



Rutgers Center for
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The Institute for Health, Health Care Policy, and Aging Research

NJ FamilyCare Express Enrollment: Report on the Pilot Program

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Executive Summary

In June 2004, the New Jersey State Legislature passed a bill, sponsored by Senators Joseph F. Vitale and Ellen Karcher, Assemblywoman Mary T. Previte and Assemblyman Robert Morgan, subsequently signed by former Governor James E. McGreevey on July 2, 2004 (P.L. 2004, c.81), establishing the “NJ Express Enrollment for Children’s Health Care Coverage” pilot program. This legislation directed the Commissioners of Education and Human Services to establish a pilot program to facilitate enrollment of children in NJ FamilyCare and Medicaid in conjunction with the school lunch application process for the 2004-2005 school year.

The pilot program was conducted in thirty-six schools in eight school districts by the Division of Medical Assistance and Health Services (DMAHS) within the Department of Human Services, with assistance from Rutgers Center for State Health Policy (CSHP) and the Department of Education. Over 27,000 Express Applications were distributed in English and Spanish. Through March 2005, approximately 1,000 (3.7%) of these Express Applications were received from participating schools, representing 1604 children applying for NJ FamilyCare. Over 900 of these children are enrolled in the program.

This report overviews pilot program activities, reports results of the pilot program, and provides recommendations based on input from the participating agencies and interviews with pilot program schools.

CSHP found general agreement among the school staff we interviewed that distributing the Express Application in conjunction with the Free and Reduced Price Meals or Free Milk materials is a good opportunity for parents to enroll their children in health care coverage. However, the Free and Reduced Price Meals and Free Milk program and NJ FamilyCare have different income eligibility criteria and should have separate application forms. CSHP recommends that the Express Application should be distributed to schools at the same time as the school lunch applications, using the same timing and procedures, so that schools can plan and execute joint distribution of the forms. However, duplicating and distributing Express Applications represents a significant cost to school districts, and consideration should be given

to allocating funds to support these activities. In addition, schools need a greater understanding of the provisions of NJ FamilyCare and assistance in supporting parents to enroll their children.

In the future, schools and districts need much more advance notice to allow them to plan the substantial effort required to distribute and return Express Applications, as well as to answer questions from families. Planning and implementation to distribute the Express Application should begin early in the calendar year, so that district and school personnel are well informed and prepared to support the program. It is critical to use existing meetings and listservs of county school supervisors, county superintendents, district superintendents, teachers, school social workers, school nurses, PTAs and other school staff to publicize the Express Application and allow these stakeholders to support enrollment of children.

CSHP recommends improvements to the Express Application, including HMO selection on the form, and use of verification procedures before eligibility determination. Assistance in completing the Express Application completely and accurately may be critical for some families to successfully enroll their children in health care. Additional investment in providing such support seems worthwhile to assist families who have expressed an interest in NJ FamilyCare to complete enrollment successfully. Many community agencies have partnered with NJ FamilyCare in the past to reach out to uninsured children in their communities, and these agencies can assist schools in answering questions and helping families to complete their Express Applications.

The NJ Express Enrollment for Children's Health Care Coverage was an innovative program to enroll eligible children in NJ FamilyCare through outreach in selected schools. The lessons which were learned can be used to improve efforts to enroll eligible children in New Jersey in health care coverage.

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Introduction

In June 2004, the New Jersey State Legislature passed a bill, sponsored by Senators Joseph F. Vitale and Ellen Karcher, Assemblywoman Mary T. Previte and Assemblyman Robert Morgan, subsequently signed by former Governor James E. McGreevey on July 2, 2004 (P.L. 2004, c.81), establishing the “NJ Express Enrollment for Children’s Health Care Coverage” pilot program. This legislation directed the Commissioner of Education and the Commissioner of Human Services to establish a pilot program to facilitate enrollment of children in NJ FamilyCare and Medicaid in conjunction with the school lunch application process for the 2004-2005 school year. The pilot program was to be implemented in eight New Jersey school districts, of which at least two were to be located in each of the northern, central and southern areas of the state; at least four were to be Abbott districts.

Rutgers Center for State Health Policy (CSHP) was named in the legislation to facilitate enrollment of children, to assist in developing a form to be distributed with the school lunch application which would provide information to determine eligibility for NJ FamilyCare and Medicaid, and to conduct an analysis of the effectiveness of the pilot program. This report describes pilot program activities to date, highlights lessons learned, and presents recommendations based on input from the participating agencies and interviews with pilot program schools.

The pilot program process for distributing the Express Application described in this report differs from the approach outlined in the legislation. The legislation called for distribution of a form with the school lunch application that would request information from the parent or guardian about each child’s insurance status. By law, school lunch information cannot be shared without the consent of a parent or guardian. Therefore, each parent or guardian would provide consent for school lunch eligibility information to be shared with the Department of Human Services (DHS) for the purpose of determining eligibility for NJ FamilyCare and Medicaid. Each school district was to provide information about the child’s eligibility for Free and Reduced Price Meals or Free Milk, and the Division of Medical Assistance and Health Services (DMAHS) within

DHS was directed to promptly contact the child's parent or guardian to determine eligibility for health coverage. DMAHS would accept the income and State residency information on the school lunch application as proof of income and residency for determining eligibility for NJ FamilyCare and Medicaid. Participating school districts were to return health insurance inquiry forms and school lunch eligibility information for children to CSHP, who would in turn promptly provide this information to DMAHS. This approach incorporated some features of the successful Express Enrollment program in California which enrolls uninsured children in Medi-Cal and Healthy Families by using school lunch eligibility information to determine which children are also likely to be eligible for health coverage (for information, please see <http://childrenspartnership.org/expresslane/sl-about.html>. The Children's Partnership is a national, nonprofit nonpartisan organization which does research, analysis, and advocacy on behalf of America's children and youth).

On July 6, 2004, a telephone conference was held by CSHP, including representatives from The Children's Partnership, DMAHS, and the Departments of Agriculture and Education to discuss options for implementing the New Jersey Express Enrollment pilot program. The Department of Agriculture noted that Free and Reduced Price Meals or Free Milk applications for the 2004-2005 school year had already been produced, since some districts assemble school lunch applications for fall before the regular school year ends in June. Therefore, no changes could be made to the current school lunch application for the 2004-2005 school year. The team discussed the possibility that NJ FamilyCare Express Applications might not reach schools until after school lunch materials had been sent out, since schools throughout New Jersey do not distribute school lunch applications to their students at the same time. In addition, differences in income eligibility between the free and reduced lunch program and NJ FamilyCare, which covers children up to 350% of the Federal Poverty Level, meant that many children whose family income was too high for them to be eligible for free or reduced lunch still could be eligible for health insurance coverage. Therefore, a free-standing health coverage application was developed which could be used by any uninsured child to apply for NJ FamilyCare or Medicaid, regardless of the child's eligibility for free or reduced lunch. The planning team agreed to ask pilot program schools to distribute the NJ FamilyCare Express Application with the school lunch application wherever possible to take advantage of the familiarity of those materials to parents, but no information from the school lunch application would be required for application.

An important objective of the pilot program was to make the application process as simple and fast as possible. Therefore, schools were asked to return forms directly to NJ FamilyCare rather than to CSHP as originally planned. DMAHS created a separate process for

tracking Express Applications, helping families to complete missing information, and moving applications quickly through the eligibility determination and enrollment process.

These adjustments to the Express Enrollment pilot program allowed DMAHS to develop an innovative application and eligibility determination process which met the objectives of the legislation and provided the framework for DMAHS, the Department of Education, the pilot schools, and CSHP to conduct the pilot program.

Preparations for the pilot program (development and printing of materials, and recruitment of participating school districts) were conducted between early July and late-August 2004. Contact information for participating schools was received by CSHP at the end of August, and materials were delivered to schools during the first few days in September. The following section of the report overviews pilot program activities.

Pilot Program Activities

The NJ FamilyCare Express Application

The NJ FamilyCare Express Application and a cover sheet with brief instructions for completing the form were developed and translated into Spanish by DMAHS. These materials were reviewed during their development, and then produced and distributed to schools by CSHP, along with envelopes for returning completed applications to NJ FamilyCare. Appendix A contains copies of these materials in English and Spanish. While NJ FamilyCare informational materials are available in many languages, it was agreed that Spanish was the most important alternative language for the pilot program. The need to produce materials for distribution in August prohibited the use of other languages for the pilot program. The cover sheet was adapted from a flyer developed by The Children's Partnership and emphasizes the link between children's health and school achievement. It was designed to be eye-catching, to be consistent with the look of other NJ FamilyCare materials, and to communicate clearly the ease of applying for health coverage. The cover sheet was printed with a dark blue border, with English on one side and Spanish on the other. It carries the NJ FamilyCare logo and toll-free information number.

