LIFELINE PILOT PROPOSALS

EMBRACING REAL-TIME ENROLLMENT

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OVERVIEW

The Commission along with stakeholders must overhaul the LifeLine application and eligibility process to make it more consumer friendly. This is one way to increase participation in the program.

GOAL:
REAL-TIME ENROLLMENT

(1) Data sharing agreements with agencies administering eligible programs (i.e. CalFresh);

(2) Automated, real-time verification of application elements such as identity and eligibility documents through OCR;

(3) Direct enrollment with the TPA through an updated LifeLine website and mobile app.

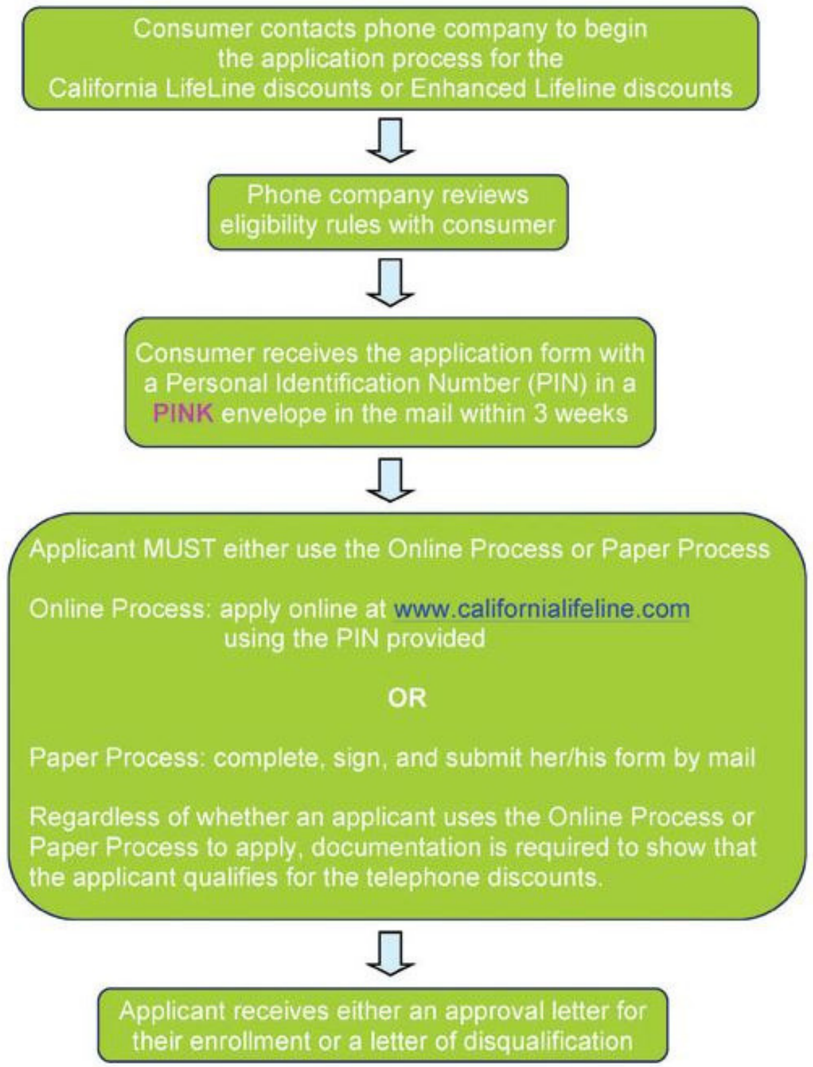
WHY?

