



Understanding the Pathways to Coverage Program: An Initial Review of the Enrollment Process

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Applying for public benefits, like Georgia's new Pathways to Coverage program, can be burdensome for applicants and the frontline caseworkers who process eligibility and answer applicants' questions. Creating human-centered enrollment processes and technology systems can ensure that applicants get timely access to critical health care coverage and that frontline caseworkers maintain a manageable workload. Georgia Budget and Policy Institute, in collaboration with Code for America, is working to better understand the experience of Georgians applying to the Pathway to Coverage program. **This explainer provides policymakers and advocates with a brief overview of pain points uncovered in an initial review of the Pathways to Coverage enrollment process and offers opportunities for improvement.**

Pathways to Coverage applicants can enroll by completing the online application through [Gateway](#), by mailing a completed paper application and supporting documentation to the local Division of Family and Children Services (DFCS) office, or by going in person to the local DFCS office. From fall 2022 to spring 2023, user experience experts and human-centered design researchers at Code for America conducted interviews with six health insurance navigators or enrollment assisters who had worked with a diverse range of clients across Georgia applying to the Pathways to Coverage program as well as an enrollee undergoing the monthly reporting process. They also performed an analysis of the Pathways to Coverage application to identify usability issues that can create barriers to successful enrollment. This review of the enrollment process revealed several key pain points highlighted on the next page.



The bureaucratic and technical language used in the application (both the paper application and the online application in the Gateway system) is lengthy and difficult to understand, and the application lacks visual examples.



The application has some required steps, such as signing the program contract and completing a question about tobacco use, that do not offer the applicant information on the consequence of their action or choice.



The online application in the Gateway system is difficult to navigate and does not provide a 'help' or 'contact' function for applicants who need additional support.



Uploading the required documentation, such as pay stubs or class schedules, is challenging for some Gateway users (for example, people completing the online application on their mobile device).



Gateway does not provide a way for applicants to check their application status or to understand the timeline for application review, and some applicants are not receiving notices in the mail.



There is a lack of communication channels for clients to seek accessible, timely support and assistance.

To visualize each pain point in the application process, [please download Code for America's Georgia Pathways to Coverage Journey map.](#)

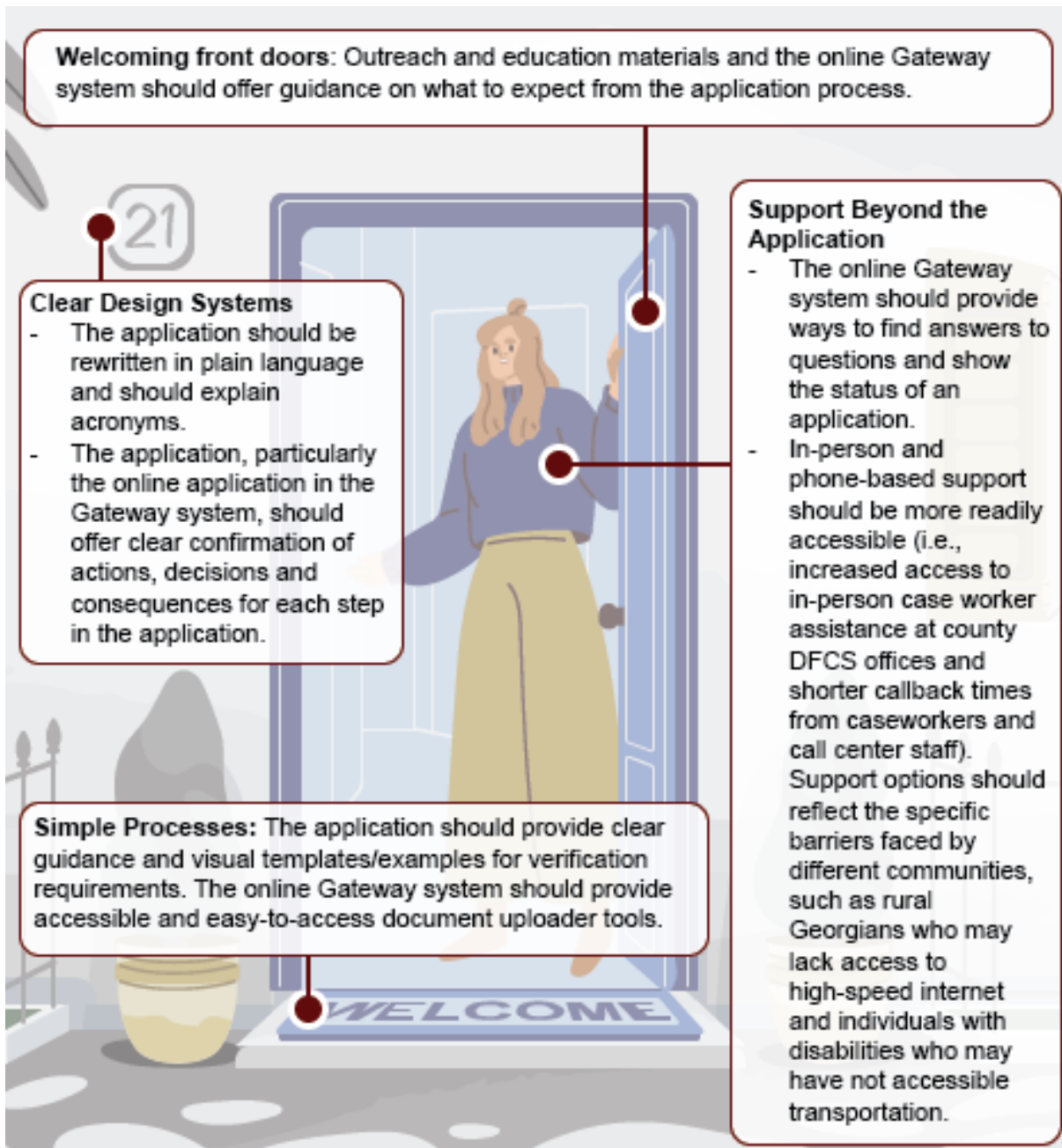
Here is some of what the health insurance navigators and enrollment assisters reported in their own words:

"When they're done on paper or they're doing it independently on their own Gateway accounts, there's a lot of human error. **Clients are confused.**"

"I wish that it would be a form or something you can use as a template [for the qualifying activities documentation], so like 'this is what we were looking for, this is kind of what we want.' It's kind of like up to a case worker and you know like what are they looking for?"

"They're not getting the responses back within that 30-to-60-day window. And I myself have tried to reach out to several case managers and supervisors to see what's going on. Because I know that DFCS is supposed to get back within that time frame, but they're not. **And it's nobody to contact, it's nobody to talk to.** And you know, these people are needing coverage, like even if it's a 'no, you're not going to get it.' They still need to know what are their options next."

Leveraging best practices developed by Code for America from their research across states, there are several opportunities for improving the Pathways to Coverage enrollment process. Below are examples of potential pivots.



To learn more about best practices for designing and implementing online public benefit application processes across states, please visit Code for America's [Benefits Enrollment Field Guide](#).