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Enrolling in LaCHIP

**Insights from Parents Who Recently Enrolled Their
Children and Parents Who Failed to Renew**

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I. Introduction

Lake Research Partners (LRP) conducted seven focus groups for the Louisiana Department of Health and Hospitals (DHH) to understand barriers to enrollment for eligible children in LaCHIP and hear ideas for simplifying enrollment and renewal. We want to acknowledge the support of Ruth Kennedy (LaCHIP Director) for this project and the hands-on assistance of Katie Baudouin (MaxEnroll Project Manager/DHH), and Kirby Goidel (LSU) in conducting this research.

The focus groups were organized to hear from diverse parents in different parts of the state. Two of the focus groups were conducted in Spanish. In six of the groups, we focused on parents of *recently enrolled* children – we wanted insights into why their children were uninsured prior to enrolling but also to learn about their enrollment experience. We then conducted one focus group with parents of children *recently disenrolled* from LaCHIP to understand why they did not renew. (See Table One below for details of the groups.)

In all of the focus groups we received feedback on LaCHIP materials – the application, renewal form, renewal notice, award notice, and a poster promoting LaCHIP. If parents enrolled online, we asked specific questions about that process. These insights are fairly high level – in the second phase of this project these and other materials were tested in-depth.

Table One: Focus Group Locations and Composition

Dates/Time	City	Type of Group
May 19, 2010	Monroe	Parents of recently enrolled children
May 20	Alexandria	Parents of recently enrolled children
May 24	New Orleans	Latino parents w/recently enrolled children
May 25	New Orleans	Latino parents w/recently enrolled children
Jun 1	Baton Rouge	Parents of recently enrolled children
Jun 2	Baton Rouge	Parents of recently enrolled children
Jun 3	New Orleans	Parents of recently disenrolled children

Insights from this research can be found on the following pages.

II. Overview

Following are some general findings from parents about LaCHIP.

Positive feelings about LaCHIP

Most of the parents feel positively about LaCHIP, even those with recently disenrolled children. They say it is affordable or free and they like the services it covers. They mention access to dental care, specialists, and taking care of chronic health conditions as important advantages of LaCHIP. A few had LaCHIP cover prior medical expenses and they really liked this aspect of the program.

“ I really appreciate LaCHIP because when I was at my lowest point, LaCHIP was there for us and they did not make us feel small or ashamed, and I’m just thankful.”
– Parent of recently enrolled child from Monroe

LaCHIP means “one less thing to worry about”

Many of the parents of newly enrolled children in LaCHIP said they felt “relieved” when their child was accepted. Some called it “a blessing” and others said they no longer had to worry about incurring medical bills they could not afford. The overwhelming majority say they would recommend the program to friends and family.

Having uninsured children is stressful

Many of the parents owe money still for medical care their children incurred when they were uninsured. Some also say they used to put off medical care for their child due to cost. Parents said it was “hard” and they “worried” about their children during this period before LaCHIP. A number of parents had recently lost their jobs – and the insurance coverage that went with the job – and talked about the difficulty of this period. One parent talked about how crazy her life became when her husband lost his job and how it can be easy to overlook insurance for your children at this time. Most of the parents lacked insurance coverage for themselves. Most agree that health care is just too expensive for them to afford without a job. Even some with jobs say they cannot afford the coverage offered by their employer.

“ I was working, making \$45,000 a year and couldn’t get insurance. It was \$1,000 a month to insure my wife, me, and my child.”
– Parent of recently enrolled child from Alexandria

Parents hear about LaCHIP in many different ways

Before joining the program, parents learned about it in a variety of ways. Some parents first encounter LaCHIP when they applied for Food Stamps/SNAP. Others mention hospital ERs and their doctor's office as the source of their knowledge about LaCHIP. Others say family and friends told them about the program. Some had received information from their child's school but others said they threw out the information because it came at the beginning of the school year when they are overwhelmed by school forms. One or two heard about LaCHIP at their workplace while another learned about it at a WIC office.

Food Stamps (SNAP) is the first stop for parents

Parents say that when they lost their job, Food Stamps/SNAP was the first program they thought of for assistance. Food is just a higher priority for these families when they face hard times. This insight has implications for the Express Lane Eligibility program and the potential to enroll families.

