

*Community*   
*Healthcare Access*  
*Program*

Progress Report  
to the  
Delaware Health Care Commission

July 20, 2005

# CHAP Stats for New Applications submitted from 7/1/2004 through 5/11/2005

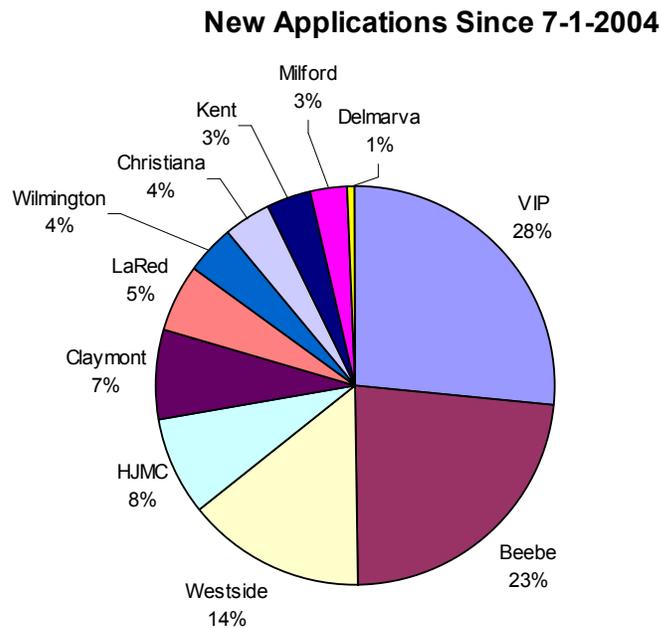
A total of 2,643 new CHAP applications were submitted by Community Care Coordinators (CCCs) from 7/1/2004 through 5/11/2005 resulting in 1,508 new CHAP enrollments. Many clients who called in to EDS Central Care inquiring about CHAP had already been denied Medical Assistance (MA) and were responding to the statement, "If you need help to find a doctor in your area who will treat you for little or no cost, please call 1-800-996-9969, option 3", written on the MA denial letters.

EDS Central Care recognized that many clients who called the toll-free number and were referred to a CCC to complete a CHAP application were not able to apply, greatly due to difficulty making contact with that CCC, requiring the client to make a second call to another site, to complete the application. For the convenience of both the clients and CCCs, EDS Central Care began taking applications over the phone in September, 2004. The large number of applications attributed to VIP was partly due to newly implemented assistance from EDS Central Care.

The applicants who did not qualify for MA and applied over the phone with EDS Central Care were often enrolled the same day, since Central Care has access to the MMIS database and DCIS II database, where eligibility, household income and MA denial letters could be verified. This saved up to two weeks time for enrollment processing at sites where income verification is required. Taking the application over the phone saved the CCCs from 5 to 15 minutes per client. In cases of urgent medical need, the client was able to begin aligning lower cost medical services with VIP the same day. Even though this service was added in late September, 2004, nearly 49% of all new applications assigned to a VIP CCC and submitted from 7/1/2004 through 5/11/2005 was entered by Central Care, during the client's initial telephone call to CHAP.

EDS Central Care Coordinators also mailed out 296 paper CHAP applications since September, 2004. Of those applications, 104 were submitted and 192 have not yet been returned, as of 6/1/2005. Callers requested applications not only for themselves, but for family members and co-workers as well.

The following chart shows the percentage of new applications, by CCC site, submitted from 7/1/2004 through 5/11/2005.



## CHAP Stats for New Applications submitted from 7/1/2004 through 5/11/2005

The following table shows the gender of applicants vs. the gender of enrollees from 7/1/2004 through 5/11/2005.

<b>Gender</b>	<b>Submitted</b>	<b>Enrolled</b>	<b>Percent Enrolled</b>
<i>Male</i>	947	497	52%
<i>Female</i>	1696	1011	60%

- The average age of Male applicants was **39**.
- The average age of Female applicants was **37**.
- In the previous program year (from July 1, 2003 to June 30, 2004) the average age of a CHAP applicant – male and female combined – was **36**.

