

Policy Agenda Follow-up: Auto-Enrollment Considerations

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Goals of this Conversation

- Review the continuum of automation and enrollment
- Discuss different approaches to auto-enrollment and lessons learned from Maryland's Easy Enrollment implementation
- Prioritize auto-enrollment on forward-looking Policy Agenda
- Discuss considerations for future discussions (as time allows)

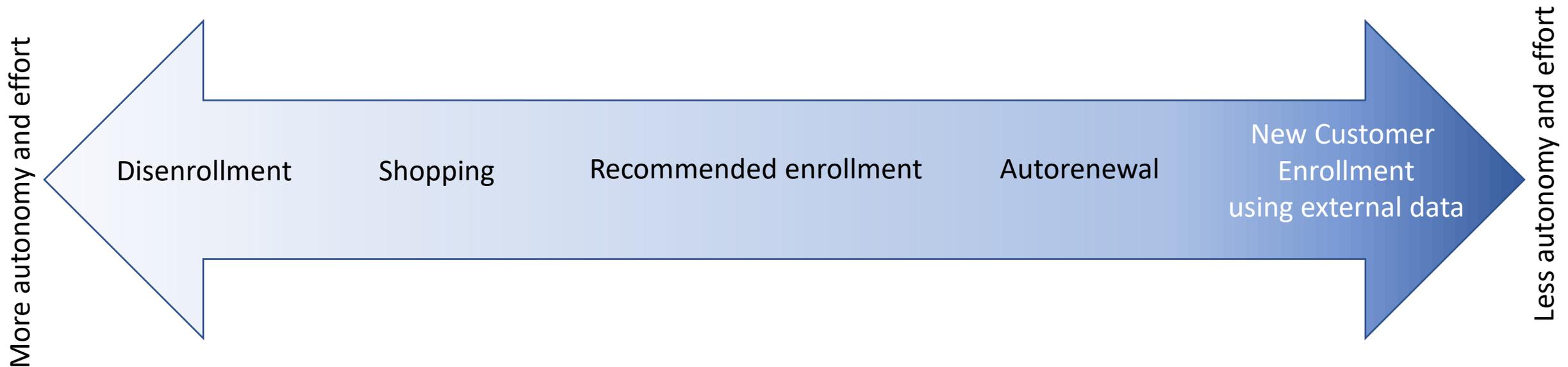
Auto enrollment opportunities

- Increasing discussions of auto enrollment across states and agencies
- Multiple opportunities exist to reduce customer burden to stay enrolled.
 - This is an area of increasing research for Connect for Health
 - Future looking conversation: 2-3 years out
- Traditional definition of auto enrollment refers to opportunities to use external data to enroll Coloradans not currently covered in low- or no-cost coverage

Continuum of automation and enrollment

Enrolling in coverage is a distinct **decision**.

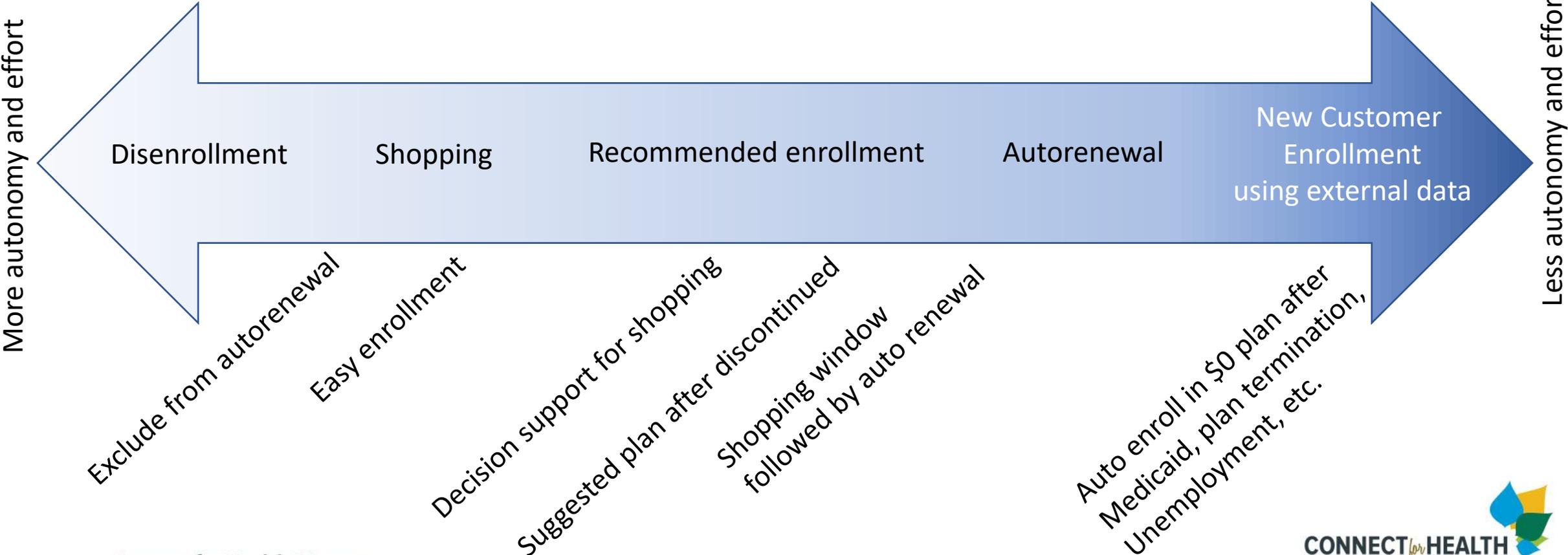
There is a continuum of how much autonomy, and effort, customers have during that decision.



