An Analysis of Wisconsin's ACCESS Online Application for BadgerCare Plus

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November 5, 2011
Presentation at APPAM

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What is ACCESS?: https://access.wisconsin.gov/

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What is ACCESS?: Part 2

- **Am I Eligible?**

  Anyone can submit minimal information on their household and receive feedback on whether they might be eligible for health care, nutrition or child care supplements, prescription drug assistance, energy assistance or tax credits.

- **Apply for Benefits**

  Submit application for BadgerCare Plus, Medicaid, FoodShare, child care and/or the Family Planning Waiver online. However, other steps must be taken for the process to be completed.

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Am I Eligible and Apply for Benefits

Methods of Application

- ACCESS

- Mail-in

- Walk-in

- Phone

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Research Questions

- What % of applications are received through ACCESS?
  - Are there differences in the socio-economic status of those that use ACCESS versus other methods of application?

- Target Efficiency of ACCESS: Is ACCESS more or less likely than other methods to attract applicants who are ultimately determined to be eligible for public insurance?

- Application and Eligibility Spillover: Does ACCESS promote greater likelihood of applying to other social programs? What are the rates of eligibility determination among "spillover" applications generated by ACCESS relative to other methods?

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Data : The Sample

- State contractor Deloitte selected a sample of those who applied for Health Insurance from January 2008 to October 2010 through all methods.

- We restricted the sample to BC+ Child and Caretaker applications through November 2009 so we could match to the CARES demographic data we had at the time. CARES is the state's eligibility database for BadgerCare Plus.

- We selected the oldest person listed in the case for individual demographic categories, typically a parent.
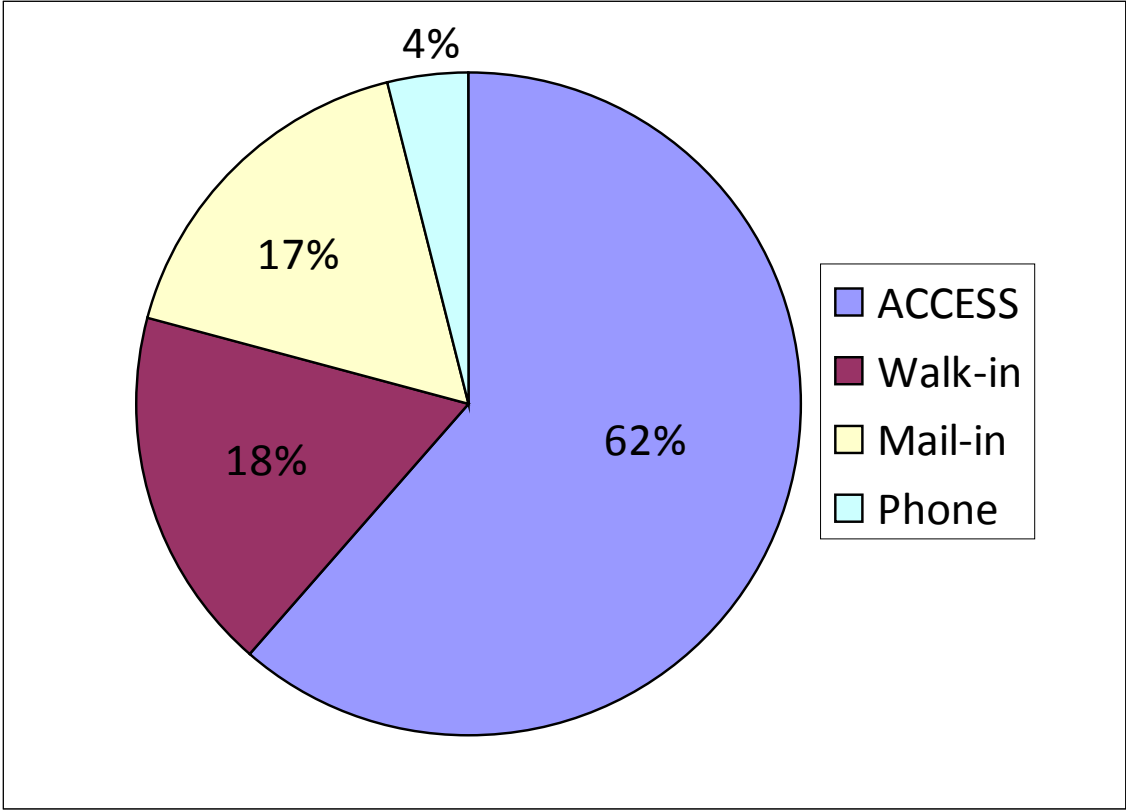
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Results

