



# **Improving Efficiency and Beneficiary/Staff Experience Through Improved Renewal Automation For Unwinding**

December 2022

# Automation topics

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## Context and introduction

Automation solutions across redetermination steps

Key questions to consider

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# Context

- **Previously issued resources from CMS point to automation as a potential tool to support states' work during the COVID-19 Public Health Emergency (PHE) unwinding**, as covered in:
  - [Specific examples of strategies that states plan to implement in preparation for unwinding](#): “Increasing automation to minimize the need for paper-based manual work
    - Encourage beneficiaries and community partners to use online portals to complete renewals, report changes, and update information where feasible.
    - Leverage technology (e.g., for mobile-friendly apps) and add features to online accounts like the ability to upload documentation.”
  - [Operational best practices for states and territories](#): In IT systems prioritization, “Identify and prioritize enhancements to systems that facilitate greater automation and the need for extensive manual workarounds (e.g., to maximize *ex parte* renewals after the PHE)”

Note: Throughout the document, 'states' refers to U.S. states, territories, and a federal district.

# Introduction

- **This resource guide outlines further technical details** and opportunities for states' consideration to potentially increase operational scalability, improve customer experience and state eligibility workforce efficiency. These technical opportunities could ensure continuity of coverage for as many eligible beneficiaries as possible, and are covered through the following sections:
  - **Automation solutions across redetermination steps:** Opportunities to automate processes to increase operational efficiency of standard eligibility and redetermination processes
  - **System process automation questionnaire:** Sample diagnostic questionnaire to help states identify automation potential and opportunities to mitigate risk for redetermination processes
  - **Implementation considerations:** Potential topics to assess as states evaluate and execute system enhancements
  - **Additional automation resources:** Sample ancillary automation resources provided by CMS and states

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# Select opportunities for improving automation throughout the renewal process





- While opportunities for automation exist across the end-to-end renewal process, we note that this guide focuses on the challenges and potential automated solutions for several key activities:
  1. Sending renewal forms
  2. Receipt of renewal forms and documentation
  3. Determining eligibility
  4. Sending eligibility notices
  5. Other opportunities to enhance automation
- This section includes strategies for how states can improve/enhance automation beyond what is minimally required by federal statute and regulations, as summarized in the [CMCS Informational Bulletin](#) titled “Medicaid and Children’s Health Insurance Program (CHIP) Renewal Requirements” dated December 4, 2020.
- For additional guidance related to renewals, including *ex parte* processes and best practices, CMS encourages states to review [Medicaid.gov/Unwinding](https://www.Medicaid.gov/Unwinding), as well as the Resource section of this guide (pages 21 and 22).

# Automation solutions across redetermination steps

Renewals & Terminations	Ex parte Renewals	Send Renewal Form	Receipt of Renewal Forms and Documentation	Determine Eligibility	Send Eligibility Notices	Account Transfers (ATs)
Processing renewals and turning functionality for terminations back on post PHE	Identifying renewal cohort and running ex parte processes	Sending renewal forms and requests for documentation, as needed	Processing renewal forms and document submissions and linking documents to case beneficiaries	Running logic to determine eligibility	Sending accurate final eligibility decision notices	Sending timely, accurate ATs to other insurance affordability programs, including the Marketplace
<b>Potential automation opportunities</b>						
Access available information in enrollee's account and relevant data sources	Automatically pre-populate forms with beneficiary information	Online/mobile portal for form and document upload	Smart PDFs/intelligent document processing (IDP) tools to optimize document ingestion		Automatic eligibility notice (e.g., online, mobile, print and mail)	
Run logic to determine eligibility	Automated trigger to generate request form	Document processing/scanning tools	Digital processing tools in centralized return mail center			
If eligible, send notice	System-generated pre-populated fields of missing information or needed documents	QR or bar codes to link physical documents to individual accounts				
If unable to determine eligibility, send pre-populated renewal form		Automated submission confirmation				

Note: List of potential automation opportunities is not exhaustive; specific systems and process solutions will vary by state .





