



## 2007 M-WIN Exit Survey Results

**Introduction:** M-WIN is a West Virginia Medicaid eligibility category for working age adults with disabilities. M-WIN allows a working individual with a disability to obtain or maintain health care coverage through the state Medicaid program. Individuals pay an enrollment fee and a monthly premium (Buy-In) for this coverage. To be eligible for M-WIN, an individual must be employed; have a qualifying, disabling condition; and meet certain income and asset criteria. Eligibility is re-determined every six months by West Virginia Department of Health and Human Services (DHHR).

There are a variety of instances that may result in an individual being disenrolled, such as a failure to pay premiums, or be re-determined eligible, among others. Some individuals in M-WIN may also leave, or exit, the group because they have been found eligible for another Medicaid eligibility group that does not require cost sharing through premium payments.

**Methodology:** Exit surveys are mailed monthly to MWIN members who are reported as having lost coverage in DHHR data reports from RAPIDS. The exit survey mailing includes a self addressed stamped envelope and a cover letter. A copy of the survey is attached to this report. (see Appendix 1)

Returned surveys results are received and reviewed monthly and results are entered onto an Excel spreadsheet. This process began in January 2007. This report is a summary of the exit survey for calendar year 2007. Two hundred and fourteen (214) surveys were mailed out and 60 were returned, yielding a 28% return rate.

### **Summary Results:**

**TOTAL NUMBER OF SURVEYS RETURNED: 60 out of 214 (28% return rate)**

**1) HOW DID YOU HEAR ABOUT M-WIN:**

DHHR = 51
Family Member = 4
Other = 4
Employer = 1

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- 2) PRIMARY DISABILITY:** Physical = 40  
Sensory = 1  
Mental = 2  
Other = 5  
Physical/Mental = 3  
Physical/Cognitive = 1  
Physical/Sensory = 6
- 3) SPEND DOWN BEFORE M-WIN:** No = 45  
Yes = 17  
**Spend downs ranged from \$25 - \$6,000 ( ave. \$1,269 )**
- 4) CURRENT SPEND DOWN:** No = 35  
Yes = 11  
Did Not Know = 14  
**Current Spend downs ranged from \$0 - \$6,000 ( ave. \$ 2,574)**
- 5) PREMIUM AMOUNTS:** Premiums ranged from \$15 - \$74  
Average \$26.30
- 6) THE PREMIUM AMOUNTS WERE:** Very Affordable = 34  
Somewhat Affordable = 14  
Too much = 6  
Did Not Know = 6
- 7) DIFFICULTY IN PAYING PREMIUMS:** Almost Every Month = 20  
Every Couple Months = 7  
Don't Know = 5  
Rarely/Never = 28
- 8) EVER NOT EMPLOYED ON M-WIN:** No = 34  
Found Job during Grace Period = 13  
No Job during Grace Period = 8  
Don't Know = 5
- 9) OTHER HEALTH INSURANCE:** No = 48  
Yes = 8  
Of the 8 who had other health insurance 5 paid premiums
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- 10) EMPLOYED:** Working Same Hours = 17  
Working More Hours = 2  
Working Fewer Hours = 5  
No Longer Working = 32
- 11) REASON FOR LEAVING:** Don't know why = 9  
Dropped – Couldn't pay premiums = 6  
Dropped – Missed review = 3  
Dropped – Assets too high = 1  
Dropped – Laid off/fired = 13  
Dropped – Quit job = 3  
Left – Other insurance coverage = 6  
Left – Other reasons = 12
- 12) HEALTH/DISABILITY CHANGE:** Yes – Worse, unable to work = 23  
Yes - Improved, left for other reasons = 0  
No – Health/Disability unchanged = 30
- 13) MEDICAL CARD NOW:** Yes = 28  
No = 25
- 14) COMMENTS SECTION:** Twenty-six of the sixty respondents (slightly less than one half) offered comments to this open ended question.  
(see Appendix 2 for a list of the comments).

