

Colorado Medicaid Applications

Testing Medicaid AVR with Data Consent

This research was conducted for the
Institute for Responsive Government
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Center for Civic Design
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Overview

Summary and recommendations

Applying our findings

What we tested and how

Community demographics and recruiting

What we learned

Summary and Recommendations

Satisfying Section 7 of NVRA in a better way

The current opt-in rate is very low

Less than 5% of Medicaid applicants who see an explicit voter registration question (*i.e.*, Do you want to register to vote?) opt in.

Explicit voter registration questions are risky

Applicants who aren't eligible to register, but answer "yes" are possibly committing a federal crime. Also, many applicants who aren't sure whether they're eligible answer "no" to be safe.

Explicit voter registration questions only capture the applicant

Most Medicaid applications include more than 1 household member. But the head of household can only consent to an explicit voter registration question for themselves—not for any of their household members.

Exploring a consent model

A consent model frames the question differently

A consent model asks “do you consent to your information being transferred to your elections office for voter registration purposes?”. If the applicant consents, the elections office will filter the applicant and members of their household in the way that Secure AVR works.

A consent model alleviates risk

Answering “yes” to the consent question won’t put an applicant at legal risk. Applicants who answer “yes” to the consent question but who aren’t eligible to vote will be filtered out.

A consent model captures the entire household

The head-of-household can consent to a data transfer for the entire household (as long as they’re on the application). This casts a significantly wider net.

Summary of the testing process

We tested a data consent model for AVR on the PEAK multibenefit application

We created realistic mockups of the current online application. We had participants fill out the application on a laptop computer while we watched them and took notes.

We held usability testing sessions with 24 participants in Denver and Aurora. The main questions that drove this research were:

- Are Medicaid applicants more likely to answer “yes” to a consent question than they are to an explicit voter registration question?
- What’s the best wording for the consent question?
- Where should the consent question go in the application?

We recruited thoughtfully

- We recruited both online (Craigslist) and in-person (intercepts).
- We chose sites in zip codes of mostly low-to-middle income households.
- All participants had applied for Medicaid before.

Summary of findings

Half of participants answered “yes” to the consent question

Participants answered “yes” to the consent question at a much higher rate than Medicaid applicants answer “yes” to the current explicit voter registration question. This indicates that the consent model is a more effective way of satisfying Section 7 of NVRA.

Participants liked plain, specific, and precise language

In testing 4 wordings for the consent question, we learned that:

- Participants always preferred plain language, but sometimes they wanted more details.
- The legalese version we tested was confusing, but was perceived to be more detailed.
- Some participants found words like “share” and “household” to be vague.

Where we put the consent question didn’t affect opt-in rates

Participants cited good reasons for both positions (the beginning and the end of the application):

- “It’s better to be upfront about this”
- “This would sum up the application better, at the end”

Some participants were concerned about eligibility and data security

- Some participants wrongfully believed that they weren’t eligible to vote.
- We observed some hesitation about data security, but it didn’t affect whether participants wanted to continue with the application.

Summary of recommendations

- Recommendation 1:** Use language that's clear, but detailed
- Recommendation 2:** Use more precise words and phrases like "send" and "you and your household"
- Recommendation 3:** Be clear that when you consent, the data for all household members on the application gets sent
- Recommendation 4:** Be clear that eligibility is not a requirement to answer "yes"
- Recommendation 5:** Be clear that a data transfer is secure

Applying our findings

What it looks like

Be Ready to Vote! - Keep your Registration Up-to-Date

We can send the information for you and your household members to the Secretary of State for voter registration purposes.

When you answer “Yes”:

- We will determine you and your household members’ eligibility for voter registration.
- If we find that you’re eligible, we’ll use a Secure Data Transfer to send the information from this application to the Secretary of State.
- Even if you think you or your household members are already registered, you can still answer “Yes” and they’ll make sure all your registrations are up-to-date.

We will only share the information for you and your household members from your application:

- Full name
- Last 4 digits of your Social Security #
- Date of birth
- Home and mailing addresses
- Phone number and email address

- Yes**, send information for me and eligible members of my household to the Secretary of State for voter registration purposes.
- No**, don’t send information from my application. I understand that this may result in eligible voters in my household being unregistered or having an out-of-date registration.

