

# The HUSKY A Program Impact of Policy Change on Enrollment

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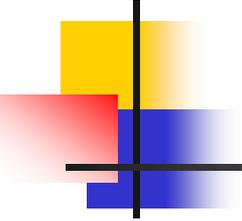
Presented to the

Medicaid Managed Care Council

Kevin Loveland, Director of Assistance Programs

Connecticut Department of Social Services

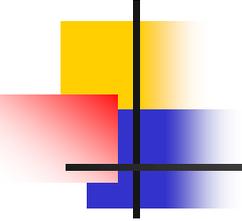
February 10, 2006



# HUSKY A Policy Changes

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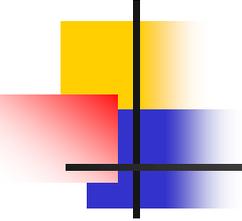
- July 1, 1998 – HUSKY A and B Implemented, including Continuous Eligibility (CE) and Guaranteed Eligibility (GE)
- CE provides rolling 12 month periods of continuous coverage for children despite changes in regular eligibility
- GE provides 6 months of guaranteed initial managed care enrollment for all family members



# HUSKY A Policy Changes

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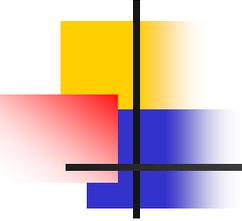
- October 1, 2000 – Presumptive Eligibility for Children Implemented
- January 1, 2001 – HUSKY A Family Income Limit increased to 150% FPL
- July 1, 2001 – Self Declaration of Income Implemented



# HUSKY A Policy Changes

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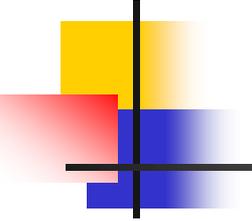
- April 1, 2003 – Budget Reductions
  - HUSKY Family income limit reduced to 100% FPL
  - CE and GE Eliminated
  - DSS sued – Rabin v. Wilson-Coker
  - Two-Year Transitional Benefits provided, subsequently extended by 3 months through June 2005
  - Major staff reductions at DSS



# HUSKY A Policy Changes

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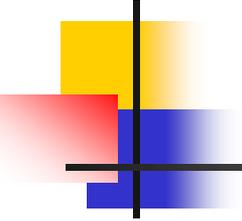
- September 1, 2003 – Presumptive Eligibility for Children eliminated
- May 2005 – HUSKY “de-linked” from cash assistance in EMS. 21,000 new Medicaid assistance units created
- June 2005 – End of transitional benefits for families who lost regular coverage in April 2003. “Cliff effect” from many thousands coming due for redetermination at same time



# HUSKY A Policy Changes

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- July 1, 2005
  - HUSKY Family income limit increased to 150% FPL
  - Transitional benefits shortened from two years to one year
- October 2005 – Expedited Eligibility for Pregnant Women implemented
- November 2005 – PE for Children Implemented