Parents say they had plenty of motivation to enroll in LaCHIP

The fact that LaCHIP is "low cost or no cost" is very appealing to parents. Also, parents say they want to protect their children and LaCHIP helps them do this. These parents believe health care is vital for a healthy child. Some have extra motivation because their child has asthma or some other chronic condition. Parents also want to access all of the services LaCHIP covers – doctor visits, medications, dental care, etc.

“ You want your children to have the best care possible so that they can grow up and have the best advantage in life and keeping them healthy is important.”

– Parent of recently enrolled child
from Alexandria

Stigma not a problem with LaCHIP

We did not hear many parents say they felt stigmatized by having to apply for LaCHIP or that they were treated badly during the enrollment process. The one exception is the focus group with parents of recently disenrolled children in New Orleans. A few parents in this group talked about difficulty reaching their worker and being treated badly by a worker during enrollment and renewal for LaCHIP. Outside of New Orleans, this complaint was not heard – in fact, just the opposite. We had parents name their LaCHIP worker and praise them in the focus groups. These workers seem to go above and beyond in most cases to enroll children and keep them enrolled. This is particularly true in Monroe and Alexandria.

Stigma was more of an issue with Food Stamps and Medicaid. We heard in every a site from parents that case workers for these programs are hard to reach, have a bad attitude, are not helpful, look down on the families, and make you wait long periods even when you have an appointment. A number of parents juxtapose the LaCHIP workers with the poor treatment they have received when applying for Food Stamps or Medicaid.

Some also reported bad treatment by front office staff in doctor’s offices. This was heard in Monroe and Alexandria. “They treat you like you’re trash just because you’re on Medicaid,” said a parent of a recently enrolled child from Monroe talking about front office staff. Another parent in that focus group compared the positive experience with a LaCHIP enrollment worker to the negative experience in the doctor’s office. She said, “If I could take their attitudes and their attention to detail and wanting to help me through an obviously hard time that we've had in our life...I wish that they would take that concept and bring it over to the doctor's office.”

In Monroe and Alexandria, there is a problem with access to doctors and dentists who take LaCHIP

While our focus in the research was on enrollment and renewal, parents nonetheless said that in smaller cities like Monroe and Alexandria, there is not enough choice in doctors and dentists who take LaCHIP. While this did not seem enough of a problem to keep a parent from enrolling a child in LaCHIP or cause them to drop the coverage if their child was already enrolled, it did cause some bad feelings about the program. Some parents in these sites said only two doctors in town take LaCHIP. Others talked about their physicians having “Medicaid Days” and that was the only time they could make an appointment. They talked of long waits, crowded offices, and rude office staff on those days.

“There's only like three or four doctors that you can choose from. And like here in Alexandria, there's only two. One was not good, to go to another one that's not so great.”

– Parent of recently enrolled child
from Alexandria

While reimbursement rates for physicians and dentists who take LaCHIP are a big challenge, a number of the parents in smaller cities and rural areas would urge the state to consider increasing these rates for LaCHIP in order to improve their children’s access to care.

III. Barriers to Enrollment

While parents shared many positive feelings about LaCHIP, they also said there were barriers to enrolling their children that they needed to overcome. These include the following:

Lack of awareness

Awareness of LaCHIP was a larger issue among Latino parents and those parents who had recently lost a job. Neither of these groups knew much about LaCHIP until someone told them. The majority of Latino parents said they had not heard of LaCHIP until recently. Newly unemployed parents say they did not need to know about LaCHIP before because they had private insurance. Some learned about the program during our research and commented on how exciting it was to find such an affordable health coverage option. These findings suggest that ongoing awareness and outreach efforts need to continue with these populations who are becoming newly eligible.

Believed they earned too much or could not qualify due to fluctuating incomes

A few parents thought they earned too much for their children to be eligible for LaCHIP. Parents with fluctuating incomes were also concerned about LaCHIP income limits and assumed they could not qualify because of the rise and fall in their monthly finances. Others also mentioned that they were concerned with the possibility of losing coverage after getting a small raise or working overtime, so why bother to enroll their children. These parents need to hear consistent messages that explain that families with fluctuating incomes should still apply – and that coverage will still last a whole year despite income changes.

“If they give my husband a raise, we’re happy. But then we’re like, ‘Oh no, they’re going to take away our Medicaid.’”