**Prior to 7/1/2004**, there was a slightly greater gender gap in the percentage of enrollments. The table below illustrates this gap, showing the gender of *applicants* vs. the gender of *enrollees* from 6/2001 through 6/2004.

<b>Gender</b>	<b>Submitted</b>	<b>Enrolled</b>	<b>Percent Enrolled</b>
<i>Male</i>	3340	1834	55%
<i>Female</i>	5743	3819	66%

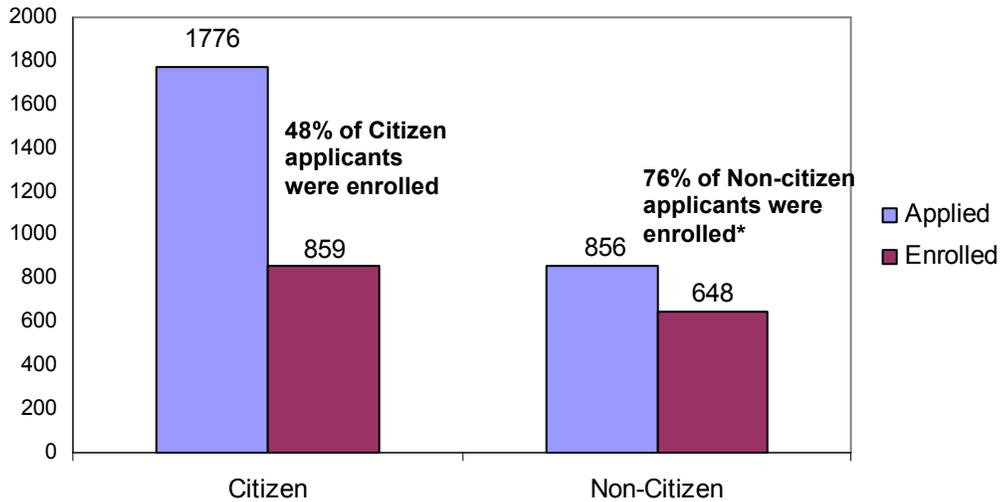
\*There has been a 3 percent decrease in the rate of Male enrollments during 7/2004. However, the rate of female enrollments has dropped significantly, by about 6 percent. A detail of reasons why people were denied CHAP is included on page 4 of this report.

# CHAP Stats for New Applications submitted from 7/1/2004 through 5/11/2005

Although there has not been a great change in the ratio of Male to Female enrollees during the two time periods, the rate of Citizen to Non-citizen applications has changed. Since most applicants are denied CHAP because they are found to be eligible for full Medical Assistance, it can be deduced that more female applicants are citizens who are found to be eligible for full coverage through Medical Assistance.

The following chart shows the number of new CHAP applicants vs. new enrollments from 7/1/2004 through 5/11/2005.

**Citizenship of Applicants vs. Enrollees**



Only 48% of the 1,776 Citizen applications for CHAP resulted in an enrollment\*. Of the 859 Non-citizen applications, however, the majority, 76%, resulted in an enrollment\*.