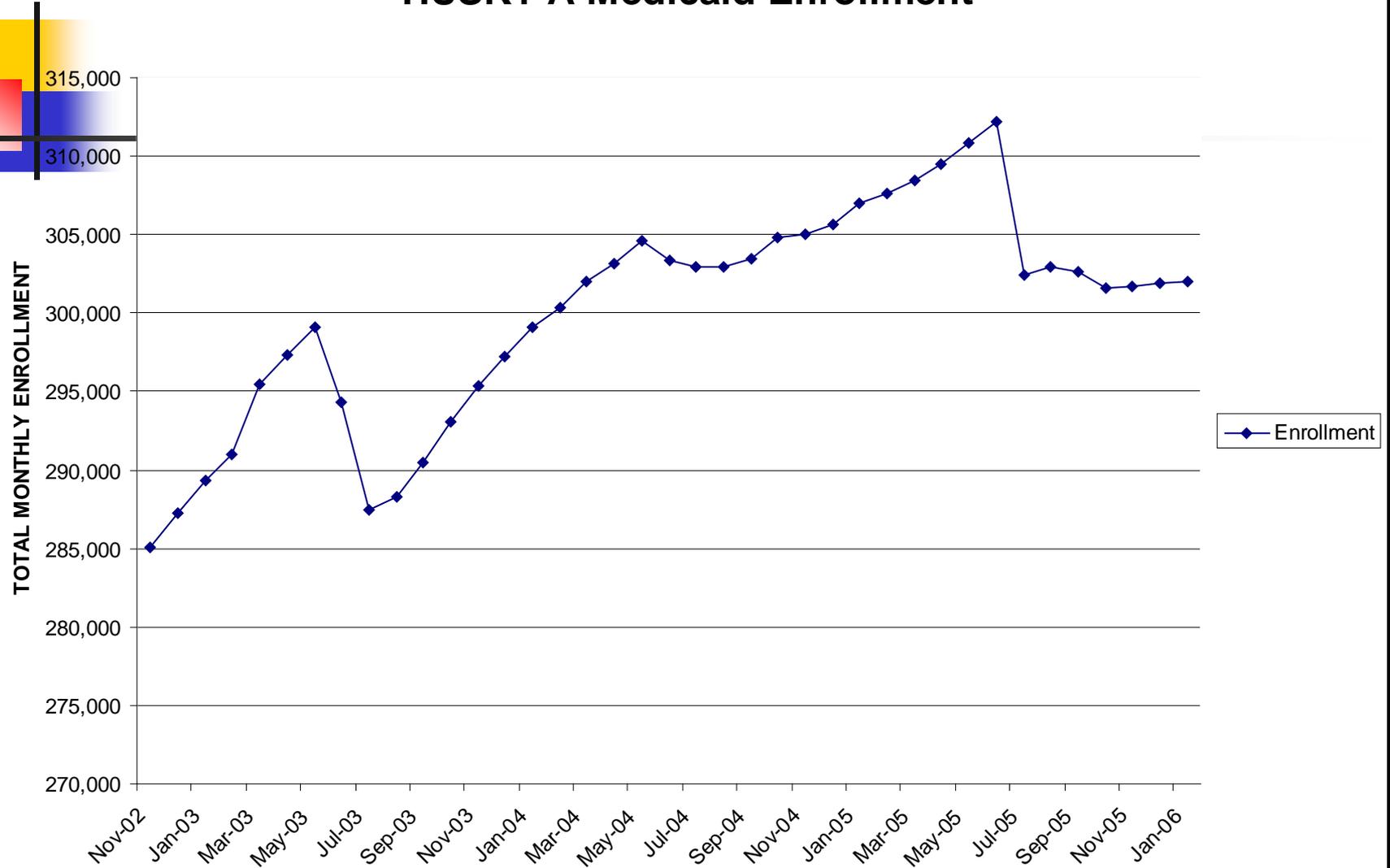


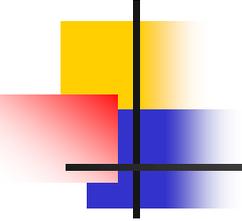
# How Have Policy Changes Impacted Enrollment?

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- Impacts Clearly Visible from:
  - 4/03 Reduction in HUSKY Family Income Limit and Elimination of CE and GE
  - 6/05 End of Transitional Benefits
  - 7/05 – 1/06 Elimination of Self Declaration of Income offset somewhat by increase in HUSKY Family Income Limit

