



Findings from Online Focus Groups with Medicaid Beneficiaries

Beneficiary Experiences with the Medicaid Enrollment and Renewal Processes

CONDUCTED FOR THE MEDICAID AND CHIP PAYMENT AND ACCESS COMMISSION (MACPAC)
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The findings, statements, and views expressed in this report are those of the authors and do not necessarily reflect those of MACPAC

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— BACKGROUND

MACPAC commissioned nine online video focus groups with Medicaid beneficiaries (or a caregiver representative).

- The nine online focus groups were conducted from May to July 2021 by PerryUndem with residents in four states: Florida, Louisiana, Michigan, and Texas. These states were selected to align with MACPAC's larger work.
- Two groups each were held in English in Florida, Louisiana, Michigan, and Texas. One group was held in Spanish with Latino participants from Texas and Florida.
- Each group lasted 90 minutes and included five to seven participants.
- To make participating in this research as accessible as possible, participants could join by phone or by video from laptops, desktops, or mobile phones. Still, this research may not be representative of the larger Medicaid population because not all beneficiaries have access to the technology needed for focus group recruitment or participation.



— FOCUS GROUP PARTICIPANTS

Each group included a mix of participants based on gender, age, city or town size, Medicaid tenure, and race or ethnicity.

The participants also included those with and without chronic health conditions. Some conditions they had included diabetes, high blood pressure/cholesterol, irritable bowel syndrome, arthritis, chronic pain, and mental health conditions. Many were taking prescription medications.

The Spanish-speaking Latino group included three participants from Florida and three from Texas. All other groups included participants from the same state.

*Participant characteristics

	N =		N =
TOTAL	53	Florida	15
Women	29	Louisiana	12
Men	24	Michigan	11
Ages 18 to 30	5	Texas	15
Ages 31-44	23	Black	18
Ages 45-54	13	Hispanic (Spanish-speaking=6)	16
Ages 55-64	10	White	16
Ages 65+	2	Asian American/Pacific Islander	2
Urban	34	Other	1
Suburban	13	First enrolled 2020 to present	7
Small town/Rural	6	First enrolled 2015-2019	21
Caregiver**	10	First enrolled 2014 or earlier	25

*Characteristics reflect the participant (the beneficiary or caregiver that participated).

**Caregivers were defined as a person who handles the enrollment/renewal of a Medicaid beneficiary (e.g., parents of children on Medicaid, adult family members who assist older parents or relatives); they were not Medicaid beneficiaries themselves. In the Spanish-speaking focus group, one male participant participated with his daughter who assists him in managing Medicaid. She was not included as a caregiver since the Texas man participated for himself.

Key Insights.

— KEY INSIGHTS

- ✓ There was not a one-size-fits-all approach when it comes to the preferred options for enrolling, renewing, or receiving ongoing communications from Medicaid. While many participants preferred to enroll in or renew Medicaid online, others were more comfortable doing so on paper, over the phone, or with assistance in person at a Medicaid office or with a caseworker.
- ✓ Participants believed everyone should have options that work best and are most accessible for them. Across the groups, participants said they would like various enrollment, renewal, and communication options available to all Medicaid applicants and beneficiaries—even if they might prefer a certain method for themselves.
- ✓ Almost all participants opposed going to an exclusively paperless system—where all Medicaid communications were delivered online—even if they would like it for themselves. They believed such a system would reduce access for some people, particularly older adults. And, while they personally have access to and comfort with using technology, they recognized that individuals could still encounter problems.

— KEY INSIGHTS

- ✓ Participants generally found the Medicaid enrollment and renewal processes to be easy and straightforward. Those who enrolled or renewed online were the most likely to feel this way. However, while those who applied by other means experienced more challenges than online applicants, many still felt the process was simple.
- ✓ For longer-term enrollees, the improved online enrollment and renewal processes were very well received, and participants called the online system convenient, streamlined, and quick. Many who originally enrolled or renewed by mail, in person, or over the phone considered the online option to be a vast improvement.
- ✓ Many noted that submitting required documentation was much easier online. Those who did not apply or renew online described having to print out, scan, or fax documents at a library, resource center, or from work. Those who used the online system said that they simply uploaded documents straight from their computer or submitted a photo of the documents from their smartphone.
- ✓ Most participants—including those who preferred enrolling and renewing online—wanted the ability to speak to someone directly either in person or by telephone when they ran into a problem or needed help. They wanted to be able to pick up the phone to ask quick questions, but many still appreciated the value of face-to-face assistance.

— KEY INSIGHTS

- ✓ When it comes to receiving communications from Medicaid, the participants' preferences and reasons for them varied. Some preferred phone or mail communication because they lacked adequate access to technology or are not comfortable with it. Others worried about missing emails, wanted a paper trail, and felt paper documentation was easier to organize. A few also preferred face-to-face interactions. Others liked the convenience of doing everything online at home on their own schedule, wanted an electronic record of their actions or thought online communication was more reliable if they moved homes frequently or mail delivery was inconsistent.
- ✓ All the participants said they received traditional mailed renewal reminders. They appreciated these mailed reminders, but many would also like to receive email or text reminders in addition to hard copy notifications.
- ✓ Many had an online Medicaid account, but they rarely used it for anything other than renewing coverage. And there was little familiarity with the mobile app (currently offered in two of the focus group states), and only a few participants had used it.