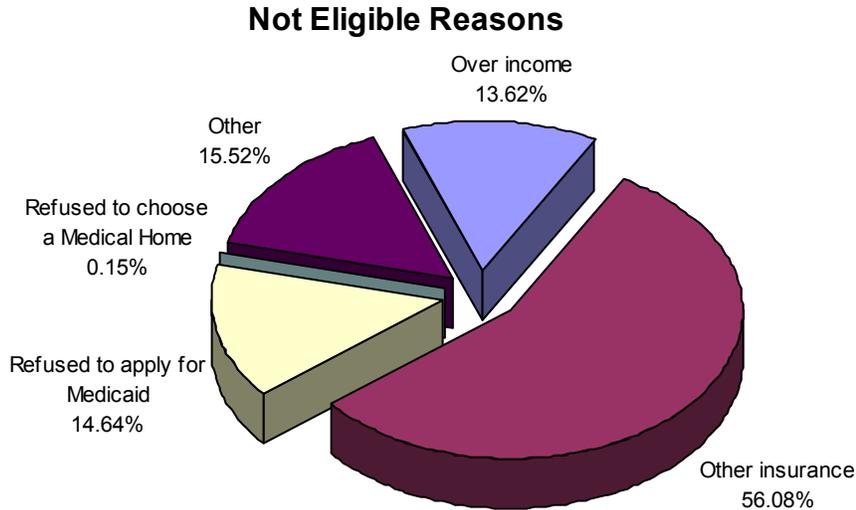
Of the non-citizen enrollments, 173 said they were legally admitted into the US; 343 said they were not lawfully admitted into the US; and for 132 there was no response recorded.

<b>Gender/Citizenship</b>	<b>Applied</b>	<b>Enrolled</b>	<b>Percent Enrolled</b>
<i>Male Citizens</i>	708	310	44%
<i>Male Non-citizens</i>	234	186	79%
<i>Male – No answer</i>	5	1	20%
<i>Female Citizens</i>	1068	549	51%
<i>Female Non-citizens</i>	622	462	74%
<i>Female – No answer</i>	6	0	0%
<b>TOTAL</b>	<b>2643</b>	<b>1508</b>	

\*A greater proportion of non-citizens were enrolled because they are not eligible for most Delaware Medical Assistance Programs (DMAP) that might provide full medical coverage. Many citizen clients who did not qualify for CHAP were enrolled in a DMAP or Medicare, which covers the cost of a wide range of medical services. Denial reasons for CHAP applications are shown on page 4 of this report.

# CHAP Stats for New Applications submitted from 7/1/2004 through 5/11/2005

The following chart gives more detail about reasons why applicants were not eligible for CHAP. This data is for all new applications as of 7/12/2005.



The majority of all applicants since were not enrolled in CHAP because they obtained other insurance, including Medical Assistance (MA), Medicare, or a commercial policy (personal or through employer). Clients who also completed a MA application, prior to or at any time during CHAP enrollment, were encouraged to follow through with the process and provide all information requested by their caseworker at the Division of Social Services. If the client was denied MA due to non-compliance with caseworker requests for information, the application for CHAP was also denied under “Refused to apply for Medicaid”.

The following table details why people were found “Not Eligible for CHAP” for the reason “Other”. The reasons were drawn from comments added at the time of the applications’ review. This data is current for all applications from 6/11/2001 through 7/12/2005.

<b>“Other” Denial Reasons (6/2001 – 7/12/2005)</b>		
	<b>Number</b>	<b>Percent</b>
Bad address or moved out of state / could not verify DE residency	477	48.52%
Client did not complete application process	335	34.08%
Not interested in CHAP	75	7.63%
Could not recruit PCP	41	4.17%
Did not establish at Health Home and were not redetermined by CCC	25	2.54%
Deceased	19	1.93%
Discharged / Non-compliant	6	0.61%
Incarcerated	2	0.20%
Citizen child probably eligible for full coverage program	2	0.20%
Unable to determine identity	1	0.10%
Unable to apply on their own and qualified for full coverage program	1	0.10%
<b>TOTAL</b>	<b>984</b>	<b>100.00%</b>

## CHAP Stats for New Applications submitted from 7/1/2004 through 5/11/2005

The following table shows the clients' response to race entered on new applications. The Race of new enrollments from 7/1/2004 through 5/11/2005 is compared to the race of new enrollments from 7/1/2003 through 6/30/2004.

