



Children's Health Insurance Program (CHIP) Advisory Council Meeting

October 6, 2021



Agenda

- Welcome and Introductions
- Keystone Scholars
- PENNIE
- CHIP by the Numbers
- Quality Assurance Updates
- Policy Update
- Marketing Updates
- IT Transitions
- Closing and Wrap-Up



Welcome and Introductions

Keystone Scholars – partnering to achieve financial, educational, and health outcomes

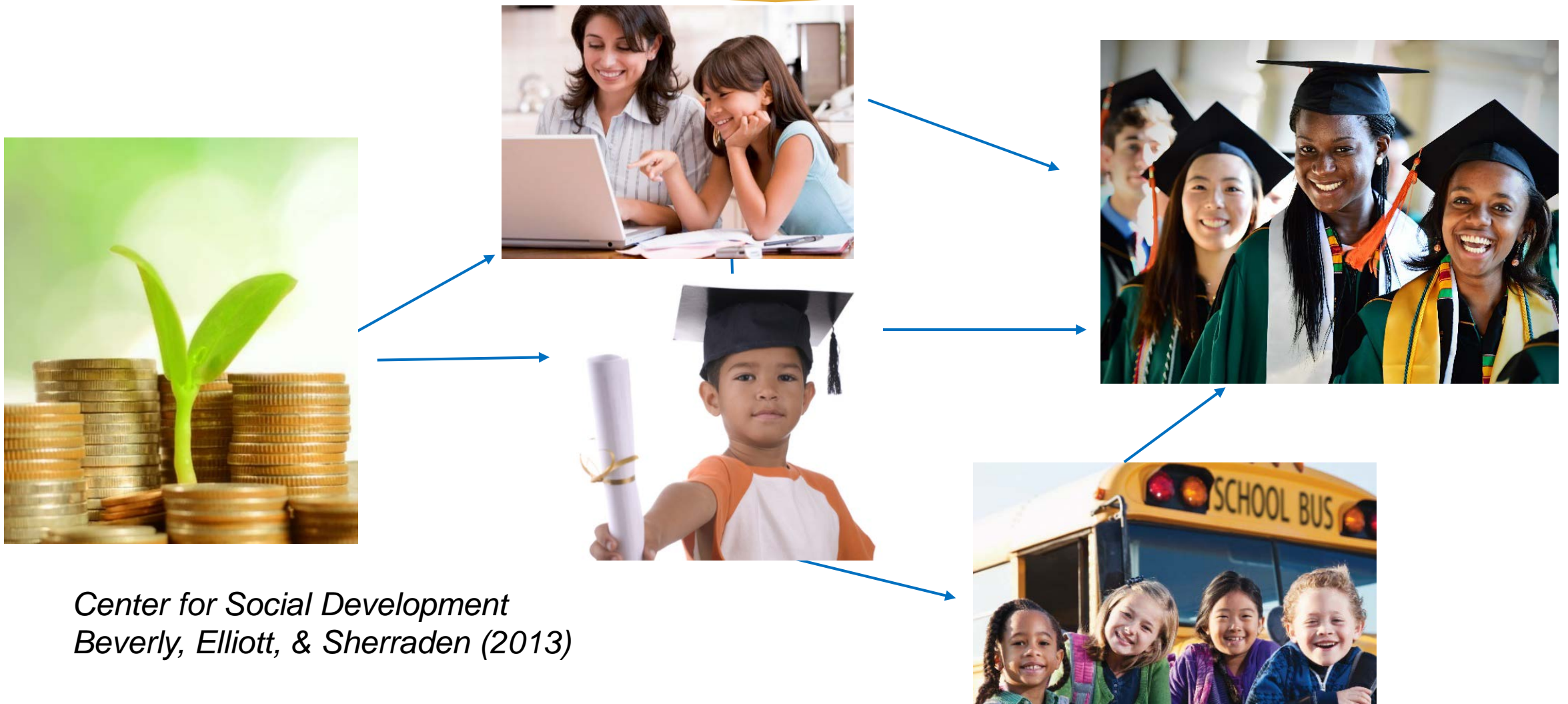


**Keystone
Scholars**



PENNSYLVANIA TREASURY | BUREAU OF SAVINGS
PROGRAMS

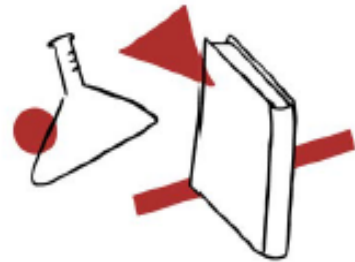
Child Development Accounts (CDAs)



*Center for Social Development
Beverly, Elliott, & Sherraden (2013)*

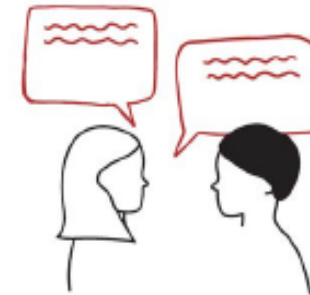
CDAs Support Positive Child Development and Healthy Families

More positive parenting scores



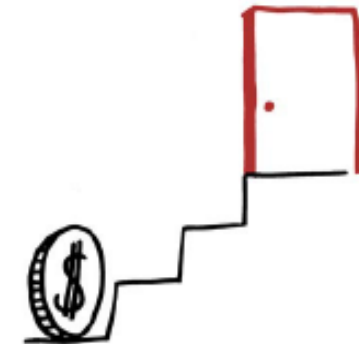
Higher educational expectations

Fewer maternal depressive symptoms



Better social-emotional development of children

Far more OK 529 assets



Effects are often regardless of whether the families have saved, and usually greater for the most financially vulnerable families



Source: Huang, Beverly, Kim, Clancy, & Sherraden, M. (2019). *Financially vulnerable families reap multiple benefits from Child Development Accounts* (CSD Research Brief No. 19-40). Washington University, Center for Social Development.

Keystone Scholars: Motivation and Goals

- Maintain high parental expectations for their child's future
- Cultivate a college-bound identity in children
- Jump start family savings as early as possible



Research shows that a child with education savings is

3x MORE LIKELY TO ENROLL

in a two- or four-year college and

4x MORE LIKELY TO GRADUATE¹

¹ Elliott, W., Song, H-a, & Nam, I. (2013). *Small-dollar children's saving accounts and children's college outcomes by income level. Children and Youth Services Review.*

PA Has First Legislated Universal At-birth CDA In The US

- \$100 for every baby born to PA resident on/after Jan 1, 2019 or subsequently adopted
- Invested in PA 529 Guaranteed Savings Plan
- No taxpayer dollars
- To be used for qualified higher education expenses between ages 18 to 29
- Families may open and save for their child in their PA 529 account and link it to their Keystone Scholars account



#keystonescholars

Get a head start on your newborn's higher education savings with \$100 from Keystone Scholars.

The Savings Vehicle – PA 529 College and Career Savings Plans



PA 529 Guaranteed Savings Plan (GSP)

A lower-risk plan - savings help keep pace with rising college tuition.



PA 529 Investment Plan (IP)

Offers 17 investment options from the Vanguard Group.

Now Nearly Three Years Into Statewide Program

Key Keystone Scholars Stats	As of 8/21/21
Accounts Funded	305,789
Total Registered	31,104
Percent Registered	10.2%
Percent Registered with a linked PA 529	20.7%



New This Year: The Bright Future Booster



Keystone Scholars

\$100 Keystone Scholars deposit
+\$50 Bright Future Booster

Together, they make your child's future even brighter.

REGISTER NOW at [pa529.com/keystone](https://www.pa529.com/keystone). See details on back.