Percent of Applications by Method

Percent Determined Eligible for BC+ by Method
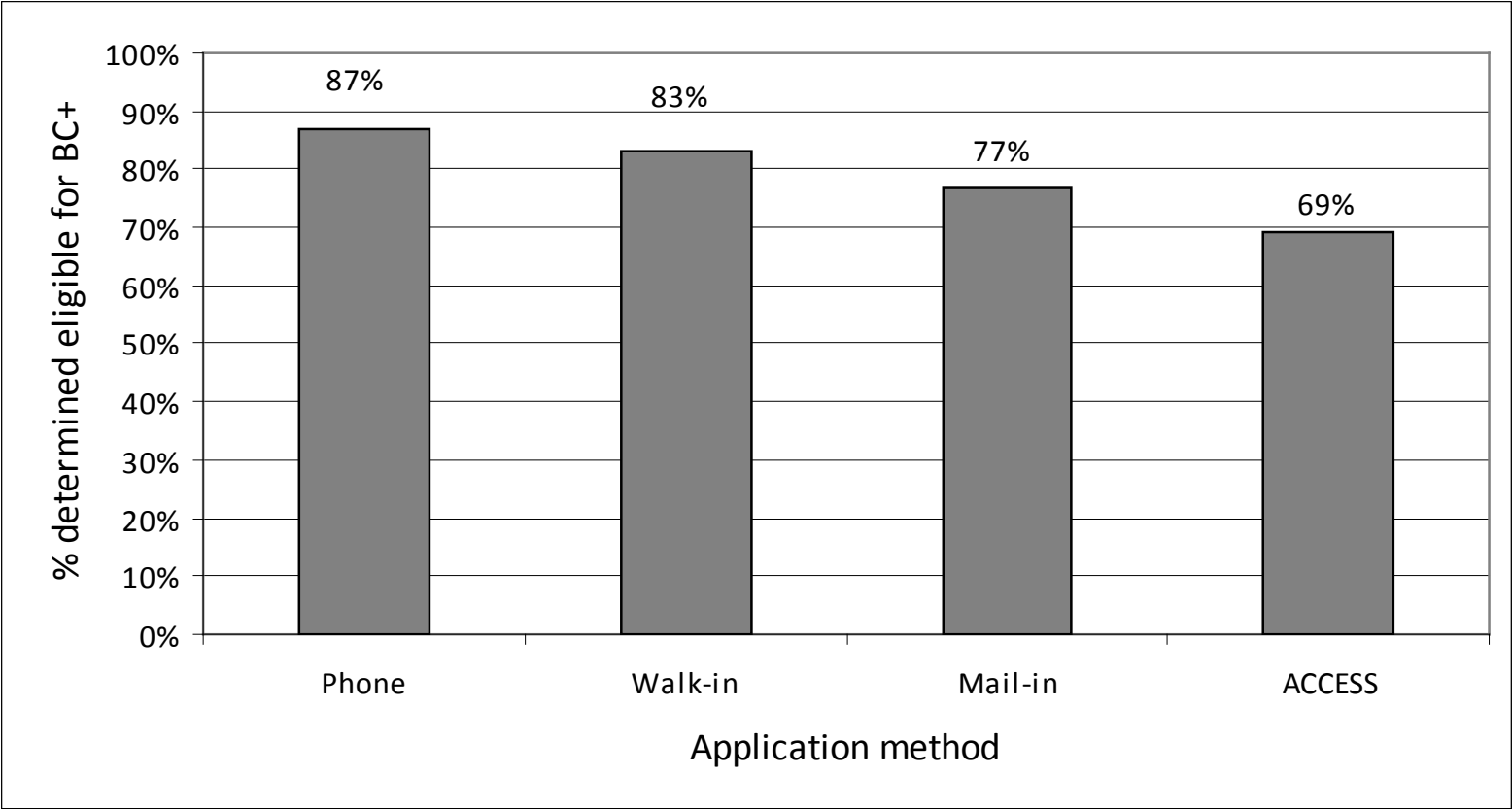
Bar chart showing "% determined eligible for BC+" by application method:
- Phone: 87%
- Walk-in: 83%
- Mail-in: 77%
- ACCESS: 69%