The Express Application was developed as a one-page stand-alone application form, so that it could be used for all children, regardless of their eligibility for free or reduced school lunch. Other states have used the National School Lunch Application as a vehicle for identifying children who can be presumed eligible for SCHIP or Medicaid coverage or as a basis for providing temporary health coverage while a regular Medicaid or SCHIP application form is completed, but the NJ FamilyCare Express Application is unique in its brevity and ease of

completion. Applicants were required to complete only the information minimally required for eligibility determination, which included birth date, social security number, and immigration status for the child, gross monthly wages for the family, other health insurance, and family members and their relationships. The form requested information about expenses for care of a child or disabled adult to facilitate an accurate determination of eligibility. While information on race/ethnicity is not mandatory for eligibility determination, this information was requested for purposes of federal reporting.

To address concerns that parents might feel that they had to complete the Express Application to receive free or reduced price meals or free milk, a statement was placed on the upper right-hand corner of the form stating that “You do not have to complete this application in order to sign up for free or reduced price meals.”

To track the number of applications received from pilot schools and districts, space was provided in the box to identify the school name. Time limitations prohibited preprinting this information on applications to save work for the schools. Schools were provided stickers to put on the completed Express Applications before returning them to the NJ FamilyCare office at DMAHS, but some schools wrote in this information in the box on forms which were returned before stickers were received, and some forms were returned without a school name. Schools were asked to add the school name after completed applications were returned, so that DMAHS could identify applications which were not returned by a pilot school.

Selection of Participating School Districts

The Department of Education (DOE) took responsibility for recruiting eight school districts to participate in the pilot program. The Children’s Partnership advised that voluntary participation by schools was highly desirable, since distributing and processing Express Applications would require dedicated resources to assure that each school handled applications promptly. In addition to the criteria stipulated in the legislation for balancing schools among regions of the state and for including Abbott districts, priority was given to recruiting school districts where interested legislators volunteered support.

The DOE reached out to schools through county and district superintendents. Recruitment was complicated by the fact that many district and school personnel were not available during the summer break. Many schools had already assembled and distributed materials for students, including school lunch applications, before the end of the 2003-2004 school year and were operating on a modified summer staff schedule.

Despite the short time frame, eight school districts agreed to participate, meeting the desired objectives. Any schools within these districts that were not distributing school lunch applications for the 2004-2005 school year did not participate in the pilot program. The thirty-six participating schools are shown in Table 1.

Distribution of Express Applications and Supporting Materials

CSHP received contact information for participating schools from DOE at the end of August. Since schools were opening in the next few days, we sent Express Applications and cover sheets directly to participating schools by Federal Express. CSHP obtained information from the DOE website about the number of students in each school and breakdowns of English and Spanish language. We supplemented this with information obtained by telephone directly from participating schools. Approximately 27,000 Express Applications were distributed to pilot program schools.

Appendix B contains a copy of the letter which was sent to schools along with the Express Applications and cover sheets. Pre-prepared Federal Express forms were provided to each school so that they could return completed applications to DMAHS and have the charges billed to CSHP.

DMAHS also sent NJ FamilyCare literature to participating schools so that more information about children's health coverage would be available to parents and school personnel.

In most cases, all Express Application materials and supporting information were sent to the attention of the school principal. In some schools, another contact was specified by the DOE. We did not know whether all participating schools had received information about the pilot program, so we expected to receive requests for more information about the pilot program, the Express Application, and the application process. CSHP acted as the clearinghouse for these inquiries.

CSHP received a number of calls from schools which did not know about the pilot program before receiving the Express Applications and needed assistance in determining how to distribute Applications, how to handle returned forms, and how to answer questions from parents. Several schools had already distributed school lunch applications, so we asked these schools to distribute the Express Applications to students as soon as possible. We attempted to ease the process by allowing the school to determine the course of distribution. In some cases, schools asked for additional Express Applications for Back-to-School nights and other events. CSHP was able to provide these, although we ran out of color Applications and flyers and had to provide some in black-and-white.

Table 1. New Jersey School Districts and Schools in the NJ Express Enrollment for Children’s Health Care Coverage Pilot Program, 2004-2005

School District	School Name
North Bergen	North Bergen High School
	Robert Fulton School – elementary school
	Franklin School – elementary school
	Lincoln School – elementary school
	John F. Kennedy School – elementary school
	Horace Mann School – elementary school
	McKinley School – elementary school
Perth Amboy*	Robert N. Wilentz School – elementary school
	Anthony V. Ceres School – elementary school
	School #10 – the 21 st Century School – elementary school
	James J. Flynn school – elementary school
	Edward J. Patten School – elementary school
Woodbridge	Avenel Street School – elementary school
	Port Reading School – elementary school
	Ross Street School – elementary school
	Woodbine Avenue School – elementary school
	Lafayette Estates School – elementary school
Lower Township*	Sandman Consolidated School – elementary school
	Maud Abrams School – elementary school
	Carl T. Mitnick School – elementary school
	Memorial School – elementary school
Keansburg*	Keansburg High School
	Joseph Bolger Middle School
	Joseph C. Caruso School – elementary school
	Port Monmouth Road School – elementary school
Gloucester City	Cold Springs Elementary School
	Mary E. Costello School – elementary school
	Gloucester Jr./Sr. High School – six year high school
Passaic City*	Thomas Jefferson Elementary School
	Maria J. Drago School – elementary school
	Passaic High School
	Learning Center – elementary school
	School No. 15, Early Childhood Center – kindergarten
Collingswood	School No. 16 – kindergarten
	School No. 17 – nursery/preschool
	Thomas Sharp Elementary School

Note: * Abbott School Districts

As completed Express Applications were returned to the NJ FamilyCare office, CSHP was informed of which schools had not returned any applications. We made follow-up calls to these schools, and in some cases, school personnel located the applications and distributed them. Because the materials were delivered during the first few days of school year, the boxes were sometimes set aside until CSHP was able to explain the pilot program and clarify the process for distributing and returning the applications. School nurses and social workers were very interested in the pilot program and very responsive in making sure the Applications were distributed and that completed Applications were returned to DMAHS.

While schools were asked to return completed applications at the end of each week, no cutoff deadline was established for Applications until April 2005. Since not all schools were well informed about the pilot program, it was determined that schools should be allowed to continue submitting Applications as they were returned by families. In several schools, Express Applications were given to transfer students who enter the school after the beginning of the school year.

More information about difficulties encountered by schools and suggestions from schools for improving the process are discussed in the section on Feedback from Pilot Program Schools.

As of the end of March 2005, over 1,000 Express Applications have been received from participating schools (3.7% of the number distributed), representing 1604 children applying for NJ FamilyCare. About 140 Applications were returned by families who were not requesting NJ FamilyCare for their children. Over 900 children have been enrolled.

Application Processing and Enrollment

In addition to developing and translating the Express Application and cover sheet, DMAHS was responsible for screening all applicants for existing enrollment in NJ FamilyCare or Medicaid, tracking the submitted Express Applications, assisting parents to complete missing information on the applications and select an HMO, and enrolling all eligible children in NJ FamilyCare or Medicaid rapidly.

DMAHS created a database to log and track all Express Applications that were returned from the pilot program schools. The NJ FamilyCare office, Quality Control, and Eligibility Operations cooperated to assure that Express Applications were processed quickly. Experience with Express Enrollment in California showed that some applications may be submitted for children who are already enrolled or have already applied through another channel, so that several initial checks are required when an Express Application is received:

- Is the child already enrolled in NJ FamilyCare or Medicaid?
- Is a regular application for NJ FamilyCare pending?
- Are there multiple applications for children in the same family?
- Is all information on the Express Application complete?
- Has the parent/guardian signed the form?

Of the 1,126 Express Applications returned by the end of March 2005, 139 were not requesting NJ FamilyCare. A total of 1,604 children requested coverage, and 1,408 of these were not currently enrolled at the time of application. Nearly eight percent of children (109) who requested coverage were not eligible because of immigration status. Nineteen applicants already had a regular application pending for NJ FamilyCare, and those applications were “expressed” through the eligibility process.

Appendix C contains a flow chart of the process which moved Express Applications through the intake phase, when applications were checked and action was taken to help families complete missing information; and the eligibility phase, in which DMAHS staff made an eligibility determination and assigned a policy number. If a premium payment was required, a child was not enrolled until payment was received.

