

## APPENDIX A – SYSTEM REVIEW DETAILS

### Preparing New York’s Information Technology Infrastructure for Health Reform: A Gap Analysis

The following sections describe the result of our analysis for each of the agencies and groups and their systems as listed in Section G.



#### New York State Department of Health – Medicaid

The State Department of Health (DOH) is responsible for managing the Medicaid program in the State of New York and has the primary responsibility for the Exchange solution. As part of the Early Innovator proposal, DOH proposed two of their systems (eMedNY and the data warehouse) as potential assets that could be leveraged for the technical middleware and business intelligence solution for the exchange. DOH also has another system called HEART that deals with Medicaid Renewals.

#### ***eMedNY***

The State plans to use the capability of the technical architecture of eMedNY (the State’s Medicaid Management Information System) as a platform for the Exchange to easily and seamlessly integrate with a range of external systems regardless of their technology platform. Summarized below is an analysis of the technical architecture and how it fits into the Exchange solution:

- The technical architecture of the Medicaid Medication History Pilot, based on the information provided to us in our review, does meet the architectural requirements under MITA and, as such, this architecture will provide a strong base for New York’s Exchange solution. This architecture will need to support integration and orchestration of the Exchange features and functions listed above, as well as integrate with other federal, state and local systems.
- The Medicaid hosting environment will be leveraged to support the Exchange. It provides the capacity, security and flexibility needed to support the Exchange.
- The technical environment meets the required security standards such as HIPAA, NIST and FIPS.

As noted, our analysis indicated that this is a sound foundation for the Exchange. Another system that was evaluated as part of this effort is the HEART system.

### ***Healthcare Eligibility Assessment and Renewal Tool (HEART)***

HEART is a tool being developed and managed by the Department of Health to support electronic renewals for Medicaid. This is a caseworker system and will not be available to consumers. HEART was developed to support the centralization of Medicaid renewals and is not yet in productive use, but will be by summer. The following describes the plan for HEART:

- **Process:** Applicants will receive a renewal notice and application from the Welfare Management System (WMS). When the applicant completes the renewal, it will be sent to the Department of Health. The case worker will review the application. HEART has a real-time connection to WMS that will allow the worker to check WMS to see if the applicant is known, or not. If known, the latest information is downloaded from WMS to HEART. The case worker makes the necessary updates. Once the updated information is entered, HEART runs the information through a set of rule tables to determine eligibility. HEART also has the capability to use certain WMS subsystems and processes to conduct batch verifications for employment (with IEVES) and SSN (with SADX) match. Once eligibility is determined, the case worker confirms specific transaction codes in HEART (Approved, Denied or Dis-enrolled). The transactions will then be sent to WMS through a secure batch process. HEART also sends information to the notices subsystem of WMS called CNS. This subsystem then sends an updated notice to the applicant regarding their renewal status.
- **Types of Transactions:**
  - Approval
  - Denial
  - Disenrollment
- **Users:**
  - Call Center Staff and Supervisors
- **Programs Supported:**
  - Medicaid Renewals
  - Initial Eligibility (available in HEART; the missing component is the service for registration in WMS)
- **Technology:**
  - Microsoft .NET (front end and middle tier)
  - ORACLE (back end)
  - Three Tiered Architecture
  - HEART is person based and is built on a relational database
  - HEART uses Web Services

- **Integration Capabilities:** The technical architecture of HEART supports integration with other systems using web services and other open standards. HEART is integrated with New York State WMS and through the integration will take advantage of the automated verifications that happen through the RFI subsystem of WMS.



## New York State Office of Temporary and Disability Assistance

The New York State Office of Temporary and Disability Assistance (OTDA) manages several systems including the Welfare Management System (WMS) for both upstate and New York City geographic regions. OTDA also has two other systems called myBenefits (a consumer portal) and myWorkspace (a worker portal) that are operational in the state. We worked with the leadership and technical team at OTDA to analyze the following systems and their subsystems. The result of our analysis is described below:

### ***myBenefits***

myBenefits is an on-line, web-based application that allows the residents of the State of New York to apply for the Supplemental Nutrition Assistance Program (SNAP or Food Stamps). myBenefits also supports prescreening (i.e., applicants can not submit an application) for a broad range of other programs. myBenefits is a transfer system from Wisconsin and was modified in five months. Since its launch in May 2008, approximately 284,000 SNAP applications have been processed through myBenefits; more than 500,000 persons have been prescreened for other programs.

