

Medicare Outreach and Enrollment for Medicaid Recipients

Increasing Dual Eligibles, Enhancing Individual Benefits, and Expanding State Savings



At a Glance

To ensure that Medicaid remains the Payer of Last Resort, securing Medicare benefits for Medicaid recipients is a must. UMass identifies and achieves Medicare enrollment for over-65 Medicaid recipients who qualify for Medicare, but have never successfully enrolled.

In one state, UMass achieved a 90% Medicare enrollment rate for targeted Medicaid recipients. In another state, UMass helped enroll more than 950 Medicare recipients over four years, resulting in more than \$9.5 million in estimated annual savings.

Situation

Many Medicaid recipients aged 65 and older don't have Medicare coverage – even though they may meet all Medicare eligibility guidelines. These individuals have not successfully completed the complex Medicare application and enrollment process with the Social Security Administration (SSA), or they may not have even tried. Why?

- Medicaid recipients may be unaware or misinformed regarding Medicare eligibility guidelines, and they may be afraid of losing current Medicaid benefits.
- They may not know that Medicaid and Medicare can work together to provide enhanced care.
- They may have received inaccurate information from SSA – or even been turned away – because SSA staff may not fully understand the coordination between Medicaid and Medicare benefits.

As a result, states miss populations of Medicaid recipients who should qualify as dually eligible for Medicaid and Medicare. Medicaid recipients lose out on valuable Medicare benefits, and state Medicaid programs continue to pay for health care services that should be covered by Medicare. This can cost states millions of dollars.

Solution

The University of Massachusetts Medical School (UMass), through its Center for Health Care Financing division, has developed the Medicare Outreach and Enrollment initiative to support states in identifying and successfully enrolling eligible Medicaid recipients into Medicare. Our innovative process integrates data analysis, customer service, and coordination with SSA.

UMass performs proprietary data analysis of state and federal data sets to pinpoint state Medicaid recipients who appear to qualify for Medicare but are not enrolled. Utilizing this analysis, we develop and implement outreach and customer service strategies to reach targeted populations of potential dual eligibles. We assist Medicaid recipients through the entire Medicare application and enrollment process – from scheduling appointments with SSA, to providing translation services, to following-up with recipients and SSA to achieve successful Medicare enrollment.

Ultimately, the Medicare Outreach and Enrollment initiative helps ensure that Medicaid recipients receive all benefits to which they are entitled and supports the state Medicaid program as the Payer of Last Resort.

Benefits

States

- New Medicare enrollment of Medicaid recipients reduces future costs for state Medicaid programs, as Medicare becomes the primary payer for health care services.
- SSA may also grant retroactive Medicare coverage to Medicaid recipients, resulting in recovery opportunities for state Medicaid programs.
- Medicare outreach and enrollment activities increase the numbers of dual eligible recipients in state Medicaid programs. As a result, individual recipients may qualify for integrated care initiatives to improve coordination of Medicaid and Medicare services and funding.

Individuals

- In many cases, Medicare benefits are available to the identified Medicaid recipients at no additional cost, as recipients qualify for state payment of Medicare premiums.
- Medicaid recipients may access an expanded provider network with Medicare coverage, as well as access benefits throughout the United States.
- Recipients may also learn that they are eligible for new or increased Social Security cash benefits – in addition to Medicare.

Sample Results

Through the Medicare Outreach and Enrollment initiative, UMass has helped states recover significant revenue and generate ongoing cost savings.

- For one state, UMass achieved a **90% Medicare enrollment rate** for targeted over-65 Supplemental Security Income (SSI) recipients in FY2014, and has realized **\$7.1 million in annual savings, to date.**
 - The SSA Regional Office recognized the accuracy of UMass data analysis to identify Medicare-eligible recipients and utilized it to investigate current internal SSA processes.
- In another state, UMass **successfully enrolled more than 950 Medicaid recipients**, ages 65 and 66, into Medicare over the past four years, resulting in **savings of more than \$9.5 million** in estimated cost avoidance.
 - UMass utilized a voluntary approach, combined with direct customer service support, for recipients.

- UMass established agreements with two SSA Regional Offices to allow existing SSA data to fulfill documentation requirements for Medicare enrollment – without requiring additional documentation from recipients.

Why Choose Us?

Unlike most health consulting firms, UMass Medical School is itself a public entity driven by a mission to serve public health and human service agencies. We work to understand your agency's mission and programs, and are flexible to your needs and capacity.

As a public organization, we are uniquely prepared to recognize and address the challenges of state and local agencies. In addition to strong academic backgrounds, many of us have professional experience in government at the state and federal levels. We have come from Medicaid, welfare and other human service agencies, and we understand the problems, issues and concerns faced by states every day because we have dealt with those issues ourselves.

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