[? Questions about Secure Data Transfer?](#)

Clear and detailed plain language

Bullets for layout

Emphasis on data security

Clarity on whose information is sent

What it looks like – Consent for the head of household

Be Ready to Vote! - Keep your Registration Up-to-Date

We can send your information to the Secretary of State for voter registration purposes.

When you answer “Yes”:

- We will determine your eligibility for voter registration.
- If we find that you’re eligible, we’ll use a Secure Data Transfer to send the information from this application to the Secretary of State.
- Even if you think you are already registered, you can still answer “Yes” and we’ll make sure your registration is up-to-date.

We will only share this information from your application:

- Full name
- Last 4 digits of your Social Security #
- Date of birth
- Home and mailing addresses
- Phone number and email address

- Yes**, send my information to the Secretary of State for voter registration purposes.
- No**, don’t send my information from my application. I understand that this may result in me being unregistered or having an out-of-date registration.

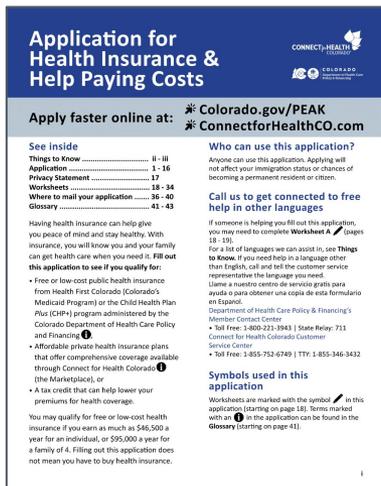
[? Questions about Secure Data Transfer?](#)

A second checkbox appears when the head of household consents.

**What we tested and
how we ran the study**

Three ways to apply for Medicaid and other benefits

Paper form



Phone



Online



We tested the online multibenefit application

We created mockups of the existing application

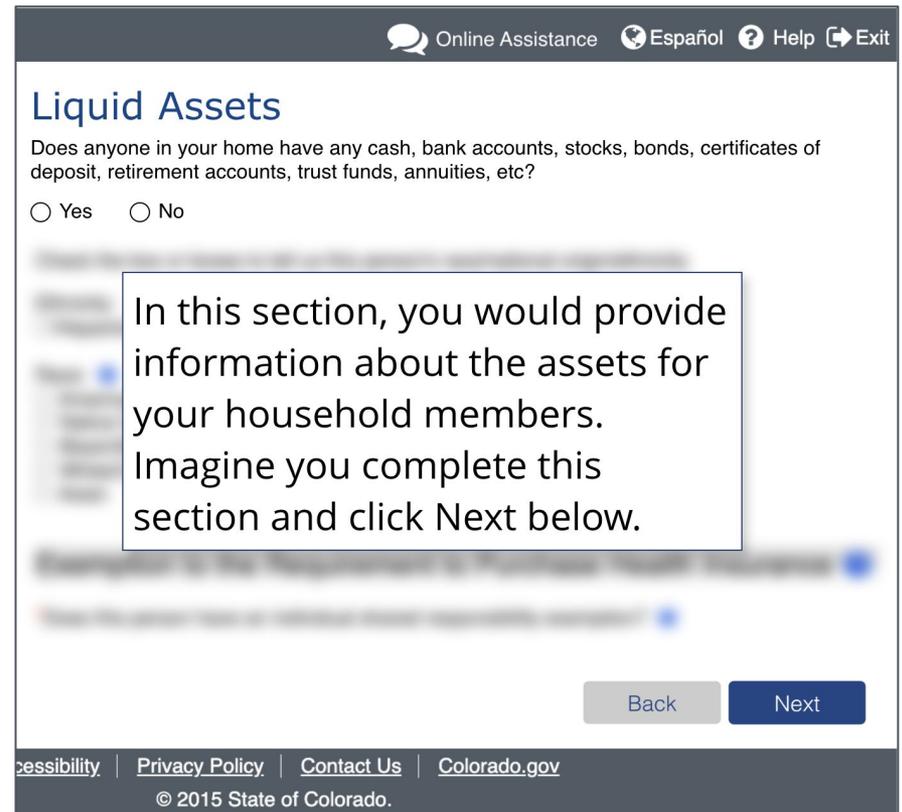
The mockup application had to look and feel real

We used Adobe Xd to create the mockups. Xd allows:

- Navigation buttons, text fields, checkboxes, and radio buttons.
- Navigation directly in a browser.

