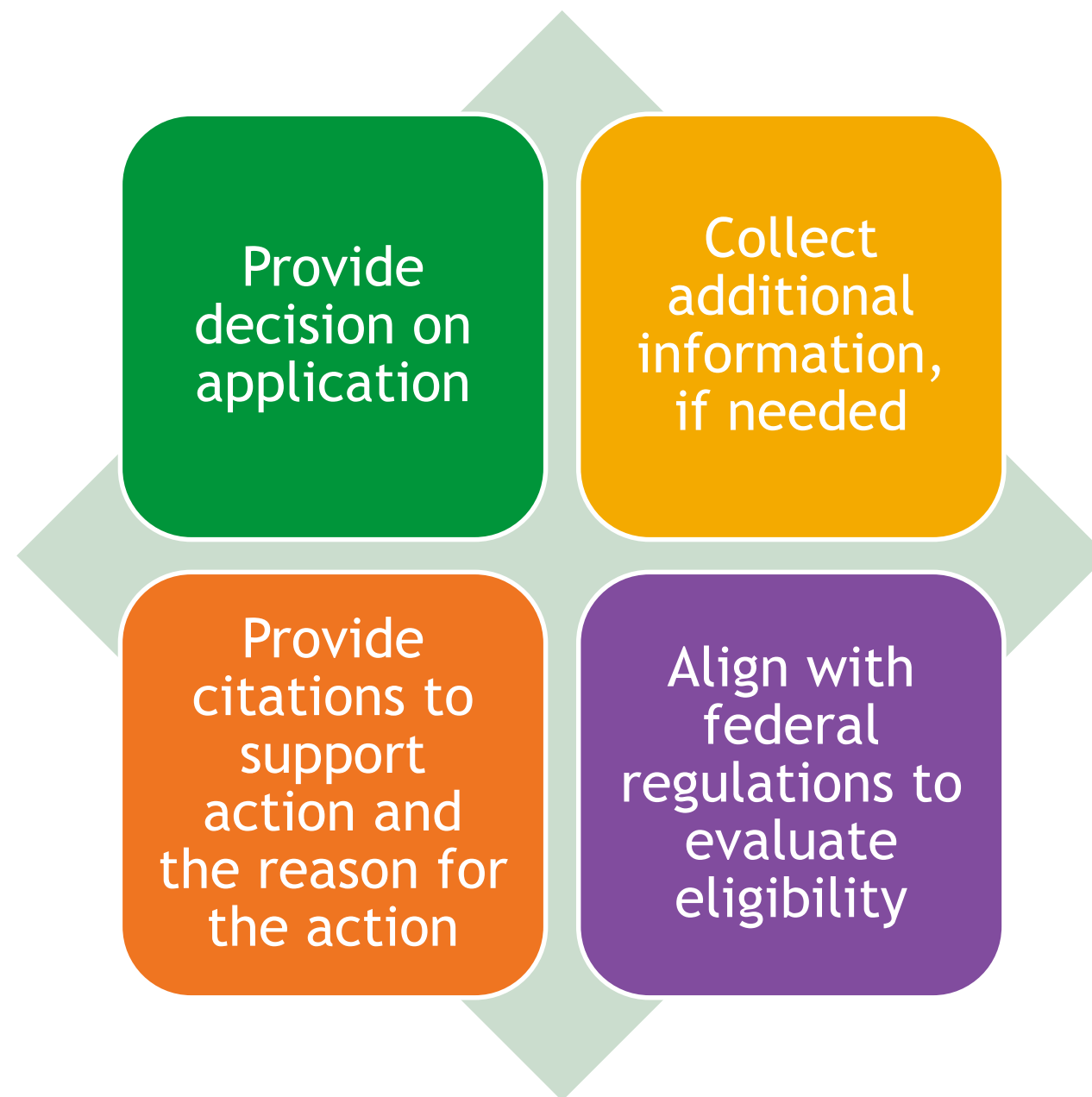
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Eligibility Correspondence

Notice of Action
(Approval, Denial, Termination)

Income Eligibility and Verification System
(Income Letter)

Redetermination
(Renewal Letter)

Verification Checklist
(Need more information)