Details.

**Context: Health Care, Technology Access,
and Medicaid Coverage.**

— Health Care During COVID-19

Most participants had maintained health care access during the COVID-19 pandemic.

- While the participants generally had been able to get the medical care they needed during the pandemic, some delayed care, or had a more difficult time getting an appointment due to providers' pandemic-related backlog. Dental care was the most often mentioned delayed care.
- Some who used telehealth believed it was convenient and effective. Yet a few others mentioned that doctors could not adequately diagnose or treat some conditions; two participants cited examples around skin conditions or healing from surgery that were more difficult through telehealth.
- While some liked telehealth for mental health care, others preferred the connection of in person services.

— Health Care During COVID-19

I've been pretty lucky honestly. I've been able to get the care that I've needed when I was having health issues earlier in the year. I was able to connect with my doctor, I was able to go to the dentist. So yes, I've been pretty lucky in regards to being able to work everything out, thankfully. (Florida man)



I was supposed to have a surgery on my foot when the pandemic started, and so I'm still waiting on that because they need an operation room. They're not really ready yet to have an operation. (Louisiana woman)

It was the talk therapy. I remember at the beginning of COVID I was seeing a therapist, and they switched to virtual and you could do phone calls. But with my daughter home from school, it was impossible to do a talk therapy appointment with my daughter right next to me because I would be talking about her father or her or like the stress of parenting, and then she would want all of my attention, so the mental health therapy on the phone was impossible. (Michigan woman)

I think being online can be more convenient in a lot of ways. You don't have to travel anywhere, but you also kind of miss that human connection, and sometimes things don't get through as easily like body language and stuff. (Louisiana woman)

— Technology Access

The participants generally had access to technology—some used their smartphones for most things, while others were more comfortable on a computer. Yet, they acknowledged technology barriers for themselves and others.

- Nearly all participants had smartphones, and most had a laptop, desktop, or tablet.
- While the participants had access to technology, some reported having slow or unreliable internet connections. Online was not always the fastest or most dependable way to access information or meet deadlines.
- Many participants also acknowledged that others did not have access to technology—particularly older adults. For example, one Spanish-speaking older man said he did not have a computer and would struggle to access Medicaid without the help of his daughters.
- Most had little to no discomfort using technology. However, those who did have concerns expressed a strong reluctance to gaining this type of knowledge.

— Technology Access



Your smartphone is just like a laptop; it's a computer. (Florida woman)

I use my iPhone for everything. I use it for absolutely everything. I shop online, I do...my son's televisits on my phone. I email, I set up my teams at work. (Louisiana man)

So I'm in [LA parish], but [my internet connection] it's like good and then it's bad, so I have it like half and half. I always thought it was because there's so many people working remotely now that my internet provider may not be able to deal with it, with so many people at home now using their computers in that capacity, but I don't know. (Louisiana woman)

I still have a barrier, but I had a flip phone up until three months ago. (My children) bought me a phone, it's not a smartphone or whatever you call it, but I've been learning and learning and learning. You know you have to learn, especially when you have a job now because you have to punch in over a computer; you have to learn to do so many (things), so I'm forced to learn these things, but I'm still with my landline. And if I could do without, I'll try to do without. I'm 61; it's just sometimes you can't teach an old dog new tricks. (Michigan woman)

— Medicaid Impressions

Participants had generally positive perceptions of Medicaid, but some mentioned issues like finding doctors who accepted Medicaid.

- Across all groups, most participants had a positive impression of Medicaid. They said that it allowed them to access care at little to no cost that they otherwise would not be able to afford.
- Nearly all the participants said they would like to continue with Medicaid coverage if possible. But some were worried about surpassing the income threshold required to qualify—making too much to qualify for Medicaid, but not enough to afford other health insurance.
- Still, they expressed some concerns. Participants mentioned that many doctors did not accept Medicaid. And a few had issues with co-pays, transportation services, or how they were treated by providers, staff at provider offices, and caseworkers.
- Only a few worried about filling out paperwork incorrectly and losing their Medicaid benefits as a result. Most felt like they would be able to successfully stay enrolled as long as they were eligible.

— Medicaid Impressions

Overall, I'd have to say it's pretty positive. I've had Medicaid my whole life; I was born disabled, so I've gotten used to it, and I've been through a lot of experiences where I've had to learn about the different parts of Medicaid and what it can do, what it can't do...So yeah, overall, it does what it needs to do and gets me what I need. (Florida man)



I don't think I could afford healthcare without it...I feel like it's kind of unclear when you hit that financial threshold when they're going to take it away from you. And with starting a business, I obviously would love to get paid, or even if I want to go back to work and you want to make more money, and I don't feel like you should be penalized for that. (Louisiana man)

Well, I think it's a very big help. You feel very grateful for that. The hard part sometimes is the system of doctors, the waiting list, waiting your turn. (Texas, Spanish-speaking woman)

The major challenges that we face are getting doctors that accept the Medicaid. Being turned down a lot, having to drive long distances just to get the care that we need. (Louisiana woman)

Application Process.

