

TOP FIVE THINGS POLICYMAKERS CAN DO TO IMPROVE ENROLLMENT NOTICES



1. Ensure that the notices prominently display the information most relevant to consumers.

Due to the volume of information included in an enrollment notice, it is often difficult for consumers to understand what they should be taking away from the letter. Enrollment notices are usually multiple pages long and include complex legal language that makes them complicated and overwhelming for consumers. We recommend:

- a. The core pieces of information that are most relevant to the consumer, such as cost, consumer protections and resources should be as close to the top of the letter as possible. This information should be written in plain language to ensure accessibility.
- b. Alongside this information, there should be clear instructions on how to access the notice in different formats (for example, electronic versions of the letter that are compatible with text readers, large print, audio, braille, and plain language options).
- c. The notice should be available in multiple languages. Policymakers must have a process to ensure consumers receive a notice in the format and language they need in a timely manner.
- d. Before the circulation of any enrollment notice, test the effectiveness and readability of enrollment notices by seeking feedback from consumers and consumer advocates.

“I think that the information needs to be sent out to clients as soon as possible. I think it needs to be simplistic. I think it needs to be consistent because sometimes, you’ll have communications that may say one thing and then say another thing a couple paragraphs later.”

– consumer advocate

2. Ensure that enrollment notices include a detailed resource list to ensure consumers have adequate supports.

- a. The notice should clearly indicate what resources consumers have available to them to understand their options.
 - i. When it becomes available, notices should refer to the [newly created federal duals resource hub](#).
- b. A detailed resource list should include multiple ways to contact entities that assist enrollees (for example, listing only a website or email address is inaccessible to consumers without internet access).
- c. There should be a clear statement indicating that using any resource will come at no cost to consumers, and will not affect their eligibility.
- d. In particular, the notice should include detail about the state ombudsman office and the consumer’s rights as an enrollee. Some consumers are unaware of the role of the ombudsman and the notice provides an opportunity to clarify this role with consumers.



3. Ensure that next steps are clearly stated to all current and prospective enrollees.

- a. The action consumers need to take upon receiving their notice must be clearly stated at the very beginning of the letter.
- b. All communications must include clear enrollment, opt out, and/or disenrollment instructions.
- c. The notice should be clear about whom the consumer needs to contact, by what deadline, and by which method (phone call, email, submitting a form, etc.).

4. Ensure notices explain the full scope of enrollment options in accessible language.

- a. Define common enrollment terminology, such as “opt in,” “opt out,” “disenrollment,” “managed care,” “integrated plan,” and “dually eligible” in plain language on every notice.
- b. States could also explore the prospect of including additional informational materials along with notices such as:
 - i. Plain language explainers of common enrollment terminology
 - ii. Visual “map” of various integrated care options
 - iii. Pictures of the insurance cards associated with each plan
 - iv. Infographics explaining the enrollment process
 - v. Prominently featured contact information of the resource hub

“I think one of the things, and we’ve been suggesting this for a while, is simplification of the notices that go out to enrollees and just offering more succinct written communication for folks, so they truly do understand what is being said. There’s ways to communicate and summarize that you can still keep your legalese on page two and three. So, you still cover what you have to cover in terms of putting in references, legal references, but making the actual communication to the member, very member friendly.”

– health plan representative

5. Actively engage community providers and organizations.

Community-based organizations and service providers that work with dually eligible individuals are an invaluable resource to ensure notices reach and are understood by consumers. States should:

- a. Inform community-based organizations in advance that an enrollment period is occurring and/or a notice is going out.
- b. Clearly identify what the notice will look like so the organizations can inform consumers. For example, in one round of notices, Covered California sent notices in a blue envelope to make them more distinctive to consumers.
- c. Collaborate on providing training on notices to those serving dually eligible individuals such as SHIPs, ADRCs, enrollment brokers, and other enrollment assisters.

The more stakeholders are informed about enrollment notices, the better they can inform and educate the consumers they serve.