Section II - Written Closed LifeLine Appeals and Billing Contacts by Subcategory

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	YTD
LifeLine Appeals (Landline & Wireless)													
LL Customer Did Not Return Form	68	50	64	33	56	59	50	46	69	49	34	28	*606*
LL Documents Not Provided/Does Not Meet Guidelines	46	38	33	20	46	41	27	22	24	25	22	22	*366*
LL Form Complexity	9	4	8	8	10	6	1	7	8	5	4	3	*73*
LL IDV Identity Verification	26	26	35	15	27	23	9	5	7	6	10	15	*204*
LL Initials Missing	21	11	14	15	15	20	21	15	16	10	16	11	*185*
LL No Carrier Authority	0	0	0	0	0	0	0	0	0	0	0	0	*0*
LL Nondeliverable	0	0	1	0	0	0	0	0	1	0	0	0	*2*
LL Policy/Practices	5	3	9	5	4	12	12	6	10	11	2	2	*81*
LL Privacy	0	0	0	0	0	0	0	0	0	0	0	0	*0*
LL Qualifying Method Not Selected	2	3	6	5	2	3	0	3	0	0	3	0	*27*
LL Signature/Printed Name Does Not Match/Missing	62	42	40	24	30	41	16	20	14	6	1	10	*306*
LL SSN/DOB/Tribal ID Not Provided	8	7	6	4	6	10	11	6	8	3	3	9	*81*
LL Tribal	0	0	0	0	0	0	0	0	0	0	0	0	*0*
LL TTY	0	0	0	0	0	0	0	0	0	0	0	0	*0*
Total Appeals	***247***	***184***	***216***	***129***	***196***	***215***	***147***	***130***	***157***	***115***	***95***	***100***	***1931***

2017 Consumers Affairs Branch Statistics

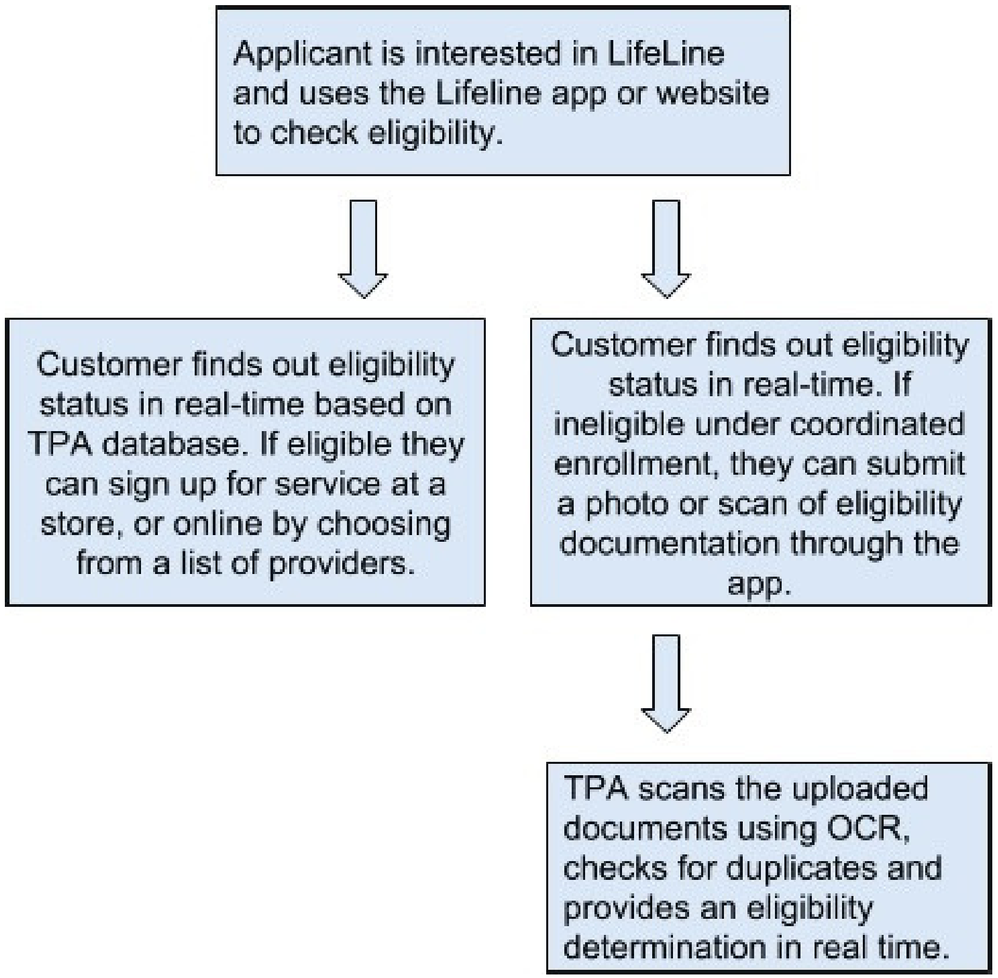
CURRENT PROCESS



- "Pain Points"

- Applicant cannot enroll without first contacting a provider;
- The provider reviews eligibility rules with the applicant;
- Applicant has to wait to receive an application form in the mail before requesting service;
- Applicant has to wait to find out if they are approved or denied.

