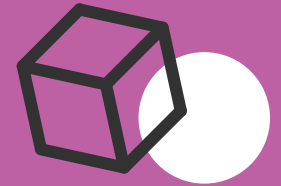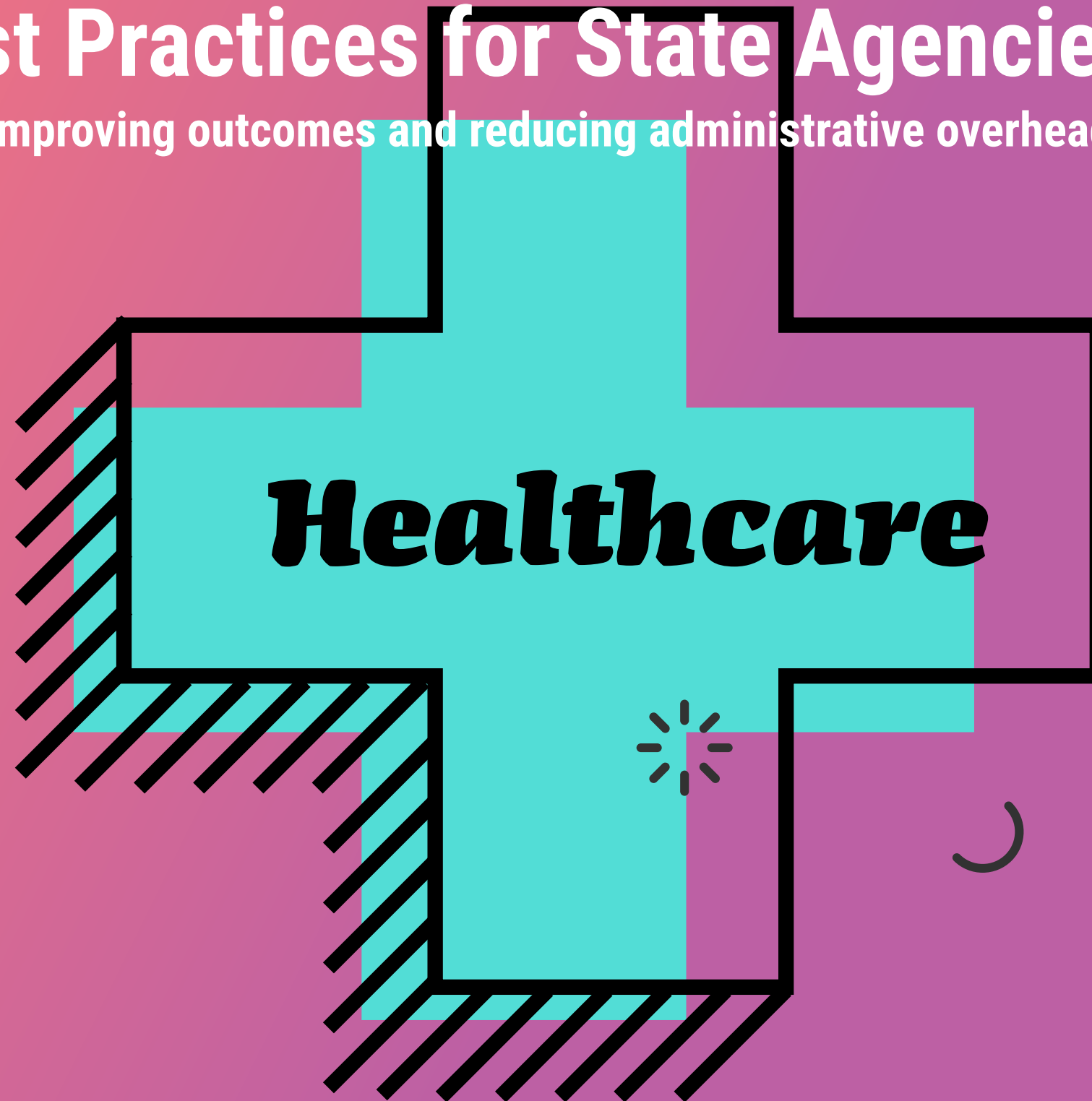# Transforming the Medicaid Recertification Process: Best Practices for State Agencies

A step-by-step guide to improving outcomes and reducing administrative overhead

Healthcare

ContactEngine

A **NICE** company

As of April 1, 2023, across the U.S., states will begin the renewal (recertification) process for Medicaid and CHIP beneficiaries. Recertification could result in a beneficiary's termination or reduction of benefits, as millions of Americans gained Medicaid coverage during the pandemic – and millions are likely to lose it.

