

# Express Lane Eligibility

An opportunity for TANF, Medicaid and CHIP Agencies to enroll eligible children simply and quickly into coverage

# What is Express Lane Eligibility?

- Express Lane eligibility is the process that a State employs to use the information from other public programs to determine eligibility for Medicaid and/or CHIP.

# What is the History of Express Lane Eligibility?

- **1996:** PRWORA delinked cash assistance from Medicaid.
  - Some children lost coverage.
  - State efforts to find, enroll and retain eligible children
- **1997:** CHIP brought many million children to Medicaid and CHIP coverage.
  - States needed simpler application and renewal process.
- **2009:** CHIPRA provided more incentives and tools to enroll remaining uninsured children.

# Why Express Lane Eligibility?

- CHIPRA includes many provisions designed to give States the tools to effectively enroll eligible children in Medicaid and CHIP.
  - Express Lane Option: one more tool.
  - CHIP bonus payments to offset the cost of increased Medicaid enrollment.
    - Express Lane is one program feature eligible for bonus.

# Performance Bonus Payments

- Program Features include:
  - Continuous eligibility in both Medicaid and CHIP
  - Liberalization of asset (or resource) requirements
  - Elimination of in-person interview
  - Use of the same application and renewal forms and procedures for Medicaid and CHIP
  - Automatic/Administrative renewal in both Medicaid and CHIP
  - Presumptive eligibility for CHIP children
  - **Express Lane Eligibility in Medicaid and/or CHIP**
  - Premium Assistance Subsidies for Medicaid and CHIP

# CHIPRA and Express Lane

- CHIPRA Section 203:
  - States can use findings of Express Lane agencies and State tax returns to determine eligibility in Medicaid and/or CHIP.
  - Findings on one or more programmatic eligibility requirements, despite differences in program rules.
  - States may automatically enroll and/or renew children in Medicaid and/or CHIP.
  - *Medicaid*: children up to ages 19, 20, or 21
  - *CHIP*: children up to age 19 only.

# What is not Express Lane Eligibility

- A State's regular eligibility and enrollment process.
  - TANF and Medicaid are based on the same application in a shared data system.
- For TANF agency to be approved for Express Lane eligibility, there must be new information not already available to Medicaid agency that simplifies the eligibility process for the State and applicant.

# CHIPRA and Express Lane

- Must be an Interagency Agreement(s).
- Express Lane agency must notify the child's family:
  - Info will be disclosed to Medicaid/CHIP agency,
  - Purpose of disclosure limited to eligibility determination.
- State must submit a State plan amendment.
  - States serving Indian populations must have process to consult with designees of the Indian Health Service and Urban Indian Organizations.

# Financial Eligibility Determinations

- Medicaid/CHIP financial eligibility factor:
  - ELE finding made within a reasonable period of time,
  - Differences in definitions and methodology of determining income do not matter, except if:
    - Child found ineligible for Medicaid and CHIP
    - Child found ineligible for Medicaid but eligible for CHIP
    - Children subject to premiums

# Citizenship Status

- Citizenship status is required in Medicaid and CHIP.
- States are able to ascertain citizenship status for most individuals through a data match with the Social Security Administration.
- Individuals must be given a reasonable period of time to provide documentation (State discretion) after initial eligibility has been established and enrolled in coverage pending documentation.

# Screen and Enroll Requirement

- **Option 1:** *Establish a Medicaid screening threshold*
  - State sets income threshold at minimum of 30 percentage points above highest Medicaid threshold for children-
    - To account for differences in income deductions and methodologies between Medicaid and Express Lane agencies.
  - Children at or below threshold meet test for Medicaid.
  - Children above threshold should be evaluated for CHIP based on Express Lane agency finding, if State uses ELE for CHIP.
    - No further testing of income, but all other CHIP eligibility factors.
    - If child enrolled in CHIP, State must notify family that child may be eligible for Medicaid under regular eligibility determination rules and explain process for requesting evaluation and differences between Medicaid and CHIP, including benefits and cost sharing.

# Screen and Enroll Requirement

- **Option 2:** *Temporary enrollment in CHIP pending Screen and Enroll*
  - State may temporarily enroll child into CHIP if meets Express Lane agency income findings.
  - State must conduct full eligibility determination during temporary enrollment period.
    - Simplified procedures.
    - Parents/caretakers do not have to resubmit or submit info that is available elsewhere.
  - CHIP enhanced funds can be claimed during temporary enrollment period, regardless of final determination.

# Option - Automatic Enrollment

- If information from Express Lane and other sources = eligibility determination, then...
  - Signed application not necessary,
  - Must have *informed* consent of family/child
    - Renewal or continuation of coverage does not require consent, if previously given.
- State plan designation for automatic enrollment

# Program Integrity

- States must have systems and codes to identify children enrolled through Express Lane Eligibility.
- Express Lane eligibility determinations are subject to review and a distinct error rate measurement.
- Error rate for ELE that exceeds 3% will result in reduction in funding to the State for excess payments above 3%, only for children in sample.

# Evaluation of Express Lane

- Secretary of DHHS will evaluate Express Lane option.
  - Report to Congress by 9/30/12:
    - Percentage of children erroneously enrolled in Medicaid and CHIP;
    - Whether Express Lane improves the ability of a State to identify and enroll low-income, uninsured children who are eligible but not enrolled in Medicaid and CHIP;
    - The administrative costs or savings of identifying and enrolling children into Medicaid and CHIP based on Express Lane agency findings, and the extent to which such costs differ from the costs that otherwise would have been incurred to identify and enroll these children.

# TANF as Express Lane Agency

- Alabama uses both TANF and SNAP income findings to renew Medicaid eligibility, and planned to use TANF and SNAP income and to process initial eligibility determinations.