To assure rapid processing of applications, DMAHS assigned extra resources during the pilot program to help families complete application information so that an accurate eligibility determination could be made. If an Express Application was not signed by the parent/guardian, the form was sent back to the family for signature. If the form was signed but incomplete, DMAHS staff initially attempted to contact the family by telephone to obtain the missing information. If this was not successful, the incomplete form was returned to the family with a letter explaining what action was required. In some cases, contact information for families with missing information was not complete, and DMAHS staff attempted to obtain valid information from the school. The process as defined allowed a family ten days to respond and supply missing information before the Application was dismissed.

Approximately 30% of Express Applications requesting NJ FamilyCare coverage were missing information required for processing, such as social security numbers, addresses, signatures, income information, and immigration status. Many applications were completed through telephone contact with a family member, but follow-up letters were sent to obtain signatures and request a response when a family could not be reached by telephone. In addition, follow-up letters were sent to allow all eligible families to select an HMO. Despite efforts by DMAHS to obtain the missing information, some families were not enrolled if they could not be reached or did not provide the necessary information to complete their application.

DMAHS has suggested that future enrollment of children through the schools would be more successful if school staff were trained in how to help families complete Express Applications correctly, if schools designated someone to review Express Applications for completeness before mailing, or if community agencies “adopted” a school to assist with enrollment, as happened when the NJ KidCare program started. DMAHS has also suggested modifications to the Express Application to elicit more accurate information about family size and income, and the use of other NJ State databases to verify income stated on the Express Application, so that children can be placed in the correct plan by family income level. Verifying income information through external data systems has been successfully implemented in other states, particularly when the check is done before eligibility is determined so that the error rate is kept at an acceptable level.

Description of Enrolled Children

Most of the children enrolled in NJ FamilyCare using the Express Application were between the ages of five and fourteen. Older children were the smallest group, which is consistent with the experience of other school enrollment efforts, which were less successful in enrolling high school students.

Fifty-one percent of children were male (data not shown); half were Hispanic and 28% were white, with other races and ethnicities accounting was smaller percentages, as shown in Figure 2.

Figure 1. Children Enrolled in NJ FamilyCare Express Enrollment Pilot Program by Age

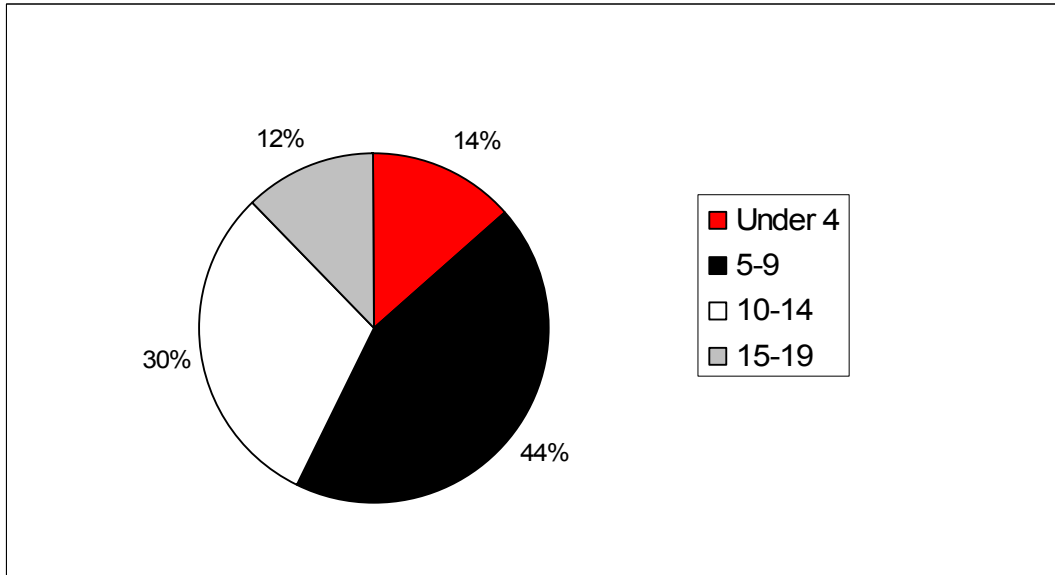
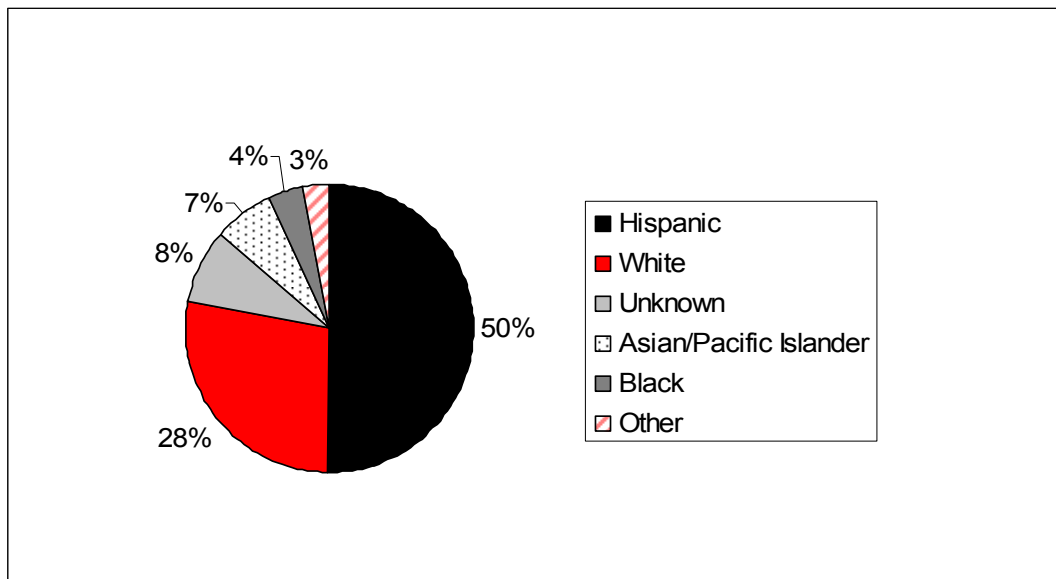
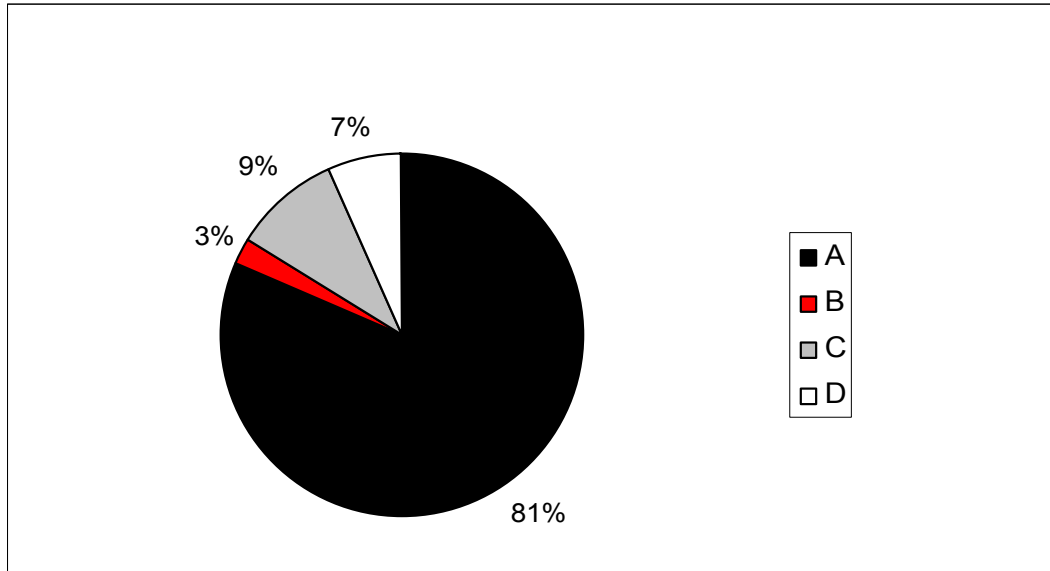


Figure 2. Children Enrolled in NJ FamilyCare Express Enrollment Pilot Program by Race/Ethnicity



Over 80% of the enrolled children qualified for Plan A. It is not clear whether most of the eligible children in pilot schools were in lower income families or whether these families were more likely than higher income families to use the Express Application.