But we had to make concessions for time

The real application says it takes 30-60 minutes to complete. We heard from many participants that it could take much longer. We created a way that participants could “zoom through” the tedious parts of the application.



We tested 4 versions of the consent question

Inspirational (A)

Description: Plain, inviting, reassuring

Position: Beginning (of the application)

Impersonal (B)

Description: Plain, routine, “matter-of-course”

Position: Beginning

Informational (C)

Description: Plain, detailed, hypothetical

Position: End

Invisible (D)

Description: Legalese, complex, dense

Position: End

For full versions of the mockups, see the appendix

What the consent question looked like

We tested A and B at the beginning of the application

Inspirational (A)

Which Benefits Would Your Household Like To Apply For?

The first step is to tell us which benefits **your household** would like to get by checking the box for each benefit your household would like to apply for. Later you will have the opportunity to select specific programs for each person in your home as you complete the application. Click the Next button at the bottom of the page to continue.

- Medical Assistance (including Health First Colorado (Colorado Medicaid), CHP+, or Tax Credits and Cost Sharing Reductions through Connect for Health Colorado)
- Supplemental Nutrition Assistance Program (SNAP)
- Colorado Works / TANF - Cash Assistance for Families with Dependent Children
- Adult Financial - Cash Assistance for disabled or individuals over the age of 60
- Child Care Assistance (CCCAP)
- Nurse-Family Partnership (NFP) for first-time moms
- Head Start
- Low Income Energy Assistance Program (LEAP)
- SafeCare Colorado
- Women, Infants and Children (WIC)
- LIVE Transit Program (RTD)

Be ready to vote!

You can make sure that any eligible members of your household are ready to vote by allowing us to share your information with your elections office.

We will only share the information from your application needed for voting:

- Full name
- Last 4 of your Social Security #
- Date of birth
- Home and mailing addresses
- Phone number and email address

Yes, share information for eligible members of my household for purposes of voter registration.

No, don't share information from my application. I understand that this may result in eligible voters in my household being unregistered or having an out-of-date registration.

[Questions about voter registration?](#)

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Impersonal (B)

Which Benefits Would Your Household Like To Apply For?

The first step is to tell us which benefits **your household** would like to get by checking the box for each benefit your household would like to apply for. Later you will have the opportunity to select specific programs for each person in your home as you complete the application. Click the Next button at the bottom of the page to continue.

- Medical Assistance (including Health First Colorado (Colorado Medicaid), CHP+, or Tax Credits and Cost Sharing Reductions through Connect for Health Colorado)
- Supplemental Nutrition Assistance Program (SNAP)
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- Head Start
- Low Income Energy Assistance Program (LEAP)
- SafeCare Colorado
- Women, Infants and Children (WIC)
- LIVE Transit Program (RTD)

Voter Registration

Our office shares information with election officials for voter registration and update purposes. This is a routine process to link the information that our office receives with voter registration information. We will share only the following information for eligible people included in your application:

- Full name
- Last 4 of your Social Security #
- Date of birth
- Home and mailing addresses
- Phone number and email address

Yes, share information for eligible members of my household for purposes of voter registration.

No, don't share information from my application. I understand that this may result in eligible voters in my household being unregistered or having an out-of-date registration.

[Questions about voter registration?](#)

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What the consent question looked like

We tested C and D at the end with the final signature

Informational (C)

COLORADO PEAK Online Assistance Español Help Exit

✓ [Start](#)

✓ [People](#)

✓ [Assets](#)

✓ [Income](#)

✓ [Bills](#)

> [6 Submit](#)

Signing Your Application

Voter Registration

Can we share information for eligible people in your household with your election officials for voter registration and update purposes? Even if you think your household members are already registered, you can still answer "Yes" and we'll make sure all of your registrations are up to date. We will share only the following information from your application:

- Full name
- Last 4 of your Social Security #
- Date of birth
- Home and mailing addresses
- Phone number and email address

Yes, share information for eligible members of my household for purposes of voter registration.

No, don't share information from my application. I understand that this may result in eligible voters in my household being unregistered or having an out-of-date registration.