# Send renewal form

 Sub-steps	 Challenge addressed	 Automated solutions	 Example solutions that states have implemented
<p><b>Based on results of <i>ex parte</i>, determine information needed to redetermine eligibility</b> Determine information that is missing or no longer reliable</p>	<ul style="list-style-type: none"> <li>Manual review of information in a beneficiary case file to determine what new/updated information is needed</li> </ul>	<ul style="list-style-type: none"> <li>Run logic to identify existing information and pre-populate it in the renewal form</li> </ul>	<ul style="list-style-type: none"> <li>Pre-populated renewal forms for MAGI populations with beneficiary information and updated information from electronic data sources without caseworker involvement</li> </ul>
<p><b>Pre-populate form</b> Generate renewal form that indicates what additional information is needed, based on <i>ex parte</i> and case file review</p>	<ul style="list-style-type: none"> <li>System logic does not enable renewal forms to be automatically generated</li> </ul>	<ul style="list-style-type: none"> <li>System generates form based on defined validation criteria/logic</li> <li>System pre-populates form with request for missing documents</li> </ul>	<ul style="list-style-type: none"> <li>System-generated renewal forms with lists of required verification documents, as needed</li> </ul>
<p><b>Print and send form</b> Print and mail renewal form and requests for additional information, and/or post to beneficiary portal</p>	<ul style="list-style-type: none"> <li>Manual printing and mailing of renewal form and requests for additional information</li> </ul>	<ul style="list-style-type: none"> <li>Automated delivery of form to centralized mailing system or third-party vendor for printing and mailing</li> <li>Populate beneficiary portal with renewal information for online submission</li> </ul>	<ul style="list-style-type: none"> <li>State-generated form that is passed on to third party vendor for print and mail</li> <li>System-generated forms are sent to the state printer and mailed</li> </ul>

Note: List of potential automation opportunities is not exhaustive; specific systems and process solutions will vary by state .








# Receipt of renewal form and additional information

 Sub-steps	 Challenge addressed	 Automated solutions	 Example solutions that states have implemented
<b>Process undelivered returned mail</b>	<ul style="list-style-type: none"> <li>Procedural terminations due to returned mail</li> </ul>	<ul style="list-style-type: none"> <li>Automated text message outreach to individuals whose mail has been returned</li> </ul>	<ul style="list-style-type: none"> <li>Centralized return mail center to process returned mail statewide for medical programs, with a special focus on unhoused populations</li> </ul>
<b>Receive electronic submissions</b>  Submitted through online portal and/or mobile apps	<ul style="list-style-type: none"> <li>Lack of mobile-responsive portals or mobile apps</li> <li>Lack of online portals</li> <li>Variability in form structure and desired format</li> </ul>	<ul style="list-style-type: none"> <li>Online/mobile portal with document upload capabilities</li> <li>Stand-alone document upload app to serve systems without mobile upload capabilities</li> <li>Smart PDFs (e.g., dropdown menus, data validation tools) for ease of user completion</li> </ul>	<ul style="list-style-type: none"> <li>Stand-alone document upload app allowing materials to be submitted through multiple input tools and file formats (i.e., using a phone, tablet, or computer to upload photos or PDFs)</li> <li>Integrated login with Medicaid/CHIP account</li> <li>Online portal accepting multiple types of documents</li> <li>Electronic signature capabilities for beneficiaries if signature needed</li> <li>Alignment between form design and document ingestion tools in order to reduce document incompatibility and standardization issues</li> </ul>





Note: List of potential automation opportunities is not exhaustive; specific systems and process solutions will vary by state .

# Receipt of renewal form and additional information (cont.)

 Sub-steps	 Challenge addressed	 Automated solutions	 Example solutions that states have implemented
<b>Scan paper submissions</b> Submitted via mail, fax, or in person	<ul style="list-style-type: none"> <li>Backlogs due to challenges with manually processing higher volumes of mailed and faxed responses</li> </ul>	<ul style="list-style-type: none"> <li>Digital processing tools for centralized return mail center to bulk process paper documents</li> <li>Document processing and scanning tools (e.g., Optical Character Recognition (OCR))</li> </ul>	<ul style="list-style-type: none"> <li>Centralized scanning unit using bar codes for fax and mail (e.g., to categorize reasons for returned mail and document types)</li> <li>County hubs to process and scan faxed and mailed documents</li> </ul>
 <b>Convert document image to text</b> Documents may include print and handwritten formats (both can be recognized by character recognition software)	<ul style="list-style-type: none"> <li>Systems without character recognition capabilities will require manual effort</li> </ul>	<ul style="list-style-type: none"> <li>Document processing and scanning tools (e.g., OCR, Robotic Processing Automation (RPA))</li> </ul>	

Note: List of potential automation opportunities is not exhaustive; specific systems and process solutions will vary by state .

# Receipt of renewal form and additional information (cont.)

 <b>Sub-steps</b>	 <b>Challenge addressed</b>	 <b>Automated solutions</b>	 <b>Example solutions that states have implemented</b>
<p><b>Connect response to case</b></p> <p>Identify person in document based on text of submission</p> <p>Match identity of person in document to case in system</p>	<ul style="list-style-type: none"> <li>Systems that do not have strong matching logic may create delays in processing eligibility</li> </ul>	<ul style="list-style-type: none"> <li>QR or bar codes to link each mailed document to individual accounts</li> </ul>	<ul style="list-style-type: none"> <li>QR or bar codes on forms so that they can be easily mapped to beneficiaries upon return</li> <li>State imaging centers automatically linking submitted documents to cases using assigned case numbers</li> </ul>
<p><b>Confirm form and document submission</b></p> <p>Send confirmation to beneficiary that their documentation has been received (e.g., online, mail)</p>	<ul style="list-style-type: none"> <li>Multiple document submissions and/or additional call volumes due to lack of submission confirmation</li> </ul>	<ul style="list-style-type: none"> <li>Automated document submission confirmation (e.g., online, mobile, print)</li> </ul>	<ul style="list-style-type: none"> <li>Mobile app providing real-time information on renewal/review status</li> </ul>

Note: List of potential automation opportunities is not exhaustive; specific systems and process solutions will vary by state .