- Additional \$50 Keystone Scholars deposit
- For babies born between January 1 - June 30, 2021 to WIC participants
- Moms must be enrolled in WIC at time of child's birth.



Keystone Scholars **PENNSYLVANIA WIC**
Including WIC participants

From nutrition education to college graduation, planning for your child's bright future starts today!

To learn more visit [pa529.com/keystone](https://www.pa529.com/keystone).

<https://www.pa529.com/keystone/bfb>

Incenting Positive Behaviors: The Milestone Program

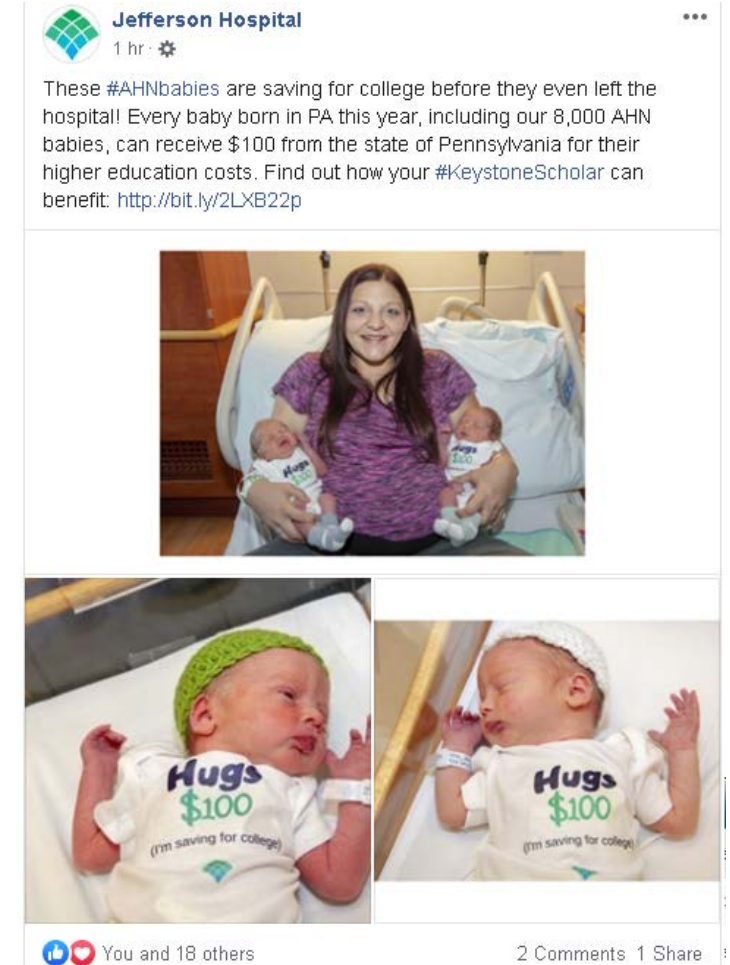
- New program building on the Bright Future Booster
- 5-year incentive exclusive to Adagio Health's WIC participants
- Children eligible to receive deposits, up to \$525, into their Keystone accounts each year they remain enrolled in WIC, to age 5.
- May be replicated by other agencies

Milestone	Deposit
Birth	\$50
1 Year	\$50
2 Years	\$50
3 Years	\$75
4 Years	\$100
5 Years	\$100
Total	\$425+ \$100 Keystone Scholars Deposit= \$525

Baseline Survey - Key Takeaways

- Most parents have high educational expectations for their children at birth
- Believing it is “too early to save” is most consistently associated w/ lower expectations BUT also the most malleable
- CDAs can make a difference in changing this mindset!

Read More: <https://www.pa529.com/keystone/pdf/KS-Survey-Results.pdf>

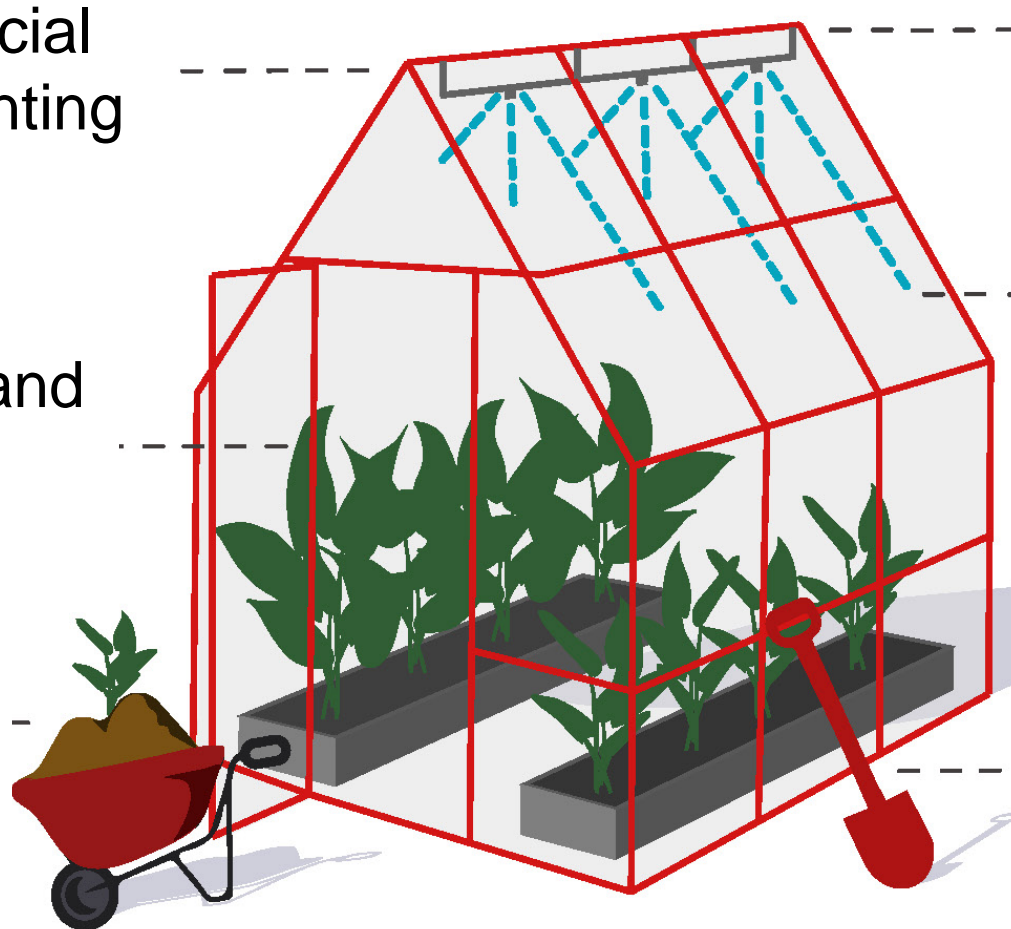


Statewide CDAs and Local Partnerships: Trusted community organizations are the best way to engage families

Centralizes the financial oversight and accounting

Promotes scalability and cost efficiencies

Empowers nonprofits to focus on services that they deliver well



Encourages partnerships

Allows deposits targeted to disadvantaged communities

Locally addresses barriers for vulnerable families

Integrate Keystone Scholars into your Programming



Integrate Keystone Scholars with your programming in order to support families to:

- ✓ Log in to their Keystone Scholars account
- ✓ Pledge to save for their child's education
- ✓ Open a PA 529 account
- ✓ Save regularly (even a small amount)

Treasury Makes It Easy To Partner: Available Tools

Brochures/Flyers/Handouts
(English & Spanish)