The Kaiser Family Foundation estimates that 15 million to 18 million people will lose Medicaid coverage — or about 1 in 5 people currently in the program. In December 2022, a study by the Urban Institute estimated that 18 million people are set to lose Medicaid coverage over the course of 2023 and 2024, leaving 3.8 million people without any kind of health insurance.

Healthcare groups are scrambling to fill this gap, with 88 million people currently receiving Medicaid and CHIP benefits. Several state insurance regulators believe it could take up to one year to fully finish redetermining eligibility for their Medicaid populations after the COVID–19 public health emergency (PHE) ends.

According to CMS, "States must initiate renewals for all individuals enrolled in Medicaid, CHIP, and BHP within 12 months of the beginning of the state's unwinding period and must complete renewals for all individuals within 14 months of the beginning of the state's unwinding period."

States must plan now to limit Medicaid churn and avoid loss of coverage for millions. There's evidence that churning leads to greater per member per month costs due to the lack of more cost-efficient, consistent care for people with chronic conditions. In addition, most people who churn off and on Medicaid and CHIP experience a gap in insurance coverage, leading to delayed and more costly care after they re-enroll.
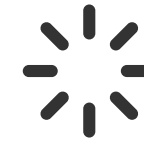
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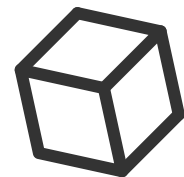
States face a herculean mission to sort out who no longer belongs on rolls that have swollen to record levels during the pandemic – and who needs guidance to transition to Marketplace coverage. For states, processing terminations of coverage and then reprocessing applications from people recently terminated is an inefficient and costly use of staff time and administrative resources.

In addition, as part of the new rule, States are required to:

• Report average call center wait times

• Contact beneficiaries using more than one modality prior to terminating enrollment (States have discretion in the types of modalities they rely upon to satisfy the returned mail condition. Such modalities may include mail, telephone, email, text messaging, communication through an online portal, or other commonly available electronic means)

• Obtain up-to-date contact information

The Good News

There are tools available to help state agencies manage all these tasks and be up and running in just a few days.

Proactive conversational AI by ContactEngine can help states quickly redetermine eligibility by reaching out to beneficiaries and proactively taking them on an eligibility journey to get their benefits through their channel of choice – SMS, email, or automated voice. Once redetermined, ContactEngine can continue this journey with constituents, recertifying them digitally to reduce churn in receiving Medicaid benefits.

ContactEngine
A NICE company

**ContactEngine can help millions of U.S. citizens avoid losing medical coverage by automating redeterminations.**

How does it work?

ContactEngine fully automates the constituent's journey. Rather than having to manage thousands of inbound calls at call centers, ContactEngine enables agencies to have concurrent conversations with thousands of constituents – resolving issues faster and freeing up call center agents for more difficult situations that may require intervention.