**Discussion:**

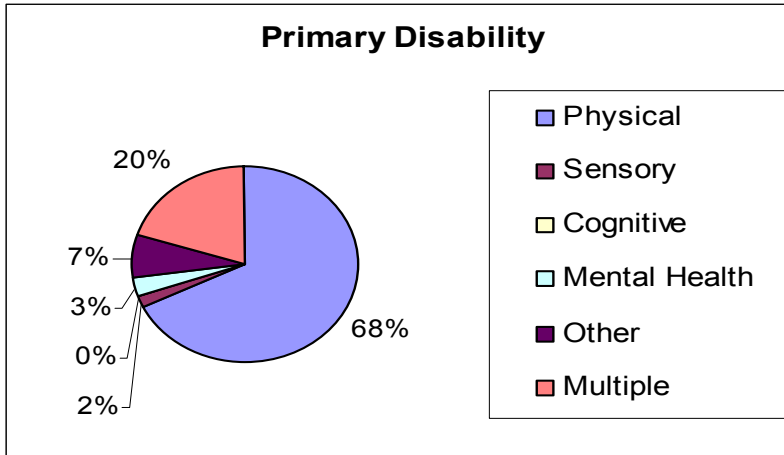
The majority of the respondents (85%) said they heard of M-WIN through DHHR. Nine people did hear about M-WIN through a health care provider, person in the hospital, employer or a family member.

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**Disability:**

The primary disability type reported was physical.

**Figure 1 Primary Disability**



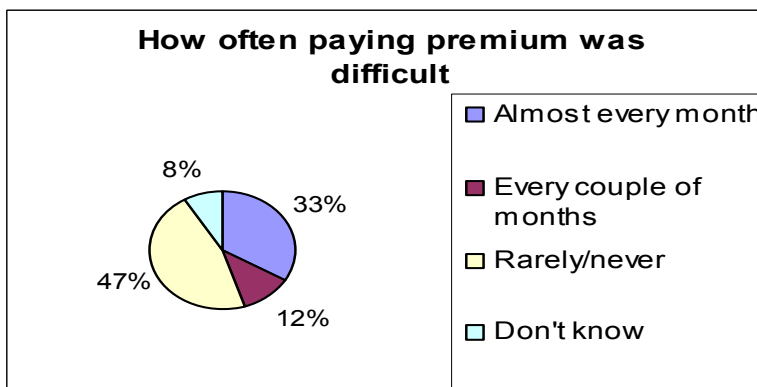
**Spend Down:**

Most people did not have a spend down before enrolling in M-WIN (78%), of those that did the average amount was \$1269.00. Eleven individuals reported that they currently have a spend down and their average amount is \$2574.00.

**Premium:**

The average premium for respondents was \$26.30, which is well above the minimum premium amount of \$15.00. Most people found the premium affordable (80%) but quite a few (45%) found it difficult to pay at times.

**Figure 2 How Often Paying Premium Was Difficult**

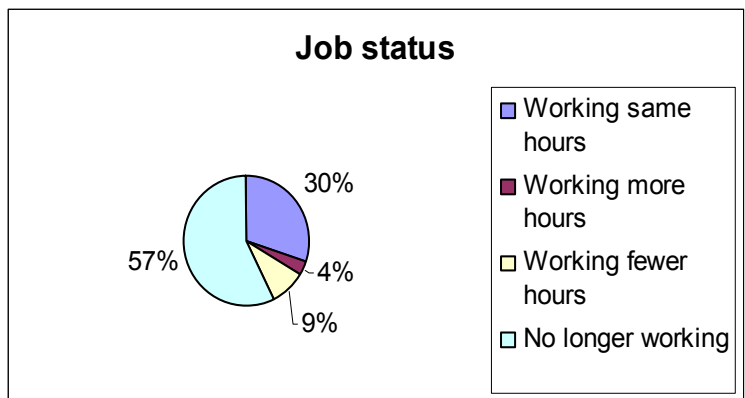


**Employment Status:**

Although employment is an eligibility requirement M-WIN enrollment, there are exceptions for short periods of unemployment (grace period). Seventy-two percent (72%) of respondents reported they were never unemployed while on M-WIN, while 24% said they were unemployed at some point but found employment during the grace period. Among those exiting, fourteen percent (14%) had other health insurance while enrolled in M-WIN.