Bookmarks

Posters

Coloring Sheets

Videos

Social Media Content

Slides for In-House TVs

Website Sliders

Keystone Scholars/PA 529 Logos

Webinars for Parents/Families

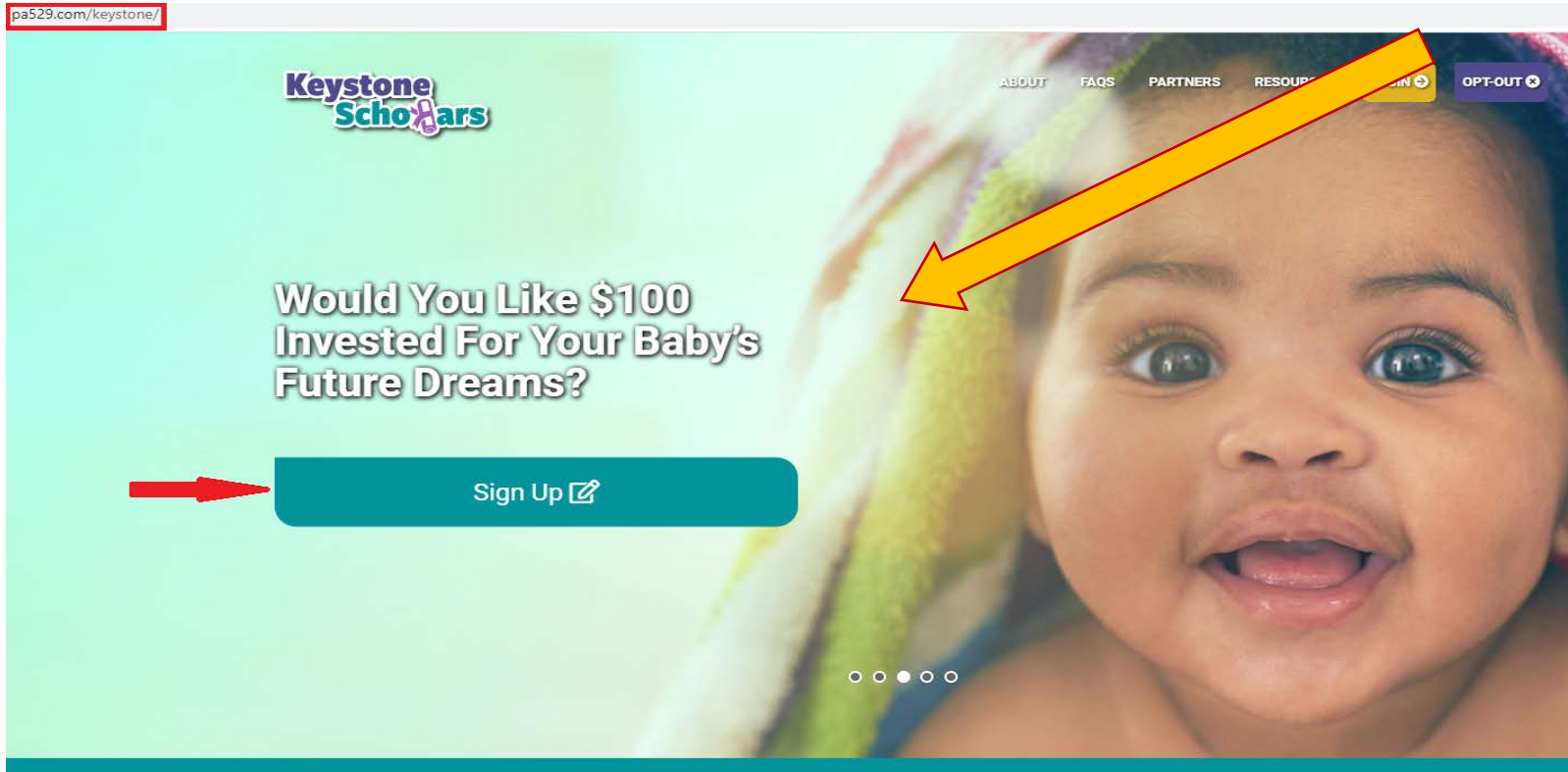


Order or download at
pa529.com/keystone/resources

New Statewide Marketing Campaign Supports Local Partners



Help Get Your Families Started



www.pa529.com/Keystone

1. New and expectant parents can sign up at pa529.com/keystone.

2. Watch for mail from PA Treasury with your child's access code:



3. Access your account online with information from your child's birth certificate at pa529.com/Keystone.



RESOURCES

LOGIN

What is your child's birthday or due date?



09/26/2019



SUBMIT


Would You Like \$100
Invested For Your Baby's
Future Dreams?


Sign Up

Registration

To register a username and password, the first step is to identify your child/participant. Please enter the fields below and then click "Register".

NOTE - Users are asked to avoid using Microsoft email domains when registering ([@msn.com](#), [@hotmail.com](#), or [@outlook.com](#)) as these are currently experiencing email verification issues.

ZIP code (which was used on your child's birth certificate)* 

Child's birth date (mm/dd/yyyy)* 

 (mm/dd/yyyy)

Access Code (Your child's birth certificate file number & year) Note: Please be sure to include the dash between number and year.

* 

Email address*

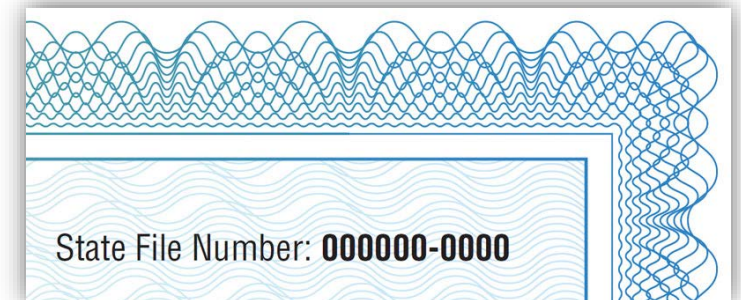
Verify email address*

[Return to login](#)

[Register](#)

To register online, parents need to have four pieces of information:

- 1) The child's zip code used to register for his or her PA birth certificate.
- 2) Child's date of birth.
- 3) Child's birth certificate file number (included in Treasury letter)



Thank You

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adececco@patreasury.gov

www.pa529.com/keystone



Keystone
Scholars

PA
\$avings
Pledge



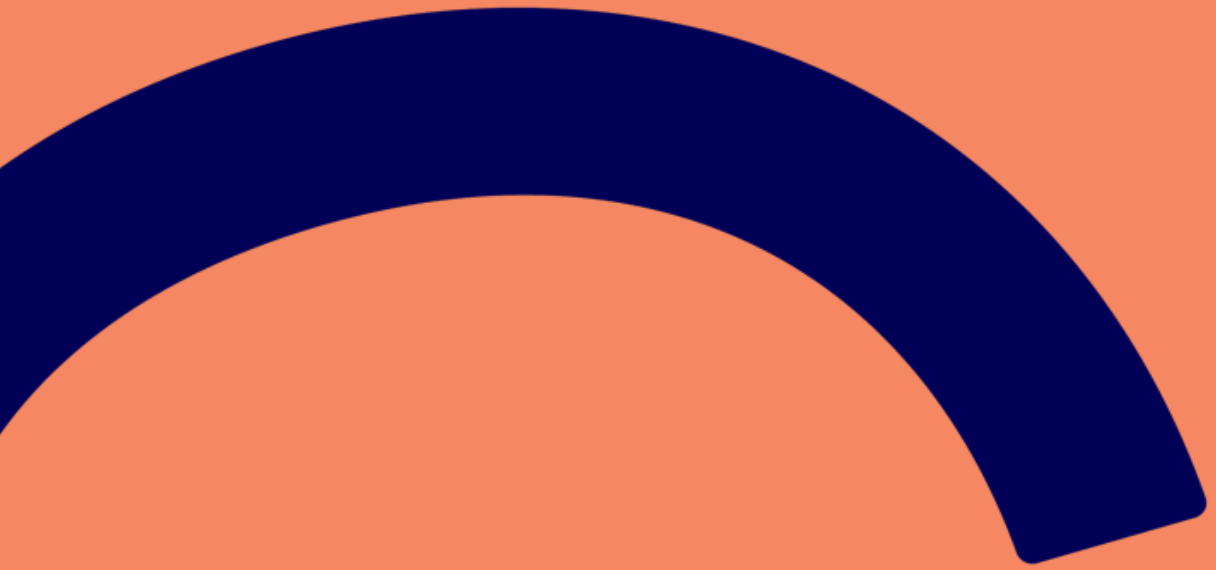
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Questions?