PROPOSED PROCESS



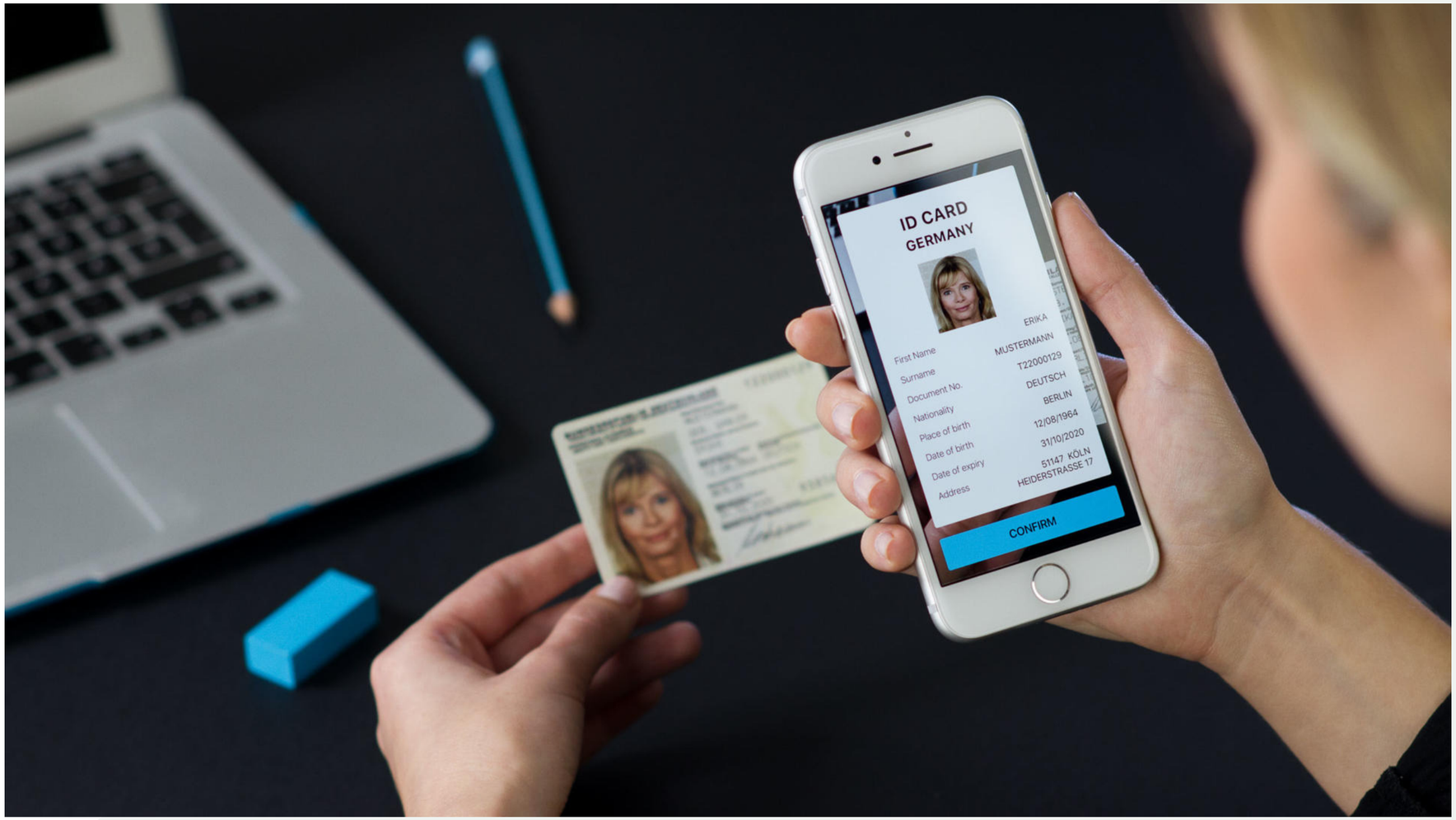
- Applicant can instantly receive an eligibility determination online from the TPA without first going to a provider;
- Once approved applicants can choose from a variety of providers;
- The LifeLine website or "enrollment portal" walks applicants through the eligibility rules;
- No waiting period to receive an application form.