[? Questions about voter registration?](#)

What I Should Know

PLEASE KEEP THIS FOR YOUR INFORMATION

By completing and signing the State of Colorado Application for Public Assistance and other documents required to determine whether I'm eligible for public assistance benefits AND by accepting benefits that I am eligible to receive, I understand the following information and agree to the following requirements:

- * I must tell the truth; it is a crime to lie on this application.
- * I may have to give papers that show what I've told you is true.
- * I may have to tell you of any changes to the information I gave you on my application. If I think you made a mistake, I can ask for an appeal or fair hearing.
- * The department will not discriminate.
- * The department will confirm citizenship and immigration status for everyone applying for benefits.
- * The department will tell you if your benefits change.

Your Interview

In some cases, people who are applying for benefits have an in-person interview with an application site worker. You will be contacted by your local application site with the time and date of your interview, if applicable.

Preferred Method of Interview

This preference will be sent to the county processing your application, but cannot be

Invisible (D)

COLORADO PEAK Online Assistance Español Help Exit

✓ [Start](#)

✓ [People](#)

✓ [Assets](#)

✓ [Income](#)

✓ [Bills](#)

> [6 Submit](#)

Signing Your Application

Voter Registration

Pursuant to Colorado law, we can share information on eligible individuals in your household with the Secretary of State for voter registration and update purposes. As required under Co. Rev. Stat. 1-2-502.5, we only share an eligible applicant's full name, date of birth, home and mailing addresses, phone number, and email address. Do you authorize sharing information from your application?

Yes, share information for eligible members of my household for purposes of voter registration.

No, don't share information from my application. I understand that this may result in eligible voters in my household being unregistered or having an out-of-date registration.

[? Questions about voter registration?](#)

What I Should Know

PLEASE KEEP THIS FOR YOUR INFORMATION

By completing and signing the State of Colorado Application for Public Assistance and other documents required to determine whether I'm eligible for public assistance benefits AND by accepting benefits that I am eligible to receive, I understand the following information and agree to the following requirements:

- * I must tell the truth; it is a crime to lie on this application.
- * I may have to give papers that show what I've told you is true.
- * I may have to tell you of any changes to the information I gave you on my application. If I think you made a mistake, I can ask for an appeal or fair hearing.
- * The department will not discriminate.
- * The department will confirm citizenship and immigration status for everyone applying for benefits.
- * The department will tell you if your benefits change.

Your Interview

In some cases, people who are applying for benefits have an in-person interview with an application site worker. You will be contacted by your local application site with the time and date of your interview, if applicable.

Preferred Method of Interview

This preference will be sent to the county processing your application, but cannot be guaranteed.

In office/ In person Home/ Virtual

Electronic Signature

We also included a FAQ

The same FAQ page appeared as a clickable link in all versions

The screenshot shows the PEAK Colorado website interface. At the top left is the logo with 'COLORADO' and 'PEAK'. At the top right are links for 'Online Assistance', 'Español', 'Help', and 'Exit'. A left sidebar contains a navigation menu with items: '1 Start', '2 People', '3 Assets', '4 Income', '5 Bills', and '6 Submit'. The main content area is titled 'Frequently Asked Questions' and contains several questions and answers:

- Does this affect my immigration status?**
No. If you are an immigrant who is not a citizen, this will not affect your immigration status. We only share information on U.S. citizens.
- What if I consent but I'm not eligible to vote?**
If you are not eligible to vote, your information will not be shared with election officials or used for voter registration.
- What if I don't know if I'm currently registered to vote?**
That's okay. If you answer "Yes" and your voter registration is up-to-date, nothing will change.
- What if only some of the members of my household are eligible to vote?**
We will only share information on members of your household who are U.S. citizens and are eligible to vote. Information on household members who are not U.S. citizens will be filtered out and will not be shared.
- What if I'm already registered to vote?**
If you're already registered to vote, we'll make sure that your address and name information is up-to-date. This helps ensure you receive election mail (including your ballot) at the right address and can help avoid issues at the polls.
- Will this register me for Selective Service?**
No. Agreeing to share information from your application will not register you or your household members for Selective Service.
- Will this register me for jury duty?**
Colorado jury lists are pulled from many sources, including state tax records, DMV records, and voter registration lists. This means that almost everyone is already registered for jury duty. But, if you're not already on these lists, sharing information would register you for jury duty.

A 'Back' button is located at the bottom right of the main content area. The footer contains links for 'Accessibility', 'Privacy Policy', 'Contact Us', and 'Colorado.gov', along with the copyright notice '© 2015 State of Colorado.'

What each session looked like

We sat next to the participant, each of us on our own devices.