– *Latino parent of a recently enrolled child from New Orleans*

Some caught in the turmoil of losing a job – not paying attention to health coverage

With the economic downturn, many families are facing lost jobs and consequently lost insurance coverage. In Monroe more than half the hands were raised when parents were asked if they or their spouse/partner had lost a job in the last year. Many describe this time in their lives as stressful and overwhelming. There are so many things that they have to worry about that they lose sight of health coverage for their children. They are more worried about putting food on the table and keeping a roof over their heads.

These parents offer this explanation by way of telling us why they did not initially enroll their children in LaCHIP or hear about the program. They were simply caught in the turmoil of losing their job. This insight suggests that it would be a good idea to reach out to companies that are doing lay offs so that enrollment workers can go on site before employees are let go to tell them about LaCHIP and start the application process. This also suggests partnering with unemployment offices, career centers, job training programs, and libraries to actively seek out the recently unemployed.

Some believed it was a hassle to enroll and so put it off

A barrier to enrollment for some parents was the perception that applying is complex, difficult and would take too much time. A few felt as though the process was too confusing to enroll. In most cases, their perception was based on experiences with Food Stamp applications and enrollment workers. This again is an opportunity during outreach to reiterate that the process is not as difficult as they think or perhaps as it once was and that it is different from the Food Stamp enrollment process.

Latinos face immigration worries and 5-year ban frustrations

Many Latinos express worry that their children will not be eligible for the program because of their own immigration status. Parents say this is because they are fearful of being reported to the immigration authorities. This was a big barrier in the Spanish language groups and the main reason parents put off enrolling their children. In fact, most did not start the application process until someone they trusted reassured them that they would not “get in trouble” with immigration by enrolling their children in LaCHIP.

The Latinos in the focus groups revealed they are intimidated by government programs, are suspicious of them, because they associate government programs with the same programs that will deport them. Once they have heard the requirements, many say their friends and family would be more likely to apply for the program because they do not require the child to be born in the US and a social security number for the parents.

The Latino parents in the focus groups also voiced frustration over the 5-year ban that makes some of their children wait to be eligible for LaCHIP. They feel this rule is unfair and it angers them. They feel their children should not be punished and denied access to health coverage for five years. A number of parents explain that they have children born in the US who can enroll in LaCHIP right away. Meanwhile, their older children who were not born in the US must remain uninsured and go without doctor visits and other basic care. This makes their older children feel less worthy than their younger siblings while putting their health and overall well-being at risk.

These focus group insights imply that Latinos need specialized outreach by trusted individuals and community based organizations to overcome their fears of LaCHIP.

They need to hear immediately that it is their child’s immigration status that matters, not their own. They should be told they will not get into trouble with immigration authorities, even if they do not qualify, and that there is no risk in applying. They should be told about the many Latino families in their communities with enrolled children and that they should look into the program as well. LaCHIP ads targeting Latinos should offer a welcoming message and strongly encourage Latino parents to apply. Online enrollment should not be pushed so strongly with this population initially since trust is an issue – many parents want to interact with someone they know and trust to enroll for the first time.

Telephone communication with LaCHIP workers can be problematic for some

Phone communication can be a problem with LaCHIP workers in some locations, although Alexandria and Monroe were much less likely to mention this problem. Some parents have experienced their workers not answering their calls, not responding to voicemails, never hearing back. A few in New Orleans even had to call supervisors in order to get someone on the phone.

A few participants trying to renew in the program also felt they must drop everything and have everything gathered and at their fingertips when a worker calls them back. One father in the focus groups told how he was in a noisy place when he received a call from a LaCHIP worker who wanted him to renew. The worker pushed for the renewal and the father finally had to hang up because he could not hear. A few others concur and say workers do not say “call me back when convenient, when you have the information in front of you, etc.”

“ They sent the letter in the mail saying I didn’t have to come in to, I could do a phone interview. I kept getting her voice mail and I never got a call back. So I ended up calling the office, asking to speak to her supervisor. And her supervisor did the phone interview.”

– Parent of a recently renewed child from Baton Rouge

Perception of unfriendly enrollment workers

This is more of a perception than a reality. Some parents expected their LaCHIP enrollment workers to treat them badly before they enrolled but were pleasantly surprised when they were well-treated. These negative perceptions may be holdovers from years ago, or more focused on Food Stamp than LaCHIP workers. Only in New Orleans did we hear about LaCHIP workers who did not seem helpful. A number of these parents sensed that the worker did not care to help the family once they determined the child was not eligible for coverage. They felt dismissed. Additionally, a few parents in this focus group said that the LaCHIP workers on the phone are not knowledgeable about all the options. For example, one respondent knew a program existed to help people who pay exorbitant private coverage prices but had to call a

Medicaid worker to get that information. Two participants looked at the income eligibility chart in the brochure and felt they would qualify for LaCHIP, even though they were told they were not by a worker.