pennieTM
connecting Pennsylvanians to health coverageTM



Meet Pennie

Origin of the Exchange Authority

July 02, 2019: Governor Tom Wolf signed Act 42 of 2019 into law

Unanimous, bipartisan effort to transition away from the federal exchange, Healthcare.gov and to increase premium savings



Two main goals of the legislation:

1. Set up a state-based exchange, take local control of operations and customer service at a significantly lower cost than what Pennsylvanians pay for Healthcare.gov (\$98 million in 2018)
2. Use savings to launch a reinsurance program to increase premium savings for middle income families purchasing health insurance in the individual market

Who we are and what we do

Goal: Improve the accessibility and affordability of individual market health coverage for Pennsylvanians

Who we are

- The official health insurance marketplace for Pennsylvania
- The home for high-quality, affordable health insurance plans & only source for financial assistance to reduce the cost of coverage and care

Who we help

- Individuals and families without insurance from employer
- The uninsured
- Operate a “*no wrong door*” policy to ensure those deemed eligible for MA & CHIP have access coverage

How we help

- Customer Service Team
- Online self-service and direct outreach & education
- In-person/virtual from Pennie-Certified Assistants & Brokers

Health Insurance Offered through Pennie

- Pennie is the only source for financial assistance in Pennsylvania's individual health insurance market.
- Pennie offers health and dental plans that provide the 10 essential health benefits which include:
 - (1) out-patient services; (2) emergency services; (3) hospitalization; (4) maternity and newborn care; (5) mental health and substance use disorder services including behavioral health treatment; (6) prescription drugs; (7) rehabilitative and habilitative services and devices; (8) laboratory services; (9) preventive and wellness services and chronic disease management; and (10) pediatric services, including oral and vision care.
 - You cannot be denied coverage due to pre-existing conditions, and individuals under 26 can remain on their parent's coverage.
- Participating Health & Dental Insurers (based on your region)
 - **Health:** Ambetter from PA Health & Wellness, Capital Blue Cross, **Cigna**, Geisinger, Highmark Blue Cross Blue Shield, Independence Blue Cross, Oscar, UPMC
 - **Dental:** Best Life & Health Insurance Company, Capital Blue Cross, Delta Dental, DentaQuest, Dominion National, EMI Health, Guardian

What we've done so far

Goal: Improve the accessibility and affordability of individual market health coverage for Pennsylvanians

2021 Open Enrollment Period (OEP)

- Officially launched Nov. 1, 2020
- 337,722 Pennsylvanians enrolled in health coverage during inaugural OEP
- Reduced premiums due to the reinsurance program
- Sent nearly 50,000 applicants to Medical Assistance & CHIP & processed nearly 32,000 inbound consumers

2021 Benefit Year

- Created COVID-19 Enrollment Period for new and current enrollees (Feb. 15 – Aug. 15)
- Implemented American Rescue Plan's (ARP) enhanced subsidies and other provisions

Planning for 2022 OEP

- Processing renewals for 2022 Benefit Year
- Ramping up marketing and outreach efforts to help more Pennsylvanians access enhanced subsidies through ARP
- Working with DHS to build on current account transfer process and plan for the expiration of the Public Health Emergency (PHE)

American Rescue Plan

- Signed into law by President Biden on March 11, 2021
- Increases the amount of financial assistance available to Pennie customers, improving access to coverage and care

**Health coverage
that fits your
budget.**



American Rescue Plan Health Coverage Impacts

- Enhances financial assistance available through Pennie in 2021 and 2022
 - More generous tax credits at every level of income
 - Removes subsidy cliff at 400% FPL (~\$51k for an individual and ~\$105k for family of four)
 - Caps premiums at no more than 8.5% of household income over 400%
- Changes for those eligible for Unemployment Compensation in 2021
 - Does not consider household income above 133% FPL for the purposes of APTC eligibility
 - Provides eligibility for maximum tax credits for households who are *eligible* for UC for 1 week in 2021, whether they receive UC benefits or not

A white graphic of a partial arc above the text "90%".

90%

Around **90%** of the **340,728** existing Pennie customers are receiving financial assistance, and the amount of financial assistance available has increased by **\$49 million/month**.

A white graphic of a partial arc above the text "65K".

65K

Since the COVID-19 Enrollment Period opened on February 15, 2021, Pennie has seen nearly **65,000** new enrollments.

A white graphic of a partial arc above the text "16%".

16%

Approximately **16%** of customers are now receiving the Unemployment Insurance benefit, making them eligible to receive the maximum amount of financial assistance available through Pennie.

On average, these customers are saving around **\$606/month**.

Through an interagency partnership, Pennie and the Department of Labor & Industry automatically connected eligible customers with this significant benefit.

American Rescue Plan of 2021

Impact on Pennie Customers



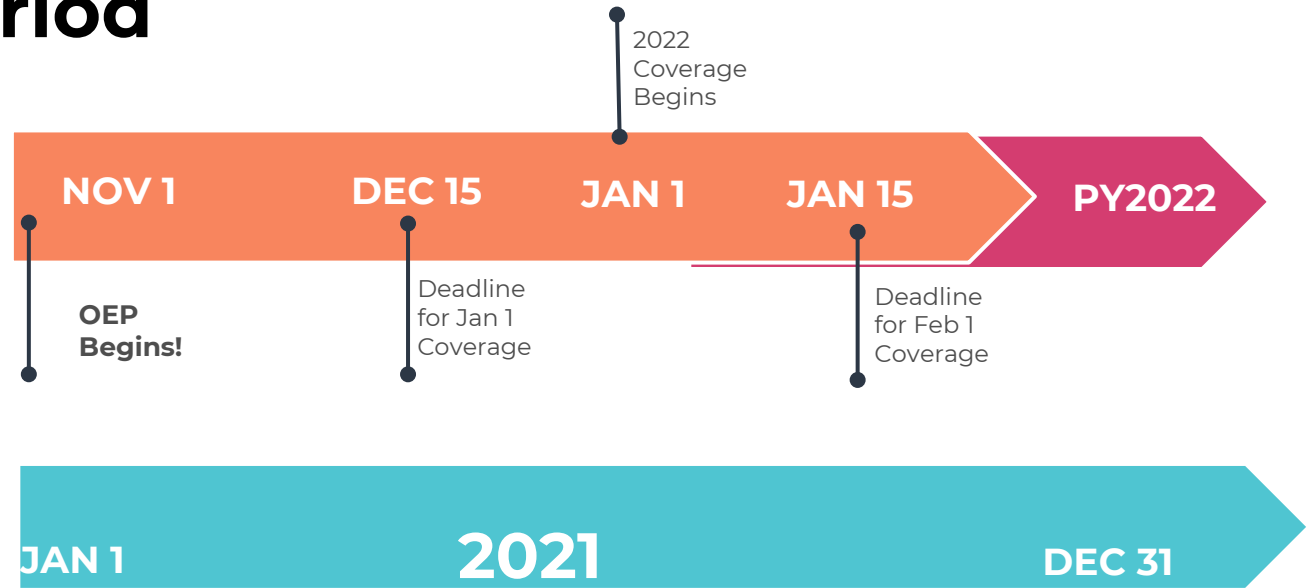
2021 Benefit Year – 2022 Open Enrollment Timeline