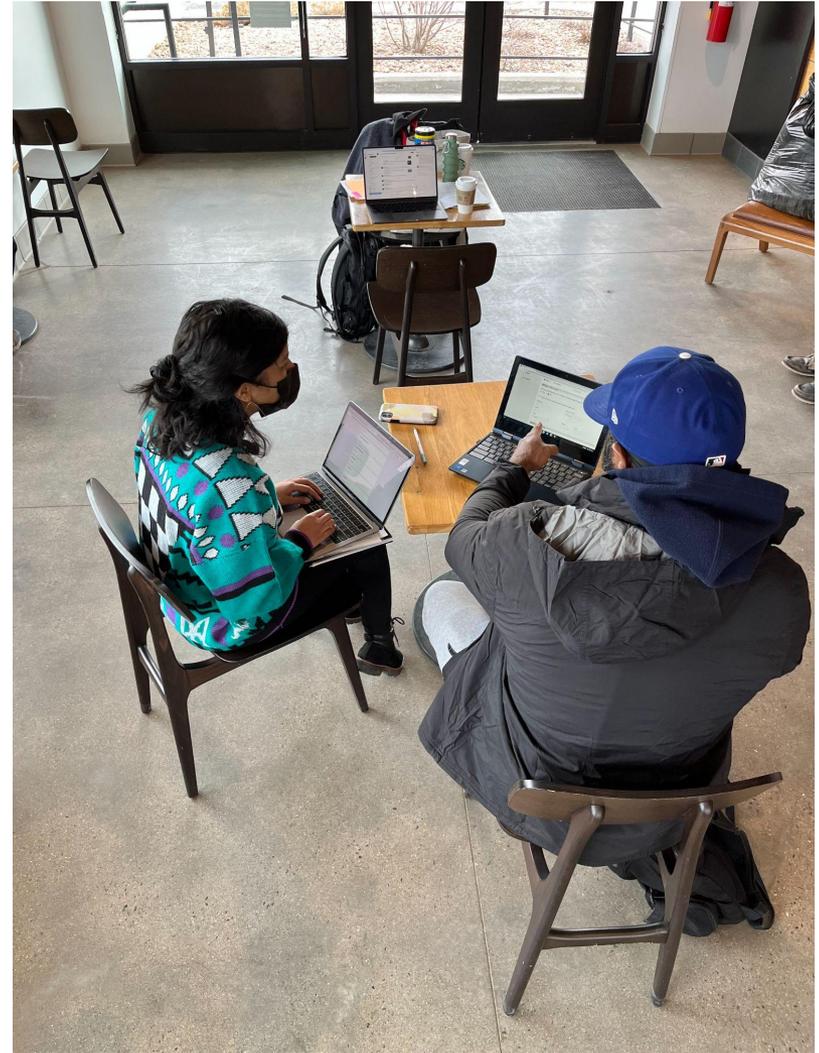
We asked the participant a few questions about their experiences with Medicaid and other benefits.

Each participant filled out 1 of the 4 versions of the application while we watched and took notes.

When the participant was done, we probed the voter registration section.

Each session took 20 to 40 minutes.

We paid participants \$20 for their time.

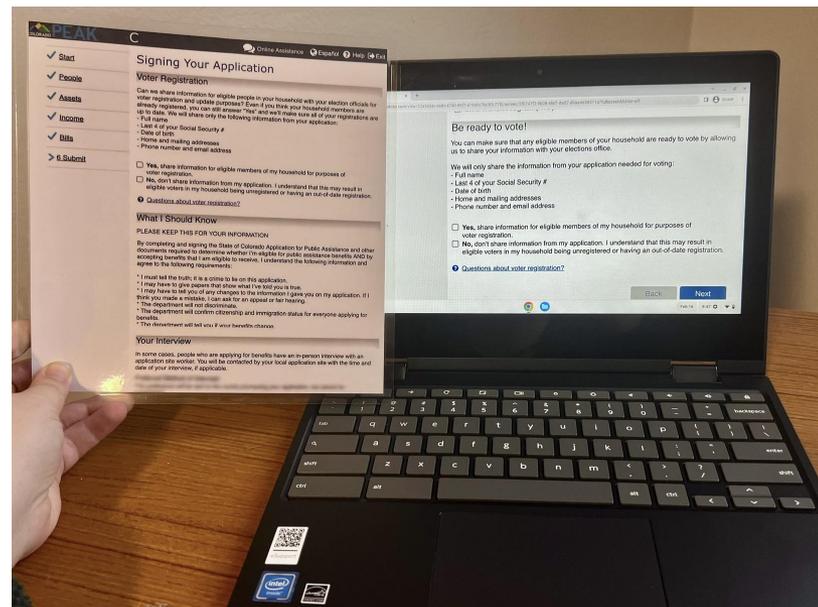


How we probed the voter registration section

When the participant was done, we returned to the voter registration section and asked them questions like:

- What happens when you answer “yes”?
- What are you consenting to?
- If your father is also on this application, would their info get sent too?
- If you filled this out last year, would you have to consent again?

