

Using Electronic Data to Make Enrollment Easier: A Closer Look at Utah’s eFind System

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Although marked progress has been made over the last decade, enrolling in Medicaid, the Children’s Health Insurance Program (CHIP), and other public health coverage programs has historically been onerous and heavy on paperwork. It often requires applicants to provide physical proof of citizenship, identity, and income at the time of enrollment. Such burdensome requirements can deter eligible individuals from completing the enrollment process and obtaining coverage.¹

Thanks to the health care law (the Affordable Care Act), the process of enrolling in public health coverage is about to change. Beginning in 2014, the Affordable Care Act requires states to use electronic “third-party data” to determine consumers’ eligibility for Medicaid, CHIP, tax credits and cost-sharing assistance (for purchasing coverage through the new health insurance exchanges), and Basic Health.² “Third-party data” are data that are available through existing national and state databases. Using reliable, electronic third-party data will make enrolling in coverage much easier for consumers and more efficient for states.

There are several national data sources that can provide information to states and reduce the need for paper documentation. These data sources may include, but are not limited to, the Social Security Administration and The Work Number (a database that collects employment and income data from more than 2,000 employers; see www.theworknumber.com). Likewise, states often have their own data sources that they can tap. Now the big question is: How can states obtain and use electronic third-party data in the best way possible—maximizing enrollment and minimizing the burden on applicants and state agencies? One idea that is under consideration is the creation of a “federal data services hub” that would gather data from a variety of sources and provide it to states to help them determine applicants’ eligibility for health coverage through the exchanges, Medicaid, CHIP, or Basic Health.³

Utah's eFind system streamlines the eligibility determination process.

When thinking about how states might use such a hub, it is helpful to take a look at existing state data services systems to identify which elements make for a good model and where there is room for improvement. One such system is Utah's eFind system, in which the state collects third-party data electronically and uses these data to streamline the eligibility determination process for a variety of public assistance programs. Utah set out to create eFind in order to improve the accuracy and consistency of eligibility determinations, as well as to reduce the administrative processing burden involved in searching multiple databases to verify applicant information.

What is eFind, why was it created, and how does it work?

Contrary to popular perception, Utah's eFind system is *not* a website that determines applicants' eligibility for coverage. It is a "back end," web-based system that gathers, filters, and organizes information from various federal, state, and local databases.⁴ The data in eFind are used to help state eligibility workers determine applicants' eligibility for public assistance programs, including Medicaid, CHIP, the Supplemental Nutrition Assistance Program (SNAP), Temporary Assistance for Needy Families (TANF), and child care assistance. Utah spent two years planning the eFind data retrieval system and invested \$2 million to build it. It was produced in 2004, on budget and on schedule.⁵ While a vendor was hired to do the initial development, the state created eFind in-house.

eFind searches 21 federal, state, and local databases to obtain relevant applicant information. When consumers submit applications to enroll or renew coverage, or when they submit changes in circumstance that may affect their eligibility, eligibility workers have to search only one database, eFind, to locate information pertaining to applicants' citizenship status, income, and other personal information. After verifying an applicant's information with the electronic third-party data gathered in eFind, the eligibility worker can make an eligibility determination, or he can request additional information from the consumer if necessary.

A good data services model is efficient, reduces errors, saves money, is secure, is compatible, and is easy to maintain.

What makes eFind a good data services model?

- **eFind is efficient and alleviates some administrative burdens:** Prior to using eFind, it took eligibility workers about 17 minutes to do a full search of multiple databases for applicant data. With eFind, it takes three minutes to do a full search.⁶ Thus, eligibility workers are now more efficient and better able to process more applications in less time.
- **eFind reduces error rates:** eFind is an “intelligent” system that is able to standardize information from many databases, matching somewhat disparate data, such as applicant nicknames, name changes, and changes in address or family size, and linking them with the correct person in the system. In addition, eFind reduces human error by automatically searching multiple databases and pulling up all relevant applicant data at once, instead of requiring eligibility workers to manually search one database at a time and record the different information from each search.⁷ As a result, eFind has reduced the probability of errors in eligibility determinations.
- **eFind saves money:** The system paid for itself within the first two years of implementation. Utah spent \$2 million to build eFind, and it is expected that it will save \$2.1 million each year due to improved staff efficiency and productivity.⁸
- **eFind is highly secure:** Only people involved in the eligibility determination process who have been approved to use eFind can use it, and even those eligibility workers who have been given approved access do not have free rein of the data within the system. Eligibility workers can search only on an “as needed” basis⁹ using the applicant’s case number.¹⁰
- **eFind operates with Utah’s current computer system:** Utah did not need to buy a new computer system to integrate eFind into the eligibility and enrollment process.
- **eFind is easy to maintain:** It takes only two full-time staff to keep eFind in order. One works on the design of the user interface (the “front end” of eFind that the eligibility workers can see), and the other works on the behind-the-scenes system and the rules that help identify and gather applicant information.