Figure 3. Children Enrolled in NJ FamilyCare Express Enrollment Pilot Program by Plan



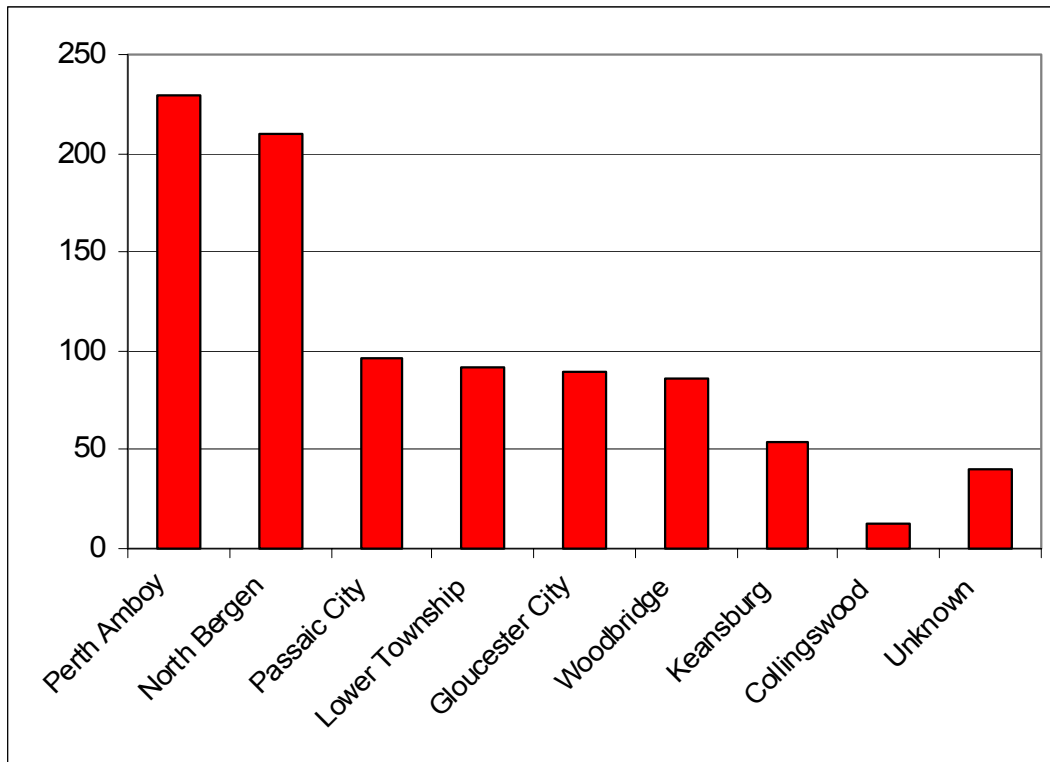
NJ FamilyCare Plans

Plan	Income Eligibility
A	Up to 185% of FPL for infants; 100% to 133% of FPL for ages 1-18
B	133% to 150% of FPL for ages 1-18
C	185% to 200% of FPL for infants; 150% to 200% of FPL for ages 1-18
D	200% to 350% of FPL for ages 0-18

FPL – Federal Poverty Line. FPL varies by family size and age composition.

Figure 4 indicates the number of Express Applications returned by each school district. Forty applications were returned with no school designation. It should be noted that the Collingswood School District included only one school.

Figure 4. Children Enrolled in the NJ FamilyCare Express Enrollment Pilot Program by School District



Since the Express Application was distributed to all children in pilot program schools, children who are hard to reach or with incomes which make them eligible for NJ FamilyCare, but not for Free and Reduced Price Meals or Free Milk, were not specifically targeted by this program.

It is important to note that not all children who applied for NJ FamilyCare using the Express Application were new to the program. Twenty-eight percent of the children who requested NJ FamilyCare had been enrolled in the program previously, although none was enrolled at the time of application. Of the 910 children who have been enrolled as a result of using the Express Application, 43% were previously enrolled.

Results of the Bureau of Quality Control Process Review

The Bureau of Quality Control within DMAHS conducted a review of the NJ FamilyCare Express Application process, using the Federally-mandated audit methodology that is commonly used to identify errors in Medicaid enrollment which will produce inappropriate payments. This section of the report is derived from the report prepared by the Bureau of Quality Control as a result of that process review.

The sample consisted of 50 households selected from a universe of 455 households with at least one child approved through the Express Application process. Beginning with a random start, every ninth application was selected until the end of the file was reached, producing the desired sample size. This sample size yields a statistical precision of 4% at the 95% confidence level, based on a presumed error rate of less than 2%.

A letter was sent to each head of the household explaining the purpose of the quality control review and advising that they would need to provide the following proofs in connection with the information entered on their child's NJ FamilyCare application:

1. The citizenship status of each child
2. Applicable Social Security numbers
3. Gross monthly income received by household
4. Evidence of New Jersey state residency
5. Evidence of household composition (Budget Unit)
6. Applicable income deductions (child day care).

In addition, the Bureau of Quality Control researched administrative files used by DMAHS and the NJ Department of Labor in the effort to validate application information. Most of these files require Social Security numbers for effective searches and inquiries, so applications which lacked information about the parent's Social Security number could not be validated in this manner.

The Bureau of Quality Control review of the 50 households resulted in the following findings:

Table 2. Disposition of 50 Reviewed Households

Review Disposition	# of households	% of Sample	# of children
Children in correct plan, applications list accurate information	26	52%	47
Children not income eligible for Medicaid, but eligible for SCHIP	12	24%	16
No decision – To date, parents have not responded	8	16%	12
Children income eligible for different SCHIP plan	3	6%	8
Children not income eligible for Medicaid or SCHIP	1	2%	2
Total	50	100%	85

Children Eligible and in Correct Plan (26 Households)

The review confirmed that the NJ FamilyCare applications for these households listed accurate monthly income information, per proofs submitted by the parents or verification through other sources. The parents provided their social security numbers and other requested information.

Children Not Eligible for Medicaid, but Eligible for SCHIP (12 Households)

These NJ FamilyCare applications contained inaccurate or incomplete income information, causing them to be placed in Medicaid rather than the appropriate SCHIP plan. Some of these discrepancies appear to be due to parents reporting net monthly income rather than gross.

No Decision (8 Households)

To date, these parents have not responded to the requests for information by Quality Control. Some parents did not list their Social Security numbers on the NJ FamilyCare Express Application, so that their income could not be verified through administrative data checks.

Children Income Eligible for Different SCHIP Plan (3 Households)

These NJ FamilyCare applications contained inaccurate income information. Some of these discrepancies appear to be due to parents reporting net monthly income rather than gross. Placing a child in the wrong SCHIP plan may result in that child receiving benefits for which he/she is not eligible.

Children Not Income Eligible for Medicaid or SCHIP (1 Household)

The income listed on the NJ FamilyCare application was understated. The parent provided Quality Control with the requested income proof, which exceeded the eligible income for both Medicaid and SCHIP.

Based on Medicaid Eligibility Quality Control error definitions, the children of thirteen households (26%) would be cited as ineligible for Medicaid (Title XIX) and would result in erroneous payments. The confidence level for the 26% is plus or minus 10%. Therefore, the universe error rate is between 16% - 36%, where 26% (the midpoint) is the best estimate.

Feedback from Pilot Program Schools

The CSHP team interviewed key informants from schools to gather feedback about the pilot program and the Express Application. We talked to nine individuals and conducted one focus group made up of seven persons, representing 22 of the pilot program schools. A wide variety of school personnel were given responsibility for implementing the pilot program in schools. Those interviewed included principals, school nurses, school social workers and a District Food Service Director, and other administrators. Interviews ranged from twenty minutes to one hour in length. Most of the interviews were conducted in person, but six were conducted by phone at the request of the participants involved.

Major findings can be divided into three categories: 1) problems encountered during the pilot program; 2) suggestions for future iterations of the program; and 3) program strengths.

Problems Encountered During the Pilot Program

School personnel reported problems that fell into six broad groups:

- Late mailing of materials
- Information dissemination and follow-up problems
- Form return and processing issues
- Labor intensity requirements of the program
- Lack of clarity surrounding the eligibility of U.S. born children of undocumented families
- The need for additional public awareness of the program

All school informants reported that Express Application materials were sent out much too late for inclusion with school lunch program applications as originally intended. In some cases, materials arrived in multiple shipments separated by several days or more than a week. Participants suggested that in the next iteration of the program, materials be sent out either in May or June before the school year ends, or in August, well before the initial distribution of school lunch applications).