7/1/2004 - 5/11/2005			
Race	Applied	Enrolled	Percent Enrolled
White	1020	515	50%
Black	690	329	48%
Asian/Pacific Isl.	66	51	77%
Native Amer/Alask. Native	6	5	83%
Other	831	601	72%
Don't know	9	2	22%
Refused	2	1	50%
Blanks	19	4	21%

7/1/2003 - 6/30/2004			
Race	Applied	Enrolled	Percent Enrolled
White	1203	524	44%
Black	877	351	40%
Asian/Pacific Isl.	62	36	58%
Native Amer/Alask. Native	8	4	50%
Other	1102	859	78%
Don't know	2	0	0%
Refused	3	0	0%
Blanks	43	1	2%

Since 7/1/2005 there has been a shift in the number of applications submitted and consequently enrolled from people who consider themselves part of the "Other" category. Part of this trend is due to fewer applications were submitted by Community Health Centers (CHCs) in this last year, up to 5/11/2005.

7/1/2004 - 5/11/2005	
<b>New Applications by CCC Site Assigned</b>	
CFHS	192
DRM	14
HJMC	217
LaRed	145
WSH	382
VIP	703
Bayhealth Med Svcs (combined hospital sites)	176
Christiana Care Health Services (combined hospital sites)	205
Beebe	609
<b>TOTAL</b>	<b>2643</b>

7/1/2003 - 6/30/2004	
<b>New Applications by CCC Site Assigned</b>	
CFHS	158
DRM	97
HJMC	321
LaRed	217
WSH	561
VIP	663
Bayhealth Med Svcs (combined hospital sites)	233
Christiana Care Health Services (combined hospital sites)	322
Beebe	728
<b>TOTAL</b>	<b>3300</b>

Although these totals are not for the full fiscal year, the trend where fewer applications from CHCs will be submitted by June 30, 2005, than in the previous year, can be clearly identified. An average of about 275 new applications are submitted to EDS Central Care each month for eligibility review.

VIP and Claymont Family Health Services (CFHS) have already exceeded last year's applications. Beebe Hospital will be very close to last year's total by June 30, 2005. Beebe usually submits about 50 – 70 new applications each month.

CFHS

Claymont Family Health Services

DRM

Delmarva Rural Ministries

HJMC

Henrietta Johnson Medical Center

WSH

Westside Health, Inc. (All sites)

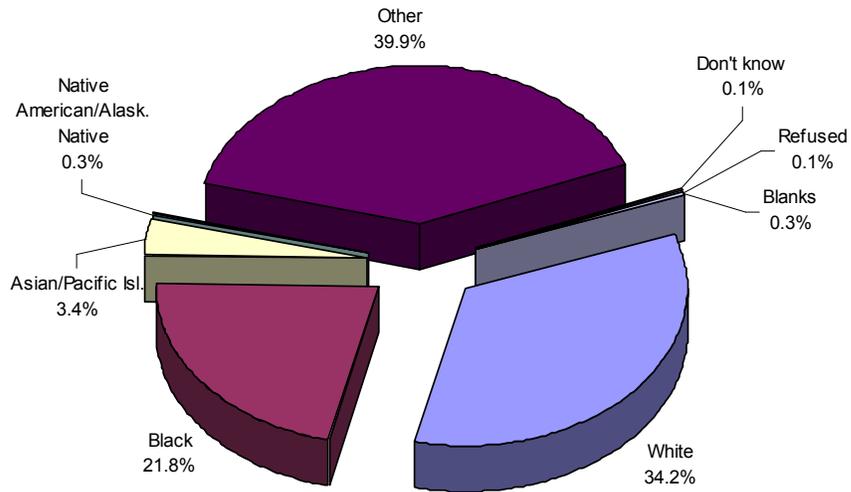
VIP

Voluntary Initiative Program (Medical Society)