# HUSKY A Medicaid Enrollment



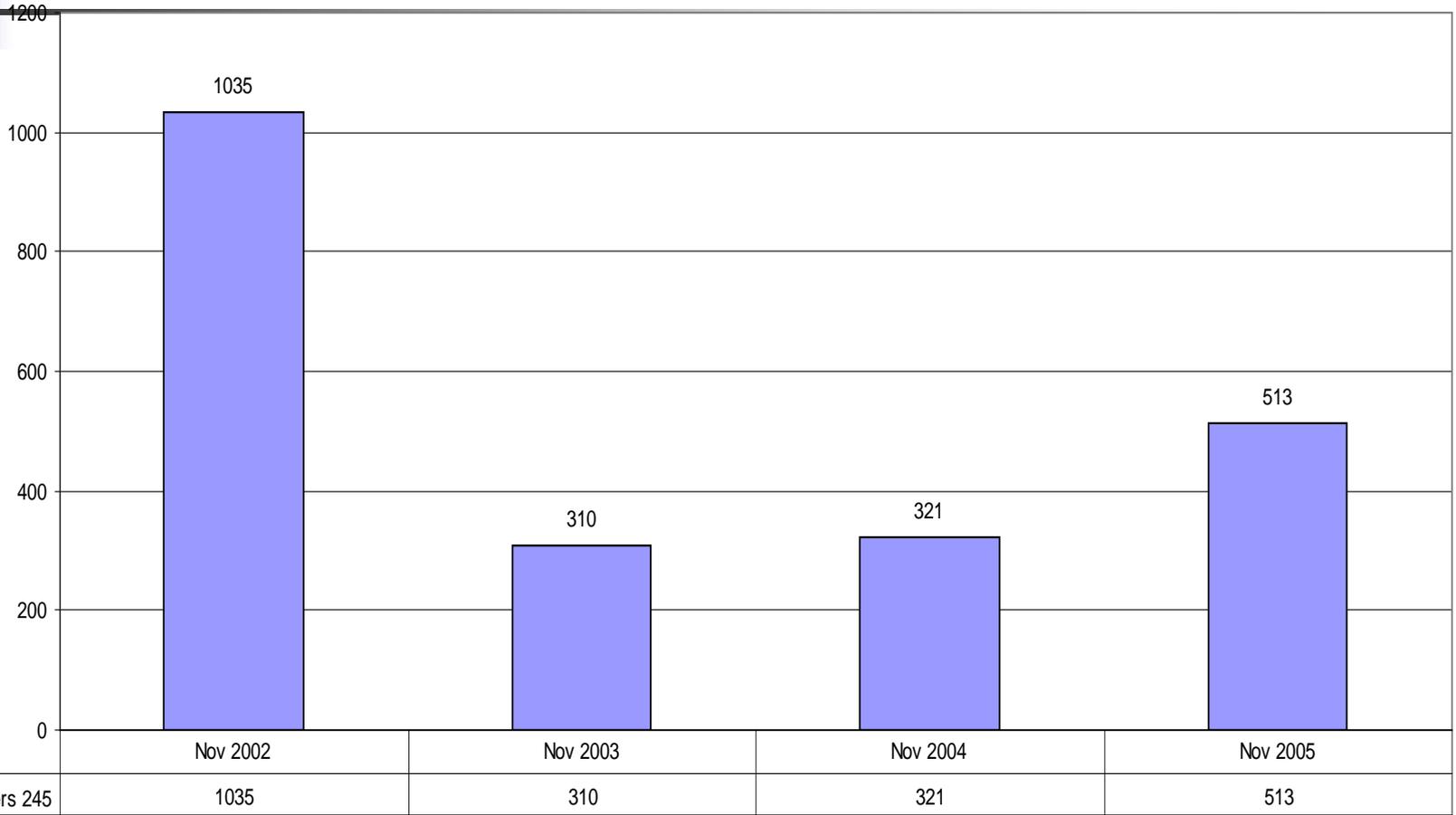


# How Have Policy Changes Impacted Enrollment?

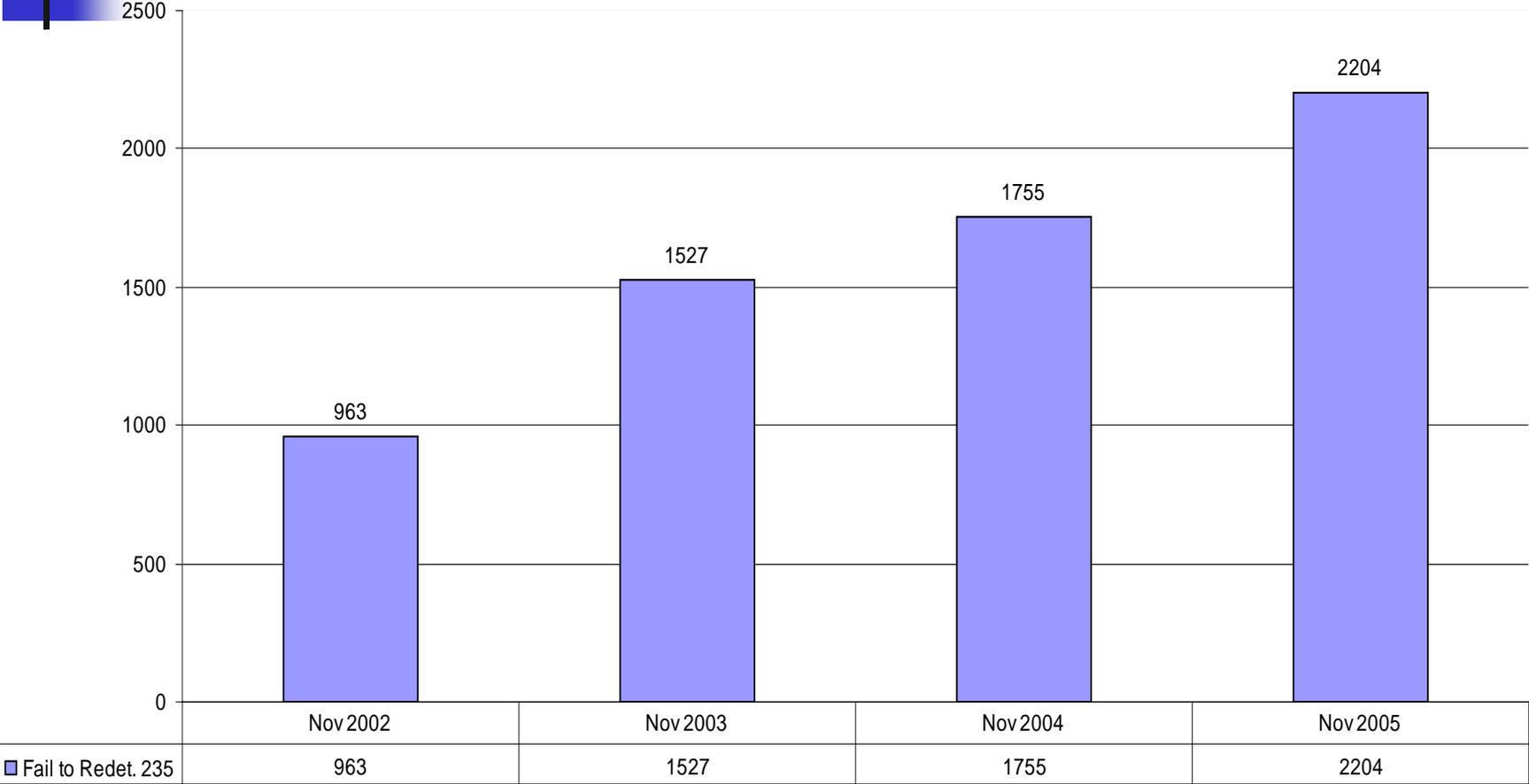
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- More precise impacts evident from discontinuance and denial reason data
- Snapshot of this data presented for the month of November for the past four years
- Impact of May 2005 de-linking from cash program skews November 2005 data by increasing total AU count by 18%

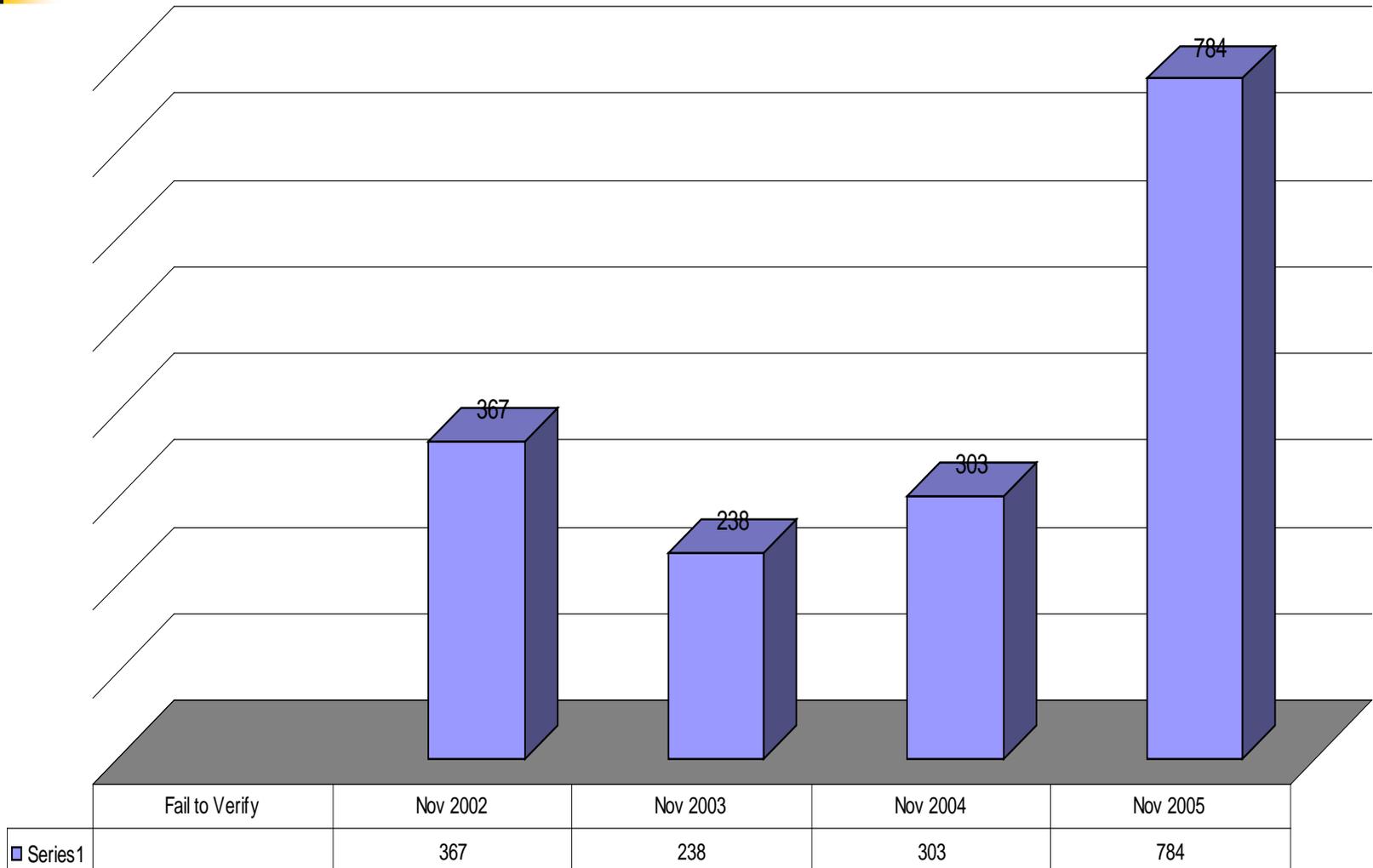
# HUSKY A Medicaid AU Discontinuances No Eligible Members



