

HUSKY PART A
HARTFORD ENROLLMENT STUDY
EXECUTIVE SUMMARY

Conducted for
The Children's Health Council

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by



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EXECUTIVE SUMMARY

The Children's Health Council commissioned the University of Connecticut Center for Survey Research and Analysis (CSRA) to conduct a survey of Hartford families whose children are no longer enrolled in Connecticut's Healthcare for Uninsured Kids and Youth (HUSKY) Plan. The HUSKY program provides free or low-cost insurance for Connecticut children under 19, with eligibility based on income. HUSKY Part A is a Medicaid managed care program for low income children and pregnant women. HUSKY Part B is a managed care program for uninsured children in families with income that exceeds the threshold for HUSKY Part A. Since enrollment outreach efforts intensified in July 1998, HUSKY Part A has experienced net enrollment increases during most months. However, in some months, the number of children who lost coverage under HUSKY Part A exceeded the number of new enrollees. This trend has been especially evident in Hartford. The purpose of this survey was to determine the insurance status of Hartford children who are no longer enrolled in HUSKY Part A and to identify factors that contribute to children not being re-enrolled in Hartford.

Telephone interviews were conducted by trained CSRA staff with parents of children who are no longer enrolled in HUSKY Part A and parents of children who are currently enrolled. A total of 703 interviews were conducted between October 11, 2000 and November 14, 2000, with 225 parents of children who are no longer enrolled and 478 parents of children who are currently enrolled in HUSKY Part A. Overall, the margin of error based on this sample size is $\pm 4\%$ and larger in comparisons between subgroups.

The survey was funded by a grant to the Children's Health Council from the Hartford Foundation for Public Giving.

Significant Findings:

- **Most children (67%) who are no longer enrolled in HUSKY Part A are insured.** Most of these insured children (89%) have employer-sponsored coverage. Most of the parents of both formerly enrolled and currently enrolled children are currently insured themselves.
- **Families of children who are no longer enrolled in HUSKY Part A were different from those of children who are currently enrolled.** Their children were covered for shorter periods of time and were less likely to have been on cash assistance when enrolled. They currently have higher incomes. Compared to currently enrolled children, the parents are better educated and less likely to have been enrolled in HUSKY themselves.
- **Many parents did not know what determines eligibility for HUSKY Part A.** When asked to name eligibility criteria, just 66% of parents whose children are no longer enrolled said family income; just 10% said age of the child, and 5% said Connecticut residence.
- **Many parents did not know how long coverage would last and were not aware of the need to re-enroll children every year.** Just 41% of families whose children are no longer enrolled and 31% of families whose children are still enrolled were aware that they needed to re-enroll their children every year. While most families reportedly received notice before coverage ended, less than half with formerly enrolled children said that the notice was very clear about the need to re-enroll or how to re-enroll. In contrast, nearly two-thirds of parents with children who are still enrolled reported that the notice was very clear.

- **The main reasons children are no longer enrolled in HUSKY Part A had to do with obtaining employer-sponsored coverage (42%) and the child's age (11%).** A few parents reported their children became ineligible when family income increased (5%); however, less than one percent reported that their children went to HUSKY Part B. Other parents did not re-enroll their children for reasons that relate to the structure of the program and how eligibility is determined. They reported that they did not know how to re-enroll, thought there was too much paperwork, did not like DSS, did not know eligibility ended, or felt discouraged. These structural and personal barriers to re-enrollment can be addressed by DSS and its enrollment outreach partners.
- **The potential stigma regarding participation in government programs was not a major issue for parents with children who are no longer enrolled in HUSKY Part A.** Among parents of both formerly enrolled and currently enrolled children, about half said that they generally trust government. Parents were also asked how they feel they are treated in government programs. Over 90% of parents of both formerly enrolled and currently enrolled children reported feeling well-treated by healthcare providers in a government program such as HUSKY. However, just 65% of parents of formerly enrolled children reported that DSS staff treated them well, compared to 81% of parents of currently enrolled children.
- **Three out of four families with formerly enrolled and currently enrolled children were very satisfied with the quality of health care they received in the HUSKY program.** About two-thirds reported being very satisfied with health plan services and administrative services provided by the Department of Social Services (DSS). Most parents who had had other coverage thought the HUSKY program was better or about the same as other insurance plans. More than 90% would recommend the HUSKY plan to families with children who need healthcare coverage. Responses from parents whose children were formerly enrolled were not different from those whose children are still enrolled.
- **Many of the formerly enrolled children who are now insured live in families with incomes that would still qualify for coverage under HUSKY Part A.** Continuing coverage could help them cover co-pays and deductibles while helping them prevent gaps in coverage due to changes in employment.
- **Most parents could not think of a specific reason that Hartford might experience problems with re-enrollment.**

For a copy of the full report, contact:

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CHILDREN'S HEALTH COUNCIL

HARTFORD ENROLLMENT SURVEY:

Recommendations for Improving Outreach and Keeping Children Enrolled

- **Outreach messages and materials should emphasize and reinforce that:**
 - Eligibility is based on family income, not employment status;
 - Families must reapply annually;
 - Once enrolled, families can continue to get information from 1-877-CT-HUSKY and HUSKY enrollment outreach projects.
- **Outreach should continue post-enrollment in order to ensure that families with children in HUSKY Part A maintain coverage.**
- **Families should be encouraged by staff of Department of Social Services, health plans, and enrollment outreach projects to keep their children enrolled in HUSKY Part A:**
 - If employer-sponsored coverage is too expensive,
 - If out-of-pocket costs for employer-sponsored coverage will be too expensive, or
 - If changes in employment could lead to gaps in coverage.
- **Employers should be aware that employees and their children may be eligible for HUSKY Part A, with comprehensive benefits at no cost to employees and without potential gaps in coverage due to employment changes**
- **DSS should improve renewal notices, renewal applications, and renewal processes as soon as possible to prevent currently enrolled children from losing coverage.**

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