

Texas CHIP Coalition Minutes  
Friday, December 14, 2007 11:00 a.m. – 1:00 p.m.  
May Owen Conference Room, 10th Floor  
Texas Medical Association

Attendees: Anne Dunkelberg, CPPP; Jodie Smith, Texans Care for Children; Miryam Bujanda, Methodist Healthcare Ministries; Stacey Warren, Texas Medical Association; Helen Davis, Texas Medical Association; Kit Abney Spelce, Insure-a-Kid; Barbara Maxwell, Texas Association of Health Plans; Laura Gerra-Cardus, Children's Defense Fund; Katie Coburn, Texas Association of Community Health Centers; Susan Craven, Texans Care for Children; Suzie Paynter, Christian Life Communities; Jan Hudson, Seton Health Plan; Ed Berger, Seton Healthcare System; Kevin Denmark, Maximus; Peggy Gullede, Maximus; Jeanne Stamp, Texas Homeless Education Office; Robin Butler, Children's Hospital Association of Texas

Via conference call: Julie Easley, Children's Medical Center; Amanda Jones, Harris County Hospital District; Jan Scott, Texas Children's Health Plan

HHSC Guests: Allen Bledsoe, Deputy Director of Special Programs; Ramona Mckissic, CHIP Policy Lead

| Anne Dunkelberg called the meeting to order at 11:05 a.m

### **Data Broker Services Overview**

Allen Bledsoe, Director of Special Programs with HHSC provided an overview of the data broker services system. Key points included:

- There are three combined reports that can be pulled by the data broker – Standard Combined Report, Children's Medicaid Combined Report and CHIP Combined Report
  - The Children's Medicaid Combined Report includes drivers license, address, Vehicles/boats, neighbors, real property information, employment verification, unemployment wages and credit reports
  - The CHIP Combined Report includes drivers license, credit header, vehicle information, telephone, employment verification and unemployment wages
  - Standard Combined Report includes drivers license, address, vehicles & boats, neighbors, real property, criminal convictions and credit reports. It is utilized for food stamps, TANF and MEPS.
- Searches provided by the data broker include:
  - Name
  - Address – includes current and previous addresses as well as neighbors surrounding a given address. It was noted that the neighbor information is used only if looking at possible spouse/parents living at a particular address.
  - Drivers license
  - Credit header – provides name, SSN and current previous addresses. It is not a full credit report.

- Texas vehicle – owner name, address, VIN #, vehicle valuation value by make, model & year
- income – lists most recent employment via two sources TALX and TWC
- criminal conviction

Data Bases and Information Sources include:

- 3 major credit bureaus – Equifax, Transunion and Experian. It was stated by Ramona Mckissic that for Children's Medicaid, credit reports are pulled as part of the combined report for all initial and renewal applications. Credit reports are used as a case clue tool only.
- Texas Department of Transportation for vehicle registration info.
- Texas Department of Public Safety for criminal history and drivers license info
- Social Security Administration's Death Master File
- Kelly Blue Book for vehicle values
- Texas Parks and Wildlife for boat registration. Boats are considered personal property for food stamp consideration.
- TALX and TWC for income verification. The TWC information is updated quarterly. TALX is a voluntary database where employers can submit employment information directly to TALX who then reports to TWC. Mr. Bledsoe reported that the information in TALX is updated faster than TWC and is therefore more current.

The discussion was then opened up for questions.

Ms. Guerra-Cardus asked if the broker information is used if an application is submitted with missing information. Mr. Bledsoe responded that the data broker is checked before pending the application. He added that the data broker check is what facilitates the missing information request.

Ms. Abney-Spelce requested more information on the TALX verification for income. Mr. Bledsoe stated that if there is no income documentation, TALX is searched and that information is used. The client is not asked to submit documentation. If the employer does not participate with TALX then they will send out a missing information request for income documentation. The paycheck stub that is sent in response to the MI request will be used for verification and TALX will not be checked again. For those that do submit income documentation, if the information reported in TALX is different from what they submitted then an advance disenrollment letter will be send that the applicant can counter-respond to.

Ms. Abney Spelce questioned why a family providing a paycheck stub at renewal would receive a terminated income letter. Ms. Mckissic responded that when a case is in TIERS, the worker has access to the employment information provided at the last eligibility check. When the workers sees the old employers information, and the paycheck submitted is submitted from a new employer, the worker is essentially requiring proof that the parent is not actually working at BOTH jobs. HHSC is still exploring the policy regarding the terminated income request. Ms. Dunkelberg commented that this information needs to be included in the application and renewal instructions, so families can know if they have new income they need to submit a letter of termination from the previous employers.

Ms. Mckissic also provided the group with a list of the top ten missing information reasons for CHIP. These included:

- 45% of in process applications and renewals were missing income documentation (37.6% over a 3 month period for initial & 32.1% for renewals over the same period). Ms. Mckissic stated that they receive a lot of applications without income verification documentation.
- 38.7% were impacted for discrepant information – information provided and information gathered during broker searches did not match (29.9% over a 3 month period for initial & 41.9% for renewals over the same period)
- 33.6% were impacted because the question regarding if the child currently has private insurance was left blank. For renewals over a three month period **38.9%** were pended for leaving this question blank.
- 14.6% of initial applications were pended over a three month period because no information was listed for either the applying child or pregnant woman.

Ms. Abney-Spelce inquired if some of the missing information items could come from applications that were taken over the phone, since the documentation including the application signature would generate the missing information requests. If more are calling in their applications, then this number will be higher. Ms. Mckissic stated that the number of clients that stay on the phone with the representative for the entire application is very low.

Ms. Dunkelberg commented that the coalition would like to work with HHSC to find out exactly what types of information is missing and work with the CBOs to make them aware of why applications are being pended so they can instruct their clients appropriately. She added that some re-writing of the application instructions may also be helpful in solving these problems, particularly in looking at the high number of renewal applications that are being pended because they leave the private insurance question, or other questions, blank.

Ms. Guerra Cardus also questioned what the main reason applicants are not qualifying for the programs. Ms. Dunkelberg replied that she used to receive a month CHIP enrollment report that provided these details, however, when the transition of vendors took place in late 2005 it stopped coming. She'll follow-up with HHSC to see if those reports can be generated again.

Ms. Scott inquired about the income verification check at 6 months for families at 185-200% of FPL. Ms. Mckissic stated that the first income verification implementation will take place on January 31<sup>st</sup> and the health plans will begin receiving disenrollment codes on their eligibility file beginning in April for those families disenrolled due to the six month income verification check. She added that with the data broker check they are only verifying that the income is below 200% of poverty; they do not care if the employer has changed. If the income shows to be above 200%, the family will receive a 30-day advance disenrollment notice. The child will stay on CHIP until information countering the finding is received.

Ms. Dunkelberg and all present thanked the HHSC representatives for their time and open dialogue on these issues. She will write up minutes of what was discussed and send to the CBOs for their comment.

With no other agenda items the CHIP Coalition meeting adjourned at 1:10 p.m.