# CHAP Stats for New Applications submitted from 7/1/2004 through 5/11/2005

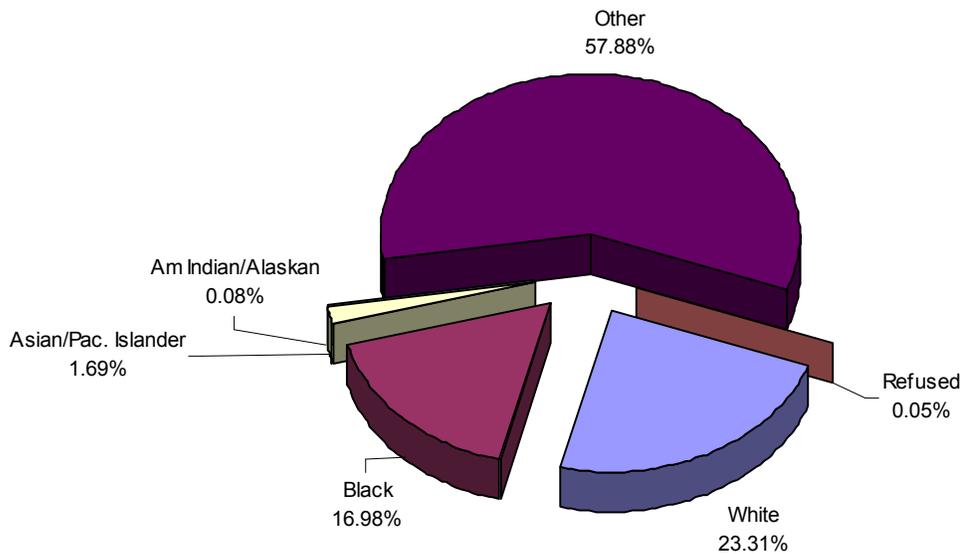
In contrast to the table above, the following charts compare new enrollments between 7/1/2004 and 5/11/2005 and a chart from the 2<sup>nd</sup> Quarter, 2004 CHAP Statistics Report (6/30/2004). The trend since that date has been for diversification in the demographics for enrollees. If this trend were to continue, the demographics of CHAP would become a better representation of the total uninsured population in Delaware.

**New Enrollments 7-1-04 through 5-11-05**



**Enrollment data from 6/30/2004**

**Race of CHAP Enrollees**



## CHAP Stats for New Applications submitted from 7/1/2004 through 5/11/2005

Applicants were asked, "Are you of Hispanic Origin?". The following table details the percent of enrollments by the applicants' response to this question.

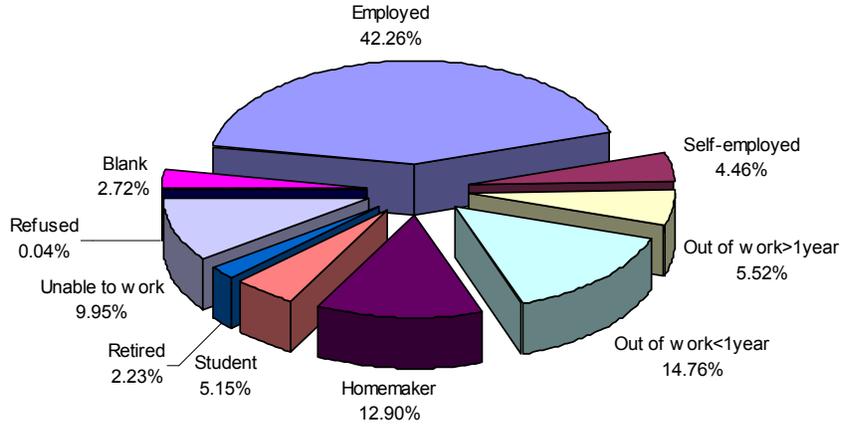
<b>Ethnicity (7/1/2004 – 5/11/2005)</b>	<b>Applied</b>	<b>Enrolled</b>	<b>Percent Enrolled*</b>
<i>Non-Hispanic</i>	1848	959	51.9%
<i>Hispanic</i>	748	536	71.7%*
<i>Blanks</i>	44	12	27.3%
<i>Refused</i>	2	1	50.0%
<i>Don't know</i>	1	0	0 %

