



# Use of Electronic Data Sources and Real-Time Eligibility

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# Use of Electronic Data Sources

- Required by the Affordable Care Act
- Changes how states verify income
- Planned for implementation in December 2014
- Needed to support Real-Time Eligibility (planned for September 2015)



# Use of Electronic Data Sources

States are allowed to request paper verification of income for health care programs only if one or both of the following are true:

- No electronic data source is available to verify that income.
- Information from the electronic data source is not “reasonably compatible” with member-reported information.



# Reasonable Compatibility

- Reasonable compatibility looks at whether there is a difference in eligibility outcomes.
- CARES will test eligibility using both member-reported information and quarterly State Wage Income Collection Agency (SWICA) information.
  - If there is a difference in eligibility outcome, then it is not reasonably compatible and paper verification should be requested.
  - If there is no difference in eligibility outcome, then it is reasonably compatible and the member-reported information should be used.



# Unearned Vs. Earned Income

- For *unearned* income, we will continue to use existing data exchanges and require paper verification if no data exchange is available.
- For earnings, we will use Equifax (aka “The Work Number”) as a trusted data source.
  - Equifax can only be initiated for health care, but can be used for other programs if a match is found.
- If an Equifax match is not found, we will use SWICA data to establish “reasonable compatibility.”



## Example

Joe is a single childless adult with an income limit of \$972.50 for BadgerCare Plus.

He reports that his monthly earnings are \$500. SWICA reports that his quarterly earnings are \$2700 (monthly average of \$900).

Because he is eligible using either amount, the findings are considered to be reasonably compatible and the agency must use the \$500 amount without requesting paper verification.



# Real-Time Eligibility (RTE)

- Real-Time Eligibility makes it possible for applicants to get a real-time answer in ACCESS Apply For Benefits (AFB) about whether they are eligible for BadgerCare Plus.
- This answer is based on a combination of information known to CARES, reported information, and information from data exchanges.
- Required by the Affordable Care Act.
- Planned for implementation in September 2015.



# Ongoing Case Management

- Data from AFB will be imported into CARES, which will provide eligibility results based on existing eligibility logic.
- Consortia will manage ongoing cases for members who receive an RTE decision.



# Features Required for RTE

- Real-time check to see if the applicant is already known to CARES
- Options for the member to add a program, report a change or complete a renewal
- Use of data exchanges to verify information during the application process
- Authentication of the applicant's identity
- Ways to manage combined program requests (for example, if someone gets RTE for health care but also requests FoodShare)



# Questions?