IV. Feedback on the Enrollment Process

Much of the feedback we heard on the enrollment process was positive, which is not the norm with public health programs. However, there is room for improvement. Following are comments:

A. Online Application and Enrollment

Participants who have enrolled online say it was easy and quick

While we did not test the online application during the focus groups, we did have a substantial number of parents who recently enrolled their children through the online process. Their reactions to this process were overwhelmingly positive. Most participants said it was easy to do and that it took about 15 minutes to fill out. They used words like “simple,” “straightforward” and “easy to understand.” Many noticed the telephone number if they needed help on the application page and appreciated this (although none called it). One parent mentioned that she had made a mistake on the application without knowing it and received a phone call from a LaCHIP worker the next day to fix it. She was amazed the program would help her this way.

“The truth is that the Internet system is very good. It’s very easy.”

– *Latino parent of a recently enrolled child from New Orleans*

Most said they completed the application at night, when they had the time, when it was convenient, when children were asleep. Many noticed that the pages loaded very quickly online – there were no long delays or complaints about slowness. Most rated it a “10” out of “10” and appreciate the state has made applying so easy.

Latinos were less positive, however. As already mentioned, there is a preference for applying in person because of trust issues and lack of access to/capability with computers. While there were parents in each of the two Spanish language groups who said they would apply online and were comfortable filling out forms online, many others said they were not and that they never use computers or go online. So, no matter how easy the online application is, there will be a number of Latino parents who will not feel comfortable enrolling this way.

These positive reviews of the online application do not mean there were not problems. Some parents with complex family situations – stepchildren, grandparents caring for grandchildren – found the application harder to complete than others. Specifically, they were lacking some information or did not know how to respond to certain questions. Also, one parent completed the application, submitted it, and then never heard back

from LaCHIP. When she called the program she learned they never received her application. She then applied in person instead. She found this process frustrating.

Improvement ideas for the online application have to do more with messaging than the application itself. For example, parents need to know that online enrollment will actually work. Several parents mention that they were afraid their application would be more easily lost if they did it online versus in person. A number of parents said, “I want to apply in person so that I know for sure they received my application.” A couple of parents actually called the office the next day to make sure their application was received. They suggest a final page on the online application that says, “We got your application!”

Additional language to add to the online enrollment website or materials would be “faster decision”, “Anytime”, “Anywhere”. These were the things participants liked the most about the online enrollment option and would benefit the future of the process to have these highlighted somewhere in the materials.

B. In-Person Enrollment

In-person enrollment was particularly easy for participants when they were in the hospital and had enrollment workers help them on the spot. It was also easy for Latinos who enrolled through the Hispanic Apostolate in Metairie, a trusted community partner, who received hands-on, personal assistance all the way through the enrollment process. Most parents in Monroe, Alexandria, New Orleans (Latinos), and Baton Rouge also had good experiences going to the LaCHIP offices to enroll. Those who have been to a Food Stamp office to enroll in that program said the LaCHIP offices were much better, nicer, less waiting time, and that the workers treated them with respect.

There were a few exceptions, however. One parent felt his worker was judgmental when she said, “What happened to your last job? You were making good money.” A few in Baton Rouge did not receive phone calls back from workers when they had questions about their application. But this was rare – generally most found the workers friendly, respectful, and helpful. Many said their workers went above the call of duty. Some told of workers calling them and asking, “Did you get that paperwork I mentioned?” They use words like “persistent” in a positive way to talk about their workers’ commitment to enrolling their children.

For the most part, participants were satisfied with the time it took to be notified of a decision. Many received a letter then their card in the mail within a two or three week period. In two or three cases, parents had to follow up because they did not receive a card. One parent had to go into the office to get their card while it took another parent several months to receive theirs. Overall, most were pleased with the process and the fact that they heard back quickly from the office about their application.

V. Feedback on the Renewal Process

In general, participants were pleased with the renewal process and offered positive comments about the experiences— particularly those who renewed by phone. They complimented the LaCHIP workers for their persistent phone calls and efforts to get parents to renew. They said that when their worker calls to renew, he/she basically goes down a checklist and asks, “Has this changed? How about this – has this changed?” If the parent says “No,” he/she moves right on to the next question. They feel this process is efficient, easy, and convenient. There are some challenges with the process, however.