Correspondence Requirements

Provide decision on application

Collect additional information, if needed

Provide citations to support action and the reason for the action

Align with federal regulations to evaluate eligibility

Previous Efforts

Prior to ACA implementation

Focus was on engaging client advocates, legal community and counties

Occurred before launch of Connect for Health Colorado

Lacked member feedback

Did not include plain language experts

Current Efforts

Member testing is priority

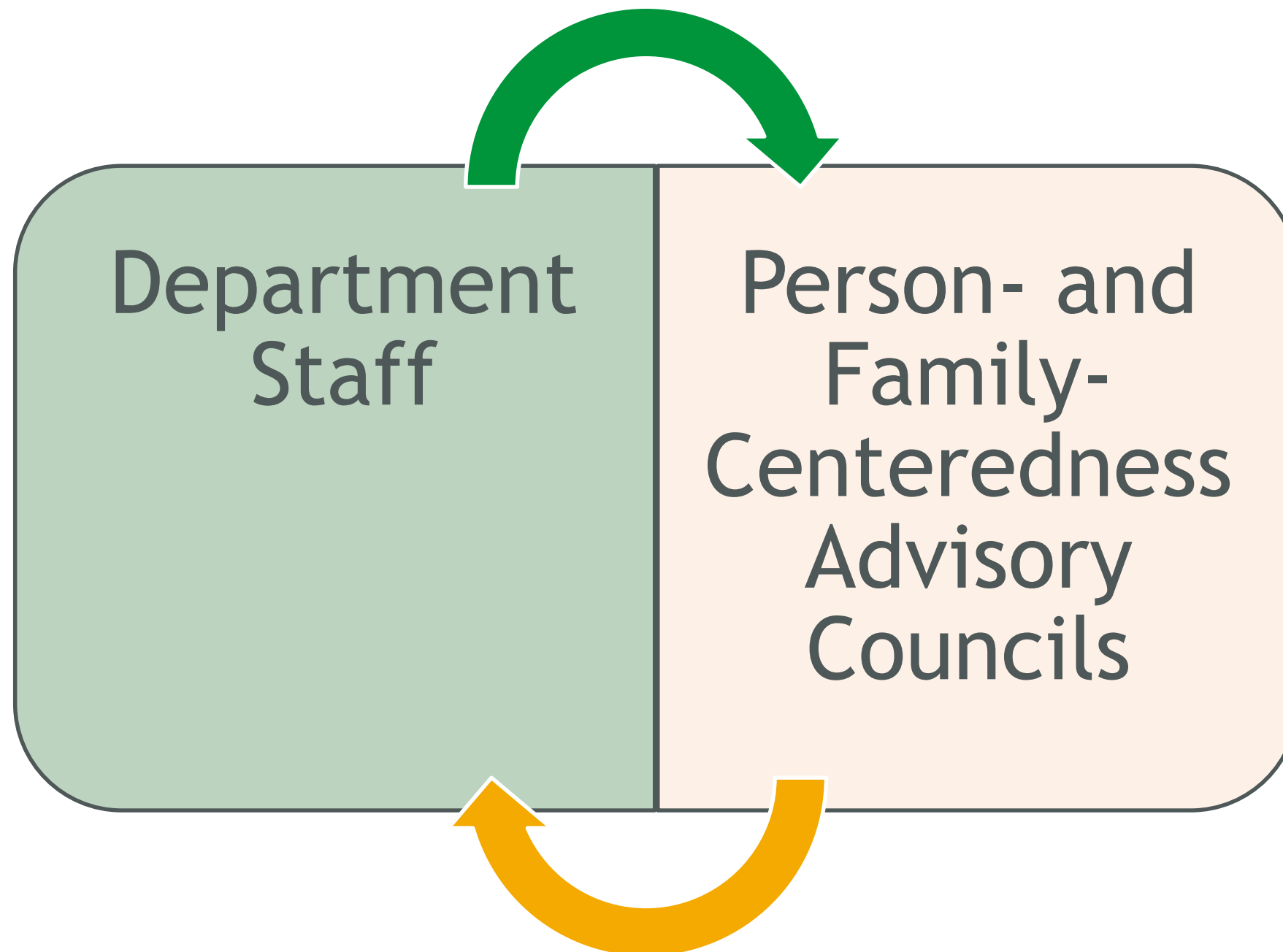New concepts and partners

Plain language experts

Evidence-based approach

More than language & layout

Focus on Improving Member Experience

Rachel Reiter, External Relations Division Director

New Member Feedback Channel

Department Staff

Person- and Family-Centeredness Advisory Councils
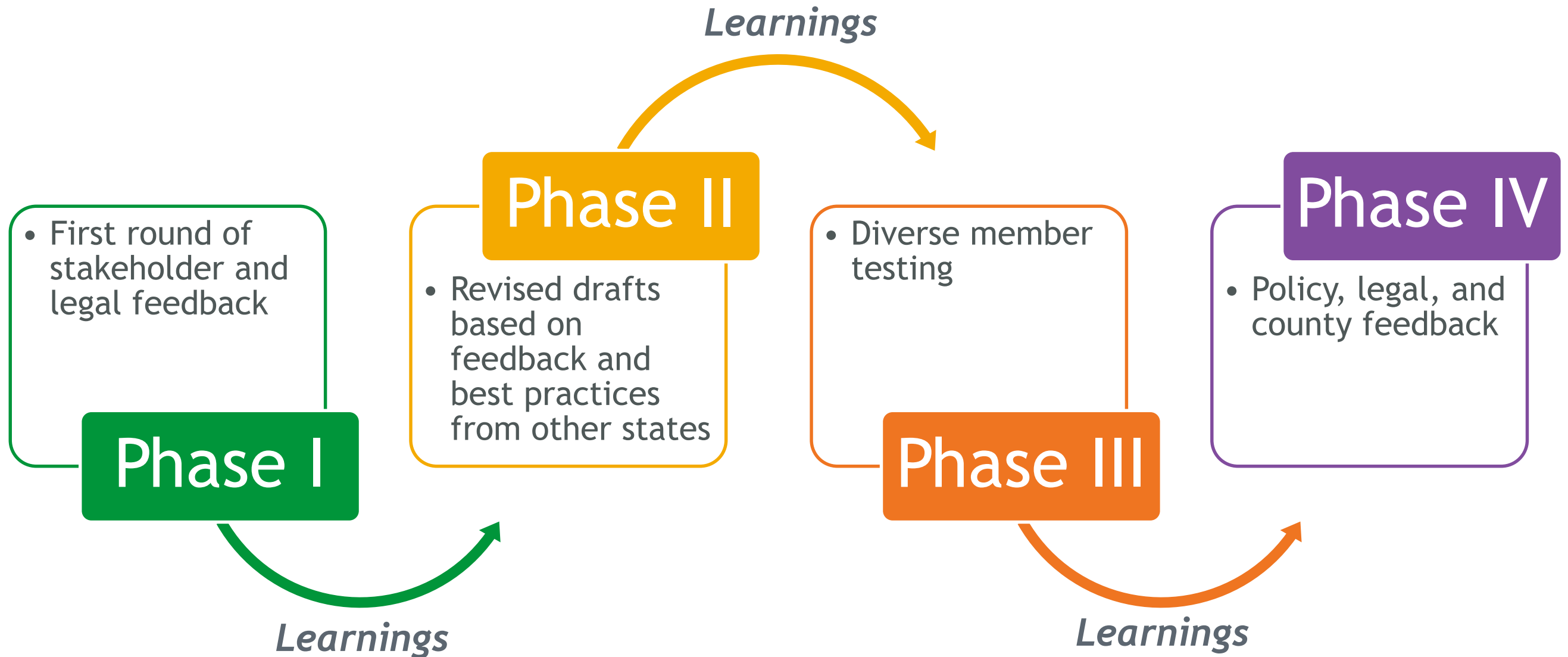
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We Seek To

- Improve use of plain language to reduce confusion
- Be forward looking when making improvements
  - Consider more than just paper
- Improve information accessibility
- Improve efficiency & effectiveness
  - Allow county workers, assistance sites, and customer service representatives more time to assist higher need members

Research Phases

Learnings

Phase I
- First round of stakeholder and legal feedback

Phase II
- Revised drafts based on feedback and best practices from other states

Phase III
- Diverse member testing

Phase IV
- Policy, legal, and county feedback

Learnings

Learnings

Learnings

Phase I: Stakeholder Feedback

Key Informant Interviews

8 county/assistance site staff; 1 lawmaker; 1 legal advocate

Stakeholder Meeting
40 partners

Survey
990 responses

Themes: Literacy Level & Readability, Navigation & Layout, Tone & Usability

Phase II: Revising Correspondence

Each revised letter was developed with the following in mind:

- ✓ Existing language
- ✓ Industry best practices for readability and usability
- ✓ Experience gathered from other states
- ✓ A comprehensive legal review would be needed

Phase III: Member Testing

- 62 members

- 8 locations

- Mix of members receiving medical, food, or cash assistance

- Varying ages, Spanish speakers and individuals with disabilities

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Revised Versions: What We Heard

"The letter talks about a QHP, tax credits and cost sharing reductions and most people don't know what these are."