Fifty- eight (58%) of the respondents are currently working. Most of these people reported working at the same level, or higher, after leaving the program. The chart below provides the breakdown of percentages.

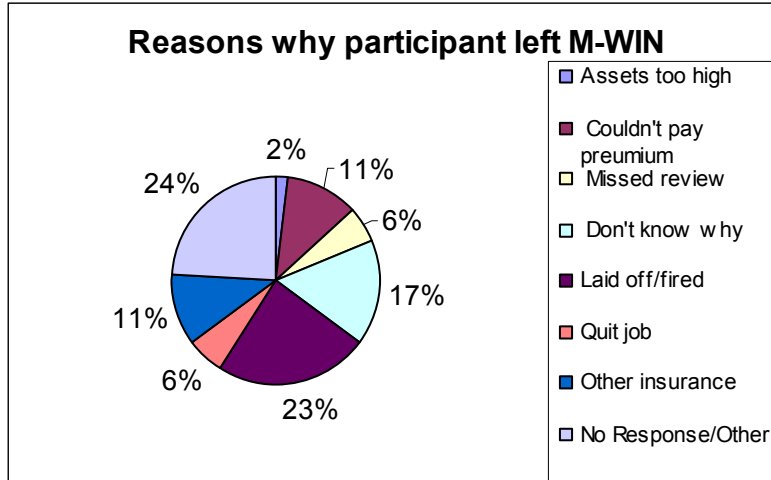
**Figure 3 Current Job Status**



**Why People left M-WIN:**

There were a variety of reasons cited for leaving the program. Twenty-three percent (23%) were laid off or fired from their job. The next most cited reasons were other (22%), not paying premium (11%) and obtaining other insurance (11%). (see comments in Appendix 2 )

**Figure 4 Reason Participant Left M-WIN**



### **Conclusion and Recommendations**

Due to the relatively low response rate to the survey (28%), it may be somewhat difficult to generalize the responses to the entire group of M-WIN beneficiaries who left the program in 2007.

It is noteworthy that more than half the respondents had a Medicaid card at the time of the survey. In fact, 5 of the 60 respondents (8%) had been reenrolled in M-WIN. This seems to indicate that these individuals may have 'tried' working and then returned to regular Medicaid when they lost their job or their health care conditioned worsened and they became unable to work. Those that could 'regain' employment reenrolled in M-WIN.

The majority of respondents (78%) reported working steadily while enrolled in M-WIN. They were either employed continuously (56%) or found new employment during the grace period (22%). This seems to indicate that the work requirement was well recognized and valued.

Thirty-four (34) people felt the premium amounts were very affordable, yet 20 people reported difficulty in paying their premiums every month. This may suggest that those that receive M-WIN are need of financial management counseling. Many M-WIN recipients may be working for the first time and may not know how to properly manage their money.

Thirteen (13) M-WIN recipients (21%) stated that the reason for leaving their job was that they were laid off or fired. M-WIN participants may be in need of more intensive support service while employed.

Eighty- five percent (51) of the respondents heard about M-WIN from DHHR with no referrals from DRS, WORKFORCE West Virginia, or the CILs. This seems to indicate that, in 2007, DHHR was the main ‘source’ of referrals to the M-WIN program.

Comparing these initial responses for 2007 with the ongoing survey process being conducted in 2008 could inform policy makers of important changes and trends in the characteristics and circumstances of those who exit the program. It is recommended that summary exit survey data be compiled twice a year - six month reports. This approach will provide for a historic comparison over time as M-WIN enrollment grows, work place supports improve, and the state’s economy changes.

## APPENDIX 1

### M-WIN Exit Survey

Please complete this survey so that we will have a better understanding of your experiences with M-WIN. While individual responses are completely confidential, survey results will be compiled and may be used to improve M-WIN. If you need help completing this form or would like the survey in an alternative format (Braille, large print, audio tape, diskette, etc.) please call 304-720-3200 or TDD 800-841-8436.

