



Missouri's Medicaid Enrollment Decline: Causes, Barriers, & Solutions

Missouri is currently experiencing one of the largest and most concerning drops in Medicaid enrollment in the nation.¹ While a small share of the decline in enrollment may be attributable to economic factors, the bulk of the decline in Missouri’s enrollment appears to be directly correlated with new renewal procedures and information systems enacted in Missouri in July of 2018.

In order to ensure that all children have access to quality, affordable healthcare, Missouri should place a moratorium on quarterly reviews until the backlog of renewals is completed and systems issues contributing to this decline can be addressed.

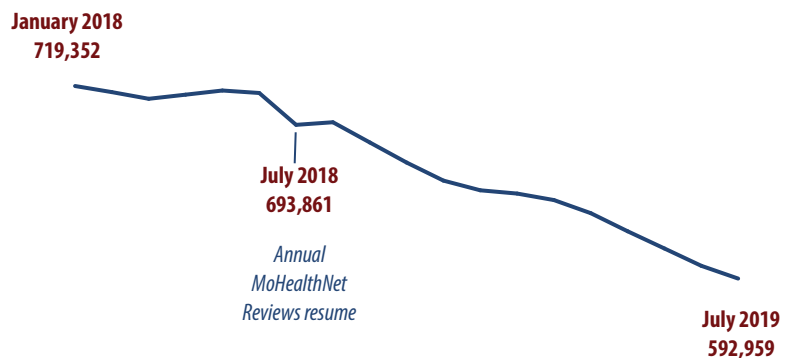
In the long term, Missouri can make Medicaid stronger by implementing a range of policy options that would streamline enrollment and renewal, including 12-Month Continuous Eligibility, “Express Lane Eligibility” and No Touch Renewals - each of which would go far towards improving health care and access for Missouri’s children.

Enrollment Has Declined Across the State

Medicaid is a critical component of health care access for low-wage families and children. Yet that coverage is currently at risk in Missouri. Between January of 2018 and June of 2019 more than 118,000 children and parents lost Medicaid coverage in Missouri, a drop of over 16% of those enrolled.

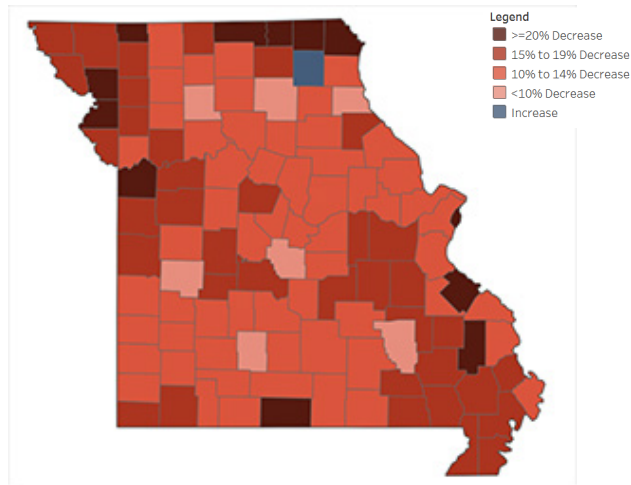
Missouri Medicaid Enrollment For Parents and Kids Has Dropped Dramatically

Total MoHealthNet & CHIP Enrollment: Children & Parents, January 2018 - June 2019



Source: DSS Caseload Counter

Change in Medicaid Enrollment Among Parents and Children January 2018-June 2019



Source: DSS Monthly Management Report
Tables 13 & 14

Between January 2018 and June 2019, nearly 95,000 Missouri children (about one in six) and nearly 24,000 parents (about one in four) who were previously enrolled in Medicaid lost access to that coverage. This enrollment decline has been concentrated in MoHealthNet for Kids & MoHealthNet for Families - programs that provide health insurance for Missouri's lowest wage families. All but one Missouri county experienced a decline in enrollment in 2018, with the largest drops occurring in both rural and urban areas of Missouri (see Appendix for detailed county level enrollment change).