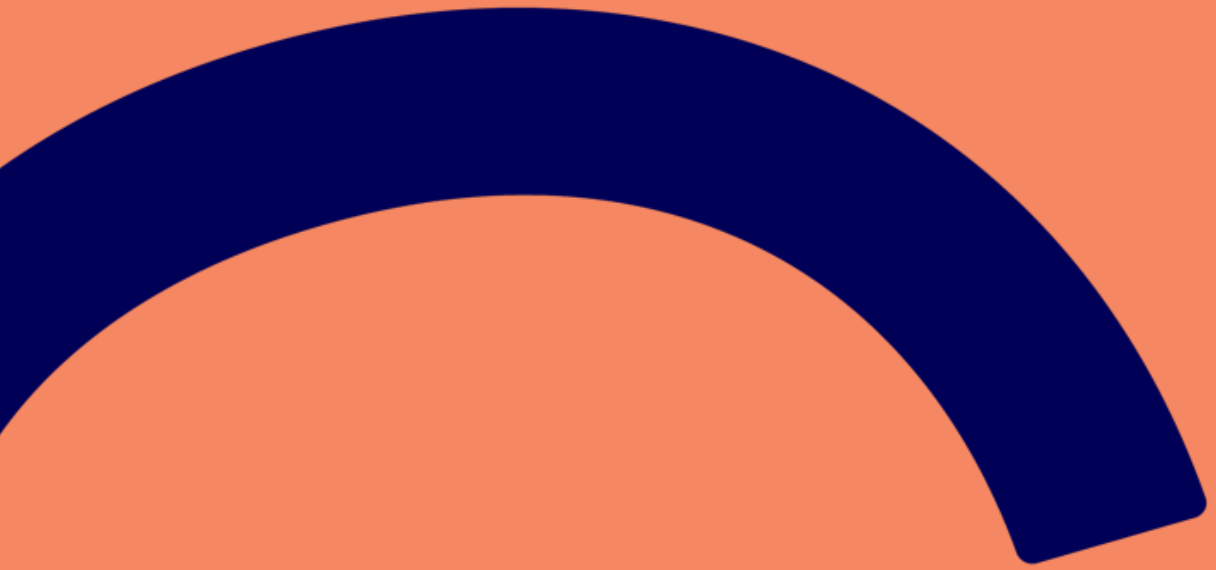


2022 Open Enrollment Period

Open Enrollment Period (OEP)

- Nov 1, 2021 – Jan 15, 2022
- Eligible PA Residents can apply & enroll in coverage
- Enhanced ARP subsidies remain in effect
- Benefits specific to those eligible for unemployment insurance expire 12/31/21





The Pennie Customer Experience

How Pennie Supports:

All of Pennie's service experts are free for customers!



Customer Service Reps

1-844-844-8040

Mon - Fri

8AM - 6PM

Pennie's friendly and experienced Customer Service Representatives are ready to help with applications and account questions.



Pennie-Certified Brokers

Professionally trained to work with our customers one-on-one to help them narrow down their options and recommend the best plan for them.



Pennie-Certified Assisters

Available in local communities to walk customers through the shopping and enrollment process, assist in-person or virtually, and able to help in multiple languages.



Questions for Pennie



pennie[™]

ADDRESS

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Pennsylvania
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WEB

