

MACPAC

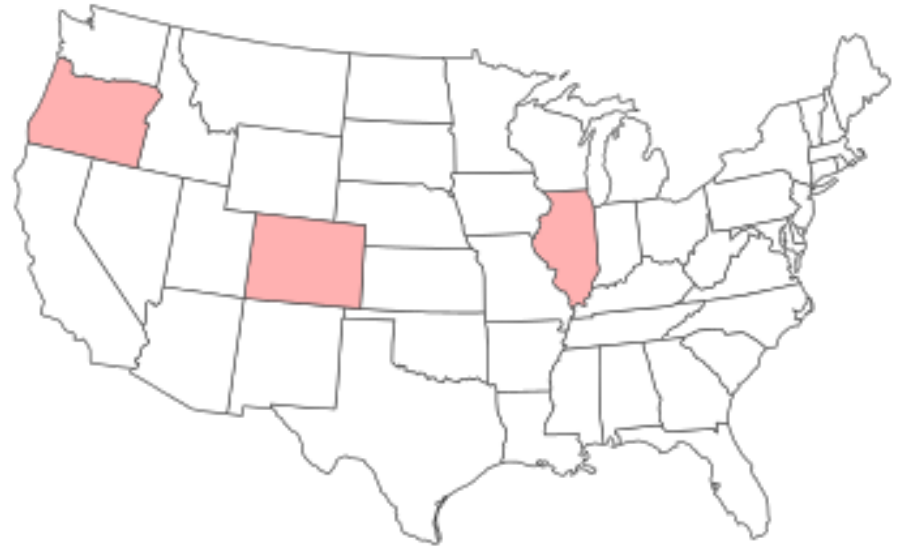
Early Experiences of New Medicaid Enrollees

Insights from Six Focus Groups with Individuals Who Enrolled in
Medicaid during the Affordable Care Act's
First Open Enrollment Period

September 19, 2014

Methods

- Six focus groups with individuals who enrolled in Medicaid during the ACA's first open enrollment.
- The goal was to learn about their experiences enrolling and using their coverage.
- Key populations:
 - 2 groups with Latino enrollees (one in Spanish);
 - 2 groups with young adults (18-34) from diverse racial/ethnic backgrounds;
 - 1 group with diverse parents of young children; and
 - 1 group with diverse childless adults 18-64.
- Focus group sites (all sites had expanded Medicaid):
 - Chicago (6/26), Denver (7/1), and Portland, OR (7/2).



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Life Before the Affordable Care Act

- Most study participants had been putting off care – or incurring medical debt – before Medicaid.
- Preventive care was out of reach for most while they were uninsured – many had not received check-ups for years.
- Before the Affordable Care Act, they could not qualify for Medicaid or afford insurance on their own. Many had tried unsuccessfully.
- While uninsured, some treated their health conditions with homeopathic remedies or received care through the ER and health clinics, or just paid out of pocket to see a doctor. They do not think this is the best way to receive care.



Participants were motivated – they wanted insurance. They did not like being uninsured. They felt anxious and vulnerable. They were on the watch for affordable coverage.

Motivations to Enroll

- Most knew there was an opportunity to obtain health coverage during the open enrollment period. They had been hearing a lot about the ACA in the media and recall seeing/hearing ads.



But... the majority did not know they could qualify for Medicaid. They had not heard that Medicaid had expanded and had new income eligibility levels. They were not deliberately trying to enroll in Medicaid.

- They enrolled for many reasons, including:
 - To avoid the fine
 - To find affordable health coverage
 - To manage chronic health conditions
 - For their family

Perceptions of Medicaid

- Now that they have Medicaid, all are happy to have an affordable insurance option. They feel they are better off than when they were uninsured.
- Participants described enrolling as having “one less worry” and feelings of “relief.” They are less anxious now and feel they can focus on other things in their life.
- Many feel their health has improved since enrolling in Medicaid. They give examples of a recent diagnosis, an accident, an untreated health condition... all of which could be treated now because of Medicaid.
- However, some feel there is a stigma attached to Medicaid and have concerns that their care will be lower quality.

Experience with Enrollment and Choosing a Plan

- Enrolling went smoothly for most.
- Some faced problems, including:
 - Website glitches
 - Lost applications
 - Long waits for customer service
- But they stuck with the process – they wanted coverage.
- Chicago and Portland participants had a choice of plans – they were able to do this during the enrollment process.
 - Choosing was not difficult – most tried to stay with their provider
 - A few were auto enrolled and had no problem with that

Knowledge about How Medicaid Works



Most participants knew little about Medicaid when they enrolled and still know little months after enrolling. This is mainly an issue for first-time enrollees.

- Most say they are confused about:
 - What services are covered
 - Limitations they may face on services
 - What their share of costs might be – e.g., if they went to the hospital for care, how much would they owe?
 - How to find a PCP or specialist
- Some received a “Medicaid packet” after they enrolled, but most did not.
- Those enrolled in Medicaid before have outdated information.
- Many do not know they need to renew to keep their coverage.

Experience Using Services

- Study participants have mixed experiences accessing care and using services. It varied by site.
- Challenges include:
 - Finding primary care providers who accept Medicaid
 - Finding a specialist who accepts Medicaid
 - Filling prescriptions
 - Accessing mental health providers (in Portland)
- Some are frustrated by the limits they face with the treatments Medicaid will cover – including dental and vision care.

Looking Forward

Participants...

- want to stay enrolled in Medicaid if their situation does not change in the next year
- do not want to be uninsured again
- would recommend Medicaid to their uninsured friends
- do not know enough about the renewal process



Renewing is not on the minds of some new Medicaid enrollees. They are unaware that they need to take steps to retain their Medicaid coverage.

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