We also showed the participant the alternate versions of the consent question on laminated cards. We asked them to compare both the language and the position of the questions.



Community and participant demographics

Testing and Recruitment Priorities

Our goals for testing

- Whether we can improve the observed 5% opt-in rate in the explicit voter registration question model by using a consent model instead.
- Whether participants understand the consent question in the 4 variations, and what questions they have.
- Whether participants would give their consent in each version of the question.
- Whether the wording or position of the question affects whether participants would consent — which they prefer and why

Our considerations for recruitment

- Actively seek out and listen to those who are often excluded from voting.
- Expand outreach beyond digital platforms to account for the digital divide.
- Select sites within zip codes of primarily low-to-middle income earners to better reach potential Medicaid applicants.

Denver-Aurora-Lakewood, CO Metropolitan Statistical Area

Principal Cities

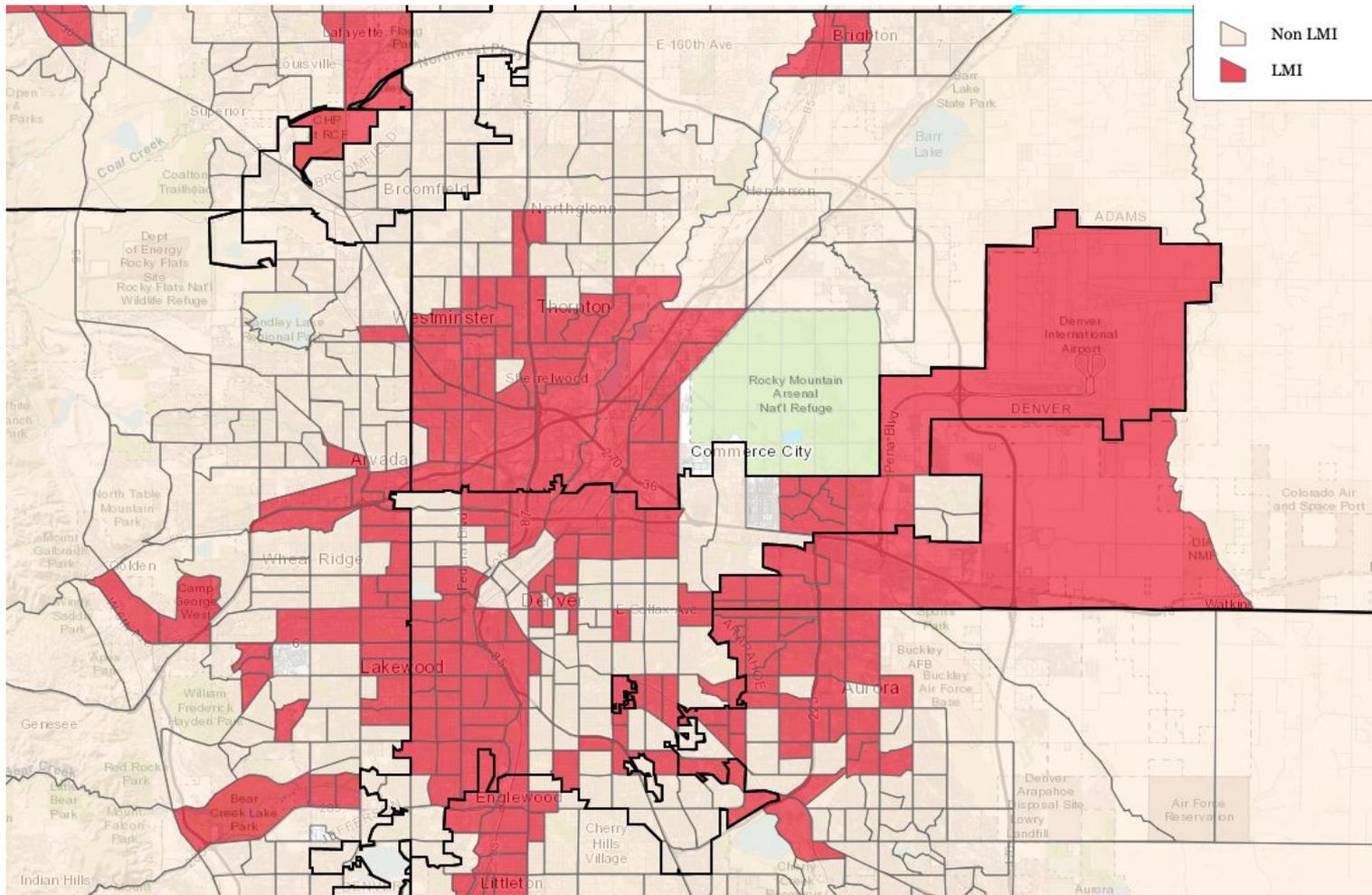
Denver, Aurora, Lakewood,
Centennial, Broomfield, Commerce
City