- **Application Process:** myBenefits provides an on-line application through which consumers can create user accounts and explore for the programs available. The system allows the consumers to complete a pre-screening process by providing minimal information or to complete the application process and apply on-line for SNAP. In upstate New York, the SNAP applications are then sent to myWorkSpace (description below) for processing. In New York City, the SNAP applications are then delivered electronically to WMS using the Paperless Office System (POS) a New York City developed interface to WMS.
- **Types of Transactions:**
  - New Application
- **Users:**
  - Consumers
  - Community Based Organizations
- **Programs Supported:**
  - Applications
    - Food Stamps

- Pre-Screening; No Applications
  - Medicaid
  - Family Health Plus
  - Child Health Plus
  - WIC
  - Healthy NY
  - EPIC
  - Prescription Saver
  - ADAP (May 2011)
  - Veterans Affairs
  - HEAP
  - Temporary Assistance
  - School Meals
  - Tax Credits
  - EITC
  - Child and Dependent Care
  - Non-Custodial Parent
- **Technology:**
  - Microsoft .NET (front end)
  - ORACLE (back end)
  - Web Services
  - Three Tiered Architecture
- **Integration Capabilities:** The technical architecture of myBenefits supports integration with other systems using web services and other open standards. myBenefits is integrated with myWorkspace and through myWorkspace is integrated with WMS. As noted, in New York City, myBenefits, interfaces with POS that then interfaces to WMS.

### ***myWorkspace***

myWorkspace is an on-line system used by the OTDA case workers to work on applications that are completed in myBenefits. Since myBenefits only has SNAP applications, currently myWorkspace processes SNAP only applications. This system was launched in May 2008 and provides a front end for the workers to determine the initial eligibility for SNAP. myWorkspace does not support changes, updates or renewals. It has a real-time interface to WMS and its subsystems.

- **Process:** Summarized below are the processes that happen in myWorkspace once the application is transferred from myBenefits:
  - **Intake:** The applications received from myBenefits are registered automatically in myWorkspace. The intake process also includes scheduling appointments, providing information about programs and services, collecting information about a consumer's situation and/or eligibility to qualify for a program or service and more.
  - **Clearance Report:** During the intake process the worker can also run a file clearance in the system to identify existing consumers and allows the workers to

generate a clearance report. The file clearance happens through a secured real-time connection to WMS.

- **Interview:** If the consumer is not present during the intake process then an in person interview gets scheduled to proceed with the rest of the application process after the intake is completed. If the consumer is present then the additional data collection process gets continued after the intake.
- **Point-in-Time Verification:** The consumers are required to provide verification documents to support their responses on the application. The physical documents are reviewed and verified by the workers before an eligibility determination is made.
- **Eligibility Determination:** The worker manually determines program eligibility from non-financial and financial data collected during the eligibility interview. If all eligibility information is complete and appropriately documented, the worker calculates the benefit amount.
- **Types of Transactions:**
  - Approval
  - Denial
- **Users:**
  - SNAP Case Workers
- **Programs Supported:**
  - SNAP
- **Technology:**
  - Microsoft .NET (front end)
  - ORACLE (back end)
  - Web Services
  - Three-Tiered Architecture

**Integration Capabilities:** The technical architecture of myWorkspace supports integration with other systems using webs services and other open standards. myWorkspace is integrated with myBenefits and WMS.

### ***Welfare Management System (WMS)***

WMS is the eligibility system and the system of record for Medicaid, SNAP (Food Stamps), Temporary Assistance to Needy Families (TANF) and other social services programs in New York. WMS is managed by OTDA. There are two versions of WMS, one for the City of New York and one for the rest of the state (upstate New York); the two systems do not talk to one another. WMS also includes a range of subsystems that perform various tasks as mentioned in this section. These systems operate on a hierarchical database that has exceeded its capacity and, therefore, is being augmented by Oracle database. Further, the WMS system is a typical mainframe system where case manager entries are generally codes, rather than picklist values, etc. As a result, it is very difficult to train new users. The overview of this system includes:

- **Process:** Consumers can apply for a program supported in WMS by phone, in person or by mail. The applications can also come to WMS from select other systems (HEART,

myWorkspace and POS). The following high-level features and processes are supported in WMS:

- **Intake:** The intake process allows the intake workers to conduct the initial application registration for the applications. The intake process also includes scheduling appointments, providing information about programs and services, collecting information about a consumer's situation and/or eligibility to qualify for a program or service.
  - **Clearance Report:** During the intake process WMS allows the workers to run a file clearance in the system to identify existing consumers and generate a clearance report. Importantly, the clearance report does not look across upstate and NYC systems. A major flaw is that it runs a clearance only in the system being used. For example, if someone applies in NYC, the system runs a clearance in the NYC system. A person could have an active case in the state system and not be identified.
  - **Interview:** If the consumer is not present during the intake process then an in person interview gets scheduled to proceed with the rest of the application process after the intake is completed. If the consumer is present then the additional data collection process gets continued after the intake. Note there is no in-person or interview requirement for Medicaid.
  - **Point in Time Verification:** The consumers are required to provide physical verification documents as required by the programs they are applying at the time of the in person interview. The documents are verified by the workers before an eligibility determination is made.
  - **Automated Verification:** Apart from the point in time verifications mentioned above, WMS also conducts various batch automated verifications with a range of systems using the Resource File Integration (RFI) subsystem as described below.
  - **Eligibility Determination:** The worker manually determines program eligibility from non-financial and financial data collected during the eligibility interview. If all eligibility information is complete and appropriately documented, the worker makes a choice of whether and how much benefit to recommend based on their assessment. Prior to receipt of all eligibility documentation, a worker can run a 'scratchpad' eligibility determination to assess if a consumer will qualify for a program when their self-reported information is documented. Note there is no in-person or interview requirement for Medicaid.
  - **Budget Calculation:** Budget calculation for approved cases is done by WMS. Once the budget calculation is done, the information is electronically delivered to the Benefits Issue and Control System (BICS). BICS communicates with Chase Morgan to manage the issuance of benefit cards for Medicaid, Food Stamps and TANF.
- **Subsystems:** WMS has a range of subsystems that are used for various activities as listed below:
    - **Consumer Notices System (CNS)**

CNS produces letters to local district consumers advising them of case actions and Fair Hearing rights. The system provides the ability for workers to create consumer

notices based solely on a transaction or to create consumer notices by adding "limited fill" or "extensive fill" information when required by a specific notice type. Selections from the CNS sub-menu provide the ability to:

- Create notices
- Perform inquiry on notices
- Update existing notices
- Perform inquiry on pending notices
- Create a notice print for supervisory review
- Authorize/release a pending notice
- Perform batch notice entry/inquiry/update
- Perform notice history inquiry
- Provide notice history reprint
- Perform CNS control info maintenance
- Perform NYC/Upstate inquiry

CNS notices are produced nightly following a WMS batch update. CNS identifies what data elements were modified by the transaction and generates language based on those changes. CNS also uses WMS data to include consumer specific information in the notice. Each notice is also stored on an immutable electronic device for fair hearing purpose.

In addition to the 58 Local Social Services Districts (57 Upstate counties plus NYC), CNS serves three (3) additional "local districts", namely Office of Mental Health (OMH), Office of Persons with Developmental Disabilities (OPWDD) and a Breast Cancer 'district'. These are districts 97, 98 and 99, respectively. There are about twelve million mailings annually.

- **Medicaid Automated Budgeting Eligibility Logic (MABEL)**

MABEL provides the capability to determine the financial eligibility and the level of Medical Assistance benefits that a financially eligible Medical Assistance Only case will receive. The case, suffix and individual level information used to determine financial eligibility and the calculated benefit amounts are assigned a budget number and "stored" in the mainframe database. This stored budget can then be used to initiate benefits for new cases or change the level of recurring Medical Assistance benefit amounts received by active cases via the entry of a budget number in the Eligibility or Undercare Data Entry transaction.

- **Prepaid Capitation Plan (PCP)**

The PCP allows users to enter consumer data for individuals eligible for the managed care program, set coverage, view benefit packages, verify managed care providers and verify eligibility for enrollment. Coverage is put into the "pending area" for updating upstate WMS overnight as part of batch update and for downstate the data is stored right away.

- **Medical Assistance (MA) Restriction or Exception**

The Restriction or Exception MA subsystem manages information about Medicaid consumers who have been flagged as having Medical Assistance exceptions. Users can enter and maintain restriction or exception data, verify eligibility and verify providers. Typically the exception will be to limit the consumer to a list of approved providers. Exception data is uploaded to eMEDNY nightly.

- **Resource File Integration (RFI)**

The RFI retrieves consumer resource data from federal and state verification sources. In New York City, the RFI initiation for a consumer is automatic. The worker can also initiate the process manually if needed. In contrast, the RFI process for the rest of the state is initiated automatically and the worker is not able to manually initiate the RFI. A nightly batch job initiates the matching process with a number of external agencies for applicants and recipients. 'Hits' from the various matches are available for review by local district eligibility workers. The presence of a 'hit' creates a flag on the WMS case and inhibits certain types of eligibility transactions, most notably case openings, until the worker enters an acceptable resolution code.