X-axis: Application method

SES by Method

Application Method by Income
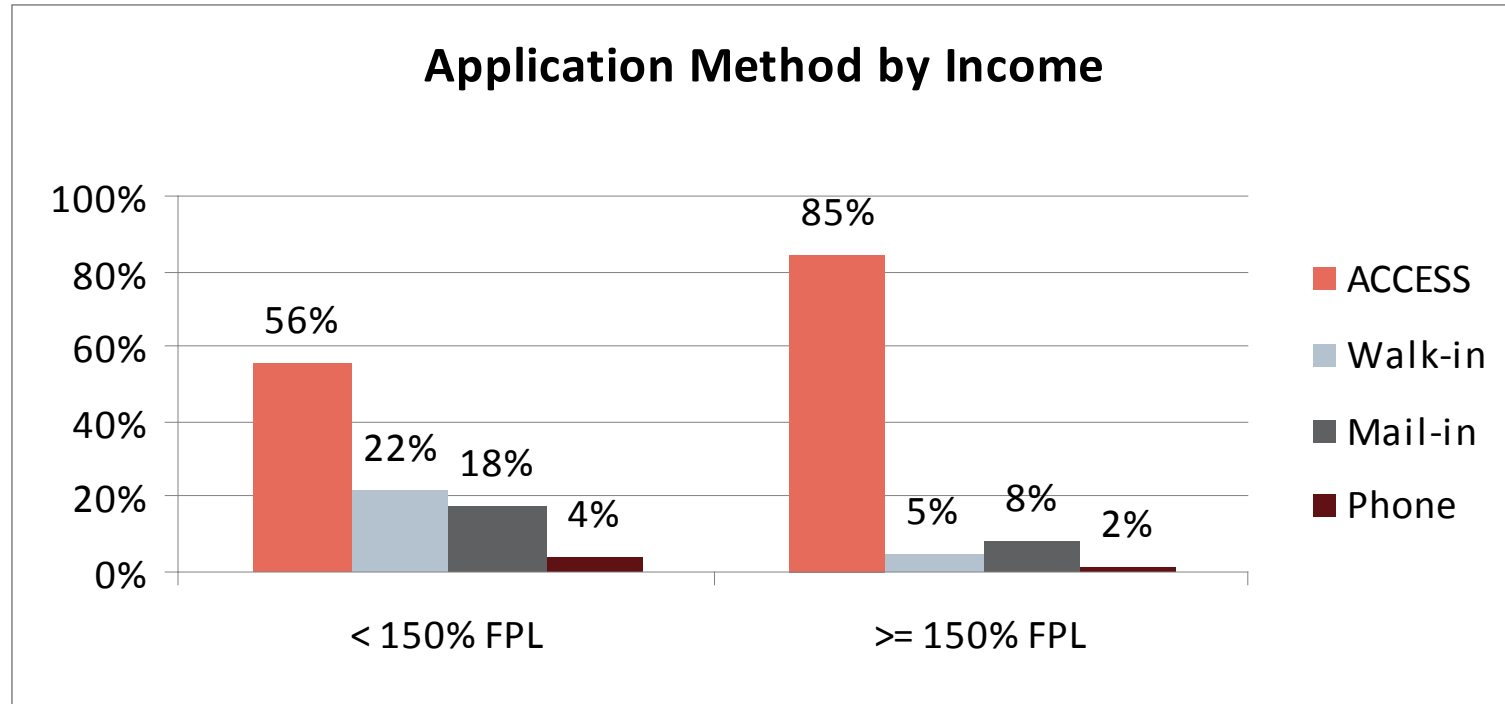
Note: similar patterns emerge when the sample is stratified by other potential markers of vulnerability (primary language, citizenship status, rural status, gender)

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Application Spillover by Method