ContactEngine scripts outbound conversations using natural language understanding (NLU) to serve an individual's specific needs. Constituents can then respond to ContactEngine via their channel of choice using their own words – in any language.
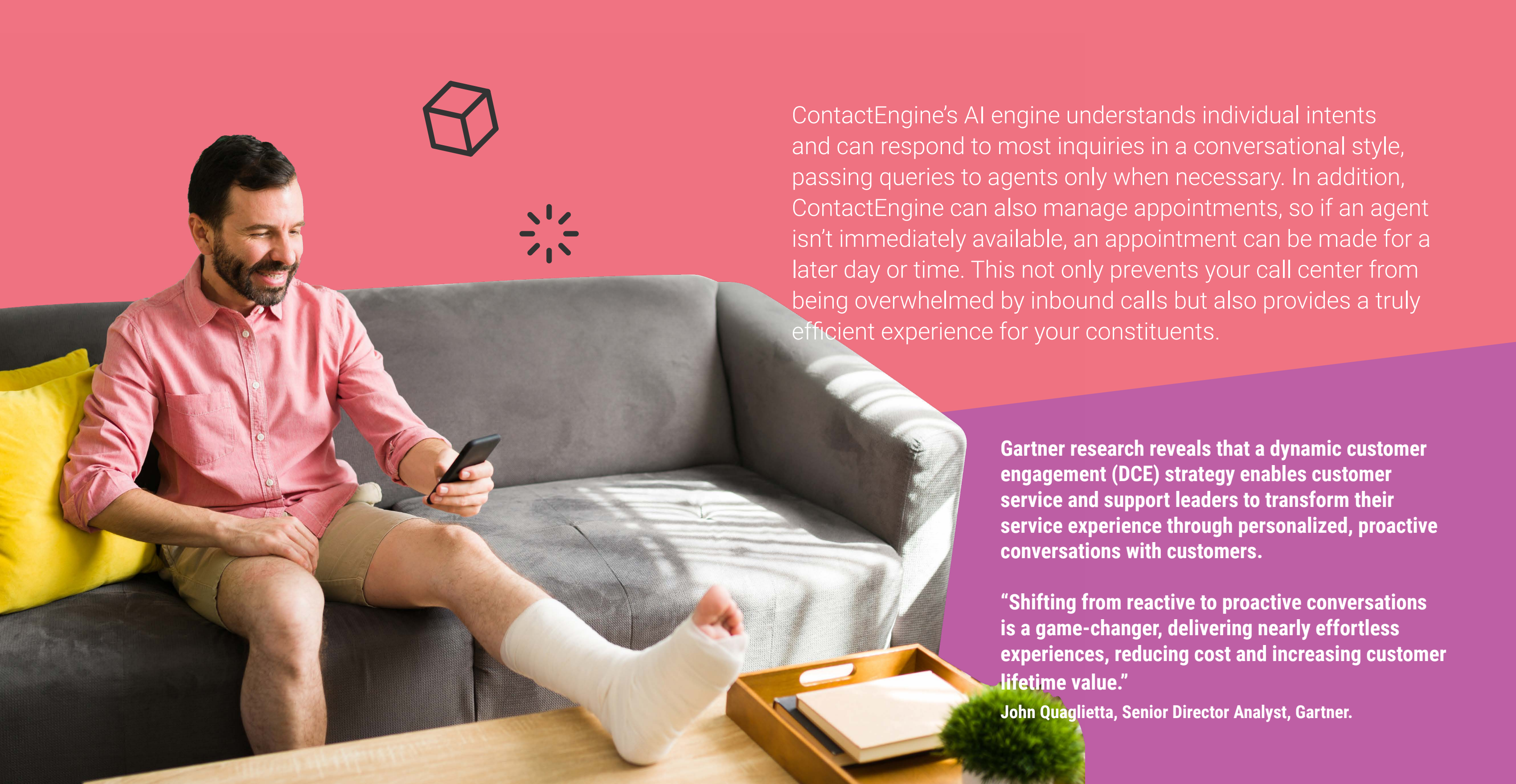
ContactEngine's AI engine understands individual intents and can respond to most inquiries in a conversational style, passing queries to agents only when necessary. In addition, ContactEngine can also manage appointments, so if an agent isn't immediately available, an appointment can be made for a later day or time. This not only prevents your call center from being overwhelmed by inbound calls but also provides a truly efficient experience for your constituents.

Gartner research reveals that a dynamic customer engagement (DCE) strategy enables customer service and support leaders to transform their service experience through personalized, proactive conversations with customers.

"Shifting from reactive to proactive conversations is a game-changer, delivering nearly effortless experiences, reducing cost and increasing customer lifetime value."
John Quaglietta, Senior Director Analyst, Gartner.

Benefits

- Proactive engagements **exceed 96% containment rate**, avoiding inbound agent communication

- Conversational AI design proactively reaches out to a constituent **resolving questions before they are asked**

- Interactions are **dynamic and personalized** based on what we know about the constituent, translating to **increased positive claimant experience resulting in call reductions**

- Resolutions can take the form of **answering questions, triggering other automations, sending data back to Medicaid CHIP applications, or creating a support ticket** to update systems with the most current data

- Ability to **evolve experience design over time** to adapt to user behaviors and trending topics

Use cases

Get ahead of regular transactions

- Application Navigation and Completion
- Automated Interview Scheduling
- Approval or Denial Communications – Appeal Process
- Renewal Certifications
- Updates during long periods of processing
- Upload images of documentation

Resolve experience interruptions

- Benefits have stopped
- Communication when documents are needed
- Request wage protests, backdates, appeals
- Impacts from quarter change
- Impacts from industry specific policies

With proactive conversational AI for Medicaid recerts, you can hold millions of concurrent conversations without increasing the size of your call center, all while delivering your duty of care to customers – improving your customer relationships and helping more people with their coverage - faster

Here are some of the benefits of using proactive, conversational AI.