"It looks really easy for me to read. Easier than what I've gotten before."

Phase IV: Policy, Legal & County Feedback

- Forthcoming review by agency experts and legal partners including:
  - Colorado Center on Law & Policy,
  - Attorney General's Office,
  - Colorado Legal Services, and
  - Disability Law Colorado.
- We will also engage our county partners in reviewing the revised notices.

Next Steps

1st step focused on 4 letters

Research and the tools will inform future letters

Share what we've learned - no single state that has a perfect template

Final report will be provided before next hearing

Colorado Notice Improvement

Joan M. Winchester
Center for Health Literacy
June 24, 2016

MAXIMUS

A Focus on the Consumer Experience

MAXIMUS Center for Health Literacy (CHL)

- Plain Language Communication
- Content at a readable level
- User-friendly and intuitive designs

Web Design
- Simple navigation and clear graphical design
- Section 508/504 compliance
- Online consumer assistance and help functions

Usability and Community Testing
- Focus groups
- Community surveys
- One-on-one interviews

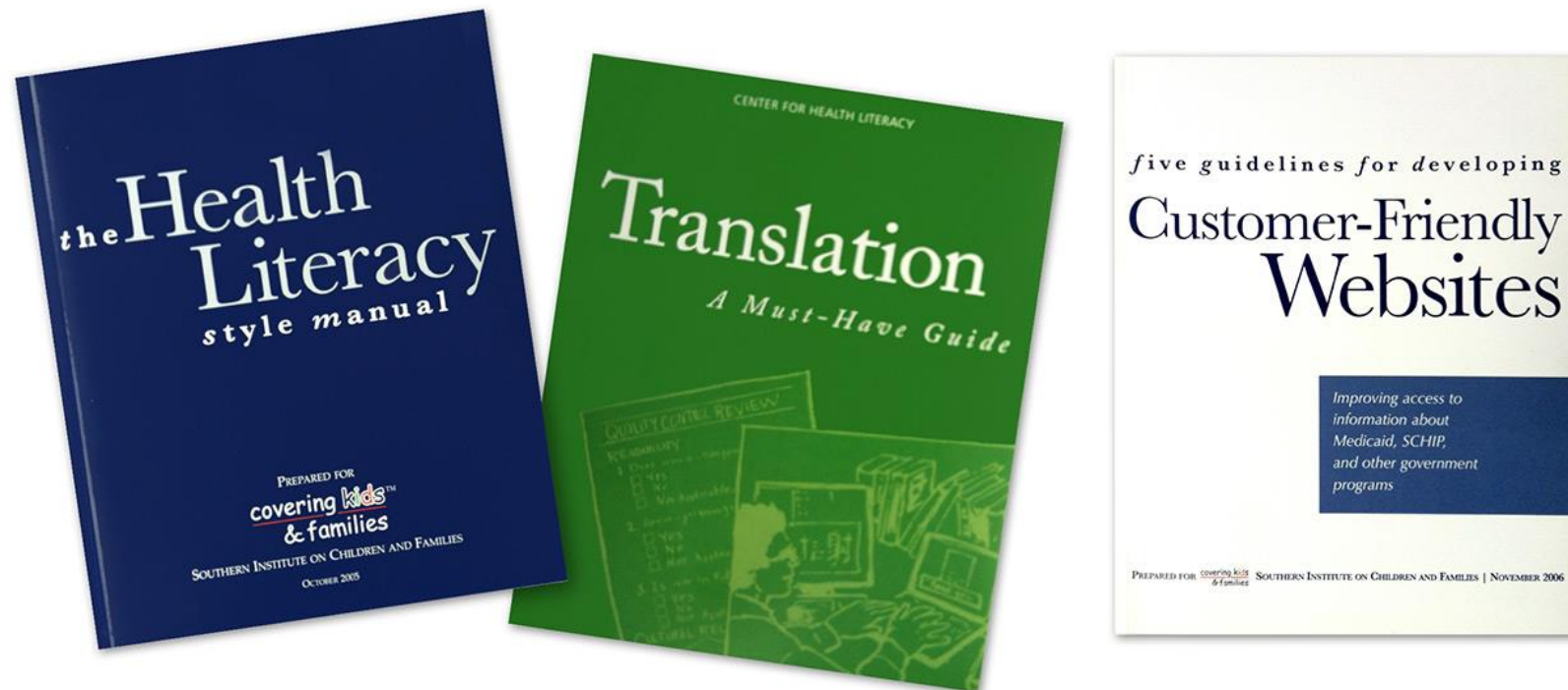Multi-language Support and Translation Services
- Adaptive translations
- Cultural and linguistic relevancy