Most participants reported significant problems with dissemination of program information. Only two interviewees were informed that their school district had been selected to participate in the pilot program before the introductory meeting. These two individuals received phone calls and emails from their superintendents and were able to prepare to implement the program with some advance notice. Other study participants discovered that their schools were participating only when the materials arrived, or in some cases, well after the materials arrived. In the latter cases, boxes sometimes sat ignored for long periods because no one at the school knew about the program or had been advised to expect the forms and flyers to arrive. In two schools, no one was aware that the pilot program was occurring or that their school had been selected to participate. In one of these schools, the Express Application materials have never been located, although shipping receipts indicate that they were delivered.

Participants noted that in future iterations of the program, all school principals should be notified by email and telephone, as should a designated program coordinator at each school. They suggested that all relevant staff (counselors, nurses, teachers) should be informed about the program in advance as well, and principals should plan to check in with the program coordinator on a regular basis to make sure that activities were proceeding smoothly. As not all

school staff have email, advance telephone contact about the program may be necessary for those who have specific responsibilities.

Several individuals reported serious problems returning the completed forms. These participants were unclear about the exact procedures required to return the forms—three individuals initially sent them by regular mail. Two of these persons had the packages returned and one was not returned but never arrived at its destination. Two participants could not find Federal Express drop boxes or Federal Express supplies nearby and were unable to return the forms until they called and scheduled a pick up. Participants explained that the exact procedures for returning the forms needed to be simplified and clarified. They suggested that future iterations of the program allow the use of regular mail. They also requested that they be given the contact information for a program resource person who could answer parents' questions about their eligibility and give responses about the turn around time required for families who had applied but not yet received insurance cards. Some respondents said that parents would want to know how long the enrollment process would take.

All participants pointed out that the program was labor intensive and required designated clerical staff. They noted that the check off box area requiring the name and district of the school was especially time-consuming. Affixing labels was considered an unnecessary drain of time. Two individuals explained that while they did not need additional help, earlier notification would help them to plan for the additional workload. Two interviewees and several focus group participants asked for additional assistance, either through volunteers to assist parents, program representatives to speak at Parents' Nights or workshops, or trainers who could prepare school staff to run the program and answer parents' questions.

Several interviewees expressed concerns about the eligibility of children born to undocumented families. They pointed out that U.S.-born children might be eligible for coverage, but that undocumented families might be afraid to submit the forms on their behalf. Several asked for clarification about whether these children were eligible in the first place. Some participants expressed concern that they might be endangering undocumented families by asking them to apply.

It should be noted that some school personnel had little knowledge of the NJ FamilyCare program and were unaware that income limits are much higher than those for free or reduced school lunch. For example, one individual felt that returning Express Applications was probably a waste of time, since some families who completed them did not qualify for school lunch.

Suggestions for Future Iterations of the Program

All school personnel interviewed suggested that the program be promoted through venues such as radio, newspaper and television advertisements, Parents' Nights, PTA meetings, workshops, parental email lists and even high school student council meetings. Other suggestions for improving the program included:

- Removing the "School Use Only" box (where school lunch eligibility is noted)
- Clarifying the income question so that there is less confusion about where to list non-employment income
- Including a greater number of short Spanish/English pamphlets for distribution with the application forms
- Holding a district-wide meeting before the first day of school to explain the program, requiring all teachers, counselors and nurses attend
- Setting up a table with information and materials at school health fairs
- Replacing the labor intensive labels with a stamp that could be used rapidly
- Listing income guidelines on the form itself so that more families will believe they are eligible and therefore apply
- Encouraging the use of follow up phone calls to families whom staff believe need health insurance assistance but who do not return forms
- Providing information about NJ FamilyCare and the Express Application at multiple times throughout the school year; for example, at the beginning of the school year, before or after winter break, and before or after spring break. Parents are too inundated with information at the start of the school year to be able to attend to everything they are given
- Making the form brighter, bolder and more visible to attract attention
- Providing translated materials in Gujarati for districts with large Asian populations

Program Strengths

Most school respondents reported that they perceived many benefits to the Express Enrollment program:

- They universally approved of the shortened application form
- Most agreed that schools were the best place in which to access families with uninsured school-aged children
- They believed in the inherent value of any program that attempted to enroll uninsured children in NJ FamilyCare
- They approved of issuing all materials in Spanish as well as English
- Most approved of sending the Express Applications with the school lunch materials
- They believed that if materials were sent out much earlier in the year, future iterations of the program would be very successful in enrolling large numbers of uninsured children
- They believed that there was a critical, unmet need for the program in their schools
- Many interviewees and focus group participants said that although the program required additional work at a busy time of year, they felt personally committed to helping it succeed in their schools because of its value.

Additional Analysis of the Results of the Pilot Program

In addition to the feedback contained in this report, CSHP will be conducting focus groups with parents in cooperation with NJ FamilyCare. At this time, none of the children enrolled through the pilot program has reached recertification, so it will not be possible to assess how many children enrolled through the Express Application remain in the program after the point at which they must renew their eligibility.

Conclusions and Recommendations

The “NJ Express Enrollment for Children’s Health Care Coverage” pilot program has succeeded in enrolling over 900 eligible children in NJ FamilyCare as of March 2005. As a result of input from the Division of Medical Assistance and Health Services, the Department of Agriculture School Nutrition Program, the Department of Education, and staff at several of the pilot program schools, CSHP offers several recommendations for future iterations of the program:

1. There is general agreement among school staff that distributing the Express Application in conjunction with the school lunch materials is a good opportunity for parents to enroll their children in health care coverage. However, the two programs have different eligibility criteria and should have separate application forms. Therefore, we recommend that:
 - The Express Application should be distributed to families along with the Free and Reduced Price Meals or Free Milk Application wherever possible, since this will make it easy for parents who are eligible for both programs to complete both applications at the same time. Effective July 1, 2005, P.L. 108-265 provides that eligibility determinations for school meals are to be made on the basis of a *Household* Application for Free and Reduced Price Meals or Free Milk. Schools are now mandated to accept one free/reduced-price school meal application per household rather than one per student. Schools will be instructed to send home the 2005-2006 Household Application with the youngest child. Since the NJ FamilyCare Express Application is designed to include all children in a family, this method of distribution will achieve the objectives of the program and reduce paperwork for parents and schools.

- The Express Application should be distributed to schools at the same time as the school lunch applications, using the same timing and procedures, so that schools can plan and execute joint distribution of the forms. This requires that planning and implementation to distribute the Express Application must begin early in the calendar year. The 2005-2006 Household Application for Free and Reduced Price Meals or Free Milk will be distributed to schools during the first week of June 2005, and school budgets including duplication and distribution costs are approved in April.
 - The Departments of Agriculture and Education should work closely with DMAHS to establish a process for distributing Express Applications in schools which do not distribute school lunch applications every year.
 - If school districts are given the responsibility for duplicating and distributing the Express Application and flyer, as is the case with the school lunch application, funds should be allocated to support this cost. Schools budgets are approved in spring for the subsequent school year. There is a federal requirement mandating the use of a Household Application for Free and Reduced Price Meals or Free Milk and designation of specific clerical staff for this function. If the NJ FamilyCare Express Application is mandated by the state legislature to be distributed each school year, funds will be required for duplication costs and clerical support to distribute, compile and process the Express Applications in a timely manner.
2. School principals and their staff worked hard to distribute Express Applications and inform parents, although many of them had very little advance notice or information about the pilot program. In the future, schools and districts need much more advance notice to allow them to plan the substantial effort required to distribute and return Express Applications, as well as to answer questions from families. We recommend that:
- If the Express Application is used in schools in subsequent school years, concrete planning for distributing the Express Application and publicizing the program should begin early in a calendar year. Meetings of county superintendents and district superintendents are held in April and May; it is critical to use these meetings to inform school districts about the Express Application and allow them to plan for successful implementation.