— Looking into Eligibility

Most initially looked into their potential Medicaid eligibility online. Others talked to friends, co-workers, family, or were told about it when they were accessing health or other services.

- Most participants looked into their eligibility for Medicaid by doing their own research online.
- But others explored their eligibility after learning they may qualify in these other ways:
 - ✓ While in the hospital, when having a baby, or when they faced a medical bill they could not pay.
 - ✓ When they were alerted that they might be eligible by friends, co-workers, and family.
 - ✓ During a disaster, such as a hurricane or COVID-19.
 - ✓ From the media or news when Medicaid eligibility was expanded.
 - ✓ When seeking out other benefits, such as the Supplemental Nutrition Assistance Program (SNAP) and Supplemental Security Income (SSI).

— Looking into Eligibility

I had gotten information from the news and the media about what website to go to because it was approved in this state, you know because of the income limits and everything. So I went to the website from the media information that I have. (Louisiana man)



I had actually just got out the hospital myself and I went to CVS (Pharmacy)...They told (me that my) insurance just expired. And they had given me some information (to see if I qualified for Medicaid). And I called the number, and they did everything for me, and I was able to qualify for Medicaid...and they (had) me go back the next day to get my medicine. (Louisiana man)

I was hospitalized and could not pay for the bill, and they had a social worker there at the hospital who initially got me approved for anything that I did within the McLaren network...And then from there they said to me you're eligible for the Medicaid, let's help you get on that. (Michigan woman)

It was 2016, and I found out I was pregnant with my first daughter, and I was unemployed. So a friend of mine told me that I could get pregnancy Medicaid. So that's what led me to enroll. (Texas woman)

— Enrolling

Participants used a variety of options to apply for Medicaid, including in person (at an office, with a caseworker, or at a hospital or clinic), online, by mail, over the phone, or a combination of these options.

- Most participants applied either online or in person, with just a few applying over the phone.
- Generally, those who applied 10 or more years ago were more likely to have applied by mail or in person. More recent applicants were more likely to have done all or part of their application online.
- Some used a combination of approaches to complete the application process. This included going in person to start the process and then mailing, emailing, or uploading documentation; applying by mail, but going in person to submit documentation; or beginning the application by phone, then emailing or mailing in documentation or forms.
- In Texas, some began the process by calling 211. However, they completed their enrollment via other methods, including in person, online, by mail, and over the phone.
- Some began the application process while in the hospital and completed it online, by mail, or by going into an office.

— Enrolling

Yeah, I did mine like 15, 16 years ago, and I walked into a free clinic and used their services, and they helped me sign up and sent the paper mail, paper to my house and I filled it out that way. (Louisiana woman)



It was nice, they just asked me all the questions and all I had to do was answer. And they filled it out for me and then it was approved after that, I think on the same day or something, or soon after...I went in person to an office. It was a designated Medicaid enrollment center in a hospital. I think they filled out the application online and then they told me, like she submitted it, and then notified me that it was approved right after. (Louisiana man)

Well with me being I guess maybe the older gentleman here, I (enrolled) about 15 years ago when I was on disability. So mine actually it became kind of automatic...It was pretty easy. (Texas man)

— Experience

Most participants found the application process easy and straightforward—particularly those who applied online.

- Those who applied online overwhelmingly said it was quick and easy. They felt they were able to navigate the process without too many issues.
- Some talked about how information self-populated from other sources, past applications, or other programs when enrolling, which made the process more straightforward.
- The online system was seen as a big improvement for those who applied by other means and then reapplied more recently online.

— Experience

The application process seemed more overwhelming for those who didn't do it online.

- Those who said the enrollment process was more difficult, frustrating, a hassle, overwhelming, or time consuming usually initially applied in person, by mail, or over the phone. Still, many participants who applied by these means did not experience challenges.
- Many of those who found enrolling difficult—regardless of how they enrolled—said there was too much information to provide and too many questions to answer.
- Those who had help applying while in the hospital or when working with a provider or health center had generally positive experiences—including recent beneficiaries. A few noted that they were able to apply for Medicaid as well as other services online at the same time.