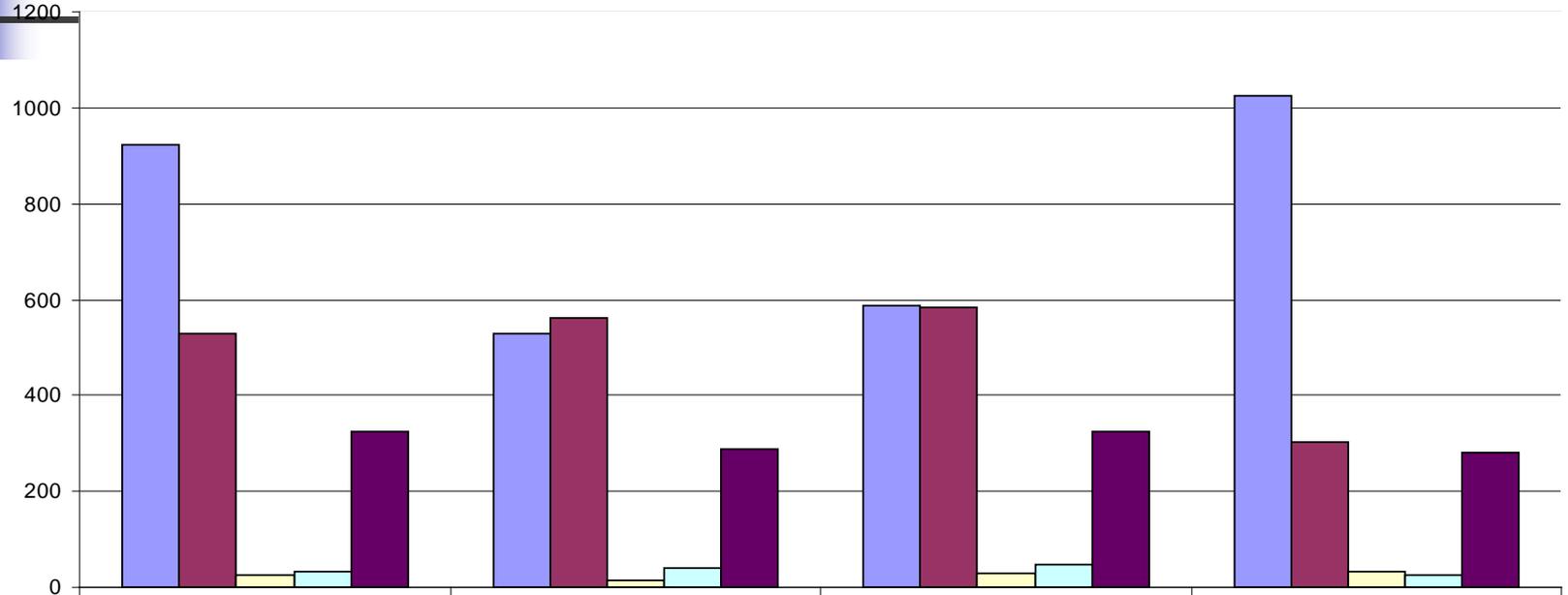
# HUSKY A Medicaid Discontinuance Failed to Complete Redetermination



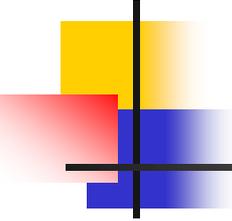
# HUSKY A Discontinuances - Failure to Verify



## HUSKY A Denial Reasons



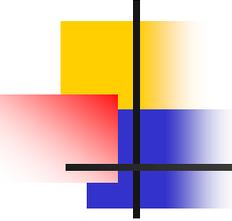
	Nov 2002	Nov 2003	Nov 2004	Nov 2005
Fail to Verify	922	530	586	1024
No Eligible Members	528	563	582	301
Failed Residency	26	15	29	32
Non-Financial	33	40	46	26
Other	324	288	324	280



# Recent Denial and Discontinuance Activity

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- Recent denials have shown a significant increase for failure to provide verification or cooperate with the eligibility process
- Discontinuances for this reason have increased, but less significantly