WMS has the following data exchanges with other systems:

- Wage Reporting System (WRS)
- Unemployment Insurance Benefits (UIB)
- Beneficiary & Earnings Data Exchange (BENDEX)
- The State Verification and Exchange System (SVES)
- Financial Institution Resource Match (FIRM)
- NYC Bank Match
- State Directory of New Hires (SDNH)
- Verified Employment Data (VED)

Statewide applicants and selected recipients from NYC are matched daily against WRS, UIB, SVES and SDNH. Recipients are matched monthly against WRS, UIB and SDNH. Updates to the recipient population are sent monthly for BENDEX and FIRM. Results of matches from BENDEX for recipients are posted daily. Results of matches from FIRM and VED are received weekly. Results of matches from the NYC Bank Match are received monthly.

- **Types of Transactions:**

- Approval
- Pending
- Denial

- **Users:**

- Case Workers for Medicaid, Food Stamps and other Social Services programs



- **Programs Supported:**
  - Medicaid
  - SNAP or Food Stamps
  - TANF
  - Child Care
  - Domestic Violence
- **Technology:**
  - UNISYS Mainframe
  - COBOL
  - UNISYS DMS (backend)
- **Integration Capabilities:** WMS integrates with a range of external systems using batch file exchange mechanism as mentioned in the RFI subsystems section.



## Hudson Center for Health Equity and Quality

The Hudson Center for Health Equity and Quality (Hcheq) is an independent and non-profit organization whose goal is to improve accessibility and quality of health care through administrative, technological, and clinical streamlining. Hcheq manages several systems that range from those allowing consumers themselves to apply on-line for multiple programs (unassisted) to those systems used by health plans and other community agencies to assist and enroll the families in several programs. We worked with the Hcheq team and had several telephonic, web and in-person meetings to analyze their systems and other offerings. The result of our analysis is presented below.

### ***EnrollNY***

EnrollNY is a web based application that allows the residents of New York to apply on-line for Medicaid (via the FEEA interface to EDITS), Family Health Plus and Child Health Plus programs. EnrollNY is a consumer facing application that allows the consumers to either get pre-screened for these programs or complete their application and apply for these programs. This system was developed and is managed by Hcheq.

- **Process:** Consumers can access EnrollNY (<http://enrollny.org/>) and complete a pre-screening for public programs by answering a few questions or complete an application for these public programs by answering additional questions. Once the application process and screening for programs is completed, EnrollNY allows the consumer to pick a Facilitated Enrollment Entity (FEE) where the consumer must go to complete a face-to-face interview and provide supporting documentation for verification purposes. The application information is electronically delivered to the FEE selected by the consumer. If the FEE is a user of the Facilitated Electronic Enrollment Application (FEEA) system, which is also a system developed and managed by Hcheq, then the FEE can use FEEA to process the consumer's application once the consumer presents for their interview. If not the FEE does not use FEEA, then the FEE can access an on-line inbox provided by

EnrollNY to download the application to paper, which must then be manually re-entered into the FEE's own system to complete the application process when the consumer presents for an interview. This same process supports the situation where the consumer starts an application and is not able to complete it on-line. In this case, the consumer selects a FEE and that agency starts with the consumer's partially completed application.

- **Types of Transactions:**
  - Pre-Screening
  - Initial Application
- **Users:**
  - Consumers
- **Programs Supported:**
  - Medicaid
  - Family Health Plus
  - Child Health Plus
- **Technology:**
  - Microsoft .NET (front-end and middle-tier)
  - SQL Server (back-end)
  - Three-Tiered Architecture
- **Integration Capabilities:** The technical architecture of EnrollNY supports integration with other systems using web services and other open standards. EnrollNY is currently integrated with the Facilitated Electronic Enrollment Application (FEEA) system.

### ***Facilitated Electronic Enrollment Application (FEEA)***

FEEA is a system that allows the health plans and other Facilitated Enrollment Entities (FEEs) to process applications that are received through EnrollNY, mail-in or outreach processes to enroll applicants into public programs such as Medicaid, Family Health Plus and Child Health Plus. This system was developed and is managed by Hcheq.

- **Process:** The applications for FEEA can either be electronically transferred from EnrollNY or be entered into the system by the users of FEEA through paper applications that may have been received through the mail or from the information gathered from interviews with consumers. The system provides extensive data validations for the information entered to ensure complete and quality data is collected. Once the application data is entered, the system processes it through a rules engine to determine eligibility for the programs supported in FEEA. FEEA also has a document management system that allows users to fax the supporting documents into the system and stores digital copies of the documents. The system allows users to verify the documents on-line, split them into individual documents and categorize the specific document types (e.g., citizenship and income verification). This helps the users to decide whether all required documents have been received for processing the eligibility for a person or not. The user is then able to process the applications for submittal as appropriate. In New York City, the eligibility and enrollment information is delivered electronically to the EDITS and KIDS systems. In the rest of the state (upstate New York) pre-filled paper applications are printed out of FEEA.
- **Types of Transactions:**