— Experience



I feel really good about it. It was easy; it was user friendly. They didn't ask a lot of information that you really didn't have on hand. The format of the website was easy to use so it made it really easy. (Louisiana man)

Pretty easy, the very first time I ever did it many years ago, and recently when I reapplied online, I found the process to be pretty easy. (Michigan woman)

I have the [online account]. It was easier on there because I was able to put in all of the information that they asked me. My pay stubs, ID, social security card, things like that, and they received it quickly. If I send it in the mail, though, it takes them about two weeks to respond to me. With the app, they receive it the next day. (Florida, Spanish-speaking woman)

— Experience



I spent several hours on the phone...it was a longer process; the telephone was a lot of back and forth. (Louisiana man)

I called first to get information and, I think I remember feeling a little overwhelmed and they told me I could go in person to the health and human services office. So I just decided to do that because I felt like it would be easier, I wasn't familiar with online or anything and I knew I needed these forms, and I needed to fill them out. So I went over to the office, I got the forms, I filled them out, and I returned them to the office. (Texas woman)

Well, with me, the first time, I have to say, that was a hassle because I had to do it in person. I had to gather all kind of paperwork and bring it down to the office and all that stuff. So being online the second time that was a breeze because you didn't need to do all that stuff anymore because just do everything online and voila. (Michigan man)

— Challenges

However, participants experienced some challenges. Submitting documents was one of the more significant issues they encountered when applying.

- Submitting the documents was challenging for some. Participants spoke of having to go to a library or resource center to print, fax, or scan documents or having to do so from work.
- Gathering documents was difficult too—with a few mentioning having to seek documentation from landlords and past employers.
- Some also talked about challenges answering questions on the application that did not apply to them—such as requirements to list income even if they had none. These issues made the process more confusing for participants.
- A few others mentioned questions that did not have an easy answer—such as issues around child support or pay stubs that suggested higher annual income. It was difficult to sort through these uncommon circumstances. These issues delayed their application being completed or accepted.

— Challenges

I wouldn't say trouble, but more it was a pain. I did it back when everything was on paper...and it was a hassle, that's how I would describe it. (Michigan woman)



You have to send in proof, so where you work, how much you make, and that's a little frustrating. It was all through snail mail. I didn't own a printer. My work at the time had a printer; sometimes I'd have to on my break print out a bunch of proofs and then I'd send them in. And then they would say, 'oh you need to send this in also' or 'you missed this page,' and back and forth kind of thing. So just waiting for that stuff to go through...it's hard when you don't have a printer, and sometimes I'd even have to go up to the library and print it out that way. (Michigan woman)

Well because, at first, I did it in person because that was my first time...it wasn't as easy...The first time it was multiple visits, and then I got some letters in the mail where I had to fill them out and bring proof of address and all the different documents that I had to do. (Texas woman)

Renewal Process.

— Renewal Process

Most described the renewal experience as straightforward, quick, and easy.

- Participants who were comfortable online felt the online renewal system was convenient. As with the online enrollment process, they appreciated that they could complete the renewal from home on their own time and upload or take pictures of documentation rather than having to mail in or deliver hard copies in person.
- Some participants reported that they had auto-renewal—or had the option to do so. A few mentioned receiving information that they would be auto-renewed during the pandemic. Others said they were auto-renewed but did not remember requesting or signing up for it.
- Even those without automatic renewal generally found that their renewal went through rather quickly.
- Participants often said that the renewal process was easier than the enrollment process. This was due to many factors: already knowing the documents they needed to submit; doing the renewal online rather than through other means; and information being auto-populated or easy to edit on the renewal form.

— Renewal Process

The renewal is easy because they actually store the information, so you don't really have to enter everything over again...they ask you has anything changed or not. If not, you just go through to the next. (Florida man)



So I went back online okay, when they sent me the letter saying you have to renew. I said okay, so and then it gives you the website and everything and you go on, and the way that it's done is it will say; has this changed? Has this changed? Has this changed? And you just either say yes or no and, you know that's it. (Louisiana man)

It has been very easy to go through the process of MI Bridges [the Michigan state portal for Medicaid and other programs] and get all my paperwork sent up through there. (Michigan woman)

I feel like the renewal process was a lot easier than the initial enrollment process. They didn't require as much from me, it didn't take as much time, as much energy, effort, thought; it was just a lot easier to renew than it was to enroll. (Texas woman)

— Renewal Process



As a matter of fact, I do get the letter, but what happens is there was in the renewal process it asked you if you didn't foresee any changes in the next year, two years or three years, to use the same information, and then it would automatically renew...So I just checked yes, you know for a year. So that I think the following year, I think still get a letter in the mail or something saying it's been automatically renewed. (Louisiana man)

I actually didn't (renew). Like everyone else said, I think they automatically just renewed me every year unless like I needed a card or I wanted to change my plan...(They) just would send me letters letting me know the same plan and you have the same coverage and things of that nature. (Louisiana woman)

They sent me an email that says it has been renewed because I signed up for automatic renewals every year...I don't have to provide a lot of information as before, and having to fill out those, all that paperwork and that form that they give out. (Michigan woman)

Once COVID happened there was like this general announcement that we're not bothering with renewals right now; everybody is going to be auto-renewed. (Texas woman)

— Online Renewal an Improvement

As with the enrollment process, many of those who originally renewed on paper, in person, or by mail said the online renewal option was a notable improvement.