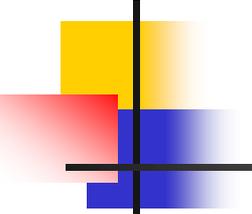


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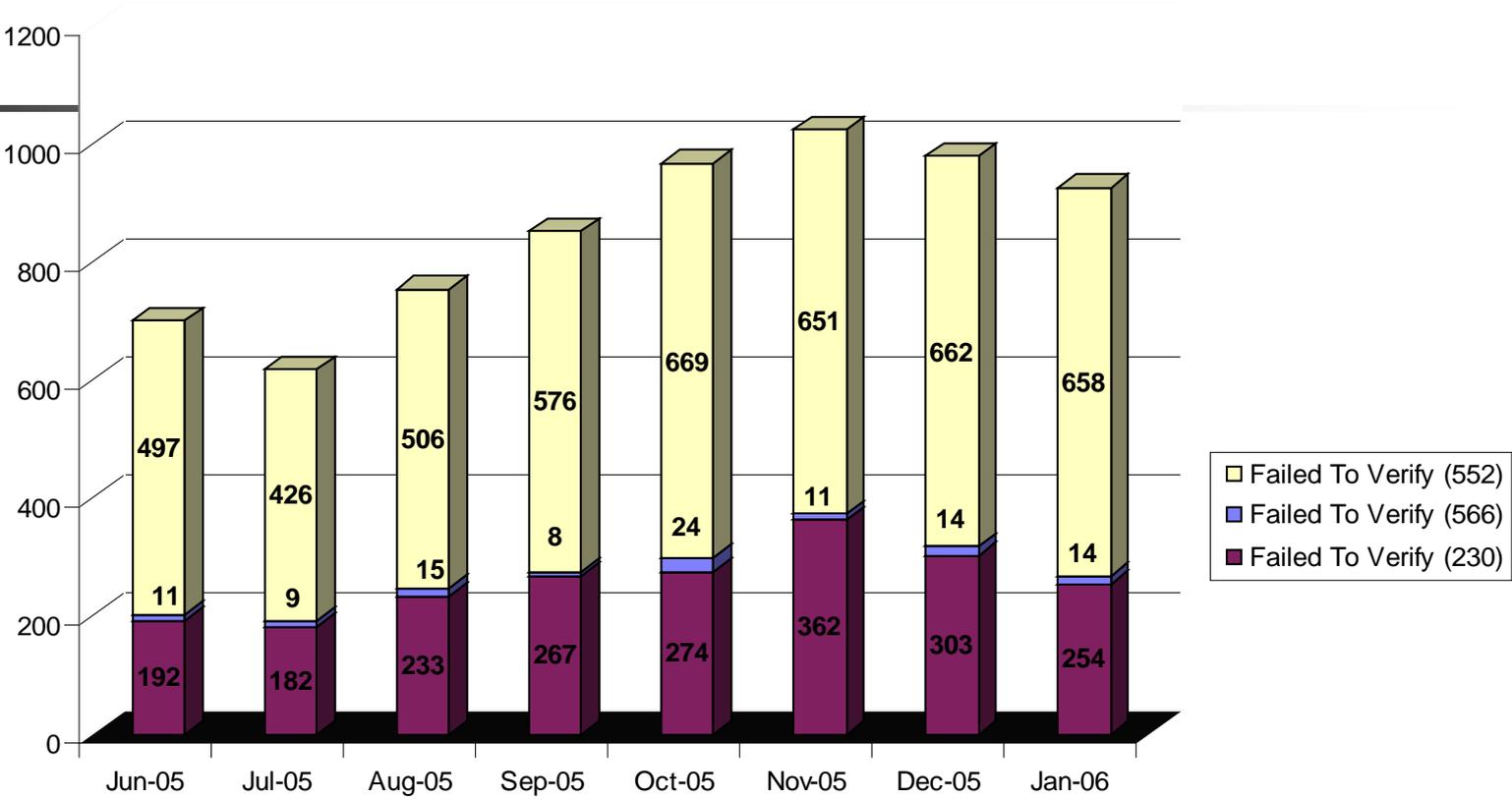
## HUSKY A DENIED AU'S

<b>Denials</b>	<b>Jun-05</b>	<b>Jul-05</b>	<b>Aug-05</b>	<b>Sep-05</b>	<b>Oct-05</b>	<b>Nov-05</b>	<b>Dec-05</b>	<b>Jan-06</b>
<b>Failed To Verify (230)</b>	192	182	233	267	274	362	303	254
<b>Failed To Verify (552)</b>	497	426	506	576	669	651	662	658
<b>Failed To Verify (566)</b>	11	9	15	8	24	11	14	14
<b>Failed To Verify Subtotal</b>	<b>700</b>	<b>617</b>	<b>754</b>	<b>851</b>	<b>967</b>	<b>1,024</b>	<b>979</b>	<b>926</b>
<b>Total Denials</b>	<b>1,583</b>	<b>1,667</b>	<b>1,769</b>	<b>1,846</b>	<b>2,029</b>	<b>1,944</b>	<b>1,999</b>	<b>2,023</b>