- Initial Application
- Eligibility
- Enrollment
- Disenrollment
- **Users:**
  - Health Plan Users
  - Facilitated Enrollment Entities
- **Programs Supported:**
  - Medicaid
  - Family Health Plus
  - Child Health Plus
- **Technology:**
  - Microsoft .NET (front-end and middle-tier)
  - SQL Server (back-end)
  - Three-Tiered Architecture
- **Integration Capabilities:** FEEA has the architecture and infrastructure required by the system to seamlessly integrate with other systems using open standards. Currently FEEA delivers information about the supported programs to the following systems:
  - **EDITS:** Eligibility and enrollment information for Medicaid and Family Health Plus in New York City are delivered to the EDITS system through a batch process. The information then goes to WMS through EDITS.
  - **KIDS:** Eligibility and enrollment information for the Child Health Plus program is uploaded to the portal provided by KIDS.
- **Other Features:** FEEA has the following useful assets in the system that could be important for the State's solution for ACA:
  - **Centralized Data Validation:** FEEA has a centralized data validation feature that informs the users about missing required information before determining eligibility. This feature lists all the missing information in one single screen and allows the users to select specific missing data elements to enter. Once selected, the system takes the users back to the screen where the specific data element is located.
  - **Document Management:** FEEA has a sophisticated document management solution that allows the users to separate each supporting document that is received by the system and categorize them into different document types (e.g., Birth Certificate or Proof of Income). This is a feature that allows an easy digitization of the documents.
  - **Common Consumer Index:** Hudson Center is working with a group of FQHCs in the state to develop a common consumer index that will be added to FEEA as a future enhancement. This common consumer index could be an important and useful asset for the exchange solution in order to provide a single view of consumer information.



New York State Department of Health – Child Health Plus

The New York State Health Department's Child Health Plus (CHP) agency manages the Knowledge Information Data System (KIDS). KIDS serves as the database of record for the CHP program and allows FEE's (i.e., health plans and other community based organizations) to send the CHP eligibility information to a centralized database. This information is processed and the sender is provided information on whether it was accepted or rejected. We conducted several telephonic and web meetings with the New York Department of Health to understand the KIDS system. The result of our analysis is summarized below.

### ***Knowledge Information Data System (KIDS)***

Knowledge Information Data System (KIDS) is a system that serves as the system of record for the Child Health Plus program in New York. Child Health Plus is the state Child Health Insurance Program and as such will be a program that must be included in the Exchange work ahead. KIDS was developed and is managed by the State Department of Health. The CHP program in New York covers children who are under 19 years of age (both citizens and non-citizens) and are within 400% of the Federal Poverty Level. This program has served more than 400,000 children in the state of New York. Summarized below are the details of KIDS.

- **Process:** The KIDS system is a centralized data repository. The application gathering and eligibility determination is done by the FEE's (e.g., Health Plans). The participating health plans are provided software supported by KIDS that allows them to upload 59 data elements for each child they believe is eligible for CHP in a fixed file format. Applicants are required to mail- or walk-in their supporting (verifications such as birth records, proof of income, etc.) documents to the health plans. The health plans verify the supporting documents before they enroll an applicant. KIDS provides a portal that allows the health plans to upload the files manually for further processing. The uploaded files are received through a secured network at KIDS. These files are loaded, validated and cleared against WMS. The health plan receives a reconciled file back from KIDS which indicates records that are accepted and those records that are rejected. The rejected records include a reason code. The accepted records are placed on the appropriate health plan roster for the enrollment period. KIDS serves as the system of record for CHP.
- **Types of Transactions:**
  - New Application
  - Re-Certification
  - New Enrollment
  - Disenrollment
- **Users:**
  - Health Plan Workers
- **Programs Supported:**
  - Child Health Plus
- **Technology:**
  - Microsoft .NET (front-end portal for uploading of the flat file)

- ORACLE (back-end)
- **Integration Capabilities:** KIDS allows external systems to upload information using a portal that KIDS provides.



## New York City Systems

New York City has several systems that allow the consumers to apply for a range of programs and also act as communication hubs between the New York City version of WMS and other systems. The City systems are managed by two agencies, The Health and Human Services Agency (known as HHS Connect) and the Human Resources Administration (HRA). We worked with both of these agencies and had several telephonic, web and in-person meetings on the analysis of their systems. Our findings are summarized below.

### ***Access NYC***

Access NYC is an online application that allows the residents of New York City to apply for a broad range of health, nutrition, cash and other New York City Human Services programs. Access NYC is managed by the Health and Human Services of the City of New York.