Application spillover = % of BC+ applicants also applying for FoodShare

Eligible Spillover by Method
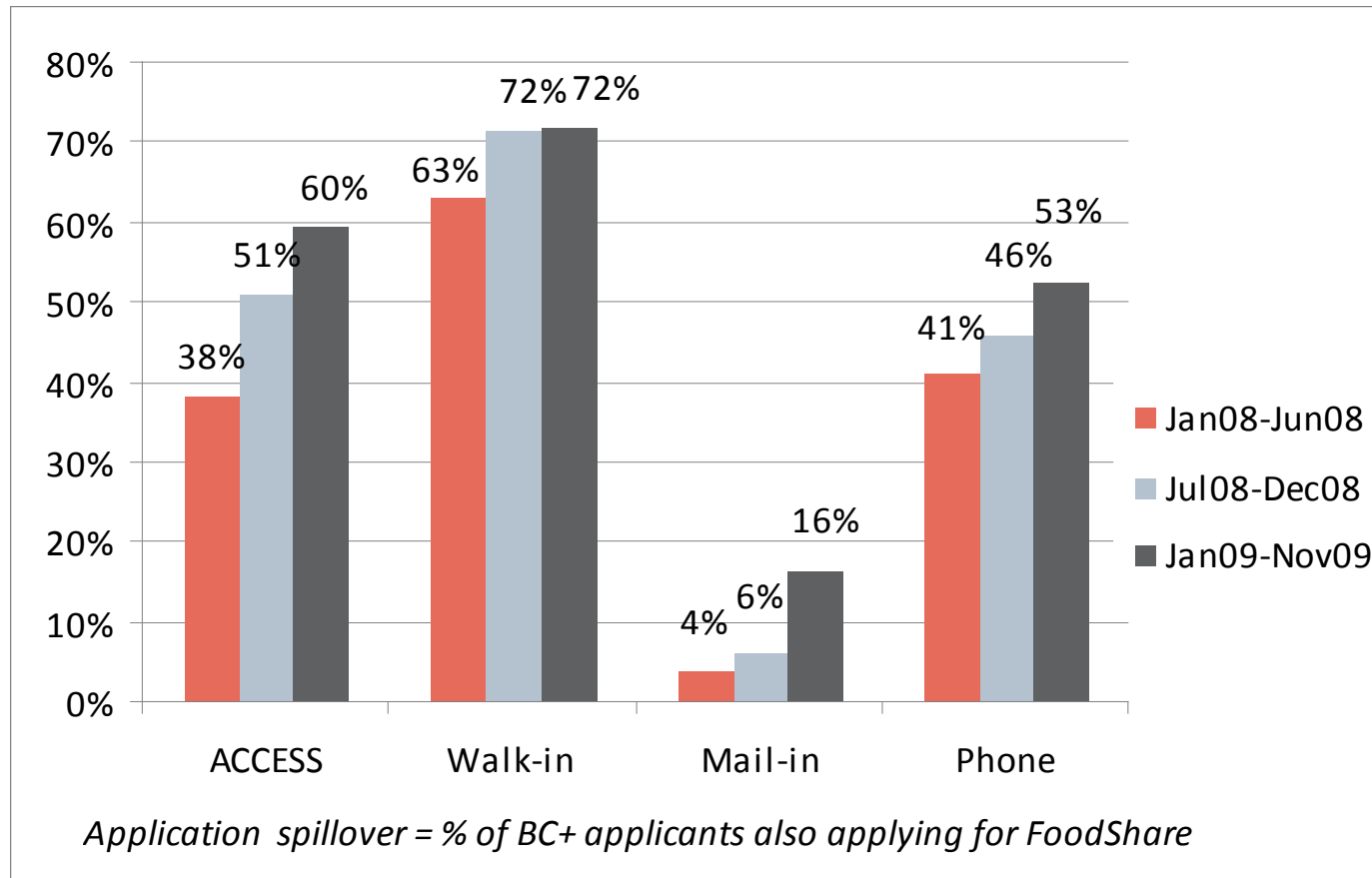

Eligible spillover = % of BC+ applicants applying for FoodShare (FS) who are determined eligible for FS
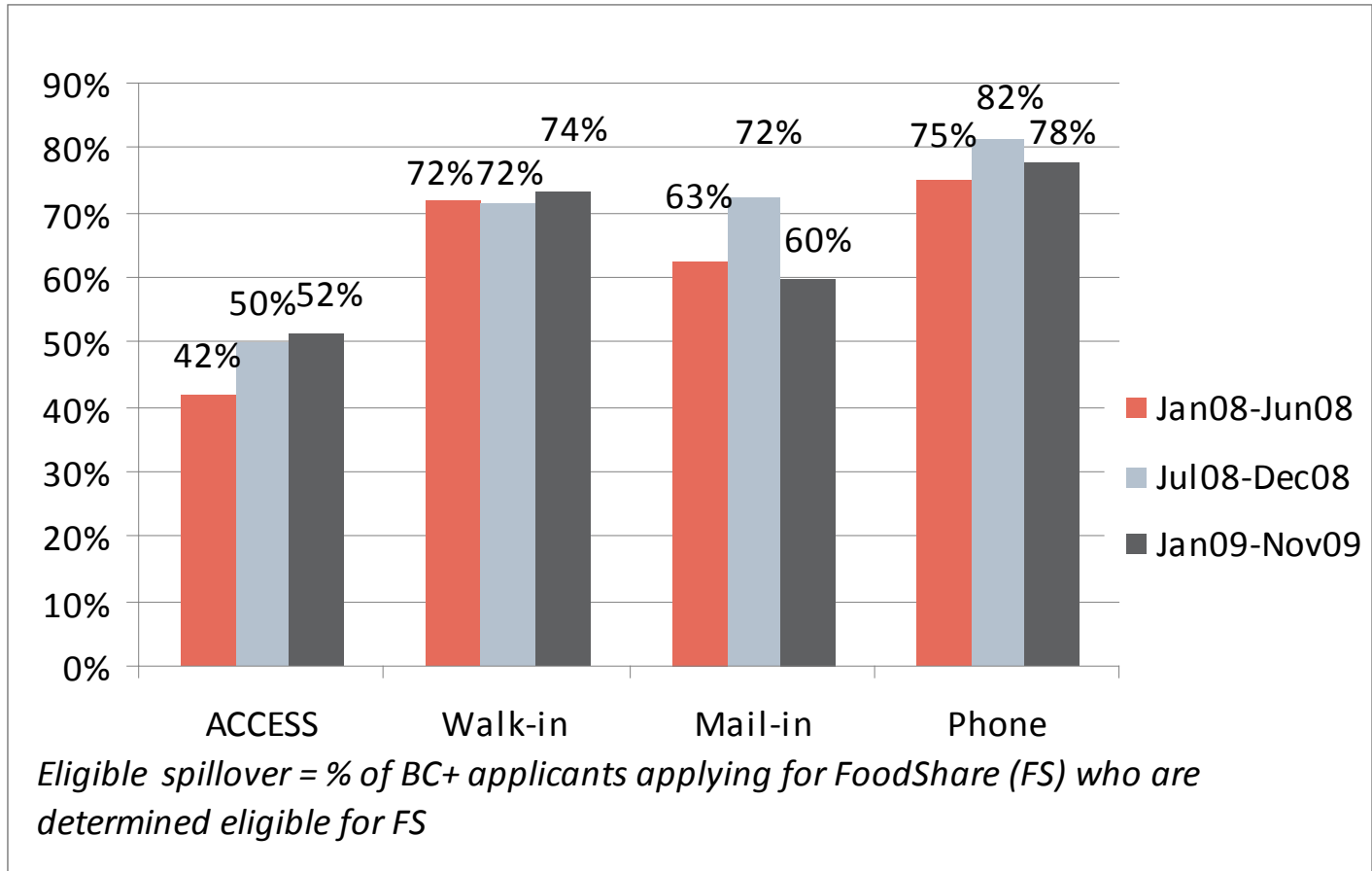
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ACCESS Going Forward

- Wisconsin awarded federal Early Innovator grant to be used to expand ACCESS platform for planned private health insurance exchanges

- Eliminating county-based walk-in services has been considered, instead relying almost exclusively on ACCESS
  - Generating considerable concern among advocate groups

- Currently, ACCESS requires all submitted applications to be reviewed by a caseworker to verify and review information submitted. Cost/benefit analysis?

Acknowledgements

Funded by the Wisconsin Department of Health Services and the Robert Wood Johnson Foundation

For Further Information

Leininger, Friedsam, Voskuil, and DeLeire "The Target Efficiency of Online Medicaid/CHIP Enrollment: An Evaluation of Wisconsin's ACCESS Internet Portal" available at:

www.rwjf.org

Leininger, Friedsam, Voskuil, and DeLeire "Online Application for Medicaid and BadgerCare: How Efficient Relative to Other Application Venues?" available at www.uwphi.pophealth.wisc.edu

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