Trends in Coverage Loss

To assess common anecdotal accounts concerning the decline in enrollment, Kids Win Missouri, Missouri Budget Project and the Missouri Coalition of Children's Agencies conducted a survey of health care providers. While the survey was not intended to be scientific, it strongly supported the many accounts of eligible Missourians losing coverage with little or no notice.²

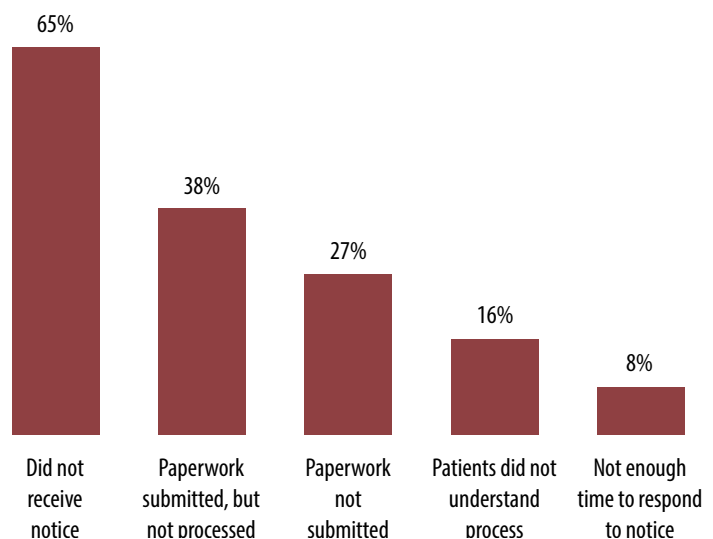
Missourians Who Are Still Eligible Are Losing Coverage

According to providers participating in the survey, the majority of families who lost Medicaid coverage still meet income eligibility requirements for Medicaid - reporting that 87% of their patients who lost Medicaid still met income eligibility requirements, but lost coverage due solely to challenges in the renewal process.² The vast majority of these (over 84%) were unaware of the coverage loss until scheduling or attending an appointment.

New Procedures & Systems Triggered the Decline

New renewal procedures and information systems enacted in Missouri have triggered MoHealthNet's large enrollment decline. In July 2018, MoHealthNet annual reviews were resumed following the implementation of a new computer system. This system does not electronically verify income or employment information, as almost all states do, and has relied heavily on families returning paper renewal forms.³ Even if a family has recently verified income or employment

Top Renewal Barriers Faced by Missouri MoHealthNet Families as Reported by Health Care Providers



Source: Medicaid Enrollment Survey, Kids Win Missouri, Missouri Budget Project and the Missouri Coalition of Children's Agencies

information for another state program (such as food assistance), this information is not automatically updated within the Medicaid computer system – a glitch of which families are often unaware.

Several factors related to this renewal process have created challenges for families.⁴

- **Families did not receive renewal paperwork.** For a variety of reasons, low-wage families who rely on Medicaid move frequently.⁵ Thus when renewals were resumed after a lengthy delay, in many cases they were sent to an outdated address.
- **Submitted paperwork was lost or not processed.** Paperwork was submitted by the family, but was never received or was not processed in a timely manner to ensure renewal.
- **Families did not submit paperwork or did not understand renewal process.** A large number of families did not understand the process for a variety of reasons or did not promptly respond to

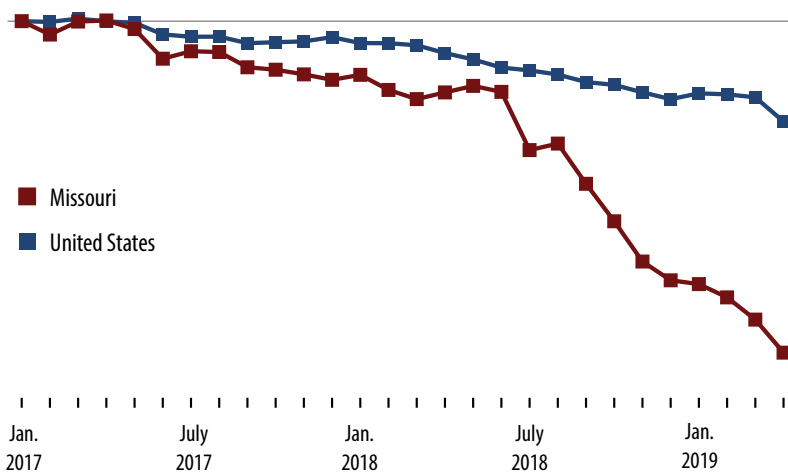
renewal notices. A commonly reported issue was that renewal letters were sent only in English, leaving those with limited English proficiency unable to respond.