- The DOE should work with the NJ FamilyCare office to take advantage of existing listservs and meetings to inform teachers, school nurses, school social workers, and PTAs about the Express Application, so that they can support enrollment of children.
3. Consideration should be given to distributing the Express Application through private and parochial schools as well as public schools, since these schools offer another channel for reaching eligible children.
 4. The NJ FamilyCare Express Application is short and simple, significantly easing the burden on families in applying for health coverage for their children. While applications are returned incomplete regardless of the format of the application, it is disappointing that the one-page Express Application did not yield a higher proportion of complete applications. During the pilot program, DMAHS made a special effort to reach out to the 30% of families who returned applications with missing information and help them complete their applications. If the Express Application is used statewide, there is a risk that families will not receive this degree of support, but will receive only a mail request for missing information. Families that have difficulty responding to correspondence because of other demands on their time, language or misunderstanding of what is required may fail to complete enrollment. Therefore, CSHP recommends that:
 - DMAHS should incorporate those improvements to the Express Application which were identified during the pilot program, and future modifications should be made as more feedback is received about features which facilitate accurate completion of the Application.
 - School personnel should be designated to review applications for completeness before returning them to NJ FamilyCare, since much of the missing information is known or can be easily obtained by the school, facilitating efficient enrollment of eligible children.
 - The choice of an HMO should be made at the time that the Express Application is completed to avoid an additional step in the enrollment process.

- Families completing the income information on the Express Application often supplied approximate rather than exact figures. To avoid enrolling the children into the wrong plan within NJ FamilyCare, DMAHS should implement its plan to verify the income information on the Application through computer checks of other New Jersey databases before enrollment.
- Community agencies and schools should be encouraged to form partnerships to provide support to parents to supplement the activities of school social workers and nurses. Many community agencies have partnered with NJ FamilyCare to reach out to uninsured children in their communities. The presence of knowledgeable resources at Back-to-School nights and other school events could provide help to families who find it difficult to complete even short and simple forms accurately, and insure that vulnerable families are able to enroll their children in health care coverage.

An additional investment in helping families to complete the Express Application seems worthwhile, to insure that families who express an interest in NJ FamilyCare succeed in enrolling their children in health care coverage.

Appendix A

NJ FamilyCare Express Applications (English & Spanish) and NJ FamilyCare Express Flyer



Affordable health coverage. Quality care.
1-800-356-1561

You do not need to complete this application in order to sign up for free or reduced price meals.

Express Application

To apply, you must answer all questions below

For School Use Only:
 Free Reduced Not Eligible
 School Name: _____
 School District: _____

PARENTS/GUARDIANS		
First Name	Last Name	Social Security Number (optional)

HOUSEHOLD INFORMATION
 Address: _____

 County: _____ Zip Code: _____
 Home/Cell Telephone: () _____
 Work Telephone: () _____

NJ FamilyCare is a health insurance program for **uninsured children 18 or under**.
 If your children are uninsured, they may qualify for the NJ FamilyCare program.

CHILDREN UNDER THE AGE OF 21																	
First Name	Last Name	Do you want NJ FamilyCare for this child?		Sex		Social Security Number <small>(Needed only for those applying for NJ FamilyCare)</small>	Race/Ethnicity <small>(Needed only for those applying for NJ FamilyCare)</small> <small>(See codes below)</small>	Is this child a Citizen?		Birth Date <small>MM/DD/YY</small>	Does this child have Health Insurance?		Does this child have Medicaid or NJ FamilyCare?		How is this child related to you?		
		Y	N	M	F			Y	N		Y	N	Y	N	Child	Stepchild	Other

Race/Ethnicity Codes: B-Black S-Hispanic W-White I-American Indian/Alaska Native A-Asian/Pacific Islander O-Other

Income:
 Please list the total gross household income (before deductions) including wages and any other income **from work** for the parents/stepparents and all children under 21:

Gross Monthly Wages \$ _____ If no income please write “zero income”

All Other Gross Monthly Income \$ _____ If no income please write “zero income”
 (For example: child support, social security benefits, unemployment)

If anyone in the household **pays** day care for a child or disabled adult or **pays** child support or alimony, please list monthly amount:
 Day care: \$ _____ Child support/alimony: \$ _____

Signature of Parent or Guardian: _____ **Date:** _____

By signing this form, you promise that, as far as you know, all the information on this form is true. You may be contacted to verify this information.



Affordable health coverage. Quality care.
1-800-356-1561

Solicitud Expresa

Para enviar su solicitud, debe responder **todas las preguntas** a continuación

Usted no tiene que completar esta solicitud de inscripción para recibir comidas gratuitas o a bajo costo.

Sólo para uso de la escuela:

Gratis A bajo costo No es elegible

Nombre de la escuela: _____

Distrito escolar: _____

PADRES/TUTORES		
Nombre	Apellido	Número de Seguro Social (opcional)

INFORMACIÓN DEL HOGAR	
Dirección: _____	
Condado: _____	Código postal: _____
Teléfono del hogar/celular: () _____	
Teléfono del centro de trabajo: () _____	

NJ FamilyCare es un programa de seguro de salud para los **hijos no asegurados menores de 18 años de edad**. Si sus hijos no están asegurados, pueden ser elegibles para el programa NJ FamilyCare.

HIJOS MENORES DE 21 AÑOS DE EDAD																		
Nombre	Apellido	¿Desea NJ FamilyCare para este(a) hijo(a)?		Sexo		Número de Seguro Social (Necesario sólo para aquéllos que solicitan NJ FamilyCare)	Raza/Etnia (Necesario sólo para aquéllos que solicitan NJ FamilyCare) (Véase los códigos abajo)	¿Es este(a) niño(a) ciudadano(a)?		Fecha de nacimiento DD/MM/AA	¿Tiene este(a) niño(a) seguro de salud?		¿Tiene este(a) niño(a) Medicaid o NJ FamilyCare?		¿Qué parentesco tiene este(a) niño(a) con usted?			
		S	N	M	F			S	N		S	N	S	N	Hijo	Hijastro	Otro	

Códigos de raza/etnia: N- Negro H- Hispano B- Blanco I- Indio americano/natural de Alaska A- Asiático/de las Islas del Pacífico O- Otros

Ingreso:

Indique el ingreso bruto total (antes de hacer las deducciones) de su hogar, incluyendo los salarios y cualquier otro ingreso del **centro de trabajo** que reciben los padres/padrazos y todos los hijos menores de 21 años de edad:

Salario bruto mensual \$ _____ Si no recibe ningún ingreso, escriba “cero ingresos”

Otros ingresos brutos mensuales \$ _____ Si no recibe ningún ingreso, escriba “cero ingresos”

(Por ejemplo: pensión infantil, beneficios de seguro social, de desempleo)

Si ningún miembro del hogar **paga** el cuidado infantil de un niño o adulto discapacitado o **paga** asistencia infantil o pensión alimenticia, haga una lista mensual de lo siguiente:

Cuidado infantil: \$ _____ Pensión infantil/pensión alimenticia: \$ _____

Firma del padre o tutor: _____

Fecha: _____

Al firmar este formulario usted admite que, a su leal saber y entender, toda la información contenida en él es verdadera. Usted podrá ser contactado para verificar esta información

**Improve Their Health.
Improve Their Grades.
Healthy Children Do Better in School.**



Eligible children could receive health insurance right away.

Two Simple Steps:

- 1 Fill out the NJ FamilyCare Express Application.**
- 2 Return the application to your child's school.**

Express Lane

**NJ FAMILY
CARE**

Affordable health coverage. Quality care.

**Health
Insurance
Made Simple**

For more information:
1-800-356-1561

**Mejore su salud.
Mejore sus calificaciones.
Los niños sanos rinden mejor en la escuela.**



Los niños elegibles pueden recibir seguro médico enseguida.

Dos pasos sencillos:

- 1** Llene la solicitud expresa de NJ FamilyCare.
- 2** Devuelva esta solicitud a la escuela de su hijo(a).

Express Lane

**NJ FAMILY
CARE**

Affordable health coverage. Quality care.

**Seguro
de salud
simplificado**

Para más información:
1-800-356-1561

Appendix B

Cover Letter Sent to Schools Participating in the Program

COVER LETTER SENT TO SCHOOLS PARTICIPATING IN THE PILOT PROGRAM

Date

School name and address

Dear Contact Person,

Thank you for participating in the September 2004 pilot program of “NJ Express Enrollment for Children’s Health Care Coverage.” As you know, Governor McGreevey signed legislation in July 2004 authorizing this pilot program to be implemented in eight New Jersey school districts. The legislation also calls for Rutgers Center for State Health Policy to collaborate in this process and evaluate the success of the pilot program.

This pilot program represents an innovative opportunity to increase the enrollment of eligible children into the NJ FamilyCare and Medicaid programs. By including the Express Application with the school lunch application, which parents are accustomed to completing, we expect that parents will find it easier to enroll their children in health coverage. However, **children are not required to participate in the school lunch program to apply for NJ FamilyCare.** The Express Application can be used for any child who wishes to apply for NJ FamilyCare, but Applications must be returned to the school to be stamped and sent to NJ FamilyCare.