- Many of those who originally renewed on paper, in person, or by mail felt the online renewal system was more streamlined— including requiring less information to fill out as much of it was auto-populated and didn't need to be entered again.
- Most of those who expressed frustrations with the renewal process talked about situations 5 to 10 years ago when they had less access to online tools. Participants rarely discussed recent issues with the renewal process.

— Online Renewal an Improvement

Many years ago, it was a lot harder. You'd have to sit on the phone for hours waiting for somebody to connect and then being transferred six or seven times. And while there are times where it's not super quick or super easy, in comparison it has gotten a lot better than it used to (be) for sure. (Florida man)



I believe they sent a letter saying something to the effect of if your income hasn't changed, I think you're supposed to...check a box and mail it back...I think that was a lot easier. And so easy that I don't actually remember it, so yeah, that was preferable to the several hours on the phone that I initially dealt with. (Louisiana man)

When I renew(ed) and enrolled my second time...I just sit at home and do it on the computer. Technology is a lot better and for me; it's a lot better than going in there and bringing paperwork and talking to people, all that stuff. But, just sit at home and doing the computer is a time saver, and it's really nice to do it that way. (Michigan man)

— Submitting Documents

Most participants have not had serious issues with submitting renewal documentation online.

- Many participants reported that they did not have to provide documents when they renewed. Some felt this was because their information was already in the system or linked to other programs like SNAP.
- Those who had to provide documents reported doing so in a variety of ways, including dropping them off in person; mailing in the documents; faxing them; or uploading documents into the online system directly (or through their online account, such as MI Bridges) or scanning documents.
- Participants reported limited issues with submitting renewal documents—only a few mentioned challenges when uploading images online (especially in Texas).
- Still, as with enrolling, several participants considered the document gathering process to be laborious, even though they managed to navigate the process.

— Submitting Documents

It's a lot easier, much better because...the first time, I had to go make photocopies and send everything through the mail, and now I can do it online...I don't have a scanner, but I can take a picture of that document and upload it through the website. I can do it on my own schedule...It's a lot better and easier. (Florida woman)



It gets frustrating because you needed to have all hard copy or like send copies in, and once you send the copies in then you're missing something, and then you have to add something else. So it takes longer to get through the process because you have to like fax it in or mail it in...Now they have it all online, and that can get frustrating too. I don't know if it happens to anybody else, but I'll use my phone and I'll like take a screenshot of something they need, and then they're like, "oh that is too big," and I'm like I just sent you a screenshot of something else and it could download. So sometimes it gets frustrating, but it's so much more convenient and easier through the website now. (Michigan woman)

Taking pictures of the (documents) and trying to send it...the hardest part is trying to make sure that it's a certain way because then they say, "oh it's not uploaded right." The computer will actually not allow it to be uploaded if it's not clear, so like that portion was kind of hard. (Texas woman)

— Reminders

Participants primarily received reminders about their upcoming renewal by mail.

- Nearly all the participants received renewal notices and reminders by mail. Some also received email notifications or text alerts to go to their online account for renewal information. Others said they would like to get these email and text alerts (in addition to the mailed reminders).
- Many would like to see more reminders of upcoming renewal deadlines to help reduce the chance that they forget to take some type of action.
- Some participants felt that the reminders are too spread out or infrequent. They talked about getting a reminder 30 days out and then not again until just a couple days before the renewal was due. Participants felt like some intermediate reminders would be helpful.
- A few mentioned putting aside the first reminder and forgetting to renew until the second reminder arrives—with just days to spare. They said it could then be a scramble to complete the renewal process in time.

— Reminders



The more frequent text reminders, email reminders we could sign up for would be amazing for a lot of people, just as an extra little reminder. Because like people have said, we can get the thing in the mail or get the one email reminder letting us know, and then set it to the side for later and then forget about it. So more reminders over a week or so would be a really good idea. (Florida man)

I think more electronic communication so that nothing gets missed, like I think more emails. I don't remember getting too many emails from them, I think just that one renewal email. So I think, yeah, more emails. (Louisiana woman)

I get a notice every year. I get both a text and a paper notice. The text will basically tell me to go onto MI Bridges and check what I need to do. (Michigan woman)

I think they're too close to the deadline because when I check my PO box and my mailbox, I feel like it's so close to the deadline that I'm kind of rushing last minute to try to get it in. (Texas woman)

— Missing Renewal Communications

Most participants were not worried about missing important renewal information from Medicaid.

- Across all the groups, only a few volunteered that they were concerned about missing communications regarding renewal.
- This reflected their personal experience; most did not recall missing information in the past, and all reported getting renewal letters in the mail (as well as some who received emails or text alerts to check their online account).
- Some were more confident about not missing information because they could rely on online notifications if they missed a letter.
- Those who were concerned said their mail was unreliable and they did not trust it. Two participants told stories of change-of-address requests not going through with the post office or not being updated quickly by Medicaid.
- A few participants acknowledged that they had missed renewal windows previously and had to reapply. They believed a reminder went to spam, did not arrive in the mail, or they simply set aside the renewal letter and forgot about it.