- **Renewal notices were received too late.** Families did not receive the renewal letter with sufficient time to respond or gather needed documentation.

These renewal problems were exacerbated by staffing issues and high volume at Call Center and Local Resource Centers.⁶

- Over 75% of families who attempted to resolve an issue over the phone waited over one hour to receive assistance, according to survey responses. In many cases, calls were dropped or disconnected, or went unanswered entirely as families received a “high call volumes” message.
- Similarly, nearly 40% of those attempting to resolve an issue in person waited over one hour for assistance.

Cumulative Percent Change in Medicaid Enrollment
January 2016-April 2019



Source: Kaiser State Health Facts: Total Monthly Medicaid and CHIP Enrollment

Missouri’s Economy and the Medicaid Enrollment Decline

Missouri’s economy does not appear to be the primary driver of the drop in Medicaid enrollment.

- While Missouri’s economy did grow during 2018, this growth was relatively modest and was simply a continuation of longer term trends.
- In 2018, Missouri’s total personal income grew by 3.9% - slightly below the national average of 4.5%.⁷
- Similarly, Missouri’s unemployment rate declined by 0.6%,

slightly better than the U.S. average decline of 0.5%.⁸

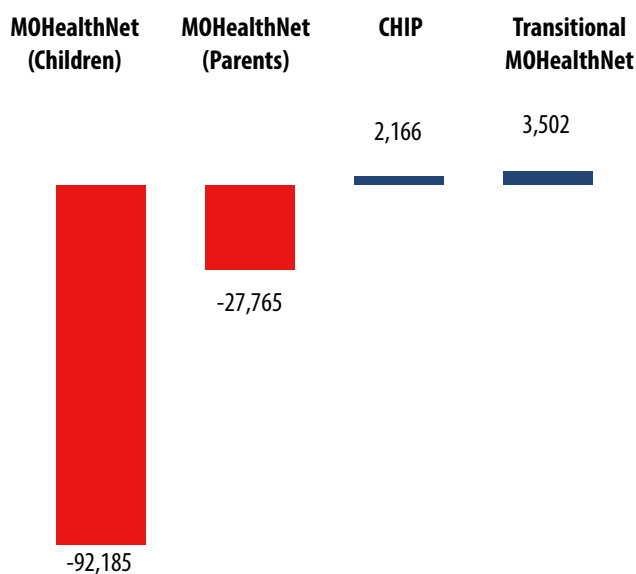
While a modest decline in Medicaid enrollment should be expected given these trends, Missouri's drop in Medicaid enrollment among children during the same time period was the second largest in the nation and was nearly four times higher than the national average.⁹

There is little reason to expect that a modest improvement in the economy would result in such dramatic changes in Medicaid enrollment.

There is also little evidence that MoHealthNet rolls were artificially high prior to reassessments.

- If a large number of income-ineligible Missourians were inflating the rolls prior to reassessments, one would expect that Missouri's Medicaid enrollment would have been artificially high as compared to the nation in the years preceding the

Change in Enrollment: January 2018-June 2019



Source: DSS Monthly Management Report Tables 13 & 14; MoHealthNet enrollment includes MoHealthNet for Kids, MoHealthNet for Families, & MoHealthNet for Newborns.

enrollment decline.

- Yet change in Medicaid enrollment in Missouri closely mirrored the national average in 2016; while in 2017, enrollment in Medicaid in Missouri declined by nearly two percent.¹⁰ This decline was higher than the national average and was the sixteenth largest enrollment decline in the nation.

There is little evidence that children and parents in Missouri are gaining coverage through other means.

- If the loss of MoHealthNet coverage were due primarily to economic growth, one would anticipate a large number of these families would shift to eligibility under either the Children's Health Insurance Program (CHIP) (which covers children up to 305% FPL) or to the Transitional MoHealthNet program (which provides healthcare coverage to a family for up to 12 months after they are determined ineligible for Medicaid due to increased earned income).
- Yet since January 2018, enrollment in CHIP has increased by less than 2,200 children, while enrollment in Transitional MoHealthNet stands at only around 3,500 children & parents (a decline from peak enrollment of 4,200 children in December 2018).

Strategies to Address Missouri's Medicaid Enrollment Decline Among Children & Families

Moving ahead, Missouri can make Medicaid stronger by implementing a range of administrative and legislative changes. These changes will ensure continuous access to quality, affordable health care for all Missouri children and families.