- **Application Process:** Access NYC provides an on-line application for the consumers to apply for the programs supported in the system. The consumers can choose to be pre-screened by providing a minimal set of information or complete the application process. Access NYC has extensive set of data validations to make sure that the information gathered complete and accurate. After the required data elements are collected Access NYC determines preliminary eligibility by using a Rules Engine that is part of the CURAM licensed product. Once the preliminary eligibility is determined by Access NYC, the consumer can submit applications electronically for SNAP (or Food Stamps) and Medicaid Renewal. Initial Medicaid applications cannot be processed through Access NYC. For other programs supported by Access NYC, the system generates a pre-filled, or blank applications if the consumer has not completed the information on-line, which is then sent to the appropriate agency. Access NYC uses EDITS Renew and the Paperless Office System (POS) to deliver the Medicaid Renewal and SNAP applications electronically to the New York City version of WMS. These systems are described later in this document.

Access NYC also has a worker portal that allows the workers to log in and view their workload based on the applications that are delivered to their offices. This is a read only portal and hence doesn't allow the workers to take any action on a case or receive any information back from the New York City version of WMS.

- **Types of Transactions:**
  - Pre-Screening
  - New Application
  - Renewal
- **Users:**

- Consumers
- City Eligibility Workers
- **Programs Supported:**
  - Food Stamps
  - Medicaid
  - Family Health Plus
  - Child Health Plus
  - Healthy NY
  - Head Start
  - Out of School
  - Universal Prekindergarten
  - In-School Youth Employment Program
  - New York State Unemployment Insurance
  - NYCHA Resident Employment Services
  - Senior Employment Services
  - Summer Youth Employment Program
  - Workforce1
  - WIC
  - Commodity Supplemental Food Program
  - Summer Meals
  - HEAP
  - Temporary Assistance
  - School Meals
  - Child and Dependent Care Tax Credits
  - EITC
  - Child Care
  - Disability Rent Increase Exemption
  - Disabled Homeowners' Exemption
  - School Tax Relief
  - Section 8 Housing Assistance
  - Senior Citizen Homeowners' Exemption
  - Senior Citizen Rent Increase Exemption
  - Veterans' Exemption
- **Technology:**
  - CURAM (front-end) Licensed, Proprietary Software
  - JAVA
  - IBM MQ Series
  - I –Way ESB
  - ORACLE (back-end)
- **Integration Capabilities:** Access NYC is integrated with the EDITS Renew and POS systems and through these systems is integrated with the New York version of WMS for the Medicaid renewals and SNAP programs. Access NYC also operates under a sophisticated middleware with an Enterprise Service Bus (ESB) and has a robust technical architecture to support seamless integration with a broad range of systems using web services, SOAP and other open standards.

#### ***New York City EDITS and EDITS Renew***

EDITS and EDITS Renew are systems that work as a middleware and communication hubs between the providers and New York City's WMS. EDITS and EDITS Renew were developed and managed by the Human Resources Administration (HRA) of New York City. While EDITS supports the new applications for Medicaid, EDITS Renew supports Medicaid renewals. EDITS have been in production since 2005. Summarized below are the details of EDITS.

- **Process:** The applications for EDITS and EDITS Renew are completed by the following agencies and systems in the city:
  - Providers in the community who are authorized to take applications on behalf of the consumers
  - Consumers (through Access NYC)
  - Other health plan systems such as Facilitated Electronic Enrollment Application (FEEA)

The Medicaid and Medicaid renewal applications are completed by the agencies and systems mentioned above and application data and images are then placed on a secured FTP site for EDITS and EDITS Renew. Once the files are placed on the FTP site, they are downloaded into the EDITS system, the initial application registration is completed and the cases are then available for the New York City eligibility workers to work on. The workers review the data and complete the eligibility determination process in EDITS. The information is then delivered to the New York City version of WMS through a batch process. EDITS receives the information back from WMS through the reverse of the same batch process.

- **Types of Transactions:**
  - New Application
  - Re-Certification
  - New Enrollment
  - Disenrollment
- **Users:**
  - New York City Eligibility Workers
- **Programs Supported:**
  - Medicaid
- **Technology:**
  - Microsoft .NET (front-end)
  - ORACLE (back-end)
  - Web Services
  - Three-Tiered Architecture
- **Integration Capabilities:** EDITS and EDITS Renew are integrated with the New York City version of WMS and act as a communication hub between the New York City version of WMS and external systems for Medicaid.
- **Other Features:** Summarized below are some of the other features that are supported by EDITS and EDITS Renew:
  - **Data Validations:** EDITS and EDITS Renew have extensive data validations to make sure that the applications received have quality and complete information.

- **Rules Table:** EDITS and EDITS Renew have a decision table based rules feature that runs certain basic rules for checking the compliance of the applications.
- **Automated Image Transfer:** The images received by EDITS and EDITS Renew are automatically transferred to the HRA image repository and are stored in FileNet.