The CHL Mission

Our goal is to empower consumers and foster healthier communities by creating print and web materials that are:
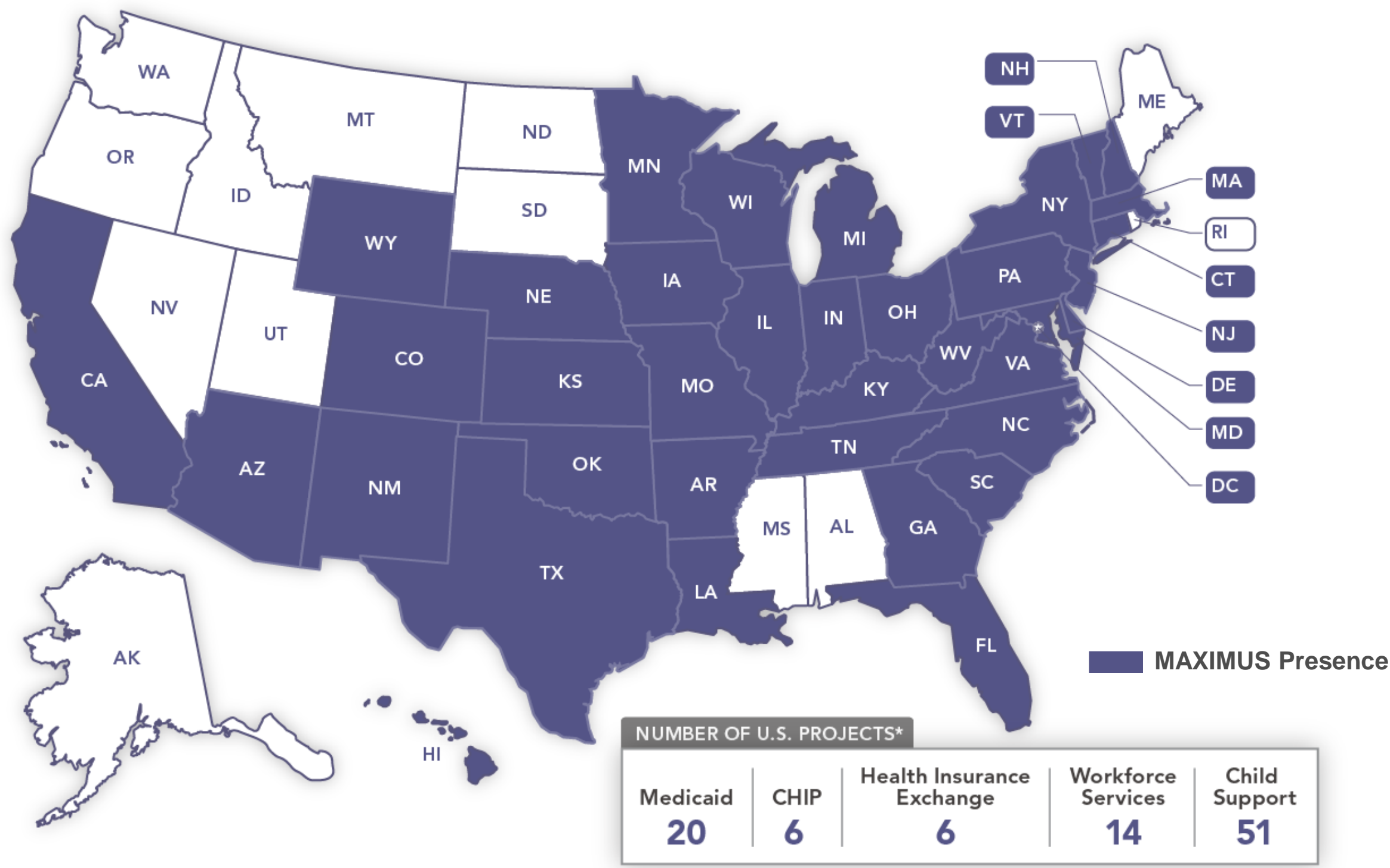
- Clear

- Effective

- Written in plain language

- Culturally and linguistically appropriate

- Designed to be accessible to all

The CHL Team

- We are writers, designers, researchers and translators who work together to craft clear and meaningful communications for all literacy levels and languages

- We work with government agencies and stakeholder communities to improve health and human service programs and help people better understand health information and services

- We promote health literacy among diverse populations to ensure that individuals have the capacity to obtain, process, and understand basic health information and services needed to make appropriate health decisions

State & Local Health & Human Services Programs

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NUMBER OF U.S. PROJECTS*

Medicaid	CHIP	Health Insurance Exchange	Workforce Services	Child Support
20	6	6	14	51

* Does not include federal operations or consulting contracts.