# HUSKY A Medicaid AU Denials

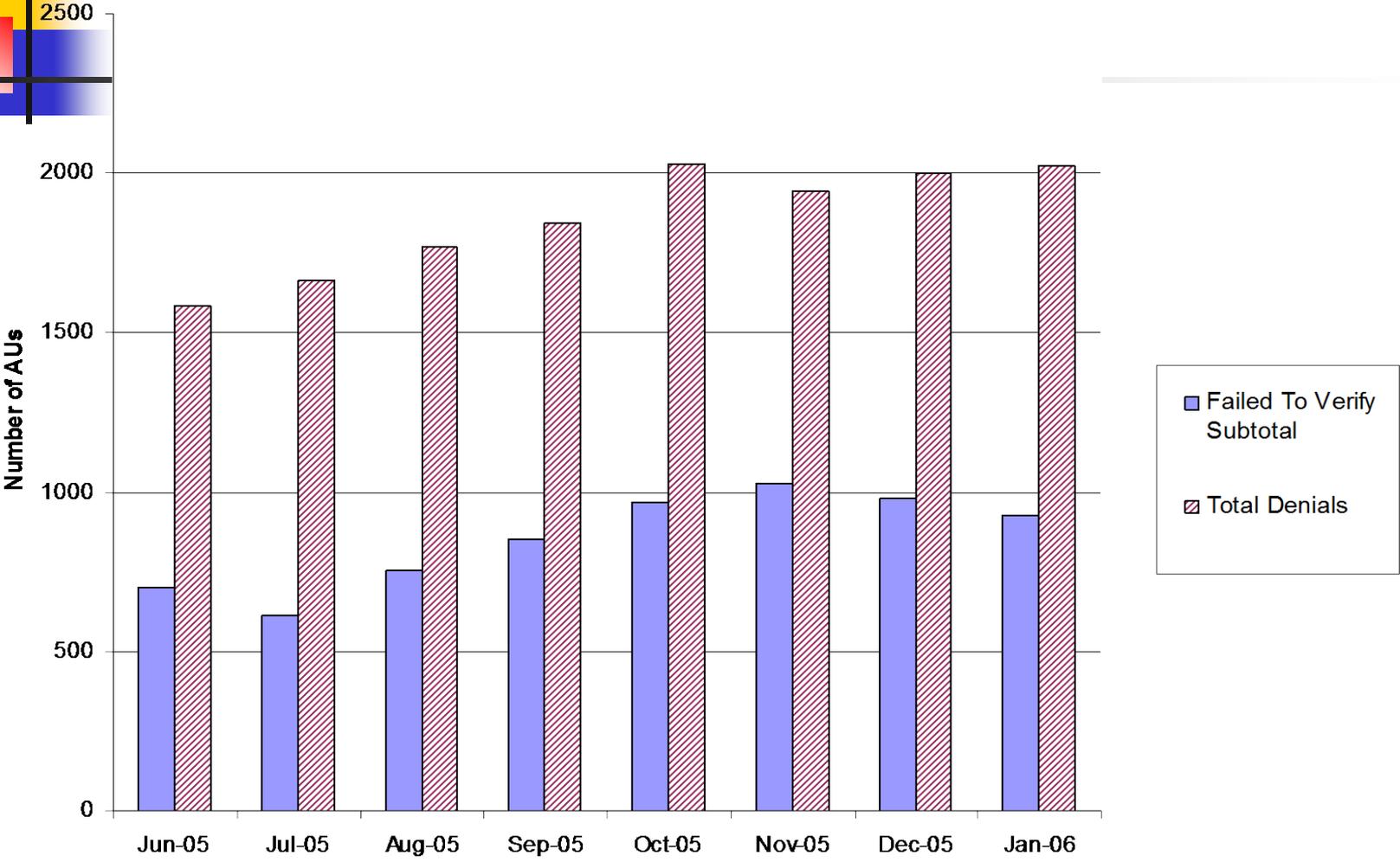
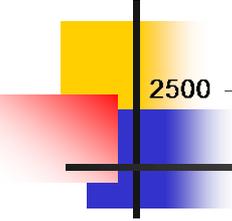