**If you have recently re-enrolled in M-WIN, please check here:**

#### 1. How did you hear about the M-WIN? (mark all that apply)

- Center for Independent Living
- DHHR worker
- Vocational rehabilitation counselor
- Health care provider
- Family member or friend
- Employer
- WORKFORCE WV
- Work Incentive Planning Assistance & Outreach (formerly BPAO)
- Newspaper or television
- Other: \_\_\_\_\_

#### 2. What is your primary disability/health concern? (mark one)

- Physical, including serious health concerns
- Sensory (e.g. vision, hearing, speech, etc.)
- Cognitive (e.g. learning disabilities, mental retardation, etc.)
- Mental Health
- Other: \_\_\_\_\_

In the following two questions, a spend down refers to the amount of money you paid out in personal medical expenses to qualify for Medicaid (your medical card).

#### 3. Did you have a spend down before enrolling in M-WIN?

- No     Yes    Amount of your 6-month spend down \$

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**4. Do you have a spend down now that you are not in M-WIN?**

- No     Yes    Amount of your 6-month spend down \$

**5. How much was your premium at the time you left M-WIN? \$**

**6. In your opinion was this premium amount...**

- Very affordable  
 Somewhat affordable  
 Too much

**7. How often was paying the premium difficult for you?**

- Almost every month  
 Every couple of months  
 Don't know/Don't want to answer  
 Rarely/Never

**8. During your time in M-WIN, were you ever not employed?**

- No  
 Yes, but I found a job during the 6 month grace period  
 Yes, but I was unable to find a job during the 6 month grace period  
 I don't know

**9. Are you now covered by health insurance other than Medicaid (such as insurance through an employer, a spouse, a parent, the Veteran's Administration, Medicare, or another individual insurance plan)?**

- No     Yes

If yes, please tell us the kind(s) of insurance

If yes, do you pay a premium for that insurance?     Yes     No

**10. Are you still working or have you left your job since being in M-WIN?**

- I am still working and at the same number of hours per week  
 I am still working and am working more hours per week  
 I am still working and am working fewer hours per week  
 I am no longer working
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**11. Did you choose to leave M-WIN or were you dropped from M-WIN for some reason? (mark all that apply)**

- I was dropped but I don't know why
- I was dropped because I wasn't able to pay my monthly premium
- I was dropped because I missed my six month review
- I was dropped because my income or assets were too high
- I was dropped because I was laid-off or fired from my job
- I was dropped because I quit my job
- I chose to leave M-WIN because I have other medical insurance
- It was my choice to leave for other reasons. Please tell us:

**12. Did you leave M-WIN because of a change in your health or disability?**

- Yes, it worsened and I am not able to work
- Yes, it improved, but I left the program for other reasons
- No, my health/disability has not changed

**13. Do you still have Medicaid (a medical card) coverage?**

- Yes  No

**14. Please use the following space to tell us why you are no longer in M-WIN or any other information you would like to share. Please remember your responses are completely confidential.**

Thank you for completing this survey.

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## **APPENDIX 2**

**Comments:** Respondent comments to question 14.

I missed my review due to lack of transportation and my case worker was changed- couldn't reach her. "My old worker" was fantastic and she understood me.

I had to stop working.

I had to stop working due to health problems.

Awarded SSI.

No longer working.

Fired from for missing work too often due to medical reasons.

On worker's comp.

Moved.

Dropped due to worker's comp settlement.

Put on Medicaid.

M-WIN is a good program. You should look at not only the income from the employer to determine the premium amount but consider their bills also.

Health conditions worsened.

Unable to pay premium and had to quit my job because I am not able to use my arms.

Medical problems.

Need a hearing aid and insurance does not pay for it.

Quit working due to mental health problems.

Health will not allow me to work.

Applied for card due to pregnancy.

Terminated from job due to taking an extra day off from work to care for my ill husband.

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I cannot find another job because and I believe it is because of my age

They look at gross pay and don't consider other bills.

Dropped because I signed up on disability.

Health conditions worsened –not able to work.

Not sure why no longer on M-WIN.

The program helped me a lot and I hope to enroll again. I hope the program stays in all states.

Thanks to this program, I was able to get help and see doctors.

I was dropped because the report said I was able to work which is a requirement for the program. My disability was not even mentioned. Therefore, I should still be covered or given some other reason for being dropped. I hope my case doesn't get lost through the crack and this doesn't happen to anyone else. I wish that my case is further investigated.