Enclosed are cover sheets and Express Application forms for your school. We ask for your cooperation with the following activities:

1. Please distribute the flyers and Express Applications with the school lunch forms. We have included Applications in both English and Spanish.
2. Parents who wish to apply for health coverage for their child(ren) should complete the Express Application and return it to the child’s school.
3. When a completed Express Application is returned to the school, please indicate the child’s school lunch status in the box on the upper right side of the Application.
4. Enclosed are clear labels with the name of your school and district. We ask that you affix a label to each completed application before sending it to NJ FamilyCare. This procedure will allow NJ FamilyCare to properly log and track applications through the pilot enrollment process. .
5. Please return completed and stamped Applications at the end of each school week using the enclosed mailers to:

NJ FamilyCare Express Applications
Division of Medical Assistance
PO Box 712
7 Quakerbridge Plaza
Trenton, NJ 08625-0712.



Again, we greatly appreciate your participation in the pilot program. If you have questions or need additional Applications or flyers, please feel free to contact me at (732) 932-3105 x 238 or at Dgaboda@cshp.rutgers.edu.

Cordially,

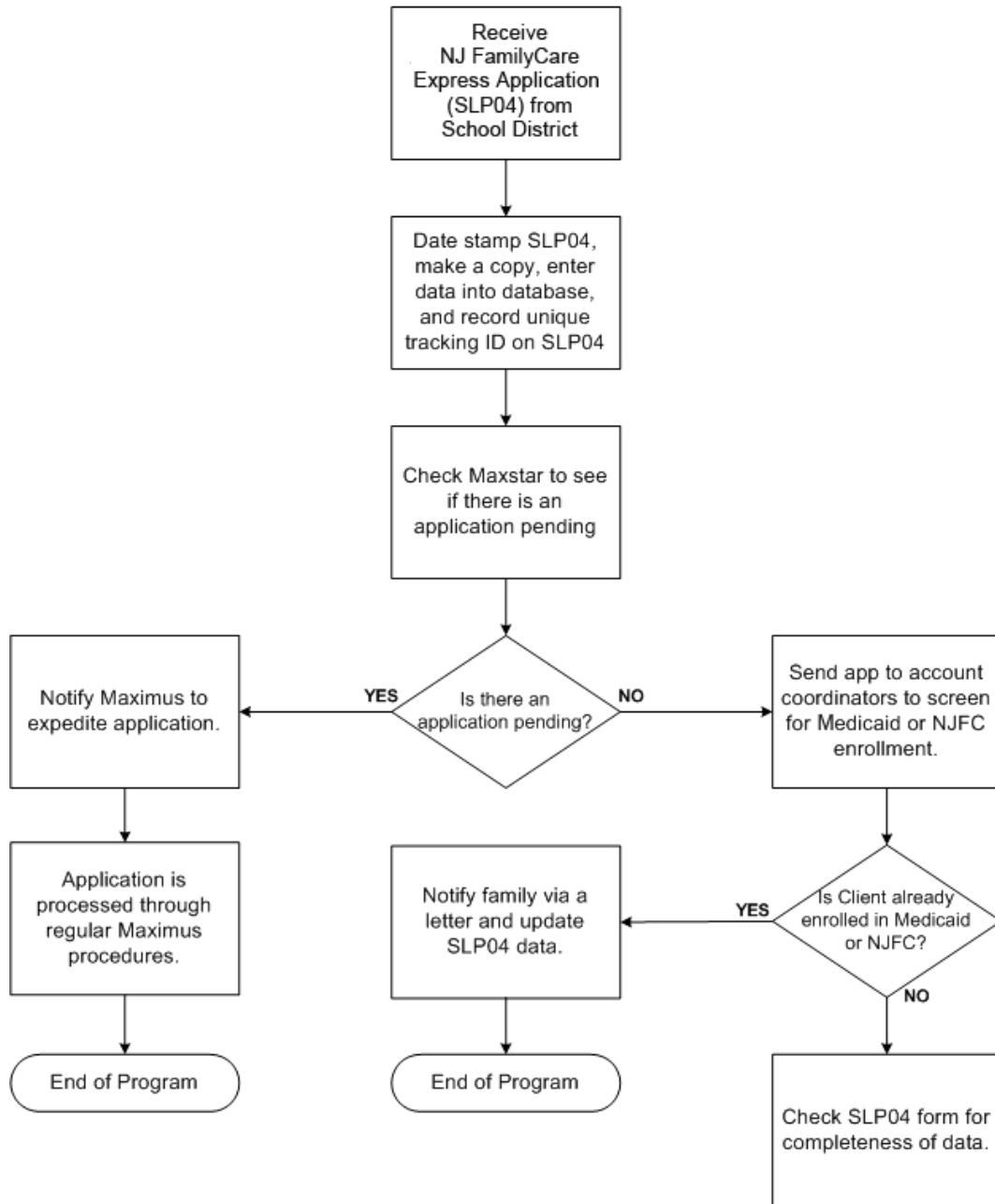
Dorothy Gaboda
Associate Director

Enclosures

cc: Lovell Pugh-Bassett, New Jersey Department of Education
Heidi J. Smith, NJ FamilyCare