— Missing Renewal Communications

Not anymore (worried about missing information) since I have the app and the email and all the technology now. (Louisiana woman)



I used to be, but not anymore with the MI Bridges. When it was just paper stuff...as I mentioned things like a caseworker saying you didn't submit this in time...there was some mistrust there with caseworkers...it almost felt like they wanted to make things difficult to the point where I would have to go into the office...and say to them can you stamp this received on such and such date so that I had proof of that. So that's always been something that I've worried about because of those situations and experiences, but with the MI Bridges I feel like I don't miss anything now. (Michigan woman)

Well, I think they sent me mail saying it was time to renew, and then I also got emails about it...And in the letter and in the email, it said how to renew; by phone, online or by mail so it gave me those three options. (Texas woman)

— Paperless Option

Only a few participants across all the groups had chosen to go paperless where it was available; some mentioned not even knowing it was an option.

- Those participants who liked a paperless option found it easier to keep track of notifications and documentation online. Some reasons why included:
 - ✓ Documentation submitted by mail had gotten lost. This way they have a record with a time stamp.
 - ✓ They felt they were less likely to miss something they received through email than through regular mail.
 - ✓ They worried about scams and did not answer their phone as a result.
 - ✓ They considered it less wasteful.
- A paperless option, however, was not available in every state included in these focus groups. In states where it was available, some participants were not aware that they could choose it.

— Paperless Option



I just didn't even know the paperless was an option. I would prefer them not to mail me anything...I'm going to look into that because that's just one less thing I like have...Like I used to keep...all that stuff in like a fireproof box. But then my fireproof box got full of papers from over the years...In my email if I get it, I can slide it over to a mailbox for like medical documents or whatever like that. (Louisiana woman)

I prefer the technology just simply because I've had issues in the past with submitting something and them not receiving it, or them saying it hadn't arrived within a certain time period when they needed it. And so with the technology there is just no questions. I mean it time stamps when you submit something. So I know it's getting to them. I know it's accessible by anyone that I speak to, and I just prefer to keep everything there on MI Bridges. (Michigan woman)

Well, before, I was a big fan of having proof of everything, and paper was essential...I'm changing because people can archive email and documents. I think that method is very good. (Texas Spanish-speaking woman)

— Paperless Option

But participants were worried that going paperless would be a problem for beneficiaries if all Medicaid communications moved online.

- They did not want states to move to an entirely paperless system for Medicaid communications.
- The participants noted that a paperless system would disadvantage those who did not have access to technology or were not familiar, comfortable, or able to use an online process—particularly older adults.
- Many also preferred a hard copy for easy record-keeping and to maintain a paper trail. They believed emails could go to spam, get deleted, or could be difficult to find and pull up.
- A few participants mentioned being “old school” and simply being more comfortable with regular mail, making a phone call, or going in person to manage their Medicaid.

— Paperless Option

It should be an option, but I don't think everyone would want it...I know my parents don't do email and computers, so they wouldn't want to go paperless. They like to get their letters in the mail and to see it. So it should be an option if you want it, yes, and if not then just continue to send letters. (Florida woman)



People like my mother (and) my father, they don't really know how to use computers or cellphones, so they always like to do things on pen and paper too or over the phone. So taking away their options to do it the way they know, is kind of making it harder for them. (Michigan man)

Well, I think that's fine. I can adapt...though, for older adults, like my mom, for example, who's over 70, technology isn't her best friend. It's hard for a lot of people. It's not something that's for everyone. (Texas Spanish-speaking woman)

I think a lot of us younger crowd prefer online applications, but the big thing is we're talking about healthcare. It's got to be accessible for, you know, folks around the state that don't have internet access. They can't afford a smartphone and stuff like that, I think (that) is really important. (Louisiana man)

— Other Renewal Options

Similar to the enrollment process, participants wanted different renewal options to be available to meet individual needs. They wanted the system to be accessible to all—even if they personally preferred one method over another.

Participants mentioned many reasons for why there should be different renewal methods available to beneficiaries. A few examples:

- Some preferred phone or mail communication because they were not comfortable with online technology.
- Some said they did not have strong internet service; they may have access, but it was not readily available or was a slow and unreliable way for them to access information and forms.
- Some worried about mail not getting delivered to them (including when they move); others worried about missing emails.
- Some believed paper documentation was easier to keep track of; others believed email allowed them to keep documentation organized.
- Some preferred face-to-face interaction at Medicaid offices, resource centers, or clinics; others preferred being able to re-enroll online at home at their own convenience.
- Some felt one-on-one outreach was the most effective communication for older or more rural people who did not use technology.
- Some were concerned about scams and were less likely to respond to phone calls.

Other Communication Topics.

— In person Assistance

Participants valued in person assistance—whether from caseworkers, Medicaid offices, or other resource centers. They sometimes needed help enrolling, renewing, or just resolving issues.