10 Counties

Adams, Arapahoe, Broomfield,
Clear Creek, Denver, Douglas,
Elbert, Gilpin, Jefferson, Park

**For this round of testing,
CCD selected 2 sites:
one in Denver and one in Aurora**





HUD Low and Moderate Income Map

CCD selected sites within the low and moderate income areas of Denver and Aurora

Source: Colorado Department of Local Affairs, State Demography Office

Where we tested



Scheduled 1-1 sessions + intercepts

Martin Luther King Jr. Library
Aurora, CO 80010



Scheduled 1-1 sessions

Starbucks
Denver, CO 80209

How we recruited & participant demographics

Outreach

While it was not a requirement for participants to be enrolled in Medicaid, we aimed to reach people who were likely eligible for Medicaid benefits. By posting Craigslist ads for scheduled in-person 1-1 usability sessions, as well as conducting real-time intercept sessions at a public library, we had **24 people** test the mockups.

Race or ethnicity

Black or African American	10
Hispanic or Latino/e	1
Native American	1
White or Caucasian	5
2 or more races	4
Did not answer	3

Age

18-24	0
25-34	4
35-49	7
50-65	12
65+	0
Did not answer	1

Gender

Female	15
Male	9

Applied to Medicaid?

Yes	24
No	0

Applied to SNAP?

Yes	20
No	4



What we learned

Half of participants answered “yes” to consent

This is a huge improvement over the 5% opt-in rate for an explicit voter registration question. When we asked “what are you consenting to?”, we heard a range of answers.

Many participants understood exactly what the consent question was asking

“It’s asking to share your existing voter registration information for you and your household”

“By clicking yes, it shares my info”

“My info and my family’s would be shared, but it doesn’t say that I will be registered. It just says my info will be shared”

“You’re consenting to whether your info can be shared. It’s like sharing your info—just like a consent form. It shares for the whole household”

Some participants partially understood the consent question

“It’s asking if I’m willing to vote”

“If I want to vote. I’m already registered but I clicked yes anyway”

Some participants were completely confused about the consent question

“Are they allowed to send me brochures”

“It’s asking if they can share my voter registration info with outside parties—so the parties can call/text message about donating”

Participants didn't favor any 1 wording of the question

The wording of the question didn't affect opt-in rates. But when we asked them to compare the different wordings, we learned some valuable insights.

In general, participants did appreciate plain language...

Separate participants comparing a plain version (A) to the legalese version (D)

"I like A better. It's cleaner. I like the bullet points. A puts people more in charge"

"A is more simple. When it comes to these applications, the more simple you word them, the better. When you throw code in there, it's confusing. I'm gonna have to go research it"

...but sometimes it was too plain.

"This one (D - legalese) is more about the law. It's more detailed"

"This one (D - legalese) is informative. A (plain) is vague. D is telling me that my info is going to the Secretary of State. It's more specific. Specifics are important because it's your personal information"

Recommendations:

- Make it plain; don't use legalese. But include details that reassure the applicant
- Say "send" instead of "share". Say "you and other eligible members of your household"

Some participants understood "share" to mean "distribute"

"It's asking if they can share my voter registration info with outside parties—so the parties can call/text message about donating"

One participant was confused by the phrase "the/your household"

"I put 'no' (for the consent question) because I don't have anybody else in my household. It says 'eligible members of the household'"

Participants didn't favor the question at the beginning or the end

Participants cited good and bad reasons for both positions

Some participants preferred the question at the beginning

“It's better to be upfront about this”

“I think I like it in the beginning”

“If it's at the end, you might skip it. I see Medicaid and voter registration as connected.”