### ***New York City Paperless Office System (POS)***

The New York City POS is an electronic case record and was initially designed for and currently used in all the Cash Assistance Job Centers in the City of New York to help applicants apply for the SNAP (or Food Stamps) program. Workers using POS are electronically guided through the interview process with prompts designed to improve the integrity of the case file and the accuracy of the benefits issued. POS provides on-line workflow monitoring tools to facilitate the timeliness of case actions and provides management tools that enhance the oversight of the work process. POS also facilitates the audit process as case actions can be tracked in the system and documentation found in designated on-line folders for each case. POS is managed by the Human Resources Administration (HRA) of New York City.

In addition to being used as a facilitated assistance system for SNAP in the City of New York, POS also serves as a communication hub for other systems to connect to New York City's version of WMS for SNAP applications. The external systems can send the SNAP application data through a secured batch process to POS. POS then sends that information to the New York City version of WMS.

- **Process:** POS supports both mail-in application as well as telephonic application processes. While the mail-in process is for both new and recertification applications, the telephonic application process is only for SNAP recertification (or renewals). POS supports an Interactive Voice Response system (IVR) for the telephonic applications. The applications received through the IVR are auto populated into the POS system. The mail-in applications are entered into POS by the workers. POS mandates that the workers who use POS should also have a valid and active user account in WMS because POS connects to WMS in real time for authenticating the worker credentials. POS also connects to WMS in real time for file clearance. Once the application is entered into the system POS goes through a decision table based rule set to determine eligibility for SNAP and also does the SNAP budget calculation. The eligibility and budget information are transmitted to the New York City version of WMS through a secured nightly batch process.
- **Types of Transactions:**
  - Initial Application
  - Recertification
- **Users:**
  - Case Workers Food Stamps
- **Programs Supported:**
  - SNAP
- **Technology:**



- CITRIX
- Windows
- ORACLE (back-end)

**Integration Capabilities:** POS has both real time, as well as batch connectivity to the New York City version of WMS. It is also integrated with the Access NY system. POS allows other external systems to electronically transfer Food Stamps applications to WMS.



## Various Insurance Systems

The state of New York has several organizations that deal with the private insurance for individuals, business owners, self-proprietors and employees. These organizations have several functional and technical assets that range from managing creative systems to working with carriers, health plans and other third party administrators, as well as dealing with the premium and billing side of the private insurance market. We have worked with three of these organizations and have had several telephonic, web and in-person meetings to analyze the systems and other assets they have. The goal of this process was to see if we could find existing assets that could support the SHOP Exchange or commercial insurance functionality that will be required in the Exchange. The result of our analysis is described below for each of these organizations.

### ***Liazon Bright Choices***

Liazon Bright Choices is a system that deals with private insurance for employers, employees and self-proprietors. The Bright Choices system was developed and is managed by the Liazon group. It is licensed and proprietary software. Bright Choices provides innovative ways for employers to allow their employees to customize their insurance needs for themselves and to manage their insurance selections through an individual insurance portfolio. Bright Choices provides a range of insurance coverage options including health, life and many other insurance options.

- **Process:** In a regular scenario where the employers choose specific insurance plans for all their employees, some employees end up becoming “over insured” (because their health and other situations would not require them to have the level of coverage that the specific plan offers) or “under insured” (because their health and other situations would require more than what the specific plan offers). Bright Choices provides an online “shopping mall” type of experience to the employees of organizations who sign up for the Liazon Bright Choices system. The system allows the employees to pick and choose from various options that are available to them from multiple carriers based on their need. It also provides an online advance decision support system where the employees can answer a set of questions on their current situation and have the system present them coverage option choices that are suitable for their specific situations. The system also flags the options that are most suitable and highly recommended for the employees and provides an informative graphical illustration of the reasons why those options are most suitable or highly recommended by the system. The employees can

then have access to an online insurance portfolio and can manage their portfolio at any time. Bright Choices also allows the employers to view the insurance options that have been selected by their employees. In addition, Bright Choices provides the following innovative features:

- **Carrier Rating Engine:** The rating engine has the ability to take information from the carriers and health plans and determine the appropriate ratings for them based on the selection criteria set by the system.
- **Education Subsystem:** The education subsystem is an online video library that not only provides an extensive e-learning feature but also has the intelligence where the video libraries can be personalized to a specific user or a specific organization.
- **Health Risk Assessment Tool:** The health risk assessment tool allows the employees to enter their health information and get an online risk assessment done before making a choice on the insurance coverage.
- **Users:**
  - Employers
  - Employees
  - Self Proprietors
- **Technology:**
  - Microsoft .NET (front-end)
  - SQL Server (back-end)
  - Web Services
  - Three-Tiered Architecture

### ***HealthPass NY***

HealthPass NY is licensed, proprietary software that allows business owners and self proprietors to search for private insurance options for their employees. HealthPass NY also works with brokers and carriers on providing various options to the employers and handle the premiums and claims. HealthPass NY was established in 1999 and offers a range of insurance coverage options including health, life and disability insurance. HealthPass NY is active in 14 New York counties including the downstate area (New York City) and works with most of the major carriers and plans in New York.

