PEAK Real Time Eligibility (RTE): Medical Assistance in Real Time

Nomination Category	Digital Government: Government to Citizen
Nomination Contact	Tauna Lockhart 303.764.7731 tauna.lockhart@state.co.us
Project Initiation Date	April 1, 2011
Project Completion Date	October 1, 2013

I. EXECUTIVE SUMMARY

The Affordable Care Act prompted the State of Colorado to implement a solution to reduce the strain put on workers due to an increase in the volume of applications. On October 1, 2013, Colorado's updated public benefits self-service portal -- Program Eligibility and Application Kit (PEAK) -- went live. This system allows Coloradans to submit an electronic application for medical assistance and receive a real time eligibility (RTE) determination in most situations. This consumer friendly innovation streamlined a process that previously required hands-on action by a worker and could take as long as 45 days to complete. Now this new electronic process is completed in as short as 45 minutes -- with the bulk of the time spent on filling out the application.

RTE reaches hundreds of thousands of Colorado residents who either apply online via the PEAK website, or with the assistance of county case workers -- who can also get real time eligibility determination for their clients.

Since its implementation, RTE has proven to be an efficient and effective solution, saving the state invaluable time and resources. Through constant improvements and enhancements, the process continues to help key stakeholders improve their lives.

Key statistics of the project:

- RTE success rate: 85-90 percent (media assistance only applications)
- RTE average for past 6 months: 16,000 applications per month
- Percent of medical assistance applications submitted online: 78 percent
- Medical assistance expansion individuals: 346,000

The RTE project was the result of collaboration between the Colorado Governor's Office of Information Technology (OIT), the state's Department of Health Care Policy and Financing and private partner Deloitte, among others. The Colorado Benefits Management System (CBMS) Executive Steering Committee worked with the state-based marketplace, a public-private, non-profit entity to help meet the needs of their stakeholders that include private insurance carriers, health insurance agents and brokers, as well community organizations.

II. BUSINESS PROBLEM AND SOLUTION DESCRIPTION

Due to the Affordable Care Act, county eligibility workers in Colorado were going to be faced with an increase in applications to process. The state needed to find a solution to decrease the workload that was going to be put on its county workers even though application numbers were going to rise. Colorado initiated projects to improve the consumer experience and provide an elegant, effective and efficient means for submitting an application for medical assistance online, which included providing the applicant with an immediate determination of eligibility.

Also, previous to PEAK RTE, the State of Colorado was not able to provide much needed medical benefits in a timely manner, and that delay was forcing people who were not eligible to wait for weeks before knowing whether or not they should pursue other options. The state wanted to find a way to get benefit information to its most vulnerable Coloradans quicker, not only for residents' health and to reduce their pain and stress during the process, but because it was the right thing to do.

The RTE process is as follows:

1. Client enters PEAK Apply For Benefits as a guest or through a PEAK account
2. Client completes, signs, and submits an electronic application for medical assistance benefits
3. Upon submission, PEAK sends the application data to the Colorado Benefits Management System (CBMS)
4. CBMS automatically uploads the data and runs the Eligibility Determination Benefits Calculation
5. If EDBC is successful, a case is created and authorized
6. The user is able to view their medical assistance results in real-time on the PEAK summary page

Other important aspects of RTE include the system's ability to interface with identity management systems such as the Identity Resolution Information System (IRIS) and Verify Lawful Presence (VLP). Through IRIS, the system is able to determine whether or not an individual already exists in CBMS during the application process. Previously, a county worker would manually compare individuals to ensure duplicate state IDs were not being issued. By interfacing with CBMS, the system can execute RTE without this manual verification. Similarly, PEAK interfaces with the Federal Hub through VLP, allowing for real-time citizenship verification. RTE is made possible by these innovative identity proofing solutions.

In accordance with federal law, Coloradans seeking Advanced Premium Tax Credits or Cost Sharing Reductions to help purchase private health insurance through the state's Health Insurance Marketplace, Connect for Health Colorado, must first be deemed ineligible for Colorado's medical assistance programs. RTE allows users to immediately find out if they qualify for medical assistance, and if not, they move quickly to purchasing private health insurance through Colorado's state-based marketplace.

III. SIGNIFICANCE

Colorado has one of the top RTE success rates in the nation, currently averaging between 85 and 90 percent. This represents a tremendous time saving for each county

worker as a PEAK client can submit an application with real-time authorization of benefits without a single touch by the worker. As a result, RTE has saved each county -- and therefore the State of Colorado -- thousands of worker hours through automating processing of medical assistance applications. With around 78 percent of all medical assistance applications being submitted online, counties are able to handle a larger volume of applications more rapidly, greatly contributing to the overall operational efficiency of the system. Over the past six months, approximately 16,000 cases have been processed through RTE.

Since RTE's launch, data has been continually analyzed and regular enhancements have been implemented to ensure the highest possible rate of success. This technology allowed Colorado to handle the increased workload that resulted from the Affordable Care Act and effectively address the Medicaid expansion without increased staffing.

Colorado has been a national leader in RTE and hopes that it inspires other states to take action. By implementing this innovative technology, the state has not only realized significant cost savings, but has created a happier and healthier Colorado. It is a model that can be replicated across any state government with proper resources and architecture. States must commit to recognizing the issue and then investing the dollars and talent needed to implement the solution.

As for scalability, Colorado has already proven that RTE is sustainable even with an influx in applications, and can continue to increase its RTE completion percentage. The state has gone from an average of 80 percent of Medicaid applications happening with RTE in 2013, to the current average of 85-90 percent.

IV. BENEFIT OF THE PROJECT

Colorado was one of the first states to implement RTE functionality, and still one of only 10 states to have it today. As such, Colorado is an early beneficiary of RTE's benefits and savings. This technology has allowed the state to handle between six and nine times the normal application volume, which increased drastically due to the expansion of Medicaid and implementation of the Affordable Care Act. This was all done without an increase in staffing.

More than 1.25 million Coloradans are now enrolled in medical assistance, with more than 345,000 gaining access to free or low-cost health coverage through the expansion of Medicaid in January 2014. RTE means that workers no longer need to process every Medicaid application in the Colorado Benefits Management System. Essentially, a process that once took up to 45 days now takes as little as 45 minutes from start to finish.

During the first week of the open enrollment period beginning January 1, 2014, nearly 84 percent of applicants received a real time eligibility determination. Since January 1, a

total of 147,633 applications have received a real-time eligibility determination, saving an estimated 4,614 combined days of work for the State of Colorado. This is one of the most significant benefits of RTE for counties and the state as a whole.

Now, those Coloradans most in need of medical help but with the least amount of resources are given a quick path to the medical experts who can assist them. Once RTE determines a client is eligible for Medicaid, he or she can often immediately obtain a medical card and start accessing health care through authorized providers. This is life-changing for many people who have long ignored serious health problems.