“[It's better at the beginning because], it seems like just another benefit”

“Maybe it's better at the beginning so it catches their eye”

Others preferred the question at the end

“[The end] would be better. Then once you're done, it would catch you right there”

“I'm just trying to apply for Medicaid, why do I have to answer this question [about voter registration]? I wanna get the ball rolling.”

“This would sum up the application better, at the end”

“It's better to ask the question at the end because they're not expecting a question about voter registration right away”

“It's better at the end because it doesn't apply to benefits”

Recommendation:

More testing

Wording differences influenced answers

The way that the consent question was worded affected the participant's understanding.

One participant was 1st shown mockup B

Voter Registration

Our office shares information with election officials for voter registration and update purposes. This is a routine process to link the information that our office receives with voter registration information. We will share only the following information for eligible people included in your application:

- Full name
- Last 4 of your Social Security #
- Date of birth
- Home and mailing addresses
- Phone number and email address

Yes, share information for eligible members of my household for purposes of voter registration.

No, don't share information from my application. I understand that this may result in eligible voters in my household being unregistered or having an out-of-date registration.

[Questions about voter registration?](#)

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“I would actually click no. I wouldn't want to share my household members' info due to their privacy concerns. It's not my goal to do it”

Recommendations:

- Use precise language about whose data gets shared
- Offer explicit reassurance over data security

When we probed the consent question, the participant was then shown mockup A

Be ready to vote!

You can make sure that any eligible members of your household are ready to vote by allowing us to share your information with your elections office.

We will only share the information from your application needed for voting:

- Full name
- Last 4 of your Social Security #
- Date of birth
- Home and mailing addresses
- Phone number and email address

Yes, share information for eligible members of my household for purposes of voter registration.

No, don't share information from my application. I understand that this may result in eligible voters in my household being unregistered or having an out-of-date registration.

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“I would click yes. It's only my information from my application that would be shared”

Eligibility and data security were common concerns

In many cases, incorrect assumptions led the participant to answer “no” to the consent question

Some participants believed that having a felony conviction prevented them from voting

“I’m a felon so I can’t vote”

“I can’t violate my parole”

One of our participants who had worked at the CO Coalition for the Homeless relayed another concern to us

“People felt they couldn’t vote because they didn’t have a permanent address”

Some participants saw a data transfer as an additional risk to providing that data on the application

“What if there’s data leaked. I wouldn’t want to share my information”

“I want to know that my info isn’t shared with 3rd parties”

“I answered ‘no’ because sometimes I’m skeptical about putting my social down. My identity has been stolen”

Recommendations:

- Make it clear that eligibility is not a requirement to answering ‘yes’
- Offer explicit reassurance over data security.

Appendix: Interactive mockups

You can click through each of the mockups. None of your answers are recorded.

[Inspirational \(A\)](https://xd.adobe.com/view/22a3e04c-ea8c-4740-99f7-4196fe7543f5-77f0/?fullscreen&hints=off)

<https://xd.adobe.com/view/22a3e04c-ea8c-4740-99f7-4196fe7543f5-77f0/?fullscreen&hints=off>

[Impersonal \(B\)](https://xd.adobe.com/view/649e6cce-8bc1-49bc-86e5-9af950baa663-31cd/?fullscreen&hints=off)

<https://xd.adobe.com/view/649e6cce-8bc1-49bc-86e5-9af950baa663-31cd/?fullscreen&hints=off>

[Informational \(C\)](https://xd.adobe.com/view/c6adc8f3-6719-4152-8c98-03fd553b8535-93fe/?fullscreen&hints=off)

<https://xd.adobe.com/view/c6adc8f3-6719-4152-8c98-03fd553b8535-93fe/?fullscreen&hints=off>

[Invisible \(D\)](https://xd.adobe.com/view/0214cab4-0a60-48df-ad16-4b182d76bd56-5747/?fullscreen&hints=off)

<https://xd.adobe.com/view/0214cab4-0a60-48df-ad16-4b182d76bd56-5747/?fullscreen&hints=off>

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Government**

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