*\*A greater proportion of Hispanic clients were enrolled because many are non-citizens and therefore ineligible for most Delaware Medical Assistance Programs (DMAP) that might provide full medical coverage. Many Non-Hispanic clients who did not qualify for CHAP were enrolled in a DMAP or Medicare, which covers the cost of a wide range of medical services. Denial reasons for CHAP applications are shown on page 8 of this report.*

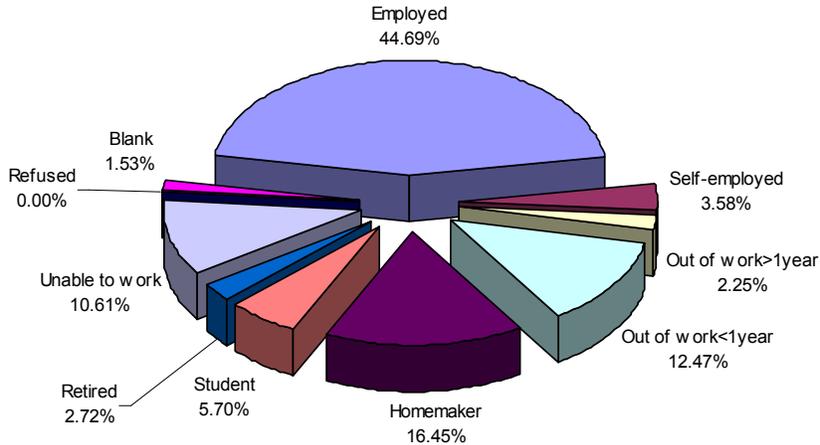
# CHAP Stats for New Applications submitted from 7/1/2004 through 5/11/2005

The following charts show the percentage of NEW applicants and enrollees, by employment status, from 7/1/2004 through 5/11/2005.

**Employment Status of New Applicants**



**Employment Status of New Enrollees**



The following table shows the percentage of applications that resulted in enrollments, by employment status. The lowest rate of enrollments occurred for those applicants who responded that they were out of work for more than one year.

Employment Status	Applied	Enrolled	Percent Enrolled
<i>Employed</i>	1117	674	60.34%
<i>Out of work &lt;1 year</i>	390	188	48.21%
<i>Homemaker</i>	341	248	72.73%
<i>Unable to work</i>	263	160	60.84%
<i>Out of work &gt;1 year</i>	146	34	23.29%
<i>Student</i>	136	86	63.24%
<i>Self-employed</i>	118	54	45.76%
<i>Blank</i>	72	23	31.94%
<i>Retired</i>	59	41	69.49%
<i>Refused</i>	1	0	0.00%

## CHAP Stats for New Applications submitted from 7/1/2004 through 5/11/2005

The following table shows the percentage of new enrollments, by income level, from 7/1/2004 through 5/11/2005.

<b>% Federal Poverty Level</b>	<b>Applied</b>	<b>Enrolled</b>	<b>Percent Enrolled</b>
0-100%	1085	415	38.25%
101-125%	491	369	75.15%
126-150%	397	302	76.07%
151-175%	322	256	79.50%
176-200%	222	166	74.77%

*Note: There were 476 adult clients who live in homes with children and have household incomes between 100% and 200% FPL. This range is within the income guidelines for the Delaware Healthy Children Program (DHCP). (Children in these households may not necessarily be eligible to receive the DHCP due to other eligibility factors.)*

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The following table shows the percent of CHAP new enrollments, by county, from 7/1/2004 through 5/11/2005.

<b>County</b>	<b>Applied</b>	<b>Enrolled</b>	<b>Percent Enrolled</b>
<i>New Castle</i>	1307	672	51.42%
<i>Sussex</i>	1023	661	64.61%
<i>Kent</i>	313	175	55.91%

Even though New Castle county was the source of most applications, the enrollment rate for both Sussex and Kent counties each was greater.