Phone is preferred

The most positive comments come from those parents who renewed by phone. They were amazed by the customer service of LaCHIP – that the program would actually reach out to them to renew. They found the process quick and easy by phone. The only criticism was that workers can be over zealous in their renewal efforts, but parents ultimately appreciate this. For example, one parent commented on the numerous voicemails he received from his worker reminding him it was time to renew his children’s LaCHIP coverage. However, in the same breath, he acknowledged that this persistence was the reason he renewed and he was thankful for the effort.

“When I renew, it’s usually over the phone, I just call her up and give her the new information, it doesn’t take long, just within a few minutes, and we’re finished.”

– Parent of recently enrolled child
from Monroe

The renewal process seems less simple and easy for those who complete the form themselves and mail it back in. These parents can find the process cumbersome and confusing, end up answering more questions than they probably needed to, and found it to be much like enrolling all over again.

Lack of awareness of renewal process

One challenge with renewal is that many parents were unaware of the renewal process prior to the focus groups or their first time renewing. It seems renewal is not something explained to parents when they initially enroll their children – or if it is explained, parents do not retain this information. They did not know about the process or what would happen if they did not renew. They were not aware that LaCHIP workers could contact them when it was time to renew. They did not anticipate that they would receive renewal notices in the mail. This lack of awareness is a problem if parents

unwittingly throw away mail from the LaCHIP program or never receive a notice due to an administrative error. It is also a problem if families do not receive a phone call from a LaCHIP worker when it is time to renew. Without knowledge of the renewal process, these parents are completely dependent on a communication from the state telling them to renew their children. A solution might be more education upfront about renewal when parents first apply or a quick note months before renewal explaining the process to parents so that they are better prepared and less passive.

Communication problems

In New Orleans – among the disenrolled families – communication issues relating to renewal surfaced. Only six of the nine parents said they received any letter from LaCHIP indicating it was time to renew. Of that six, about half said the notice only arrived days before their child’s coverage was due to expire – giving the parents no time to respond. One parent said she had to fax her renewal form in because her child only had a few days before he/she was going to be terminated. Another parent received a closure letter within one week of receiving a renewal notice. These parents feel they were not given adequate time to successfully renew their child in LaCHIP and blame the program for too little advance warning of the termination.

It should be noted that this complaint did not surface in any other location – only in New Orleans among parents who had a child recently disenrolled from the program.

Feels like a re-application every year

Finally, some people felt the renewal process was too redundant with the initial enrollment process. They do not understand why the same questions are asked, particularly if the family’s situation has not changed. They complain that the form looks just like the application. Some also assume they have to show income verification again even when their information has not changed.

VI. Feedback on Materials

Following is some high level feedback on LaCHIP materials. Only a few minutes were spent on each piece, so the feedback is not detailed below. Look to the second phase report from Kirby Goidel, which gives more in-depth reactions to the materials.

A. Application (paper)

Many parents, after reviewing the paper LaCHIP application in the focus groups, feel it is confusing, overwhelming, and jumbled looking. While they like certain aspects of the tri-fold brochure – the income chart, the contact information, the color, the information about the food program, information about the Affordable Plan – they do not like the look and feel of the actual application. In fact, they find it awkward to turn the brochure sideways to complete the form. The form seems dense, with too many questions and most parents feel the format can be improved, simplified.

“It’s a lot on this application. That’s a whole lot to be reading.”

– Parent of recently enrolled child from Alexandria

Parents also do not like certain questions – such as “Are you pregnant?” Many felt some questions were redundant, not understanding they were asking about different children. Parents suggest making columns or a chart where parents can fill out information about different children side-by-side, which would be clearer to them. Latinos wanted phone numbers for the resources included on the brochure, not just websites. Latinos also felt there were questions asking about their social security number, which made them nervous. They also did not like the fine print in English, which made them suspicious.

B. Renewal Form

“If none of your information has changed, as far as your kids, this is a lot of redundant questions.”

– Parent of recently enrolled child from Alexandria

This was the least popular form. Most felt that it required too much information, particularly if your information did not change over the year. They could see no easy way to skip over sections, or only address those areas that have changed. Many felt it was the LaCHIP application all over again, which seems frustrating since they already completed that form once before. Most believe there must be a simpler way to renew – by phone preferably. Most suggest a cover page that asked basic questions about changes in their lives, which would enable

them to skip sections if their answer was “no.”