Our Task

Simplify the notices and make the content more clear to improve information communicated to Medicaid clients

Our Challenge

We know that if clients do not understand notices, they may:

- Fail to use benefits efficiently

- Fail to take required actions to maintain eligibility, including recertification

- Not use online tools to apply for and manage benefits

- Make increased requests for assistance from Medicaid Customer Contact Centers, Connect for Health Colorado, community organizations, Assistance Sites, and county offices

Special Considerations

- Colorado has a joint system, so notices contain eligibility information for Medicaid, Food Assistance, Cash Assistance, CHP+, and private insurance through Connect for Health Colorado

- Colorado has a state based Marketplace that some applicants will be directed to engage

Lessons Learned in Other States

From our work developing notices and field testing in other states, we know that:

- The newly enrolled are unfamiliar with needed concepts and vocabulary terms

- Even long-time beneficiaries are not yet familiar with changes made to medical assistance programs as a result of the Affordable Care Act

- Many enrollees are unfamiliar with the concepts and terms related to the Marketplace and financial assistance for purchasing Qualified Health Plans

- Complex language is particularly challenging for readers of these notices
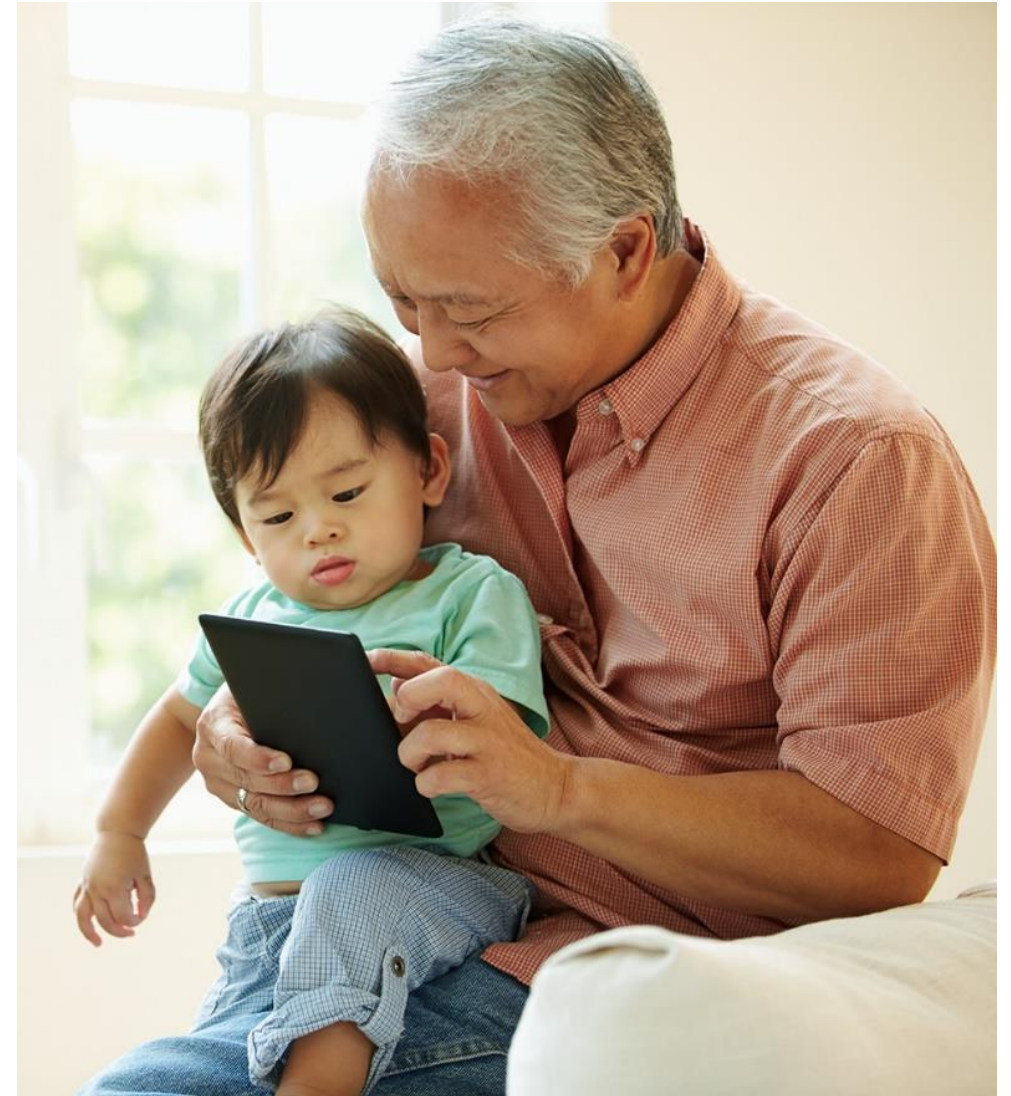
Literacy