- **Process:** HealthPass NY works with the employers to select appropriate insurance packages and coverage plans for their employees from multiple carriers and plan designs. The employers can also choose bundled packages for health, life and disability insurances as well as options for the individual employees and their families. HealthPass NY then provides an employee choice model where the employees can choose the type of insurance coverage, doctors, networks, pharmacy co-pay deductibles and more based on their situations and needs. HealthPass NY offers individual in-person discussions with the employees to support their decision-making. Using the HealthPass NY portal the employees can manage their insurance coverage options. Employers can manage their employee roster for insurance coverage by adding and removing employees.
- **Working with Brokers and Carriers:** HealthPass NY works with a range of brokers and carriers on the insurance side. The brokers can use the HealthPass NY portal to see rate information, the products and services offered and can also register to submit an online

proposal. HealthPass NY has extensive experience of working with most of the major carriers in both upstate and downstate counties.

- **Handling Premiums and Billings:** HealthPass NY offers the following models to handle the premiums and billings.
  - **Small Business Owners:** For small business owners HealthPass NY offers a choice where the employers can submit the premiums at the end of the month through a single aggregated bill. HealthPass NY then breaks the bill down by carrier and then sends separate bills to the individual carriers.
  - **Large Business Owners:** Large business owners directly work with the carriers on the premium.
  - **Individuals:** HealthPass NY also has the ability to work with individuals on premium and billing, especially for COBRA.
- **Working with TPAs:** HealthPass NY works with a number of Third Party Administrators (TPA) and offers real time integration with many TPA systems.
- **Future Enhancements:** The following future enhancements are planned at HealthPass NY:
  - **Pre-Screening Tool:** HealthPass NY is in the process of developing a pre-screening tool that will allow the users to enter minimal set of information and see the options that might be available for them.
  - **Advanced Search Feature:** HealthPass NY is in the process of developing a “Kayak” style search and filter feature for the users.
  - **Plan Comparison Tool:** A plan comparison tool is in development to allow the users to compare different plans available to them based on set criteria.
  - **Direct Online Payments:** HealthPass NY is working on a direct online payment module that will allow the users to pay online.
  - **Integration with Healthy New York:** HealthPass NY is working on the integration of Healthy New York product.
- **Users:**
  - Employers
  - Employees
  - Self Proprietors
  - Brokers
- **Technology:**
  - Microsoft .NET (front-end)
  - SQL Server (back-end)
  - Web Services
  - Three Tiered Architecture
- **No Integration capacity**

### ***HealthCore NY Web Site***

HealthCore NY is a web site, or portal, is an initiative of Healthy New York, a program of the New York State Insurance Department that provides more affordable health insurance coverage to working individuals, sole proprietors, and small businesses throughout New York State. HealthCore NY provides a promotional and educational portal for the residents of New York on the Healthy NY program. HealthCore NY web site was implemented in May 2009 and is currently

operational in 9 New York Counties. This is not a web application. It is a web site, or portal, used for education and promotional purposes.

- **Process:** HealthCore NY's web site portal provides a creative approach to consumer awareness with the goal of trying to decrease the uninsured population in New York. The consumers can access the portal to get the following information:
  - Information about the Healthy NY program
  - Eligibility criteria for the program
  - Application process for the program
  - Plan and rate information
  - Physician and network information
  - Frequently asked questions
  - Other educational materials

The portal has an easy navigational feature where it guides the consumers to the right places based on their needs. It also has an 8<sup>th</sup> grade reading level to make it easier for the consumers to understand the information presented to them. While the portal provides a lot of features for consumer awareness and education, HealthCore also uses other creative approaches such as mass media, radio and television promotions to promote the awareness of the Healthy NY program.

- **Other areas of expertise:** The HealthCore team has extensive experience and expertise in working as brokers and deal with consumers directly in helping them find the right insurance plans, understanding how to shop network, how to pick a provider and more. The team also has extensive experience of working as Third Party Administrators and has a sophisticated and sustainable distribution channel. The team has the ability, knowledge and expertise in working with state and federal agencies and the carriers in order to reduce the rates for the consumers through innovative and creative collaborations.
- **No Integration capacity**