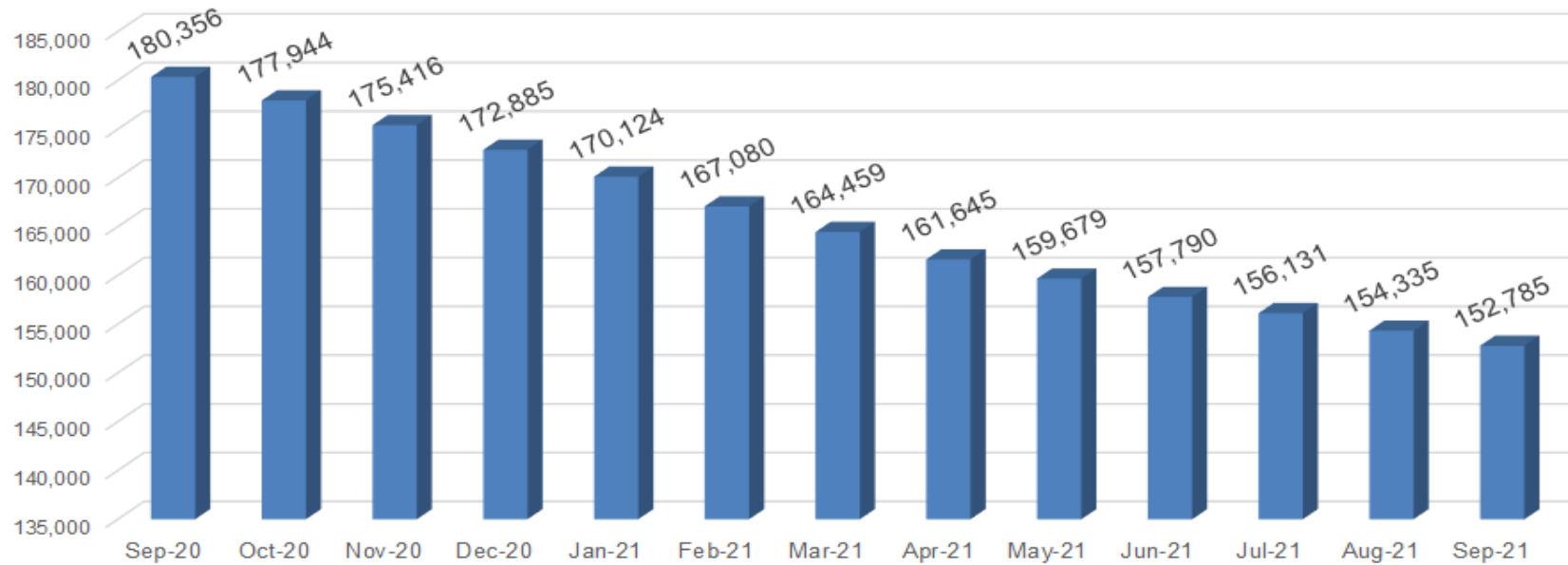
pennie.com



CHIP by the Numbers

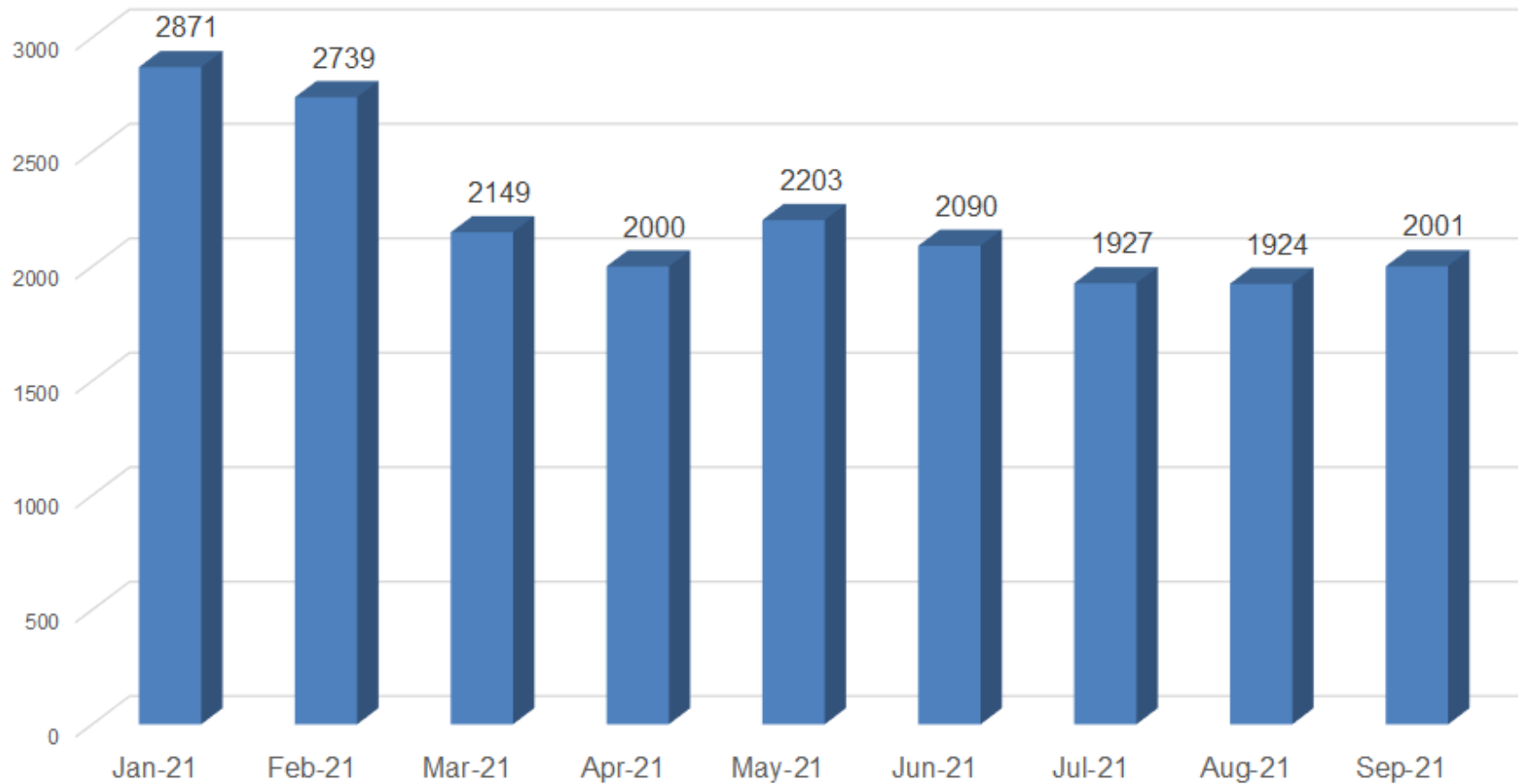
CHIP Enrollment

CHIP Enrollment

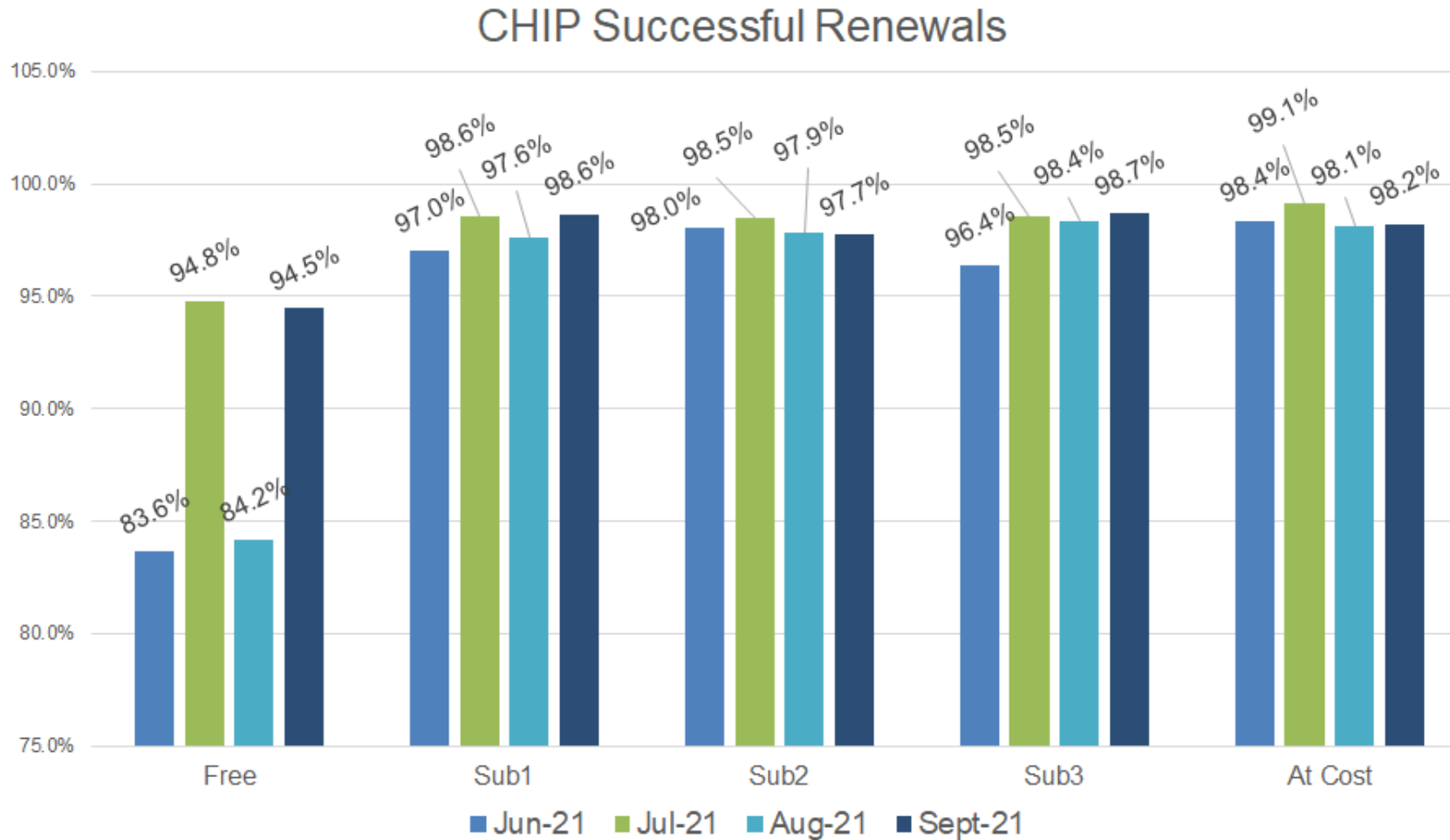


New Enrollees

New Enrollees

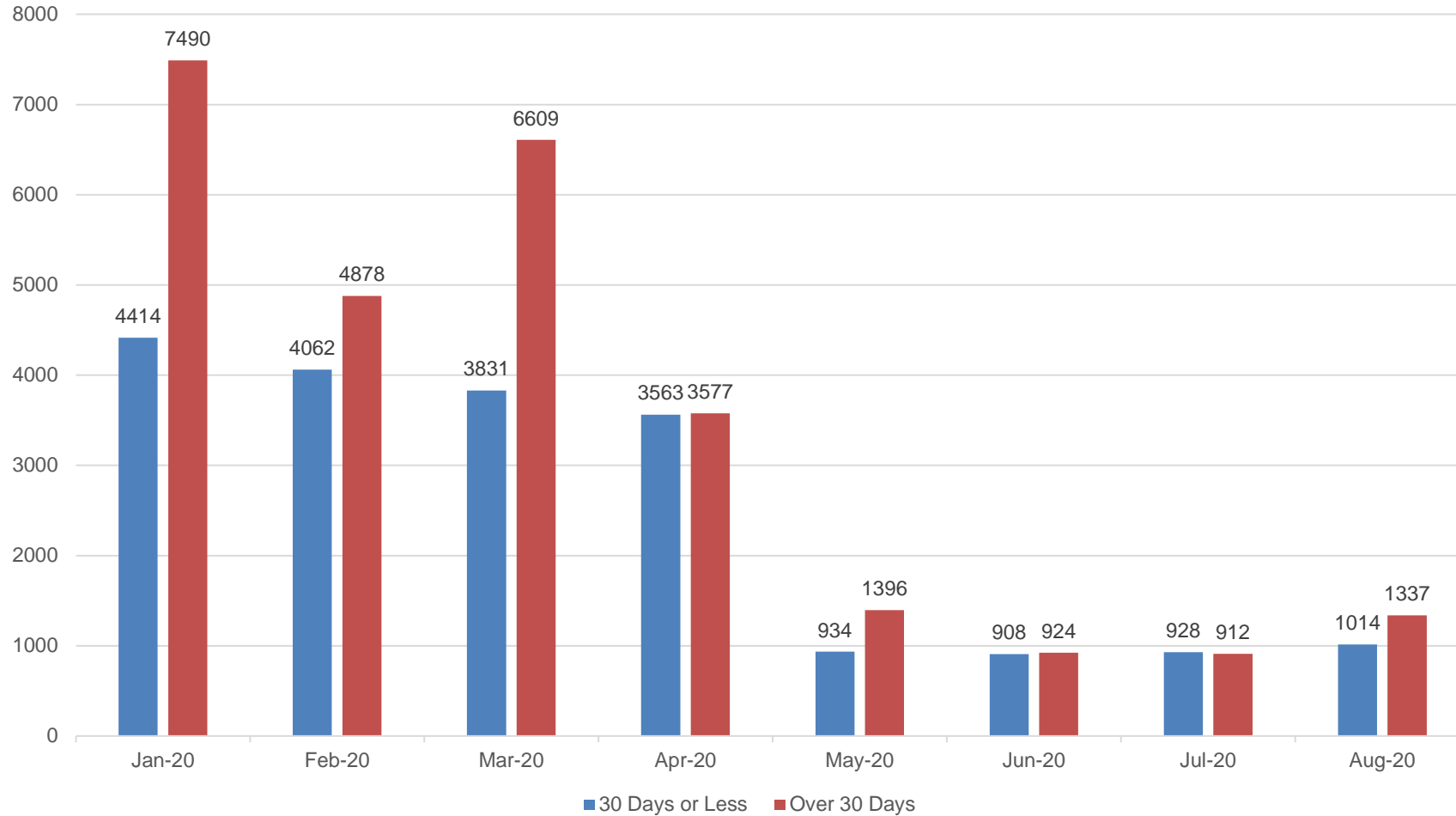


CHIP Successful Renewals



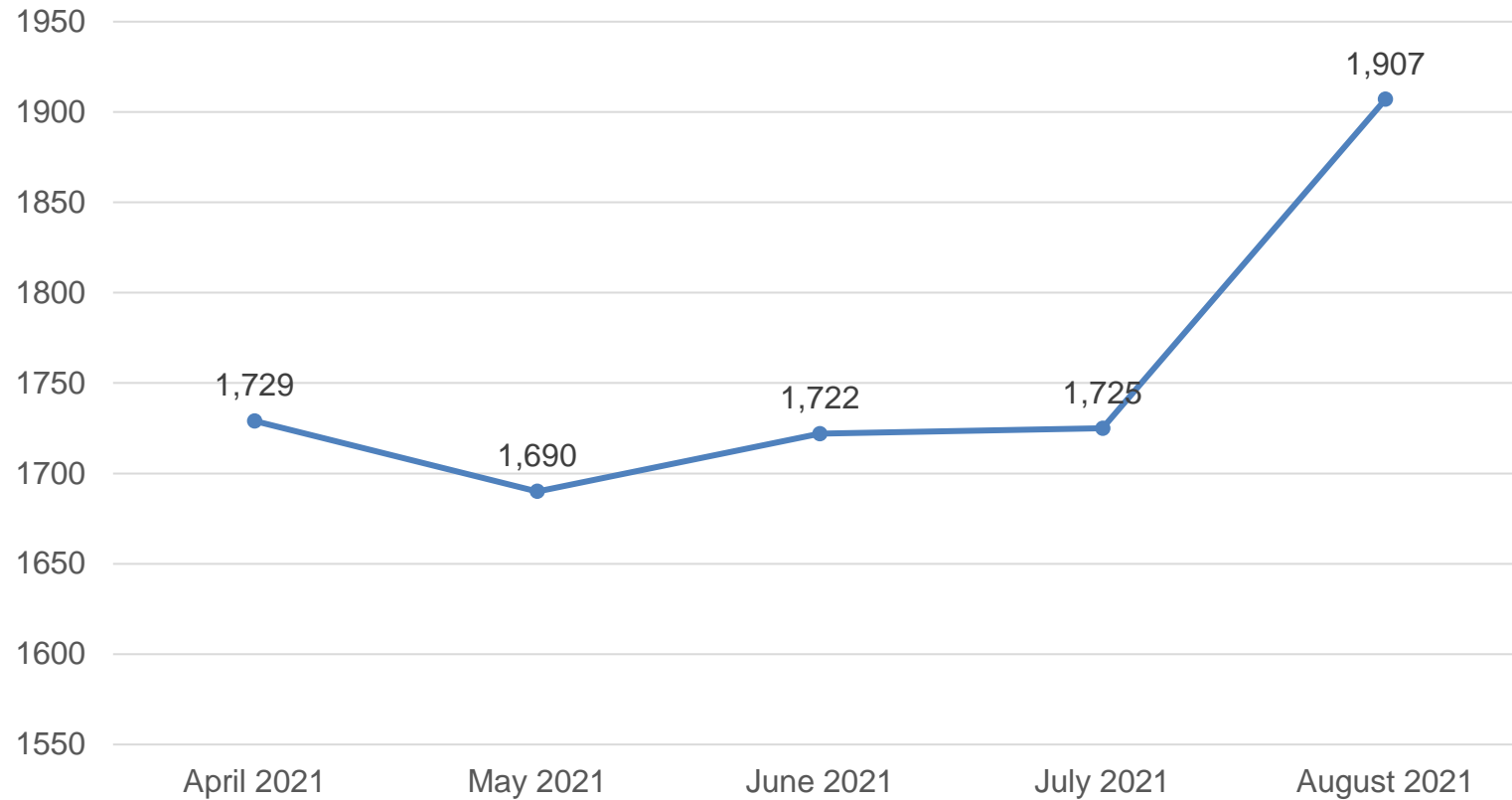
Processing Times for CHIP Applications

Processing Times for CHIP Applications



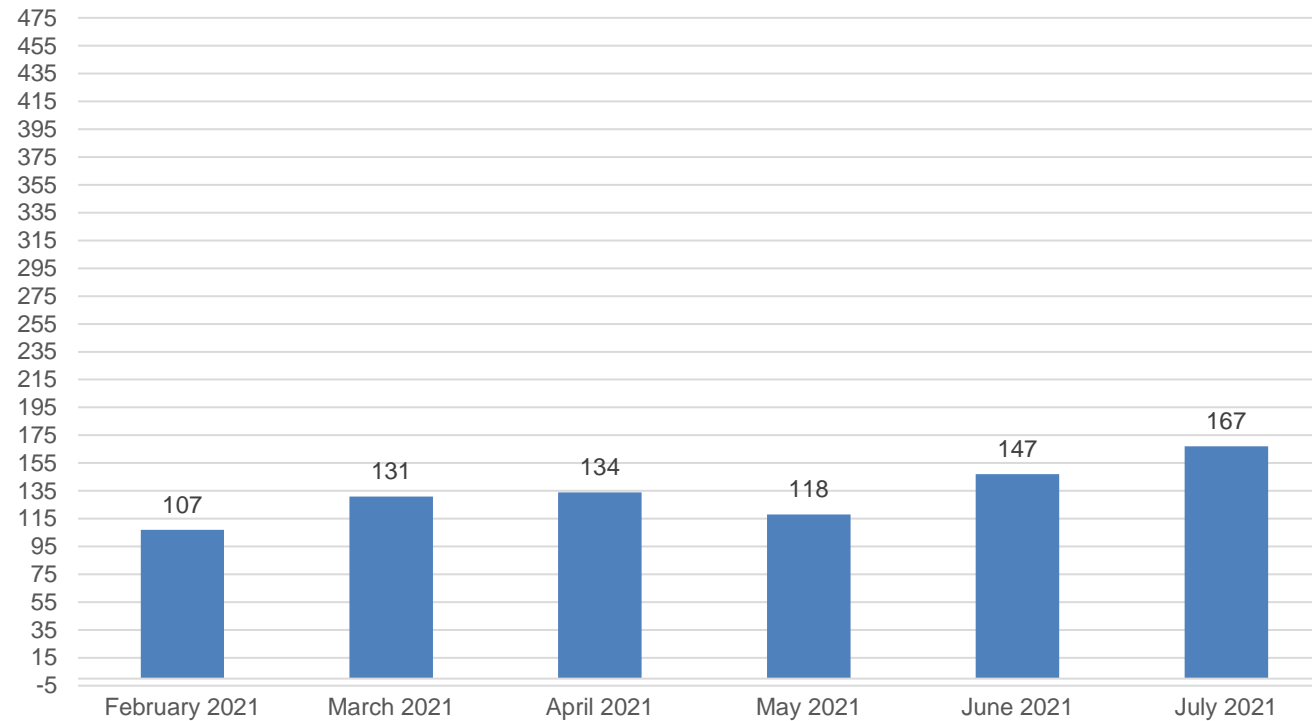
Customer Calls to the CHIP Call Center

1-800-986-KIDS Calls Received



CHIP Call Center Metrics (continued)

Apply Over the Phone: Completed Applications



Questions?





Quality Assurance Updates

Quality Assurance (QA) Updates

- **Payment Error Rate Measurement (PERM)**
 - **Corrective Action Plan Acceptance (Off-Year Perm and Routine PERM)**
- **External Quality Reports**

Questions?





Policy Updates

Policy Update: Public Health Emergency

- President Biden renewed the federal disaster declaration related to the public health emergency on July 19, 2021.
- The renewal of the declaration allows CHIP to continue to exercise its Disaster State Plan Amendment flexibilities.
- Flexibilities include
 - Self-Attestation
 - Enrolling Partial Subsidized and At-cost participants upon eligibility determination
 - Continuous Eligibility
 - Delaying premium payments

Policy Update: Public Health Emergency

- On August 13, 2021, CMS issued State Health Official Letter 21-002 regarding the Public Health Emergency.
- CHIP will have 12 months to unwind its flexibilities and return to business as usual.
- CHIP families and MCOs will receive notice of CHIP's intent to unwind flexibilities once the federal government announces the end of the PHE.
 - States will receive 60 days-notice to the end of the flexibilities.

Marketing Results

2021 Preliminary Digital Final Report March – June

Upon completion of digital media:

- Nearly 117 million impressions delivered
- Over 840K clicks to the website
- 30.8 million completed video views
- .72% CTR
- 71% completed video View Rate