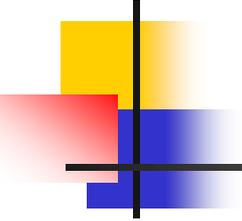
Number of  
AU Denials



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# HUSKY A DENIED AUs

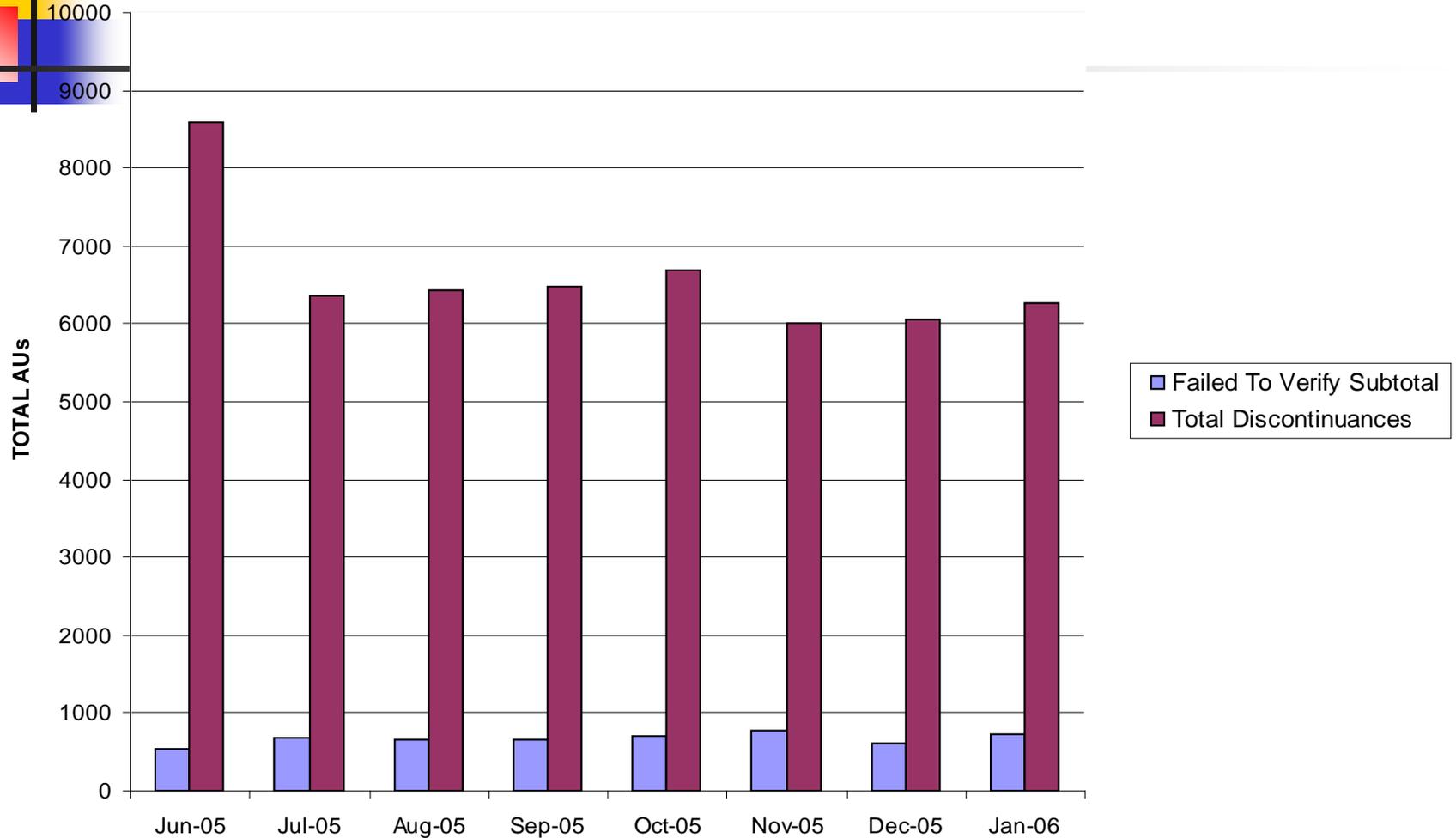




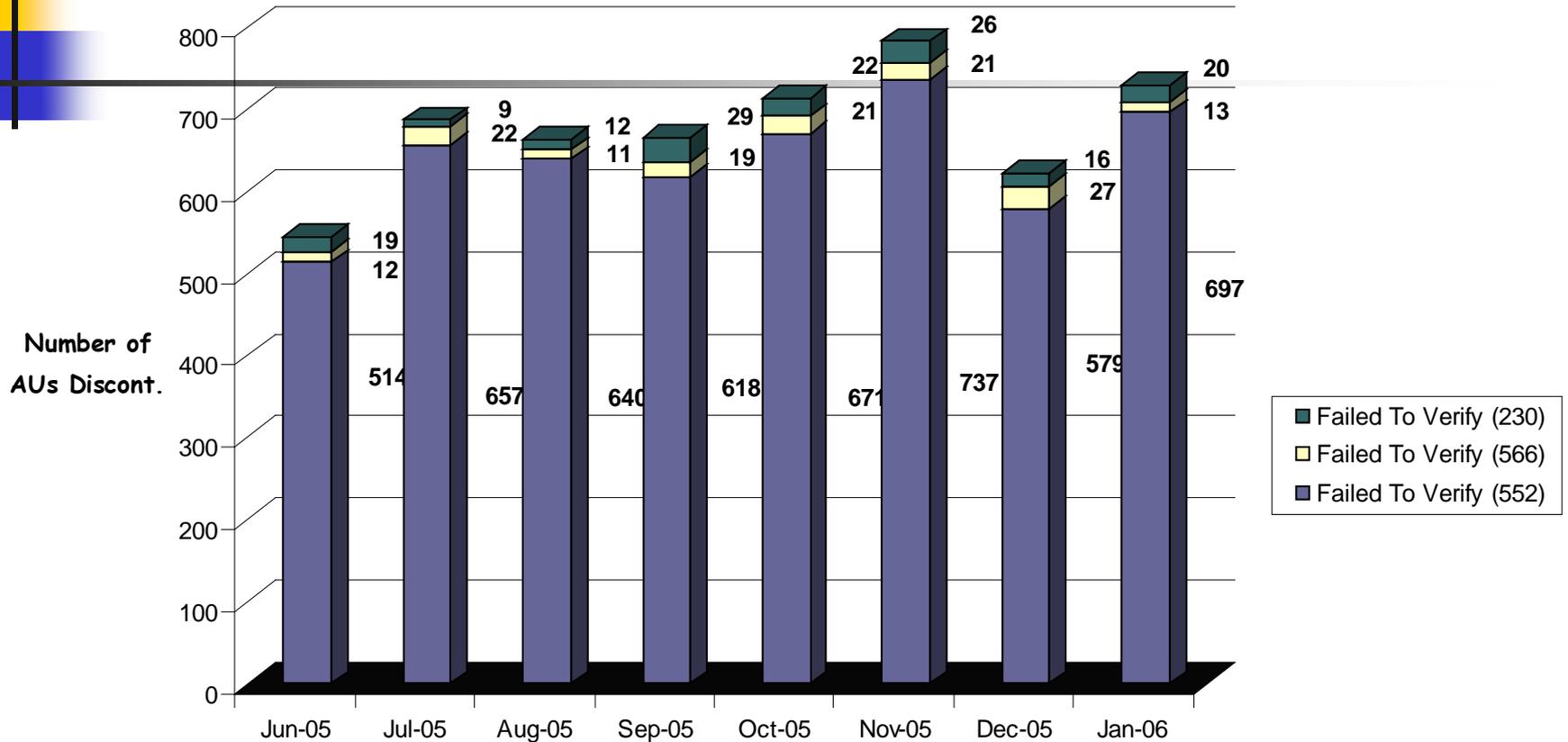
## HUSKY A DISCONTINUANCES AU'S

<b>Disconontinuances</b>	<b>Jun-05</b>	<b>Jul-05</b>	<b>Aug-05</b>	<b>Sep-05</b>	<b>Oct-05</b>	<b>Nov-05</b>	<b>Dec-05</b>	<b>Jan-06</b>
<b>Failed To Verify (230)</b>	19	9	12	29	22	26	16	20
<b>Failed To Verify (552)</b>	514	657	640	618	671	737	579	697
<b>Failed To Verify (566)</b>	12	22	11	19	21	21	27	13
<b>Failed To Verify Subtotal</b>	<b>545</b>	<b>688</b>	<b>663</b>	<b>666</b>	<b>714</b>	<b>784</b>	<b>622</b>	<b>730</b>
<b>Total Discontinuances</b>	<b>8,588</b>	<b>6,365</b>	<b>6,421</b>	<b>6,489</b>	<b>6,698</b>	<b>6,015</b>	<b>6,061</b>	<b>6,274</b>