- **Delay quarterly reviews** until the systemic issues that lead directly to this enrollment decline (including staffing issues) can be fully addressed.
 - **Implement 12-month continuous eligibility**, allowing children to maintain coverage for a full year regardless of income or other changes. The policy would increase the continuity of care, resulting in improved health outcomes, while at the same time it would reduce administrative burdens and result in cost savings.
 - **Consider best practices** to improve No-Touch Renewal rates and implement Express Lane Eligibility by using data from other public assistance programs such as SNAP without requiring additional supporting documentation from the family. These practices and policies help reduce administrative burdens on the state, provide a more streamlined experience for families by utilizing already available data, and reduce human error that may occur within manual processes.
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APPENDIX:
Change in MoHealthNet/CHIP Enrollment,
January 2018-June 2019 by County

COUNTY	KIDS		PARENTS		TOTAL	
	#	%	#	%	#	%
Statewide	-94,492	-15.2%	-23,524	-24.0%	-118,016	-16.4%
Schuyler	-120	-24.5%	-28	-38.4%	-148	-26.3%
Clark	-202	-25.3%	-43	-32.6%	-245	-26.3%
Worth	-47	-27.2%	-7	-19.4%	-54	-25.8%
Putnam	-112	-24.3%	-19	-29.7%	-131	-25.0%
Ozark	-301	-22.6%	-69	-34.3%	-370	-24.2%
Scotland	-128	-23.5%	-18	-25.4%	-146	-23.7%
Ste. Genevieve	-339	-21.4%	-102	-34.0%	-441	-23.4%
St. Louis City	-9,260	-20.9%	-2416	-32.0%	-11,676	-22.6%
Andrew	-231	-19.6%	-61	-32.1%	-292	-21.3%
Bollinger	-333	-20.2%	-69	-25.6%	-402	-21.0%
Buchanan	-1,955	-18.8%	-495	-28.0%	-2,450	-20.1%
Jackson	-15,572	-19.1%	-3343	-25.8%	-18,915	-20.0%
Bates	-320	-18.8%	-73	-27.4%	-393	-20.0%
Crawford	-564	-17.5%	-188	-29.8%	-752	-19.5%
Pemiscot	-638	-18.9%	-137	-21.8%	-775	-19.3%
New Madrid	-474	-18.8%	-79	-21.2%	-553	-19.1%
Mercer	-43	-14.6%	-21	-50.0%	-64	-19.0%
Hickory	-172	-17.8%	-39	-23.2%	-211	-18.6%
Cass	-1,473	-17.4%	-332	-25.1%	-1,805	-18.5%
Ray	-380	-18.6%	-55	-16.4%	-435	-18.3%
Phelps	-776	-17.6%	-156	-22.4%	-932	-18.2%
McDonald	-636	-18.0%	-97	-19.9%	-733	-18.2%
Carter	-176	-17.9%	-25	-18.7%	-201	-18.0%
Holt	-63	-17.3%	-9	-25.7%	-72	-18.0%
Gentry	-110	-16.6%	-23	-29.5%	-133	-17.9%
Lafayette	-552	-16.9%	-123	-23.7%	-675	-17.9%
Washington	-591	-17.1%	-122	-19.7%	-713	-17.5%
Ralls	-143	-18.1%	-13	-12.6%	-156	-17.4%
Cooper	-253	-15.2%	-74	-31.6%	-327	-17.2%
Iron	-202	-15.6%	-64	-26.0%	-266	-17.2%
Wayne	-299	-16.0%	-73	-23.5%	-372	-17.0%
Atchison	-59	-15.1%	-18	-29.5%	-77	-17.0%
Gasconade	-201	-14.8%	-63	-32.5%	-264	-17.0%
Dunklin	-907	-15.8%	-244	-23.4%	-1,151	-17.0%