- Google Paid Search and Twitter delivered the strongest click-through rates. Both finished above 13%



Marketing Results

Social Media Influencer Insights:

- over 847K impressions
- 66K engagements (Likes, Comments, Video Views) from their followers/fans
- 490 individuals clicked-through from the post to the CHIP landing page
- Key Takeaway: generated a 2% Average Engagement Rate



Looking to the future

- Bravo Group
- Creative Concepts
- Timeline

Questions?



CHIP IT Transition Update

CHIP IT Transition Updates

- CHIP history
- Vision
- Current CHIP
- Future state
- Timeline/Next Steps
- Questions

CHIP History

- CHIP established in PA Insurance Department (PID) in 1992.
- Became model for federal CHIP.
- Currently have eight CHIP Managed Care Organizations (MCOs) that offer CHIP health insurance in PA.
- In December 2015, CHIP transferred from PID to Department of Human Services.

Vision

- By integrating CHIP with DHS, we have the opportunity to better align some of our policies and procedures.
- Opportunity to streamline business practices.
- CHIP MCOs will continue to be the face of CHIP.
- In 2016, the Centers for Medicaid and CHIP Services (CMS) released the Medicaid and CHIP Managed Care Final Rule.
 - This rule aligned some of the CHIP federal rules with Medicaid federal rules.

Current CHIP

- CHIP MCOs use the CHIP Application Process System (CAPS)
- This is the system of record for all information to determine eligibility for CHIP enrollees.
- CAPS is a separate system from the system that the County Assistance Offices (CAOs) use for medical assistance eligibility - eCIS.
- CAPS interfaces with federal databases, commonwealth systems and private databases to determine eligibility for CHIP.
- If a child applies to a CHIP MCO and is found ineligible for CHIP due to low income, their application and verifications are electronically sent to a CAO for medical assistance eligibility via HealthCare Handshake.
- Note – approximately 66% of all CHIP applications begin at the CAO. CHIP receives these via the HealthCare Handshake.

Future State

- CAPS will sunset and be integrated with eCIS.