Does eFind make enrollment more consumer-friendly?

- **eFind has helped ease some of the burden on consumers, but it could do better:** Utah's eFind greatly reduces the administrative burden for state employees. It has also reduced some of the paperwork burden on consumers, but it does not go as far as it could in this regard. Because electronic third-party data that have been gathered in eFind can be used to verify some of the information that applicants declare on the paper or online application, applicants do not need to provide paper documentation at the beginning of the application process. However, applicants are often later required to provide paper documentation for information such as income, because electronic third-party data are not available or do not provide sufficient proof.

States should be encouraged to use well-organized, electronic third-party data, as are found in Utah's eFind system, *in lieu of paper documentation* whenever possible, rather than in addition to paper documentation. Maximizing the use of electronic third-party data will make it easier for people to apply for and keep their coverage. It will also allow consumers to provide minimal information but still give states enough information to determine eligibility and maintain program integrity.

- **Not all databases in eFind provide timely, accurate information:** Some of the databases in eFind, such as the Social Security Administration State On-Line Query (SOLQ), collect data frequently and deliver it to eFind almost instantaneously. These Social Security Administration data are likely to be accurate and up-to-date. Other databases, however, are less reliable. For example, the State Quarterly Wages database *provides* data to eFind in daily batch files, but the data are only *collected* on a quarterly basis. Even though the data are delivered to eFind in a timely manner, the information itself is outdated. Other databases provide information to eFind in batches only once a year. Thus, due to a lack of timeliness and accuracy, some of the data that are provided through eFind cannot be used in lieu of paper verification.

The ideal model
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- **eFind is not entirely integrated with Utah's eligibility system and user homepage:** Ideally, a consumer who wants to apply for coverage would be able to create an account, update personal information, submit an application, check the status of the application, and receive an eligibility determination all within the same online system. In Utah, however, there are several systems that perform these different functions, and the process is not yet seamless. When consumers apply online for coverage, their information is entered into the Electronic Resource Eligibility Product, or eREP. Next, eligibility workers use eFind to check national, state, and local databases to verify applicant information. Eligibility workers then manually enter the applicant data retrieved through eFind into the eREP system. Meanwhile, if consumers want to view their application status or update their information, they must log in via the consumer homepage called myCase.

States should consider creating a fully automated process in which the applicant can apply for coverage, update information, and receive an eligibility determination using one seamless, integrated system. In addition, it is important to make the electronic application and enrollment process widely available to other authorized and trained community partners who can help consumers enroll in coverage, especially by 2014.

Conclusion

Appropriate use of electronic third-party data systems has the potential to dramatically streamline the enrollment process for both states and consumers. By examining existing data services systems such as Utah's eFind, policy makers and stakeholders can learn how such systems should be structured—and what pitfalls to avoid—to maximize enrollment and minimize states' administrative burden for 2014 and beyond.

Endnotes

¹ Webinar, "Consumer Voices: What Motivates Families to Enroll in Coverage?" (Washington: Robert Wood Johnson Foundation, GMMB, and Lake Research Partners, September 14, 2010), available online at http://www.insurekidsnow.gov/professionals/outreach/webinars/challenging_times_motivate_families_slides.pdf.

² *Patient Protection and Affordable Care Act*, Public Law 111-148 (March 23, 2010), as modified by the *Health Care and Education Reconciliation Act of 2010*, Public Law 111-152 (March 30, 2010), Title 1, Subtitle E, Section 1413. The Basic Health option, which was created by the Affordable Care Act, allows states to create new, separate health coverage programs for people who are not eligible for Medicaid and who earn up to 200 percent of the federal poverty level.

³ Department of Health and Human Services, *Guidance for Exchange and Medicaid Information Technology (IT) Systems Version 2.0* (Baltimore: Centers for Medicare and Medicaid Services, May 2011).

⁴ Jennifer Meyer Smart, Utah Department of Workforce Services, *Utah's eFind*, PowerPoint presentation, received on April 21, 2011.

⁵ Yvette M. Woodland, Utah Department of Workforce Services, *Save a Tree: Utah's eFIND Strategy*, PowerPoint presentation (Chicago: National Children's Health Insurance Summit, November 4-6, 2009).

⁶ Ibid.

⁷ Ibid.

⁸ Ibid.

⁹ Ibid.

¹⁰ Utah's online eligibility system for Medicaid, CHIP, SNAP, TANF, and Child Care, known as eREP, generates a case number when an application is submitted electronically. If applicants did not apply for coverage online, the eligibility worker enters them into eREP manually, which then generates a case number.

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