Scott	-896	-15.2%	-267	-26.2%	-1,163	-16.9%
Camden	-680	-15.7%	-156	-23.5%	-836	-16.7%
Clinton	-264	-15.8%	-60	-21.4%	-324	-16.6%
Adair	-353	-15.5%	-85	-23.4%	-438	-16.6%
Ripley	-344	-15.3%	-97	-23.5%	-441	-16.6%
Benton	-294	-14.8%	-89	-27.1%	-383	-16.6%
Platte	-790	-15.6%	-171	-21.2%	-961	-16.3%
Johnson	-548	-15.0%	-151	-24.0%	-699	-16.3%
De Kalb	-130	-17.3%	-5	-5.2%	-135	-15.9%
Nodaway	-170	-14.4%	-42	-25.0%	-212	-15.8%
Franklin	-1,284	-14.1%	-400	-25.4%	-1,684	-15.7%
Stoddard	-541	-14.2%	-154	-24.3%	-695	-15.7%
Butler	-897	-13.9%	-294	-24.0%	-1,191	-15.5%
Madison	-244	-14.7%	-55	-20.4%	-299	-15.5%
Barry	-699	-14.7%	-129	-19.5%	-828	-15.3%
Saline	-340	-13.1%	-108	-26.5%	-448	-14.9%
Cape Girardeau	-1,027	-14.4%	-196	-18.6%	-1,223	-14.9%
Taney	-944	-13.9%	-208	-22.3%	-1,152	-14.9%
Pettis	-840	-13.8%	-176	-22.2%	-1,016	-14.8%
Stone	-381	-12.9%	-128	-26.6%	-509	-14.8%
Randolph	-415	-13.9%	-96	-20.5%	-511	-14.8%
Sullivan	-101	-13.8%	-23	-19.7%	-124	-14.6%
Mississippi	-295	-14.4%	-54	-15.6%	-349	-14.6%
Callaway	-556	-13.9%	-119	-17.9%	-675	-14.5%
Lincoln	-755	-14.0%	-157	-17.2%	-912	-14.4%
Montgomery	-157	-12.5%	-53	-26.0%	-210	-14.3%
Perry	-235	-13.7%	-48	-18.3%	-283	-14.3%
St. Louis County	-10,704	-13.7%	-2133	-18.3%	-12,837	-14.3%
Dent	-267	-13.0%	-74	-21.6%	-341	-14.2%
Polk	-459	-12.6%	-131	-22.4%	-590	-14.0%
Greene	-3,644	-12.9%	-898	-20.4%	-4,542	-14.0%
St. Charles	-2,321	-13.1%	-522	-18.9%	-2,843	-13.9%
St. Francois	-988	-12.9%	-269	-19.9%	-1,257	-13.9%
Dade	-105	-12.1%	-33	-25.6%	-138	-13.9%
Howard	-119	-12.1%	-34	-26.2%	-153	-13.8%
Clay	-2,126	-12.8%	-518	-20.3%	-2,644	-13.8%
Texas	-357	-12.0%	-121	-24.0%	-478	-13.7%
Linn	-173	-13.5%	-28	-15.6%	-201	-13.7%
Morgan	-366	-14.3%	-37	-9.7%	-403	-13.7%
Moniteau	-172	-12.1%	-48	-25.9%	-220	-13.7%
Shelby	-95	-13.1%	-17	-18.5%	-112	-13.7%
Pulaski	-482	-12.1%	-140	-19.4%	-622	-13.2%