- Although the official U.S. literacy rate is greater than 85%, the Department of Education estimates that of those who can read:
  - More than 20% read below 5th grade level
  - Many more cannot read anything above 8th grade level

- The 2003 National Assessment of Adult Literacy (NAAL) found that close to half the literate population has low or very low literacy skills.

Other Barriers to Comprehension

The audience will include people who are:

- Unfamiliar with the programs

- New to the "culture" of public assistance

- New English speakers

- Elderly

Barriers (continued)

The audience will include people with:

- Limited education

- Limited general literacy

- Limited health and health insurance literacy

- Limited comprehension skills

- Limited general vocabulary

- Limited knowledge

- Cognitive impairments

- Vision problems
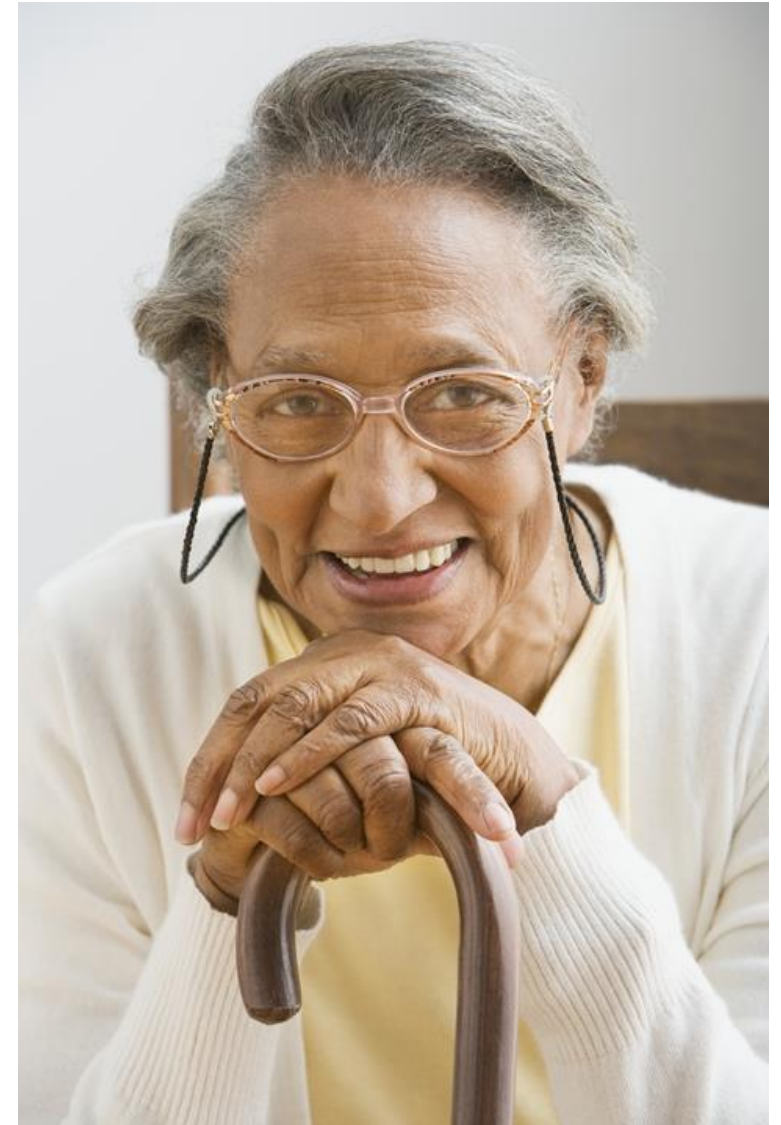
What We Did

The CHL team of writers, researchers, designers and translators:

- Developed three sample notices using organization, formatting and language best practices for readability

- Translated the three notices into Spanish

- Tested the revised notices with a representative sample of the target population

- Updated proposed notices using expert recommendations, stakeholder feedback, and client testing results

- Identified best practices for developing future client communications, with a focus on eligibility communications

- Recommended next steps based on development, testing, and best practices

Initial Revisions

- Created order within and across notices by standardize and simplify header information, regrouping content by purpose and person and organizing messages in order of importance

- Revised content into plain language using active voice, friendly tone, brief, one-topic paragraphs, simple sentences and common vocabulary

- Formatted for readability using best practices

Usability Testing

The best way to find out if the audience can read the notices is to give them the notices to read

One-on-One Interviews

Because it's a one-on-one interview, usability testing is *not* the same thing as a focus group or market research:

- It's not asking people to discuss the notices or talk about how they *would* read them or what they think of them

- It's not showing people the notices and asking, *"Do you understand this?"*

Usability testing is having people read the notices—while the researcher asks questions, observes, listens and takes notes.

Test With the Target Audience

- We tested the three revised notices in eight Community Based Organizations across Colorado

- We used a screener tool to recruit a balance of adult men and women of different ages and educational backgrounds

- We tested the notices with 62 participants, all current medical, cash, and food assistance clients

- We tested in Spanish with translated notices and Spanish speakers

- We included people with disabilities at all locations, some who used assistive devices

What We Wanted to Know

- Can participants read and understand the messages and instructions in the notices?

- Do participants understand the purpose and key messages of the notices?

- Are the notices accessible to all participants?

- Do participants know they can, and know how to, manage their benefits online?

- What communication channels do participants prefer?

What We Learned

- Most participants thought the **revised notices** looked easy to read
- Participants reacted positively to section divisions, headings, bold, shading and simple icons highlighting key messages
- Participants did not find the multi-program eligibility information contained in one notice confusing
- Most participants understood the purpose of the notices and could find key information
- Participants did have difficulty comprehending some key messages within the notices, especially in the NOA
- Participants were confused by Marketplace concepts and terms, multiple program contact information, and exact next steps
- Many participants reacted negatively to the length of the notices

What We Learned (continued)

- Spanish speakers followed the trends of the total sample but found some concepts and terms more confusing

- People with disabilities followed the trends of the overall sample but placed more importance on the headlines and questioned ways to return redetermination information

- Most participants were polarized about their preferred communication channel—strongly liking or disliking either print or electronic communications

- Many participants had difficulties with specific content in the NOA related to underlying complexities in CBMS system

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Our Final Steps

- We used the research findings to further revise the notices

- We incorporated into our final revisions stakeholder feedback gathered as part of the overall effort

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Continue to Improve Client Communications

Recommendations for continued improvement include:

- Implement content organization, formatting and language recommendations from the sample notices into future notices

- Reduce notice length by separating out educational, privacy, and legal information

- Continue to provide alternative and accessible communication formats, and look for new ways to reach people with disabilities

- Raise awareness of new online communication tools while continuing to offer other offline channels

- Implement system changes to simplify processes and allow for individually-tailored communications

- Use best practices and lessons learned during this revision and testing effort to improve other eligibility communications

- Test the notices again after any significant change

Balance Need to Inform With Readability

Because notice length was the main objection revealed in usability testing, it is important to balance the need for legal information with the need to keep the notices from being overly long and intimidating by:

- Writing necessary legal information such as appeal rights and privacy practices in plain language

- Keeping legal terminology to a minimum, substituting simple, everyday vocabulary where possible

- Defining key legal and technical terms next to the term

- Explaining key program information unfamiliar to the newly enrolled

Continue Best Practices

- Format for readability

- Standardize the "look" of the notices for ease of recognition

- Use consistent order across and within notices

- Order information by person and purpose

- Write in plain language

- Place main messages first

- Include clear calls to action where appropriate

- Include headings and other design features for readability

- Display key dates, phone numbers and the like prominently

- Provide definitions for necessary technical terms and abbreviations

- Balance the need for legal information with the need for readability

- Continue to listen to the audience

Thank You!