

LIFELINE PILOT PROPOSALS

EMBRACING REAL-TIME ENROLLMENT

Presented by: Haleema Bharoocha & Vinhcent Le from the Greenlining
Institute

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

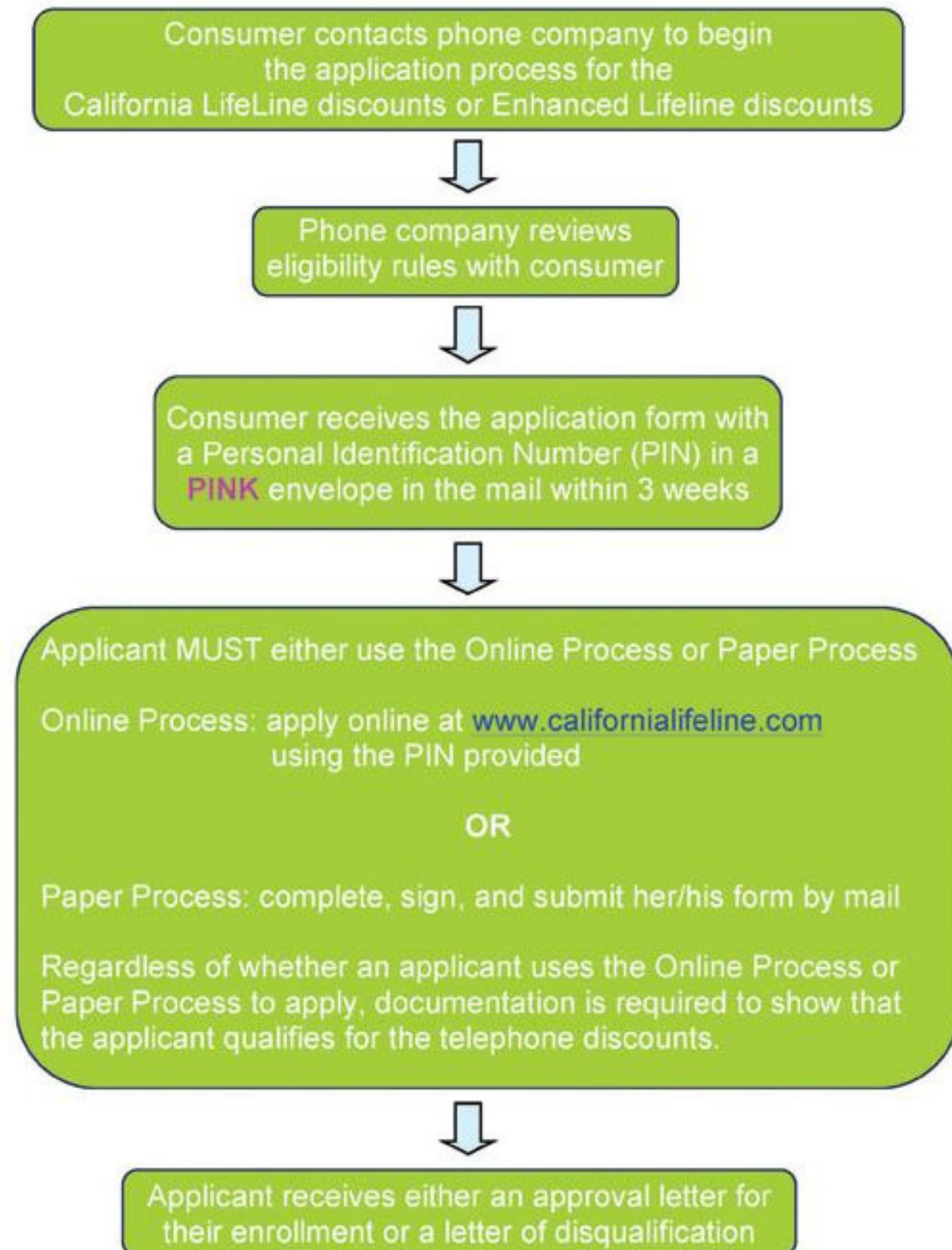
- (1) Data sharing agreements with agencies administering eligible programs (i.e. CalFresh);
- (2) Automated, real-time verification of application elements such as identity and eligibility documents through OCR;
- (3) Direct enrollment with the TPA through an updated LifeLine website and mobile app.

W H Y ?