Warren	-451	-13.1%	-77	-14.3%	-528	-13.2%
Maries	-75	-10.8%	-32	-26.9%	-107	-13.2%
Jasper	-1,897	-12.2%	-416	-18.9%	-2,313	-13.1%
Pike	-245	-13.3%	-29	-11.6%	-274	-13.1%
Douglas	-226	-12.1%	-57	-19.0%	-283	-13.0%
Caldwell	-96	-11.9%	-26	-19.4%	-122	-12.9%
Laclede	-620	-12.3%	-135	-17.1%	-755	-12.9%
Newton	-873	-12.6%	-135	-14.3%	-1,008	-12.8%
Howell	-711	-11.6%	-199	-20.6%	-910	-12.8%
Dallas	-227	-11.4%	-69	-19.8%	-296	-12.6%
Lawrence	-560	-11.2%	-159	-21.6%	-719	-12.6%
Harrison	-126	-11.9%	-24	-17.4%	-150	-12.6%
Carroll	-84	-10.5%	-33	-24.6%	-117	-12.5%
Cedar	-206	-11.3%	-56	-19.7%	-262	-12.5%
Jefferson	-1,951	-11.2%	-576	-18.5%	-2,527	-12.3%
Henry	-277	-11.2%	-76	-19.0%	-353	-12.2%
Oregon	-161	-9.9%	-66	-25.2%	-227	-12.0%
Wright	-321	-10.6%	-100	-20.9%	-421	-12.0%
Osage	-84	-11.3%	-16	-16.5%	-100	-11.9%
Christian	-872	-10.6%	-244	-21.6%	-1,116	-11.9%
Vernon	-281	-11.5%	-49	-14.0%	-330	-11.8%
Chariton	-77	-11.2%	-15	-16.1%	-92	-11.8%
Shannon	-122	-9.6%	-52	-25.2%	-174	-11.8%
Barton	-189	-12.5%	-15	-6.9%	-204	-11.8%
Cole	-703	-10.8%	-157	-16.0%	-860	-11.5%
Boone	-1,348	-10.7%	-301	-16.7%	-1,649	-11.4%
Monroe	-99	-11.3%	-13	-11.2%	-112	-11.2%
Lewis	-75	-9.1%	-32	-23.4%	-107	-11.1%
Grundy	-105	-9.7%	-30	-18.6%	-135	-10.9%
Daviess	-93	-10.1%	-16	-14.5%	-109	-10.6%
Audrain	-238	-8.9%	-78	-18.7%	-316	-10.2%
Livingston	-124	-9.3%	-28	-14.0%	-152	-9.9%
Macon	-141	-9.0%	-30	-15.1%	-171	-9.7%
Marion	-298	-9.1%	-44	-9.3%	-342	-9.1%
St Clair	-80	-7.7%	-30	-16.4%	-110	-9.0%
Miller	-238	-7.8%	-78	-16.8%	-316	-9.0%
Webster	-339	-7.8%	-102	-16.2%	-441	-8.8%
Reynolds	-14	-1.8%	4	3.4%	-10	-1.1%
Knox	20	5.4%	8	20.0%	28	6.8%

Source: DSS Monthly Management Report Tables 13 & 14; MoHealthNet enrollment includes MoHealthNet for Kids, MoHealthNet for Families, & MoHealthNet for Newborns.

NOTES

1. The enrollment decline for children is the largest in the country; Georgetown University Health Policy Institute, Center for Children and Families, “New Data Find Troubling Decline in Child Enrollment in Medicaid and CHIP Continues in Many States,” June 19, 2019.
2. The Medicaid Enrollment Survey was conducted from May 16 – June 20, 2019 and garnered responses from 37 health care providers who serve patients in 46 of Missouri’s 114 Counties, or covering about 40% of the state’s geography. These counties include: Adair, Audrain, Barton, Boone, Callaway, Carroll, Clark, Cole, Cooper, Franklin, Greene, Howard, Iron, Jackson, Jasper, Jefferson, Knox, Lafayette, Lewis, Lincoln, Macon, Marion, McDonald, Mercer, Moniteau, Monroe, Montgomery, Newton, Osage, Pike, Putnam, Ralls, Randolph, Reynolds, Schuyler, Scotland, Shelby, St. Charles, St. Francois, St. Louis City, St. Louis County, Stone, Sullivan, Warren, Washington and Webster. The survey respondents collectively serve patients in nearly every region of the state and represent rural, urban and suburban areas.
3. Legal Services of Eastern Missouri Medicaid Fact Sheet: Historic Loss of Medicaid & CHIP for Missouri’s Kids.
4. Medicaid Enrollment Survey, Kids Win Missouri, Missouri Budget Project and the Missouri Coalition of Children’s Agencies.
5. Phinney, R. (2013). Exploring residential mobility among low-income families. *Social Service Review*, 87(4), 780-815.
6. Medicaid Enrollment Survey, Kids Win Missouri, Missouri Budget Project and the Missouri Coalition of Children’s Agencies.
7. Bureau of Economic Analysis, “State Annual Personal Income, 2018 (Preliminary) and State Quarterly Personal Income, 4th Quarter 2018.”
8. Bureau of Labor Statistics Over-the-Year Change in Unemployment Rates for States, 2017-2018 Annual Averages
9. Georgetown University Health Policy Institute, Center for Children and Families, “New Data Find Troubling Decline in Child Enrollment in Medicaid and CHIP Continues in Many States,” June 19, 2019.
10. Kaiser State Health Facts: Total Monthly Medicaid and CHIP Enrollment.