# Determine eligibility



## Sub-steps

### Update case file and run eligibility logic

Check validity of document

Check submission for consistency with other available data

Store image of submission



## Challenge addressed

- Validating documents may be manual, limiting capacity ahead of volume spikes



## Automated solutions

- Automated document validation checks



## Example solutions that states have implemented

- Integrated eligibility verification system that pulls from multiple sources for verifying information, such as unemployment compensation

# Send eligibility notices



## Sub-steps

### Send a notice to the household

Print and mail eligibility notice and/or post to beneficiary portal



## Challenge addressed

- Manual effort in notifying beneficiaries



## Automated solutions

- Trigger for system-generated eligibility determination notice (e.g., online portal, email, print)



## Example solutions that states have implemented

- Automatic notice of action printed and mailed to beneficiaries following renewal (triggered by caseworker's final determination decision)
- Batched eligibility and system-generated determination notices (e.g., paper notices are bundled and sent to mail vendors; e-notices are sent in benefits portal)

# Other opportunities to enhance automation: Streamlining call center processes to reduce call volume and wait times<sup>1</sup>



## Challenge addressed

- Frequent calls for similar questions or automatable tasks, resulting in higher call volumes and longer wait times
- Call drop-offs due to unclear instructions and/or long waiting times
- Repeated live reverification of identity of callers, resulting in longer call times



## Automated solutions

- Online password reset to reduce call volume
- Online chatbot to reduce call volume
- Interactive Voice Response (IVR) instructions with optimized menu (e.g., updated scripts, shortened menu)
- Voice recognition/automated identification

Note: List of potential automation opportunities is not exhaustive; specific systems and process solutions will vary by state .

1. States may also consider incorporating a process that systematically aggregates and analyzes reason codes to identify and/or further refine the call center customer experience.

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# Key questions to consider

## Request for Information from Beneficiaries

- How does your state contact beneficiaries to alert them of forthcoming renewal forms or document requests (e.g., mobile, paper mail, email)?
- Are these forms pre-populated with beneficiary information?
- Does your state's renewal process have an automated trigger to deploy requests for additional information?
- Does your state's renewal process require manual input to send forms and requests to a centralized printing/mailing center or external vendor?

## Receipt of Renewal Forms and Additional Information

- Does your state have an online or mobile portal for completing renewal forms and uploading documents?
  - If not, does your state use a stand-alone document upload app to allow beneficiaries to complete forms and upload documents online and/or through a phone?
- Does your state utilize strategies to optimize document ingestion?
  - Smart PDFs
  - QR or bar codes on each paper form to link each mailed document to individual accounts
- Does your state use centralized mailing centers to ingest paper documents?
- Does your state utilize document scanning or processing tools?
  - Optical character recognition (OCR)
  - Robotic process automation (RPA) technology to scan uploaded files
  - Intelligent document processing (IDP) tools
- Does your state send automatic confirmation of receipt to beneficiaries upon form and document submission?

Note: List of potential automation may not apply to all states; specific systems and process solutions will vary by state.



# Key questions to consider (cont.)

## Eligibility Verification

- Does your state automatically compile all beneficiary-submitted information to streamline verification for state eligibility workers? Where does document compilation require human intervention (e.g., scanning in paper forms, data entry)?
- Does your state use APIs to connect to other data systems (e.g., unemployment office system) to compile missing and/or verify existing beneficiary data?

## Eligibility Determination Notices

- Does your state's renewal process have an automated trigger to deploy eligibility notices?
- Does your state's renewal process require manual input to send eligibility notices to a centralized printing/mailing center or external vendor?
- If printing and mailing capabilities exist in-house, what level of human intervention is required to disseminate eligibility notices?

## Call Centers

- Does your state have an online password reset functionality (e.g., key tone IVR to enable password reset via phone, web-based RPA to enable password reset via email)?
- Does your state have an online chatbot or FAQ as part of your website/online portal?
- Is your call center's IVR list optimized to place the most important selections at the top?
- Does your call center have voice recognition/automated identification functionality?
- Does your state consistently review reason codes to seek additional opportunities to automate?

