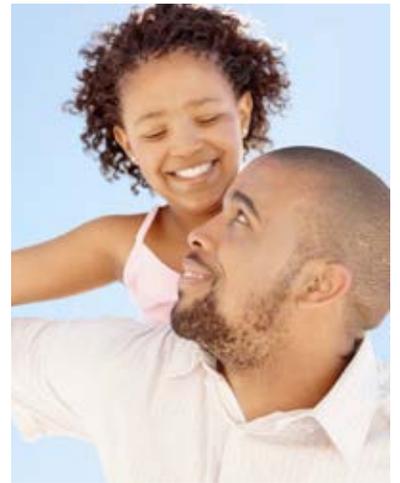


Integrated Solutions for Premium Assistance



Addressing the Complex Needs of Medicaid Programs

Reaping Benefits and Overcoming Challenges

Premium assistance has been available to Medicaid and CHIP beneficiaries since the 1990s. Subsidizing employer-sponsored insurance (ESI) offers some significant benefits, including:

- Giving Medicaid beneficiaries access to more robust commercial provider networks
- Incorporating Medicaid into a marketplace where individuals can remain as their incomes improve
- Reducing the “crowding out” of private insurance by government programs
- Lessening dependence on government programs for low-income individuals while helping them become more familiar and comfortable with commercial health insurance
- Creating a natural pathway for greater financial participation in the cost of health insurance as a household’s income rises
- Reducing Medicaid state expenditures by leveraging employer premium contributions

In the past, it has been difficult for states to reap the benefits of premium assistance because of the operational challenges it creates. Under the Affordable Care Act (ACA), states now have compelling new reasons to reconsider premium assistance. With increased 1115 Waiver flexibility and new opportunities from the State

Innovation Waiver (beginning in 2017), states have more freedom to develop unique approaches for managing the operation of a premium assistance program.

A Renewed Interest in Premium Assistance for Medicaid Programs

There are two kinds of premium assistance available to Medicaid policymakers. Both have new life as a result of full ACA implementation. The traditional one is tied to ESI and is oftentimes called a health insurance premium payment (HIPP) program. The other envisions the delivery of Medicaid benefits through a private marketplace, such as an exchange. Some states have embarked on further innovations driven by consumer responsibility, encouraging health behaviors with incentives through adjustments in co-payments and premium contributions.

Technological Capabilities Coupled with Major Changes

DecisionPoint™ for Premium Assistance has the technology, expertise, capacity and resources to help states take advantage of the new premium assistance opportunities. We have a history of working with states to implement new waiver-based ideas and transform the way Medicaid programs function. MAXIMUS brings the tools and knowledge to help states turn premium assistance into a policy alternative that can save money, create access to more robust provider networks, and help Medicaid beneficiaries become more comfortable with the commercial health insurance market.

Capitalizing on Opportunities

Despite lower operational barriers and expanded opportunities for creative thinking, premium assistance still poses many challenges. DecisionPoint for Premium Assistance offers the following solutions to states that are interested in integrating a more robust and expansive premium assistance program into their overall program design.

Enrollee Identification and Education

ESI premium assistance enrollees will have access to better provider networks. DecisionPoint for Premium Assistance can ensure that will happen by:

- Screening individuals who are potentially eligible for ESI and confirming their employment in relation to firms with already compliant group policies
- Explaining the enrollment process through multiple communication channels
- Facilitating the enrollment of eligible individuals into their company's benefit programs without the burden of reimbursement-based programs
- Confirming ongoing employment of participating individuals

Employer Outreach and Facilitation

The support and active participation of employers is essential. DecisionPoint for Premium Assistance can:

- Educate employers about the premium assistance program and its positive effects on their low-income employees
- Evaluate large-group policies for compliance with standards related to employer cost-effectiveness and the essential health benefits
- Design and manage an enrollment process that integrates with existing HR and benefits systems
- Offer a help desk to answer questions and resolve individual employer problems
- Minimize the burden on employers by automating the workflow of enrollment

DecisionPoint
provides states
with actionable
information to
make better, more
accurate and
consistent program
decisions faster.

Enrollee Premium Share and Cost Sharing

States with HIPP programs often use a method in which enrollees are reimbursed after submitting proper documentation. This is costly, time-consuming and detrimental to low-income families. DecisionPoint for Premium Assistance can create a more efficient and positive approach by:

- Administering a debit card or smart card account for each qualified enrollee, similar to a health savings account, that promotes individual accountability and healthy behaviors
- Acting as the state's fiscal intermediary with participating individual health plans or insurers
- Distributing state payments to participating individual health plans or insurers
- Managing, reporting, accounting and other related financial accountability processes
- Providing a help desk (phone, chat and/or e-mail) to answer questions and resolve problems

One Focus, One Source

MAXIMUS has maintained a single focus on government service since 1975. It is our sole purpose, and our dedicated professionals help government agencies provide essential human services with a caring attitude and deep subject matter expertise. We invite you to contact MAXIMUS to discuss how our capabilities can support your needs.

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