



## AFFORDABLE CARE ACT: QUESTIONS TO CONSIDER

**The Affordable Care Act (ACA) supports two distinct populations - traditional Medicaid enrollees and Individual Qualified Plan enrollees. What is your state's strategy for providing a "no wrong door" approach for these two groups, since 50% of enrollees will migrate across programs?**

Cúram Software believes that the biggest challenges facing ACA clients are eligibility, enrollment and the processing of change in circumstance. The two populations, traditional Medicaid enrollees and individual qualified plan enrollees, will experience life events that will force up to 50% of enrollees below the 200% Federal Poverty Line to migrate between the two types of plans throughout the year. As a result, the preferred method to support all ACA participants is through the creation of a common front end, supporting enrollment for all populations, regardless of program.

**How does your state plan on governing ACA?**

Since ACA applies to both Medicaid and individual qualified plans, there are two agencies that naturally have a stake in managing the process, the health and human services agency and the insurance agency. In a Cúram implementation, the HHS agency manages its enrollment portal and the insurance agency manages its enrollment portal. Underlying both of these portals is a single architecture and data model that supports eligibility and plan selection. Through this approach, the user experience for each agency has its own look and feel. This allows for outreach campaigns and life event capture to its audience, while the state obtains the benefits of a single data

model. As clients report life events that move them from Medicaid to Individual Qualified Plans (or vice versa), the Cúram solution enables clients to continue accessing services as they always have without a need to re-apply.

**There are a number of healthcare plans introduced through ACA and each is largely dependent upon income which fluctuates greatly within this population. What is your strategy for supporting change in circumstance?**

By implementing a unified front end, the Cúram solution is able to provide the agency with a true no wrong door approach to ACA. Clients are able to report change in circumstance to either the Department of Insurance or the Department of Social Services. Regardless of the program or channel, Cúram captures change in circumstance, processes it against all relevant rules and delivers a consistent response. Many solutions are capable of calculating initial eligibility. Cúram, however, is the solution developed specifically for ensuring consistent results by capturing change in circumstance and accurately re-determining the best plan for a client.

**What is your state's approach for supporting families where parents may be on Individual Qualified Plans and children are on CHIP?**

The Cúram solution is family-centric. As a result, families with split plan enrollment can view information for all members regardless of

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the funding stream or program. When a change in circumstance is reported, re-determination is processed for all affected members. The Cúram Software approach makes it easy for families and state employees to view relevant information across programs, ensuring accurate and consistent care.

**What is your strategy for addressing ACA legislative changes?**

It is no secret that ACA is being challenged in the courts. While the entire program will most likely not be overturned, portions of the Act could change. Therefore the state needs a partner capable of supporting changes. Cúram Software releases new software as the legislation changes. This approach allows the state to focus on their core competency of administering the program while Cúram Software focuses on creating and releasing new software that incorporates federal policy changes.

**In lieu of definitive guidance from the Federal Government, how does your state envision the financial processing of subsidies and tax credits?**

Cúram Software will provide information to your Medicaid Management Information System regarding enrollment, including co-payments such as in CHIP and we envision utilizing a similar process to support the State Basic Health Plans. Cúram Software also provides the ability to calculate payments and issue them to both clients and third parties (i.e. insurance carriers). This information can be shared with financial issuance systems (check-writing, ACH/EFT), passed to another agency (tax for instance, to inform a tax advance), or shared with a third party.

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