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# Implementation considerations

- To prioritize system enhancements and facilitate greater automation, states should:
  - Identify redetermination steps with **backlogs stemming from manual processes**
  - **Estimate the magnitude of benefit resulting from associated automation/technology enhancements** (e.g., reduction in processing time, backlog mitigation, improved throughput/volume)
- States should consider the following **constraints**, including but not limited to:
  - Existing **pipeline of technical initiatives** (e.g., volume of builds scheduled in implementation timeframe)
  - Proposed **schedule and rollout timeline** (including appropriate testing timeline)
  - **Resources** required (e.g., staffing resources, project funding, project management organization)
  - **Technical team (e.g., state, vendor) capacity** and change request queue
- States should **further refine initiative list, establish appropriate project management roadmap, and create governance structures**
- States should consider a **proactive communication strategy** as part of implementation, including but not limited to:
  - **Connecting with stakeholders and launching marketing campaigns** if initiatives impact beneficiary behavior (e.g., submitting PDFs to an online portal vs. mailing documents)
  - **Communicating with state chief information officer (CIO) office** to ensure no planned system upgrades or technical outages that may conflict with rollout

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# Additional automation resources

Resource title	Description	Resource link
<i>Ex Parte</i> Renewal: Strategies to Maximize Automation, Increase Renewal Rates, and Support Unwinding Efforts	<ul style="list-style-type: none"><li>Provides background information and strategies to help states increase the volume of cases processed at renewal using the <i>ex parte</i> strategy.</li></ul>	<a href="https://www.medicaid.gov/resources-for-states/downloads/ex-parte-renewal-102022.pdf">https://www.medicaid.gov/resources-for-states/downloads/ex-parte-renewal-102022.pdf</a>
Strategies States and the U.S. Territories Can Adopt to Maintain Coverage of Eligible Individuals as They Return to Normal Operations	<ul style="list-style-type: none"><li>Provides policy and operational strategies states can implement to strengthen renewal processes and support unwinding activities (see pages 3–5)</li></ul>	<a href="https://www.medicaid.gov/state-resource-center/downloads/strategies-for-covrg-of-indiv.pdf">https://www.medicaid.gov/state-resource-center/downloads/strategies-for-covrg-of-indiv.pdf</a>
Connecting Kids to Coverage: State Outreach, Enrollment and Retention Strategies	<ul style="list-style-type: none"><li>Shares information, including state spotlights, on how to use technology to make enrollment and renewal easier for families and states (see page 7)</li></ul>	<a href="https://www.medicaid.gov/state-resource-center/downloads/kids-coverage-outreach-enrolmnt-retention-strategies.pdf">https://www.medicaid.gov/state-resource-center/downloads/kids-coverage-outreach-enrolmnt-retention-strategies.pdf</a>
Medicaid and Children's Health Insurance Program (CHIP) Renewal Requirements	<ul style="list-style-type: none"><li>Reminds states of requirements and expectations for completing redeterminations</li></ul>	<a href="https://www.medicaid.gov/federal-policy-guidance/downloads/cib120420.pdf">https://www.medicaid.gov/federal-policy-guidance/downloads/cib120420.pdf</a>

# Additional automation resources (cont.)

Resource title	Description	Resource link
Achieving Real Time Eligibility Determinations (issued June 2015)	<ul style="list-style-type: none"><li>• Provides guidance and information to states on the regulatory framework and system/technology investments that allow for real time eligibility determinations</li></ul>	<a href="https://www.medicaid.gov/state-resource-center/mac-learning-collaboratives/downloads/real-time-eligibility-determinations.pdf">https://www.medicaid.gov/state-resource-center/mac-learning-collaboratives/downloads/real-time-eligibility-determinations.pdf</a>
Medicaid and CHIP Unwinding Planning Efforts: Summary of Best & Promising State Practices from CMS/State Discussions	<ul style="list-style-type: none"><li>• Provides policy and operational guidance for states to address workforce capacity limitations</li></ul>	<a href="https://www.medicaid.gov/resources-for-states/downloads/state-unwinding-best-practices.pdf">https://www.medicaid.gov/resources-for-states/downloads/state-unwinding-best-practices.pdf</a>
The Coverage Learning Collaborative: Ensuring Continuity of Coverage and Preventing Inappropriate Terminations for Eligible Medicaid and CHIP Beneficiaries, Part 1	<ul style="list-style-type: none"><li>• Shares operational strategies for states and territories for enhancing workflow efficiencies</li></ul>	<a href="https://www.medicaid.gov/state-resource-center/downloads/mac-learning-collaboratives/ensrng-contnty-cvrg-prvntng-inprpte-trmntns-part-1.pdf">https://www.medicaid.gov/state-resource-center/downloads/mac-learning-collaboratives/ensrng-contnty-cvrg-prvntng-inprpte-trmntns-part-1.pdf</a>

