Asset Verification Program Toolkit

Colorado Business Process Reengineering Project

Public Consulting Group

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1. ASSET VERIFICATION PROGRAM TOOLKIT

The Asset Verification Program (AVP) is a CBMS interface that verifies liquid asset information from financial institutions, such as banks and credit unions. Information received through this interface is considered valid and acceptable verification for non-MAGI programs. Unlike the MAGI programs, members who are receiving assistance in a non-MAGI aid code are required to report and verify their liquid assets.

1.1. WHAT'S IN THE TOOLKIT

AVP was built into CBMS in 2018 and there have been varying levels of integration of the interface into county business processes. This toolkit seeks to provide tools and guidance to counties to increase their use of the interface. These include:

- Understanding Colorado's AVP – a summary document that helps counties understand Colorado's AVP interface and how to set it up at their site.
- AVP Problem Analysis & Business Process Integration – a tool to help you identify potential problems that may exist at your county related to resource verification. It also provides questions to ask when you're deciding to integrate AVP into your business processes
- AVP – Who, What, When, Where, Why Desk Aid – a two-page desk aid for eligibility technicians that outlines key features of Colorado's AVP
- AVP Cheat Sheet – a one-page desk aid for eligibility technicians that details specific information related to AVP triggers and results.
- AVP Process Flows – process flows for how AVP works at application, RRR, and when the AIRP is generated
- AVP Knowledge Share – A quick knowledge share overview that supplements existing Staff Development Center training on the AVP.

1.2. HOW TO USE THIS TOOLKIT

This toolkit is focused on giving you information about AVP works so that you can better integrate it into your business processes. There are several desk aids for staff to help them understand AVP functionality; these supplement process flows for the three distinct periods when AVP is run. If you're on the fence on how best to integrate AVP, you can utilize the Problem Analysis and Business Process Integration guide to help walk you through impacts and designing your process.

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2. UNDERSTANDING COLORADO'S AVP

2.1. WHY DO WE HAVE AN AVP?

Having an AVP is required by federal law. Federal law requires that we use the AVP as an additional verification source to help process Medicaid cases that require resources timelier. Consider AVP as simply that – a verification source, just like the Work Number. Technicians should use the data from whichever source they receive first – either AVP or paper documentation.

2.2. AVP BENEFITS

The AVP has great benefits!

- It can help speed up the eligibility process since resources can be time consuming to verify.
- Eligibility determinations can be more accurate since information is received directly from the bank or credit union.
- Counties may discover additional resources that weren't reported.
- There is less paper verification and an increase in the use of collateral contact.

2.3. PROGRAMS THAT USE THE AVP

In Colorado, the interface is only required for our non-MAGI programs. CDHS programs can use the information from AVP but AVP won't run when the only program(s) on the case is food or cash.

2.4. SETTING UP AVP AT YOUR SITE

1 Security administrator assigns the appropriate AVP profile to any staff who can authorize Medical Assistance programs.

   a. Profile 163 – AVP Interface Update
   b. Profile 164 – AVP Interface Inquiry

2 Decide how you want technicians to check for AVP results:

   a. COGNOS – Asset Verification Program Results
   b. Email – submit a Help Desk Ticket requesting AVP email access
   i. Emails will go to the technician assigned to the case

3 Decide how you want to work the results:

   a. The assigned technician will work the results for their caseload
   b. AVP results become a task in a generalist / task-based model
   c. AVP results are worked by the technician who started the application
   d. Or another process!

3.   AVP PROBLEM ANALYSIS & BUSINESS PROCESS INTEGRATION

AVP can be a tremendous time saver for both the county and your non-MAGI members. AVP is an interface that acts a verification source for liquid assets at financial institutions in Colorado and nationally. Most responses take no more than 3 days to receive and a Verification Checklist will automatically be sent by CBMS if a response isn't received within 5 days. Colorado is mandated to use AVP by federal law – **take advantage of this great system today!**