DATA SHARING AGREEMENTS FOR REAL TIME ENROLLMENT

General Overview:

- Program administrator (TPA) coordinates with state and federal agencies to receive a monthly file listing recipients of qualifying public assistance programs;
    - 91% of LifeLine participants use program eligibility and the top 3 programs cover 88% of enrollees (Medicaid = 47%; CalFresh/SNAP = 32%; SSI = 9%).
- ETCs/Providers give a list of all existing LifeLine subscribers to the TPA;
- The TPA reconciles the data to remove existing LifeLine subscribers and duplicates, the remaining names in the file are a list of eligible LifeLine subscribers;
- Applicants receive real time eligibility approvals if their name is on the list. Once approved they can go to the provider of their choice.

REAL-TIME DOCUMENT, SIGNATURE AND IDENTITY VERIFICATION WITH OCR



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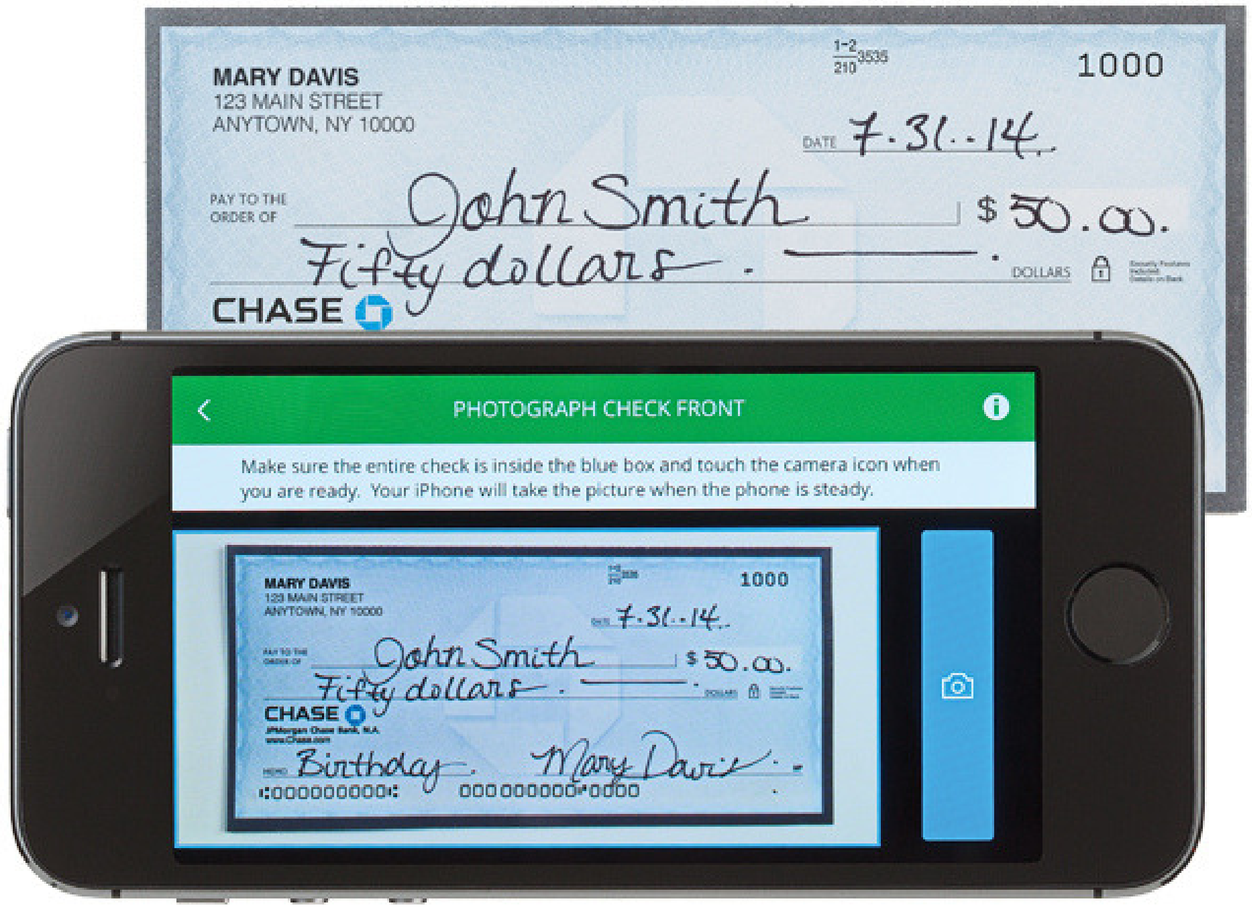
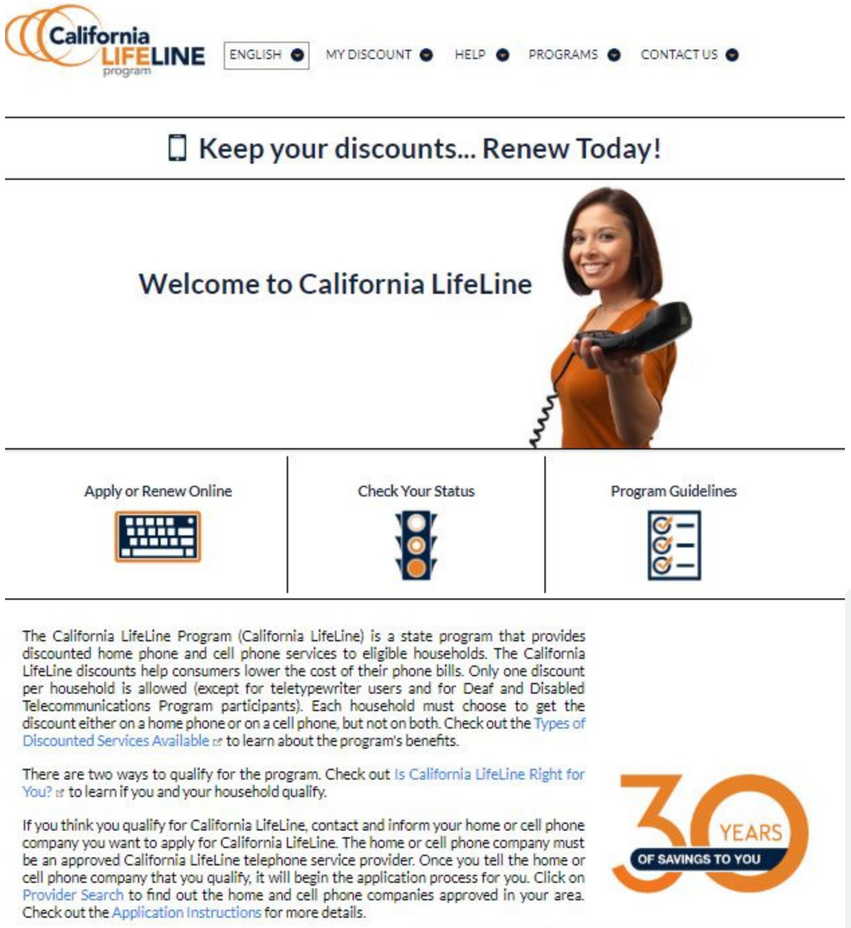


General Overview:

- A customer applies for LifeLine directly through the TPA and needs to submit documents to verify eligibility;
- The customer uses a camera or scanner to upload eligibility documents, identification documentation and signed identification form to the TPA;
- Algorithms scan the uploaded documents, signatures, initials etc. and verifies authenticity/accuracy;
- If appropriate, the customer receives an approval of the documents within minutes. If denied, a human can review the algorithm's decision to ensure it is correct.