- At each level of automation, the required data change, but they generally increase as you go to the right.
- Most levels of automation concern existing customers. Only at the level of traditional auto enrollment do the scenarios involve new customers.

Examples of automation and enrollment

Several projects, policies, or business scenarios fall along this continuum.



Differing approaches to auto-enrollment

Approach	1) Tax time enrollment using last year's income, no tax liability	2) Tax time enrollment using last year's income, with tax liability	3) Enrollment into \$0 coverage for SNAP and TANF members	4) Mandatory auto-enrollment with tax time income-related premium payments
Income	Last year's income	Last year's income	Current monthly income	Prospective income
Point of enrollment	Tax filing	Tax filing	Eligibility determination for state programs	Point of care
Coloradans enrolled	Only those qualifying for \$0 premiums	Only those qualifying for \$0 premiums	TANF and SNAP	Anyone at point of care
Tax credit stability	Yes	No	Yes	No
Tax Liability	None	Difference between last year's income and actual income	None, assuming Medicaid enrollment	Difference between prospective income and actual income
Operational Lift	High	High	Medium	High
Federal/state policy change; legal considerations	High	High	Medium	High

Maryland auto-enrollment feasibility assessment

- As part of their Easy Enrollment legislation, Maryland is conducting a feasibility assessment to determine ability to enroll customers into Medicaid
- Challenges included:
 - Lack of needed fields in tax filing forms
 - Concern with tax liability for APTC
 - Inability to gain signature from tax filer, a final step in enrollment process
 - Concerns about preparers being liable if they didn't ask clients to check the box.

Additional states considering auto-enrollment

- Enrolling customers being terminated from Medicaid
- Enrollment using most recent income information on-file
- Customers may face tax liability, if income changes during the year
- Failure to reconcile may be elevated among auto-enrolled customers unaware of this require
- Limited tax filing data available from IRS with which to complete thorough evaluation

Based on importance, how would you prioritize auto-enrollment (1 being the highest priority)?

*) **Auto-enrollment.** There is an opportunity to reduce or eliminate an administrative burden by auto-enrolling customers in certain situations.

1) **Noticing.** There is an opportunity to make Exchange notices clearer and easier for consumers to understand.

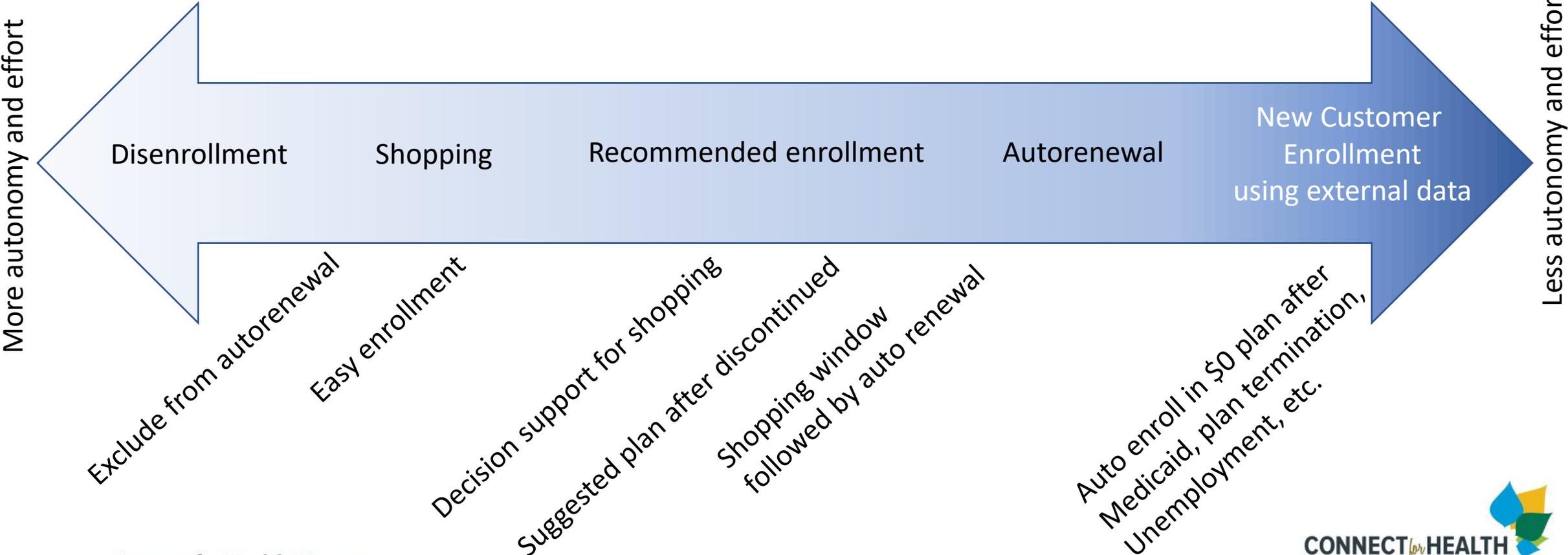
2) **Plan Display.** There is an opportunity to make it easier for consumers to better understand the differences between the many plans offered through the Exchange.

3) **Verifications.** There is an opportunity to align the types of verifications issuers accept for SEPs, to better improve and align the consumer experience.

4) **Alignment with Medicaid.** The differences in income eligibility criteria between Medicaid/CHP+ and APTC/CSR are confusing for consumers and often lead to churn between the different programs.

Examples of automation and enrollment

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Discussion Questions

- What do you consider when weighing customer autonomy vs customer level of effort?
- What questions would you want answered to evaluate an auto-enrollment proposal?