- While most participants said they preferred electronic or mailed communication, many liked to call their Medicaid office (or 211) when they had a problem or needed help. A few said they turned to the Medicaid office when they had more complex issues.
- Caseworkers remained important resources for some of the participants. Across the groups, some mentioned getting helpful assistance from their caseworkers when enrolling or renewing.
- A few participants mentioned that there were not enough resource centers where you could get in person assistance.
- Some talked about how there was simply no real replacement for in person assistance when you encountered problems.

— Communication Preferences

Given the varied preferences for enrolling, renewing, and resolving problems, it was not surprising that participants had varied preferences when asked the best way for Medicaid to communicate with them.

- Overall, most liked to communicate with Medicaid online for routine needs such as enrollment and renewal information. Some also liked to make a phone call to resolve hard-to-answer questions. A few mentioned a live chat option would be useful in these cases.
- When it came to methods by which Medicaid could reach out to them, suggestions reflected their earlier stated preferences for how Medicaid could provide renewal reminders:
 - ✓ Text alerts
 - ✓ Emails
 - ✓ Postcards or mailed communication
 - ✓ Automated phone messages
 - ✓ A combination of the above

— Communication Preferences



I'd try to figure it out online first and then if I couldn't figure it out myself online, I would probably go make a phone call and just keep pressing zero until I got somebody to talk to. (Michigan woman)

Maybe a chat. I had to reach out to child support today, and they said, "oh you know we're having an extensive long wait time, just use the chat." And I thought oh great, how long is this going to be? It was instant, I was on about a minute or two. (Texas woman)

I actually like the combination of all three. So I love the getting both the email, the text message, as well as the postcard in the mail. So that just makes sure, it reminds me to do that. (Texas man)

— Online Account and Mobile App

Many participants had set up an online account to manage the application and renewal processes. However, they rarely used the online account outside of these situations.

- Most participants said they had some type of an online Medicaid account. This included:
 - ✓ Florida: 8 of 12 participants
 - ✓ Louisiana: 8 of 12 participants
 - ✓ Michigan: 5 of 11 participants
 - ✓ Texas: 10 of 12 participants
 - ✓ Spanish-speaking group: 6 of 6 participants
- Most were comfortable with an online account and felt they could access it if needed. But many said they did not use their account.
- There were some misunderstanding between patient portals through their insurance company or provider, and the state benefit online accounts. A few seemed to confuse health care appointments and medical results with their state account, like MI Bridges.
- A few participants used their program's mobile app (in the two states it's available), but most said they had not heard about it or used it.

— Online Account and Mobile App

You get all that stuff there. You have an opportunity, if they were asking for a certain document, you can upload that as well. (Louisiana man)

I find (MI Bridges) really easy to use. I really have only used it for when I applied and then to recheck my eligibility. I believe once after that, they did contact me in between the approval saying that they needed one other documentation and they sent me a text message saying to log back into MI Bridges, that there was some documentation they needed and it's all like little block pictures that say these are your messages, this is how you can apply, these are other programs you might want to look into. So I just selected messages, and it said we need documentation for your unemployment. So I just took a picture of the screen when I logged into my unemployment site and uploaded that, and it was within a few days I was approved. (Michigan woman)

I really don't do much with it, just if I need to renew or since COVID, I know if you go onto the website, it'll have like the little caution sign, and they'll tell you like your Medicaid has been extended. You know log in to check, but other than that I really don't use it. (Texas woman)

It seems informative. Look, I'm not one of those people who's going to stay on there very long. No, I just log in when I need to renew and everything...The computer saves the password for you. (Florida Spanish-speaking man)



— Other Communication

Most participants said they did not receive communications outside of enrollment and renewal notices. And most had not seen any communications about changes in eligibility due to COVID-19.

- Nearly all the participants asked did not recall getting communications from Medicaid outside of the enrollment and renewal processes. They did get health care coverage-related communications from their plans.
- Others thought they might have gotten communications but did not really notice or read them.
- Most participants said they had not received any information from Medicaid regarding COVID-19. The few who did generally said it was information about vaccines or testing. Only a few specifically mentioned receiving information on Medicaid eligibility extensions or automatic renewal.

— Other Communication

All I get from Medicaid is a yearly letter saying “this is a notice of determination, you’re renewed for another year and if anything changes let us know.” I mean that is it, that’s all I get from Medicaid. (Louisiana man)



To tell you the truth I’m always getting something from them. But I’m going to be honest, a lot of it I look at and a lot of it’s not even pertaining to me, its more like junk mail to me...about the difference of the rules, regulations in the state and things like that. A lot of that is just normal routine stuff that I don’t really pay attention to. If it’s something pertaining to me, I usually get it in the mail. (Michigan man)

I got a couple...And they mentioned that Medicaid was going to continue and...so like there was no such thing as renewal; like we’re automatically going to continue with Medicaid due to this emergency. (Texas woman)

Personal Stories.