1. Reduce churn

By engaging citizens earlier in the process, solving issues, and arranging recertification where applicable. Attempting to reach beneficiaries through other modalities after beneficiary mail is returned in response to a redetermination of eligibility is necessary to satisfy the returned mail condition, and it may also help reduce procedural denials and churn. With ContactEngine, you can communicate early and often, and tailor your communications, to set your customers up for early success and reduce chances of total non-coverage. ContactEngine's proactive customer journeys utilize all customer history and can contact people via email, text, or phone – in any language.
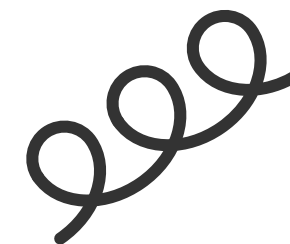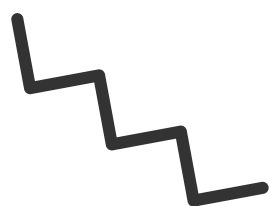
2. Reduce call center wait times

By accessing customer data and engaging in a proactive, 2-way personal interaction with the customer, you can eliminate long wait times and have multiple conversations at once – ensuring your teams have access to the right customer information at the point of interaction. With knowledge of the constituent's status provided by agency data feeds, and updated contact information at their fingertips, your agents can understand the full customer history to quickly solve customer recertification concerns.

Conduct multiple conversations to eliminate long wait times

3. Increase recertification rates
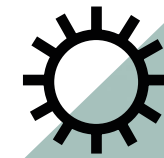
By offering an automated, straightforward in-channel conversation:

- Identify customers that could benefit from assistance and support and guide them through the process automatically

- Offer support where a customer is clearly experiencing difficulty, e.g., loss in coverage

- Inform customers of application status and deadlines

Automated, straightforward in-channel conversations

4. Reduce labor costs

According to research from Gartner, "by 2026, conversational artificial intelligence (AI) deployments within contact centers will reduce agent labor costs by $80 billion." With proactive conversational AI, State agencies can reduce the need for additional agents and increase customer response efficiency. Communicating proactively with your customers prevents issues from becoming insurmountable. It also allows you to free up call agents to deal with the bigger, more complex cases. This can increase agent productivity by focusing them on value-add activity.

5. Ensure compliance

Proactive communications, as provided by ContactEngine are delivered as part of a seamless and elegant conversation across the whole constituent's journey. These journeys are transparent and auditable at all times, ensuring compliance with reporting. ContactEngine can reach beneficiaries through telephone, email, 2-way SMS conversations – in any language, ensuring compliance with the returned mail condition, and it may also help reduce procedural denials.

How ContactEngine proactively drives better outcomes

Now is the time for State agencies to update their outdated, time-consuming, and costly Medicaid recertification processes and adopt new technologies that are cost-effective, efficient, and user-friendly.

1 Listens
for citizen journey triggers

Analyzes system data against business objectives and goals to identify constituents who need assistance.

2 Creates
the ideal engagement strategy

Identifies the preferred path for each constituent and the optimal engagement strategy.

3 Starts
a journey with each citizen

Proactively engages constituents in intelligent conversations over the full duration of their journey, via their communication channel of choice.

ContactEngine uses AI "natural language understanding" to ensure that constituent's intents are understood as part of a natural dialogue.

3b Brings in
a human or virtual agent if needed (<10% of journeys)

Monitors conversations and understands when a constituent's response requires human or virtual agent engagement.

Agents receive the full context of each conversation, to manage the journey to return to ContactEngine.

4 Transacts
with state's systems

Initiates actions and updates in client systems using APIs or micro-services.

All constituent records are maintained.

Provides performance reporting, creating valuable, actionable insights for continuous improvement and process optimization.

How can we help your State agency? **Contact us** and let us help you transform your citizen experience and reduce costs today.

About ContactEngine

ContactEngine is a Conversational AI technology that enables agencies to proactively engage citizens in conversations that fulfil government objectives. ContactEngine automates outbound citizen engagement across all channels and generates unique insights into the changing patterns of communication by applying demographic and intent analysis, linguistics and ground-breaking artificial intelligence principles to mass volumes of raw data. For more information about ContactEngine, please visit **www.contactengine.com/government**