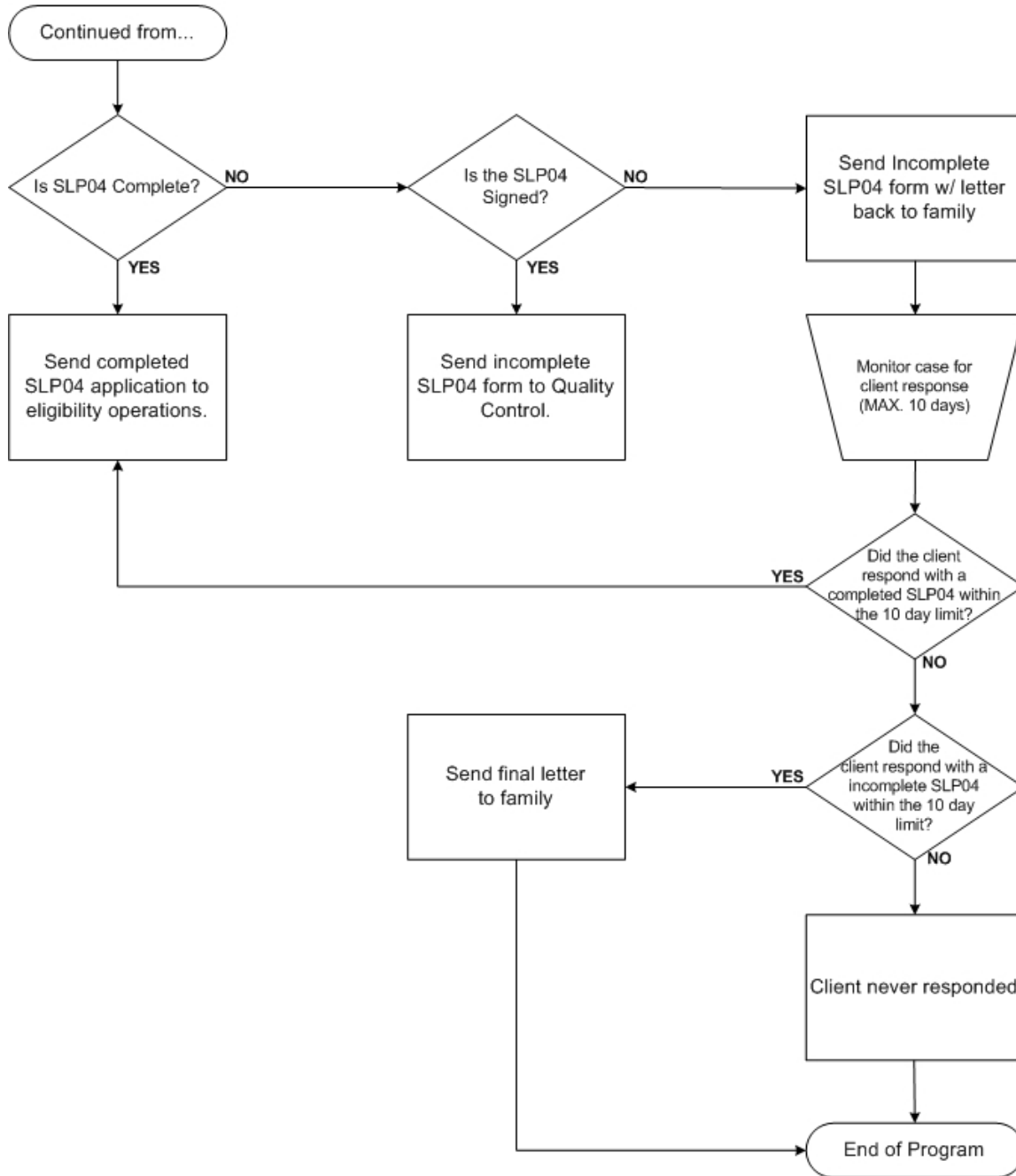
Appendix C

NJ FamilyCare Express Application - Intake Phase



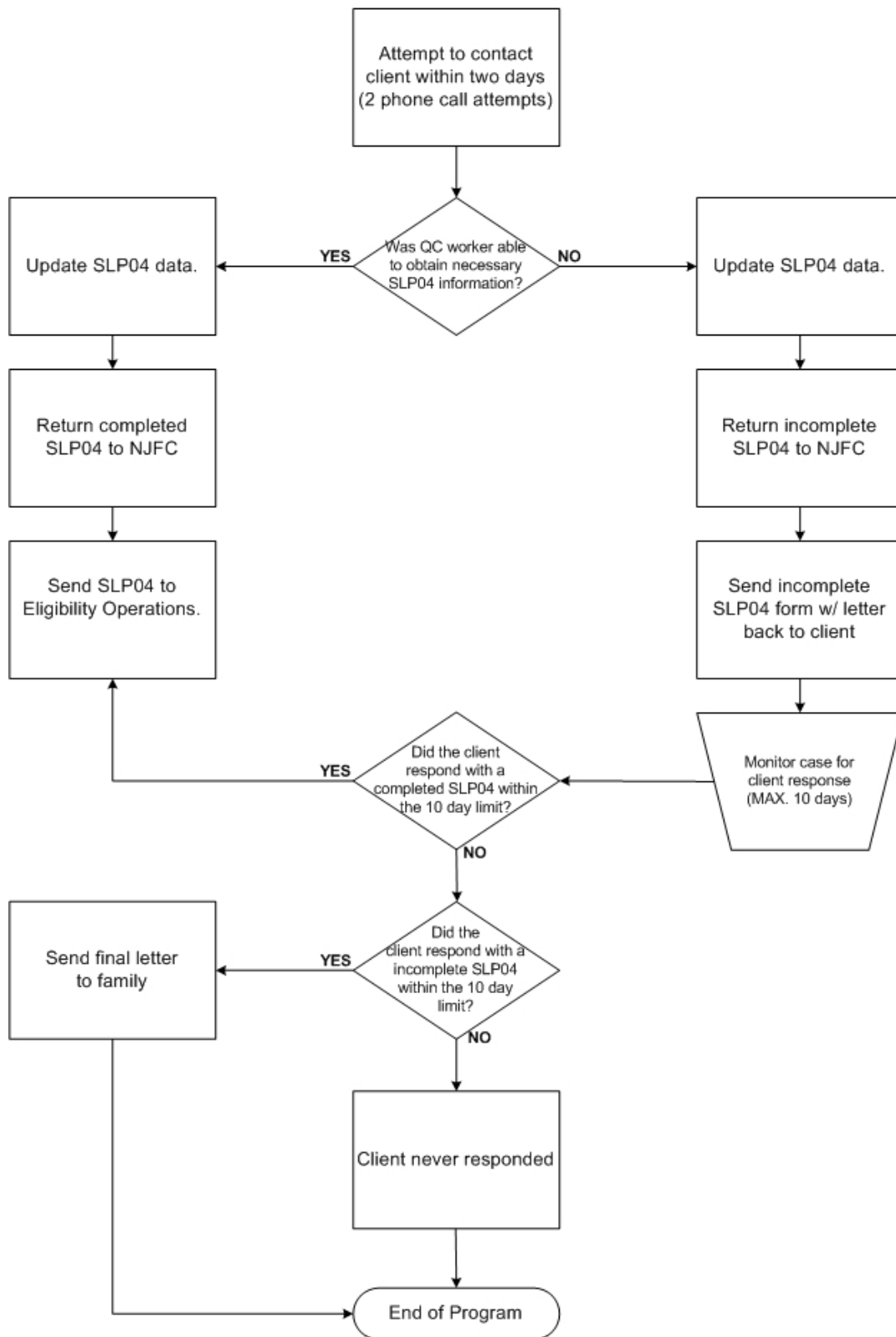
Created by Brian Leip on August 9th 2004

NJ FamilyCare Express Application - Intake Phase (continued)



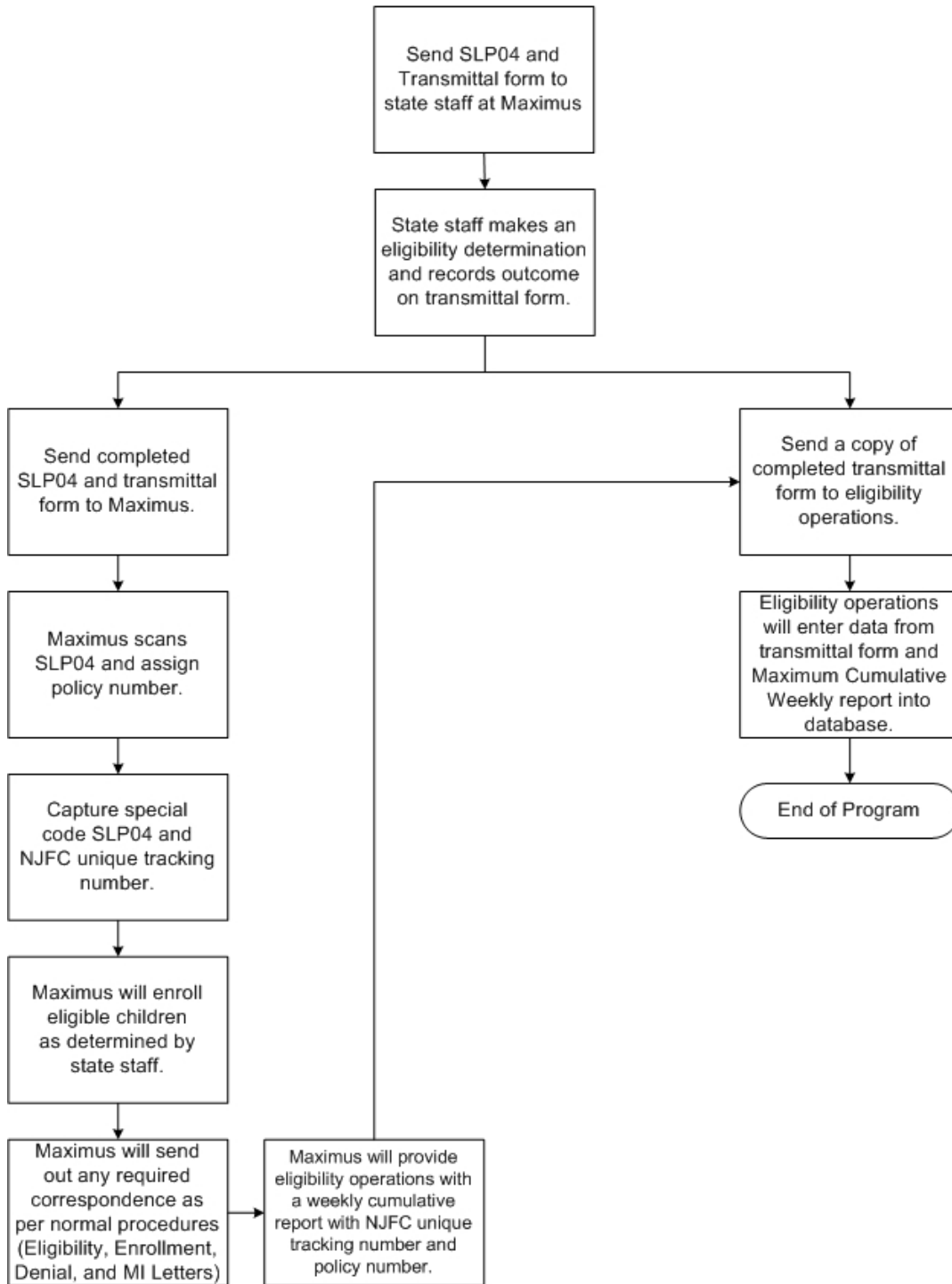
Created by Brian Leip on August 9th 2004

NJ FamilyCare Express Application - Quality Control Phase



Created by Brian Leip on August 9th 2004

NJ FamilyCare Express Application - Eligibility Phase



Created by Brian Leip on August 9th 2004