Enrollment challenges

In his words:

Michigan man
Married
Kids ages 9 & 14
Unemployed
Enrolled in 2020
Began enrollment online
Finished it in person

We signed up through the Healthcare.Gov Marketplace, and our income falls right on a line that my wife and I would have to purchase coverage, and the kids - it just automatically was like your kids are eligible for Medicaid. And it was like, oh okay, cool. So I didn't have the option to buy insurance for them. And then there was some documentation that needed to be submitted, something that was like missing. So we started getting these notices that we're missing this; 'we're going to deny your application.'

And so (I) tried calling; there was a phone number with like a case reference number. (I) called, left a message, waited like a week and a half before (I) tried calling back again because I never got a phone call back...First it was like I waited like two weeks, then a week, and then it was like I was calling every day until then we got a notice that our application had been denied because we hadn't resolved this issue. And that's what it was. Because the reason our income had dropped and our kids were eligible was because my wife had stopped working, and they needed proof of income. But...there was no way to prove proof of zero income—that income had gone away.

Eventually had to go into (MDHHS) and then it was just this whole rigmarole...The people that we were supposed to call never ever did call us back until finally got bounced several times. And then, I mean, it took a solid (amount of time) of working and then it was fine. And since then we've had absolutely no issues, and I recognize that compared to a lot of other folks that's not that complicated at all. But that was my first foray into that system at all, and it was just more complicated than I imagined it would be...A total of about two to three months (to get it resolved).

The enrollment & application process

In her words:

Texas woman
Enrolled in 2016 while
pregnant
First enrolled in person
Now uses online system

It was 2016 and I found out I was pregnant with my first daughter and I was unemployed. So a friend of mine told me that I could get pregnancy Medicaid. So that's what led me to enroll.

I called first to get information, and I think I remember feeling a little overwhelmed, and they told me I could go in person to the health and human services office. So I just decided to do that because I felt like it would be easier; I wasn't familiar with online or anything, and I knew I needed these forms, and I needed to fill them out. So I went over to the office, I got the forms, I filled them out, and I returned them to the office.

I think they sent me mail saying it was time to renew, and then I also got emails about it. So I got emails, and I think I got like one letter maybe in the mail telling me it was time to renew. And in the letter and in the email, it said how to renew by phone, online, or by mail, so it gave me those three options.

I feel like the renewal process was a lot easier than the initial enrollment process. They didn't require as much from me. It didn't take as much time, as much energy, effort, thought; it was just a lot easier to renew than it was to enroll.

Now I am (renewing online). I don't use the app; I just tend to open a web browser and type in yourtexasbenefits.com and then I log in and I go from there.

The enrollment & application process

In his words:

Florida man
Enrolled in 2002-2003 after
a hurricane
First enrolled in person
Now uses online system

That was like 2003, 2002, 2003 one of those years we had a hurricane...At that time, they were enrolling people at the Convention Center in Orlando, and I went down there and got in the line and...they were signing you up for food stamps, but you know the Medicaid came along with the application.

(For the renewal) They started out going in person, you know. Like when you had to recertify, you'd have to go into the...I used to use the resource office to go get on their computer to do the recertification, and that was like an adventure because the office would always be crowded. You've got to wait to get on a computer. So when they switched to the online thing, you know that's made it a lot easier.

The renewal is easy because they actually store the information, so you don't really have to enter everything over again. You just go through and make sure...They ask you has anything changed or not. If not, you just go through to the next, but they keep your information.

I get an email notification (for renewal reminder); they send out a notification like maybe six weeks before it's time for you to recertify. (How do you get the email notification instead of mailed?) They ask you if you want to get an email. I think it's at the end of the application they ask you that.

Communication issue

In her words:

Texas woman
Enrolled in 2016 when
pregnant
First enrolled in person
and by phone
Has online account

Yeah, this is just my personal experience, but I feel like they need to do a better job at communicating with us...

So I gave birth to my second daughter in January 2020. And I knew that I had pregnancy Medicaid for up to six weeks after she was born. But it was my understanding that after that I would go back on this different type of Medicaid because that's what happened with my first child. But last year due to COVID, apparently, and I didn't find this out till December of 2020, but apparently my pregnancy Medicaid was extended throughout the entire year because of the pandemic. But I didn't know that. So the whole year I was thinking that I didn't have access to certain types of healthcare and benefits because I thought I had this other kind of Medicaid. I thought I had been switched over because someone told me I was going to be, and that was probably prior to when COVID was really in the United States... Maybe like late January, early February, but then I guess due to the pandemic, my pregnancy Medicaid got extended, but no one communicated that to me.

Moderator: And then how did you finally find out in December 2020 that you did have it?

I called, and I had called several times, but I called to ask, "Am I on any kind of Medicaid and if so, what kind?" Because I was confused because I hadn't gotten any correspondence from them in a while, but the last time I had filled a prescription, I had a \$0 co-pay and I'm like, so wait a second, my Medicaid on file is still effective because it paid for it. So what kind of Medicaid do I have? So I called, and I said, "what am I on right now, I don't know?" And they told me that it had gotten extended, but it was ending like basically when I called in December it was going to end. I didn't know.

**PERRY
UNDEM**