- Eligibility for medical assistance and CHIP will be run in one system.
- No HealthCare Handshake since eligibility is determined in one system.
- The CAOs will process all applications, renewals and changes.
- CHIP MCOs will be able to enter paper applications via their Community Partner Portal in COMPASS.
- The current PROMISE system that collects claims data for medical assistance will continue to be used; CHIP MCOs will be sending information to that new system.

Future State

- All applications will be processed by a CAO.
 - CHIP families will submit documents to a CAO.
 - CHIP families will be able to use the COMPASS portal to scan and upload documents, report changes, etc.
 - CHIP families will be able to use the myCOMPASS PA mobile app to upload documents, report changes, etc.
 - CHIP families will be able to receive electronic notices.
- CHIP MCOs will continue to administer all aspects of the CHIP enrollment and premium collection.
- CHIP MCOs will continue to administer all of the CHIP health insurance benefits as they do today.

Timeline/Next Steps

- Over the past several months, CHIP, OMAP, OIM/DHS program offices, EKMS, Deloitte and KPMG have been meeting to develop the business and system requirements.
- Detailed System Design deliverables were sent to the commonwealth on September 9, 2021 for review.
- Once the deliverables are approved, Deloitte will continue to develop the eCIS system to integrate CHIP eligibility.
- In 2022, OIM will develop training for OIM caseworkers, and all program office staff.
- Communication Plan will be developed and executed in 2022/2023 in order to inform CHIP families of the changes.

Timeline/Next Steps

- Communications will also include advocates and other stakeholders.
- The Go Live date for this transition is April 1, 2023.
- CHIP will be issuing an RFA in early 2022 with a contract effective date of April 1, 2023.

Questions?



Closing and Wrap Up

- Topics of discussion for next meeting?
- Proposals for next Advisory Council meetings:
 - Wednesday, April 13, 2022
 - Wednesday, October 12, 2022