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

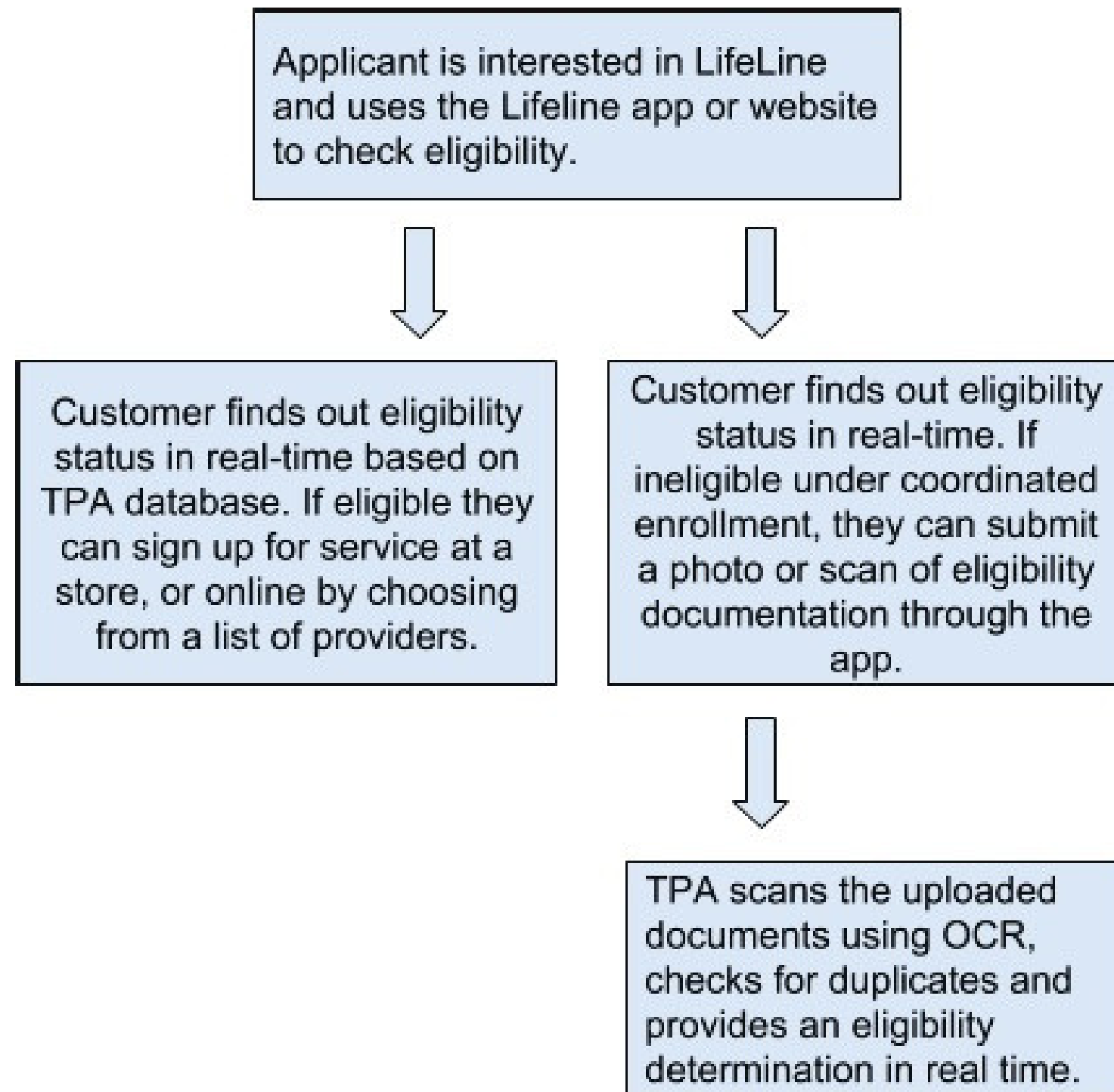
CURRENT PROCESS



- "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:

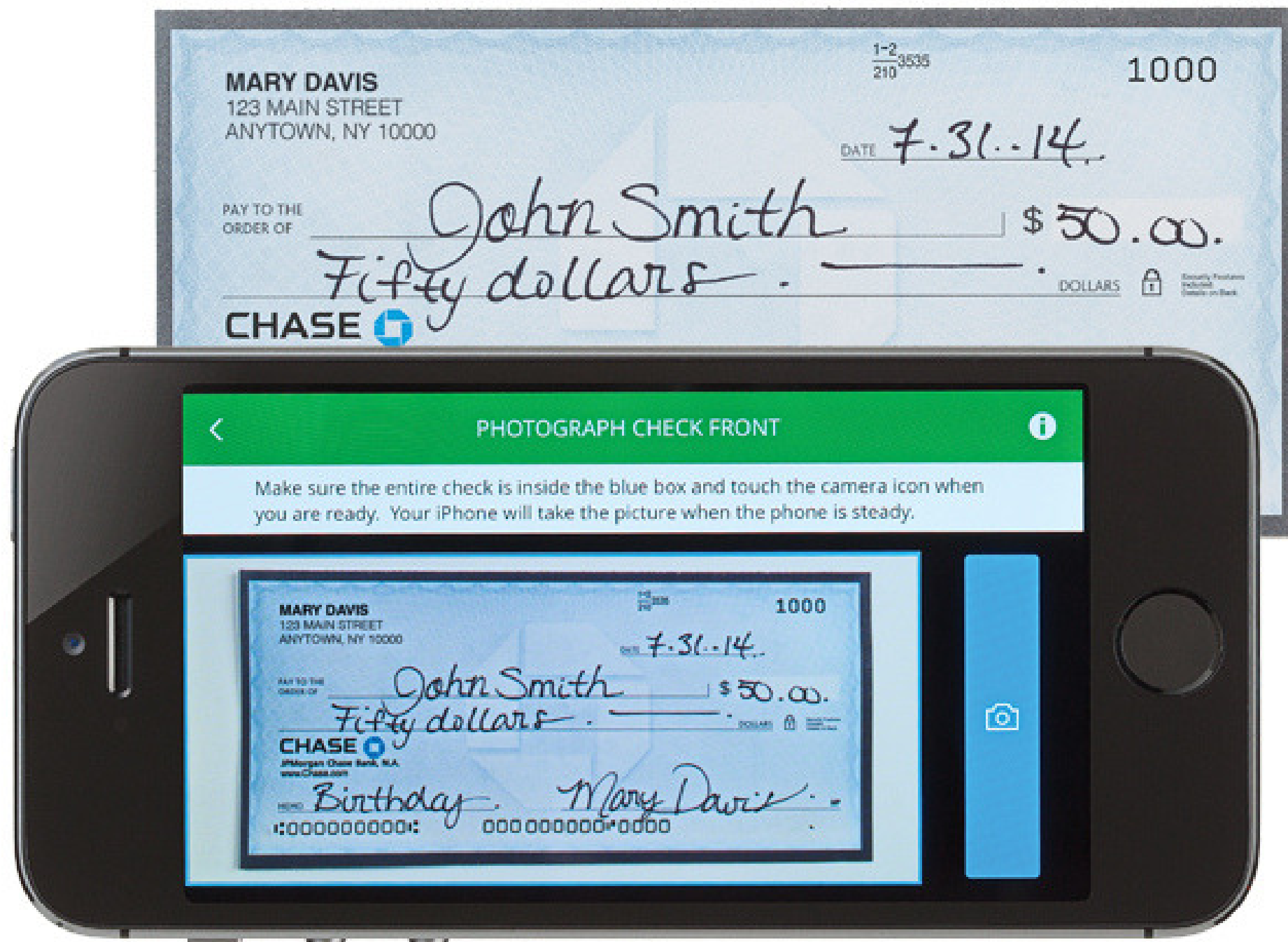
- Program administrator (TPA) coordinates with state and federal agencies to receive a monthly file listing recipients of qualifying public assistance programs;
 - 91% of LifeLine participants use program eligibility and the top 3 programs cover 88% of enrollees (Medicaid = 47%; CalFresh/SNAP = 32%; 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



REAL-TIME DOCUMENT, SIGNATURE AND IDENTITY VERIFICATION WITH OCR



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



📱 Keep your discounts... Renew Today!

Welcome to California LifeLine



Apply or Renew Online



Check Your Status



Program Guidelines



The California LifeLine Program (California LifeLine) is a state program that provides discounted home phone and cell phone services to eligible households. The California LifeLine discounts help consumers lower the cost of their phone bills. Only one discount per household is allowed (except for teletypewriter users and for Deaf and Disabled Telecommunications Program participants). Each household must choose to get the discount either on a home phone or on a cell phone, but not on both. Check out the [Types of Discounted Services Available](#) to learn about the program's benefits.

There are two ways to qualify for the program. Check out [Is California LifeLine Right for You?](#) to learn if you and your household qualify.

If you think you qualify for California LifeLine, contact and inform your home or cell phone company you want to apply for California LifeLine. The home or cell phone company must be an approved California LifeLine telephone service provider. Once you tell the home or cell phone company that you qualify, it will begin the application process for you. Click on [Provider Search](#) to find out the home and cell phone companies approved in your area. Check out the [Application Instructions](#) for more details.








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.

IMPROVE THE LIFELINE WEBSITE AND CREATE A MOBILE APPLICATION

What should we put in your tax packet?

Pick everything that applied to you or in 2017.

	Self-employment or side gigs Which usually means a 1099-MISC, 1099-K, Schedule C, or Schedule K-1.	<input type="checkbox"/>
	College You or your spouse were in college, supported a college student, or paid interest on student loans. You might have a 1098-T, 1098-E or 1099-Q.	<input checked="" type="checkbox"/>
	Home ownership Rental property and royalties count, too.	<input checked="" type="checkbox"/>
	Retirement contributions Money went into (or rolled over from) an IRA, 401K, SEP, or another retirement account. You might have a 1099-R, SSA-1099 or RRB-1099.	<input checked="" type="checkbox"/>
	Donations to charity	<input type="checkbox"/>

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.

T H A N K Y O U !

FOR COMMENTS OR QUESTIONS:

Email us at vinhcentl@greenlining.org