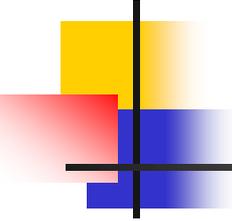
# HUSKY A Discontinuances



# HUSKY A Medicaid AU Discontinuances



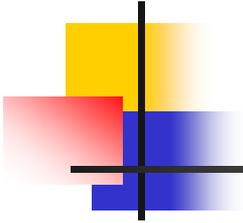
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# Other Impacts – Increased Number of Pending Applications

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- The number of pending HUSKY A applications increased significantly from 1,925 in June 2005 to 2,820 in October 2005.
- Since October pending applications have fallen slightly and remained in the area of 2,600 for the past three months
- Increased pending applications are indicative of increased processing time due to the need to verify income



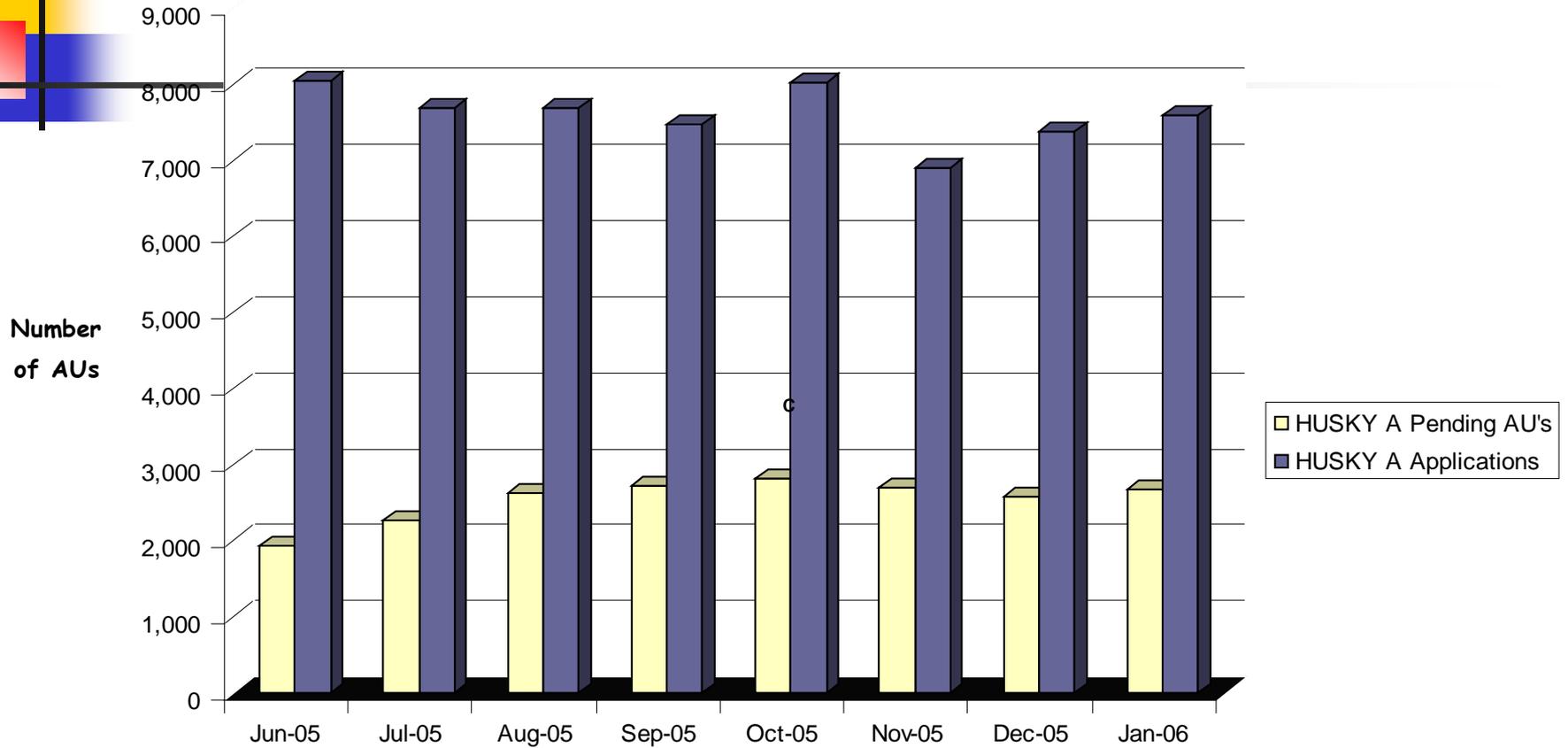
### HUSKY A APPLICATIONS

	<b>Jun-05</b>	<b>Jul-05</b>	<b>Aug-05</b>	<b>Sep-05</b>	<b>Oct-05</b>	<b>Nov-05</b>	<b>Dec-05</b>	<b>Jan-06</b>
<b>Applications</b>	8,057	7,680	7,697	7,474	8,029	6,895	7,375	7,597

### HUSKY A PENDINGS

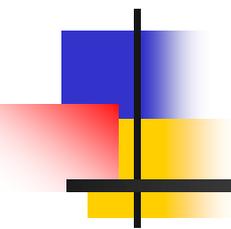
	<b>Jun-05</b>	<b>Jul-05</b>	<b>Aug-05</b>	<b>Sep-05</b>	<b>Oct-05</b>	<b>Nov-05</b>	<b>Dec-05</b>	<b>Jan-06</b>
<b>Pending AU's</b>	1,925	2,269	2,625	2,719	2,820	2,686	2,582	2,668

# HUSKY A Applications & Pending AUs



	Jun-05	Jul-05	Aug-05	Sep-05	Oct-05	Nov-05	Dec-05	Jan-06
■ HUSKY A Pending AU's	1,925	2,269	2,625	2,719	2,820	2,686	2,582	2,668
■ HUSKY A Applications	8,057	7,680	7,697	7,474	8,029	6,895	7,375	7,597

# HUSKY A Policy Change Impacts



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Questions?