C. Renewal Notice

This was one of the favorite materials we tested. Most parents who have experienced the renewal process said they received a notice in the mail, but a number of them did not think it was the same notice we tested. Despite the low recall of the notice, most parents liked the renewal notice. They said it was clear, simple and easy to read and understand. They liked how it listed options and clearly indicates contact information if they have any issues or concerns. Many liked the line, “If you need more time, let us know.”

Their suggestions for improvement are to make the letter in a larger font, add an email address option, and to also send the renewal form with the letter saying they need to renew. They also say it would be good to have a line in red or bold on the envelope that the renewal notice comes in to grab their attention and avoid getting lost in the shuffle of everyday mail.

D. Award Notice

This notice did not receive as much positive feedback as the renewal notice. Parents said there was too much text in the notice and too much useless information. Most acknowledged that they did not read it when they received it in the mail. Many said they did not read past the beginning: “X has been approved for LaCHIP...” They would like to see the language simplified and only put important information in the letter.

Some feel it should be more positive and include a headline – “Congratulations, your child now has LaCHIP. Welcome to the program. You can start using your card right away.” Others suggest using bullets to make the notice easier to read. They feel it looks too dense right now, too serious, more like a rejection.

Other ideas for making the notice more user-friendly would be to add which doctors in the area accept LaCHIP and a list of services the programs cover. Participants say this would be a good place to add those services to inform those who are recently enrolled. Finally, participants suggest adding a line stating that a package will be arriving shortly with more information on the program so they will keep an eye out for it later.

E. Poster

Most parents liked the poster but felt it could be improved. A number of parents said it was too “online focused” and needed to promote other ways to enroll – such as enrolling in person or by phone. They feel the phone number should be as large as the website address, and that the phone number should not just be about “asking questions” but should say, “To enroll by phone, call...”

This adjustment to the poster is important because some parents who are not online or do not have access to computers said they felt that LaCHIP must not be for them. Latino parents, in particular, feel the photo of the parent in front of the computer and the emphasis on online enrollment would actually discourage them from applying. One mother said, 'It looks like the only way to apply is online.'

“ You should put on the poster that you can apply by mail, not just online.”

– *Parent of recently enrolled child from Monroe*

Additionally, parents suggest that the poster include a statement that offers a compelling reason to apply. They would like a slogan such as, “Enrolling in LaCHIP is easier than ever” or “Every child deserves to get health coverage” or “You can get free or low cost health coverage for your children today.” Words that parents liked on the current poster include: “free or low cost health coverage” and “Anytime, Anywhere, Fast Decision.” They suggest adding “reliable” or some type of comforting word to imply LaCHIP will receive and process their application (recall, some parents are worried that online applications never actually reach the desired location).

Latinos say they would like to see the fine print English language at the bottom of the poster translated and have the phone number in a larger font.

VII. Recommendations

These focus groups offer a number of important insights about the LaCHIP program. The overall tone of the feedback was positive. LaCHIP is a “wanted” program and parents are thankful to have this coverage for their children. Given the difficult economic times facing the state, the parents in the focus groups are grateful for LaCHIP. For those who recently lost jobs, LaCHIP means “one less worry.”

Furthermore, these focus groups did not uncover any large problems with the enrollment or renewal processes in LaCHIP. Overall these processes receive high ratings from parents. Typically, focus group participants are not so positive about enrollment processes in government health programs but Louisiana is an exception. The feedback we received had more to do with tinkering, streamlining, and continuing to move in the same directions the program has already been heading. Most of our suggestions below are small, but can have a big impact. Here are our ideas:

Enrollment Ideas:

- **Continue to raise awareness about LaCHIP – your job is not done.** Latino parents still have gaps in knowledge and newly unemployed parents are unfamiliar with LaCHIP. You may want to think of updated posters, radio ads targeting Latinos, and other awareness raising efforts just to keep getting the word out.
- **Your main messages should continue to be that LaCHIP is free or low cost, covers a number of great services, and that enrolling is easier today than it ever was.** You may also want to consider putting income information on ads and posters – an example of what a family of four can earn and still qualify since this is one of your barriers to enrollment – the perception that they earn too much. Another idea is to welcome back people who have tried to enroll in the past and explain that income limits have changed – try again.
- **Clarify income requirements.** Families with fluctuating incomes believe they could never qualify. Explain that coverage lasts an entire year – that many children currently enrolled in LaCHIP come from families with fluctuating incomes.
- **Continue to promote online enrollment.** Many families find this appealing, easy to do, convenient. This will become increasingly important with health reform and signing adults up for coverage – so it is important to promote automated processes now.
- **Continue to invest in *Express Lane Eligibility* since families say Food Stamps/SNAP is their first stop when they lose a job.** They are less concerned about health coverage. But you may want to enhance the current system so that you can capture

families turned down for Food Stamps who may still qualify for LaCHIP. This will continue to push up your enrollment numbers and reach families who may never enroll their children on their own.

- **Redesign your LaCHIP application (which you are already doing).** Format is the big problem – it looks much harder to complete than it really is. We suggest you carry through this redesign effort with all of your notices and forms – they should all have the same look, use the same colors, use the same size font, use bullets, etc. Right now, the forms do not all look alike and some are much better than others. Keep in mind less information is better, simple is more likely to be read by families.
- **Continue tweaking your online application.** It is effective the way it is – parents say it is easy and quick. However, there is a general worry that online applications can get easily lost. You need to think of ways to address this – perhaps by a response that families receive by email once their application is received.
- **Highlight your great enrollment and renewal workers.** Louisiana’s LaCHIP stands out nationally in the praise its workers receive from parents. While there were exceptions in this research, most families encountered helpful, respectful, and positive workers along the way and that made a difference. Capture best practices and share those so that workers continue to improve their customer service with families.
- **Address physician and dentist reimbursement issues.** Frustration with little or no choice in physicians and dentists who accept LaCHIP will drag down otherwise positive feelings about the program. Families in rural areas and small towns suffer the most with these limitations and may need a special approach. Ban physicians who accept LaCHIP from having “Medicaid days” where they corral all of their LaCHIP patients into the office and make them wait longer and be treated badly by office staff. Communicate with physicians and dentists that their front office staffs might need some customer service training so that they treat LaCHIP patients with respect.

For Latinos:

- **Explicitly address immigration fears with Latinos in ads, outreach, and materials.** Tell Latino parents that only their children’s immigration status matters. Welcome them into the program.
- **Do not push online enrollment so strongly with this population.** Many Latinos may still prefer in-person enrollment with trusted organizations.
- **Continue to partner with groups like the Hispanic Apostolate in New Orleans.** These community-based organizations can more effectively outreach to Latinos wary

of government programs.

- **Never have any English language print on your Spanish-language materials.** This makes Latinos nervous.
- **Address the five-year ban.** Too many Latino families have split coverage status in their families – some children with LaCHIP, and others uninsured.

LaCHIP and Health Reform

It is impossible to conduct this research about LaCHIP without thinking about national health reform and all of the newly eligible adults there will be for public health coverage. The kinds of changes you have made to the LaCHIP enrollment and renewal processes can and should be used with adults in the future. Your online application – and your heavy promotion of this mode of enrollment – could help pave the way for more automated enrollment of adults. There will simply not be enough enrollment workers to sign-up all the adults who will suddenly qualify for health coverage. Investing in enrollment kiosks and placing them in Food Stamp/SNAP and WIC offices, libraries, unemployment centers, government buildings, and more could make applying online more feasible.

Your efforts to streamline and simplify forms and notices also will become more important in this time of large-scale enrollment and renewal. However, the sheer numbers of new applicants and enrollees could stretch your great customer service. You may not be able to call every person to urge them to renew. So, exploring more automated processes for reaching out to families may be beneficial – emails warning of renewal dates, for example, may be the best way to do this. Also, *ex parte* renewal could make this process easier.

Express Lane Eligibility may also offer another model for enrolling adults. This kind of automatic enrollment process will mean less wear and tear on enrollment workers while still quickly identifying and enrolling eligible adults. You already have systems and processes in place to match data with other programs and you should continue to invest in this effort in anticipation of enrolling adults.

Additionally, your removal of stigma with LaCHIP is a helpful example of what must also be done for adults and public health coverage. It is important to create a positive brand and identity for this adult program – to distance it from old images of Medicaid and Food Stamps – so that adults *want to enroll* and not just *need to enroll*.

In the upcoming years, the work that Louisiana has already been doing with LaCHIP will place you further ahead of most states and make you well prepared to implement health reform.