



HUSKY Retention: Helping Families Keep Health Coverage

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Connecticut has worked hard to decrease the number of uninsured children in the state by enrolling children in the HUSKY program. However, it has become clear that efforts designed to ensure that eligible children remain enrolled are also needed. This issue brief looks at retention in the HUSKY program.

Gaining and losing children

Between July 1998 and June 2001, over 106,484 *new* children enrolled in the HUSKY A program for the first time, according to a longitudinal analysis of enrollment data by the Children's Health Council and Connecticut Children's Health Project.¹ An additional 46,979 children returned to the program after a break in enrollment of at least three months. During this same three-year period, the net increase in enrollment was just 17,770 children.

New Children in HUSKY A: July 1998-June 2001

	July 98- June 99	July 99- June 00	July 00- June 01	Total
Bridgeport	3,740	3,461	3,080	10,281
Hartford	4,333	4,099	3,957	12,389
New Haven	3,011	2,717	2,786	8,514
Stamford	1,081	1,173	1,131	3,385
Waterbury	2,643	2,499	2,393	7,535
Other Towns	22,771	21,242	20,367	64,380
Statewide	37,579	35,191	33,714	106,484

The discrepancy between the number of newly enrolled children and the much smaller increase in total enrollment means that thousands of children lost coverage at the same time that new children obtained coverage. The picture in Hartford is especially troubling. The city had over 12,000 new enrollees in three years,

¹ New children are those never previously enrolled, at least since August 1997. About one-third of the new enrollees are babies who are automatically enrolled in HUSKY A based on their mothers' eligibility at the time of their birth. Reports on new and returning enrollees for particular towns or cities are available from the Children's Health Council upon request.

but total enrollment actually declined during this time period.

Net Increase in HUSKY A Enrollment: July 1998 - June 2001

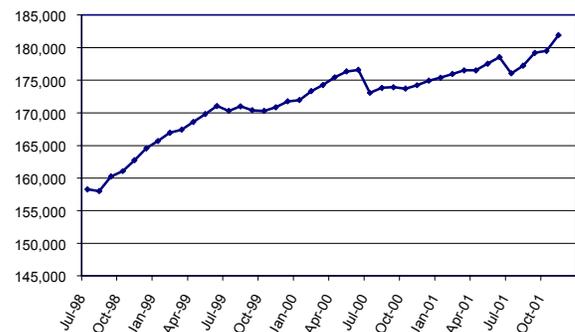
	Net increase	% change
Bridgeport	452	2.4%
Hartford	-316	-1.3%
New Haven	1,058	6%
Stamford	490	11.5%
Waterbury	1,608	13.9%
Other towns	14,478	17.7%
Statewide	17,770	11.2%

Some turnover in enrollment is to be expected when children turn 19, families move out of the state, family income increases, or parents obtain employer-sponsored insurance coverage. However, these factors do not account for the difference between the number of new enrollees and the net increase in enrollment. Many eligible children are losing HUSKY coverage.

Continuous eligibility

One factor that is affecting retention is the way that Connecticut has implemented continuous eligibility. Each year, enrollment in HUSKY A has grown until the month of July, when enrollment has decreased.

Children Under 19 in HUSKY A



In HUSKY, each child who enrolls or renews coverage is eligible for a one-year period, regardless of changes in income or other circumstances that might otherwise make the child ineligible. Enrollment decreases in July because a disproportionate number of children have enrollment periods that end in June. Until recently, families with children reaching the end of their continuous eligibility periods were not informed that they could reapply for HUSKY. In May 2001, DSS began to notify families two months before the end of their children's continuous eligibility periods, giving them the opportunity to complete a new application for HUSKY.

In July 2001, enrollment in HUSKY A still declined, but less than what was predicted based on experience in the prior two years. Some applications were not returned and some were still being processed at the end of June. In addition, enrollment in HUSKY B increased by 420 children in August, an increase considerably greater than the average monthly increase in the previous year (230 children).

Notices and applications are now sent to all families two months before the end of their children's continuous eligibility period. Undoubtedly these mailings have been effective in keeping many children enrolled who might otherwise have lost coverage.

What else is being done to keep children enrolled?

Since retention was identified as a problem in the HUSKY program, a number of other steps have been taken to ensure that eligible families keep their HUSKY coverage. Over the past year, the Department of Social Services has:

- Simplified the form used to renew HUSKY coverage;
- Developed a procedure for capturing address changes reported by health plans so the Department will have the correct address for mailing renewal notices;
- Introduced a new envelope with the HUSKY logo, rather than a DSS identifier, which can be forwarded to a family's new address if they have moved;
- Developed a postage-paid change of address form for families to report new addresses to DSS, which will be available at provider offices and other convenient locations.

- Adopted the simpler term "renewal" rather than "redetermination" in notices to families.

The Department of Social Services also obtained a grant from the Robert Wood Johnson Foundation under its *Supporting Families after Welfare Reform* Initiative. This grant provided the Department with technical assistance and support to diagnose the key problems impeding the retention of families in HUSKY and to create an action plan for improvement. This phase has been completed and the Department will apply to the Foundation for an implementation grant. In addition to the steps that have already been implemented, key recommendations from this initiative include:

- Create new client notices that are simpler and easier to understand;
- Implement a new renewal form for HUSKY A that only requires that families indicate changes in information rather than complete an entire blank form;
- Create new HUSKY education materials for families; and
- Align eligibility policies and procedures for HUSKY A and HUSKY B.

A recent legislative change that is likely to increase retention of eligible children is self-declaration of income. Effective July 2001, the Department no longer requires that families supply documentary proof of income at the time of application or renewal unless there is some reason to question the information supplied on the application or renewal form. This change makes it much easier for families to apply for and renew their HUSKY coverage.

Conclusion

Many steps have been taken to see that eligible children stay enrolled in HUSKY. Implementation of the recommendations from *Supporting Families* will further improve the process and ensure that Connecticut children have continuous, comprehensive health insurance coverage.