IMPROVE THE LIFELINE WEBSITE AND CREATE A MOBILE APPLICATION



General Suggestions:

- Improve user navigation on the website and reduce the amount of unnecessary text to prevent overloading applicants with information;
- Allow for direct eligibility determinations through the website without requiring applicants first speak with a provider;
- Improve the visibility of the provider comparison page and allow customers to directly enroll with those providers after approval;
- Customers should be able to have a “dashboard” where they can see when they need to renew or have the option to change providers;
- The mobile app should mirror the Lifeline website but also allow customers to take photos of eligibility documentation using a smartphone.

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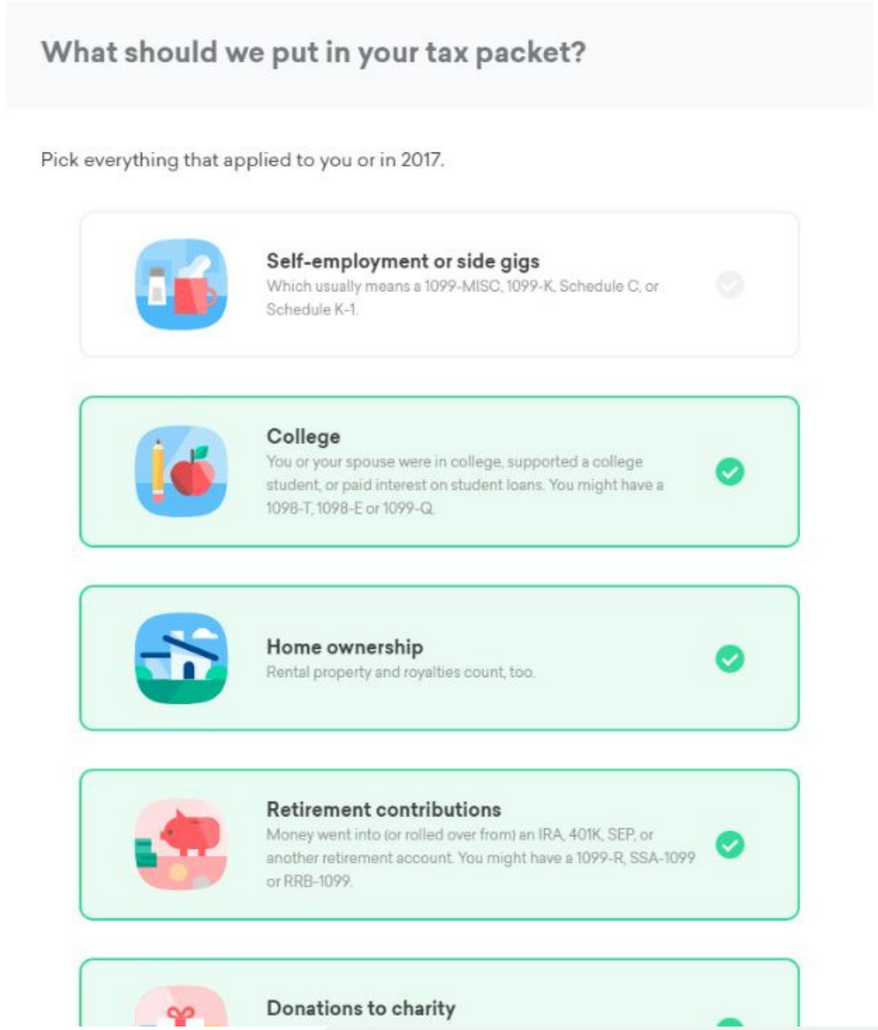

General Suggestions:

- Create a step by step wizard to walk applicants through the eligibility rules;
- A similar wizard can help walk applicants through the phone and service plan selection process.

THANK YOU!

FOR COMMENTS OR QUESTIONS:

Email us at vinhcentl@greenlining.org