IS THERE A PROBLEM TO SOLVE?
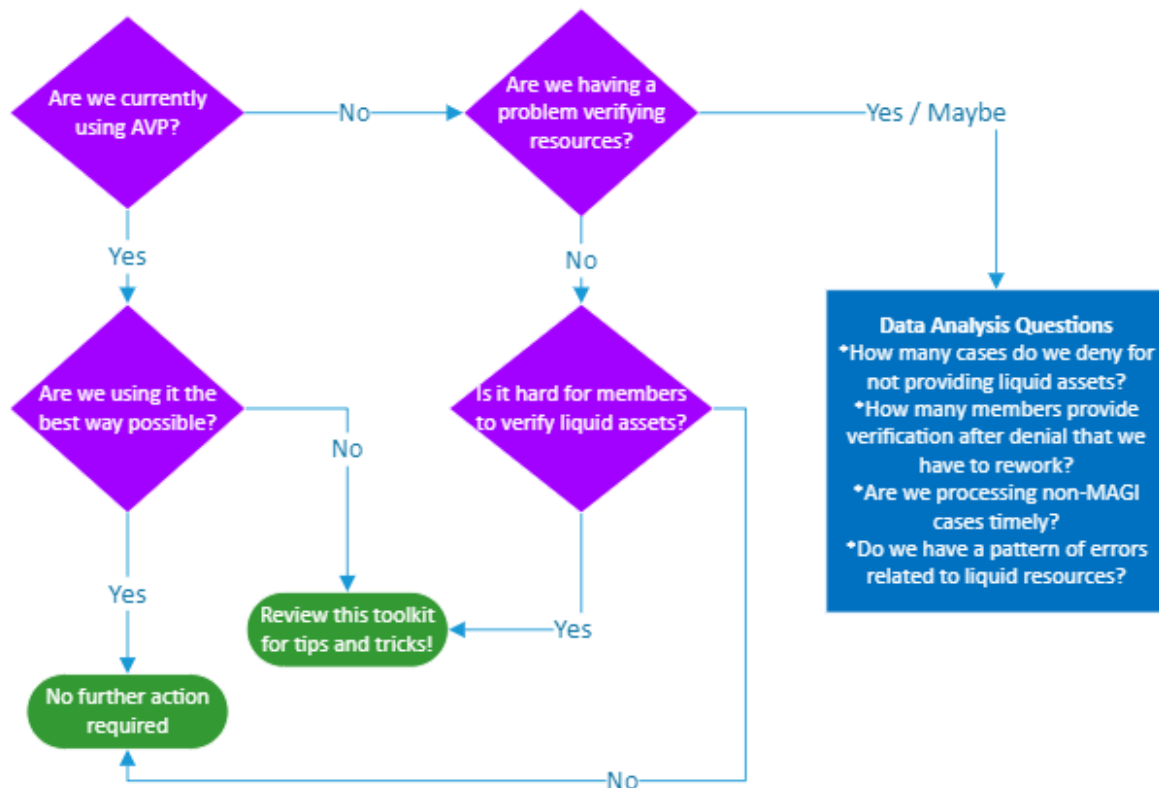
Get started integrating AVP into your business process by discussing the questions below!

TEAM / UNIT

What Team(s) / Unit(s) is impacted?

_____

_____

_____

_____

How do those units manage their work (generalist caseload, task-based model, alpha-split caseload)?

_____

_____

_____

_____

_____

_____

_____

How can AVP help their business process?

_____

_____

_____

_____

PROCESSING AVP RESULTS

How will technicians receive the results - email or checking the COGNOS report?

_____

_____

_____

_____

Who will be responsible for working the results at **application or when adding a new member**?

_____

_____

_____

_____

How can we build into our business process that we're checking on a case within the first five days at application so that a VCL doesn't go out?

_____

_____

_____

_____

How will we build into our process to check the results when processing an **AIRP**? AVP is called when the AIRP packet is generated.

_____

_____

_____

_____

How will we build into our process to check the results when processing an **RRR**? AVP is called when the RRR packet is generated.

_____

_____

_____

_____

MYTH BUSTING

Are we having a problem with staff not wanting to use AVP?

_____

_____

_____

_____

What's getting in the way?

_____

_____

_____

_____

How can we dispel any myths or inaccurate perceptions about how AVP works?

_____

_____

_____

_____

APPENDIX A. AVP – WHY, WHO, WHAT, WHEN, WHERE DESK AID

WHY

- AVP is required by Federal law
- AVP acts as a collateral contact
- Shorten the time it takes to verify resources
- Decrease paper verification requests and paper verification
- Discover unreported resources

WHO

Member

Member

- Have an SSN
- Not eligible for SSI
- Meet one of these criteria:
  - Have Medicare
  - Pending or approved Disability in CBMS
  - Active (pending or approved) Level of Care record
  - Age 60 or older
  - Potentially eligible for Pickle, DAC, or QDW

Member's Spouse

- Have an SSN
- Not eligible for SSI
- Meet one of these criteria:
  - Have Medicare
  - Active (pending or approved) Level of Care record
  - Age 60 or older **OR** applying for / receiving Adult Financial
  - Potentially eligible for Pickle, DAC, or QDW

WHAT

Liquid resources held in banks and credit unions nationally

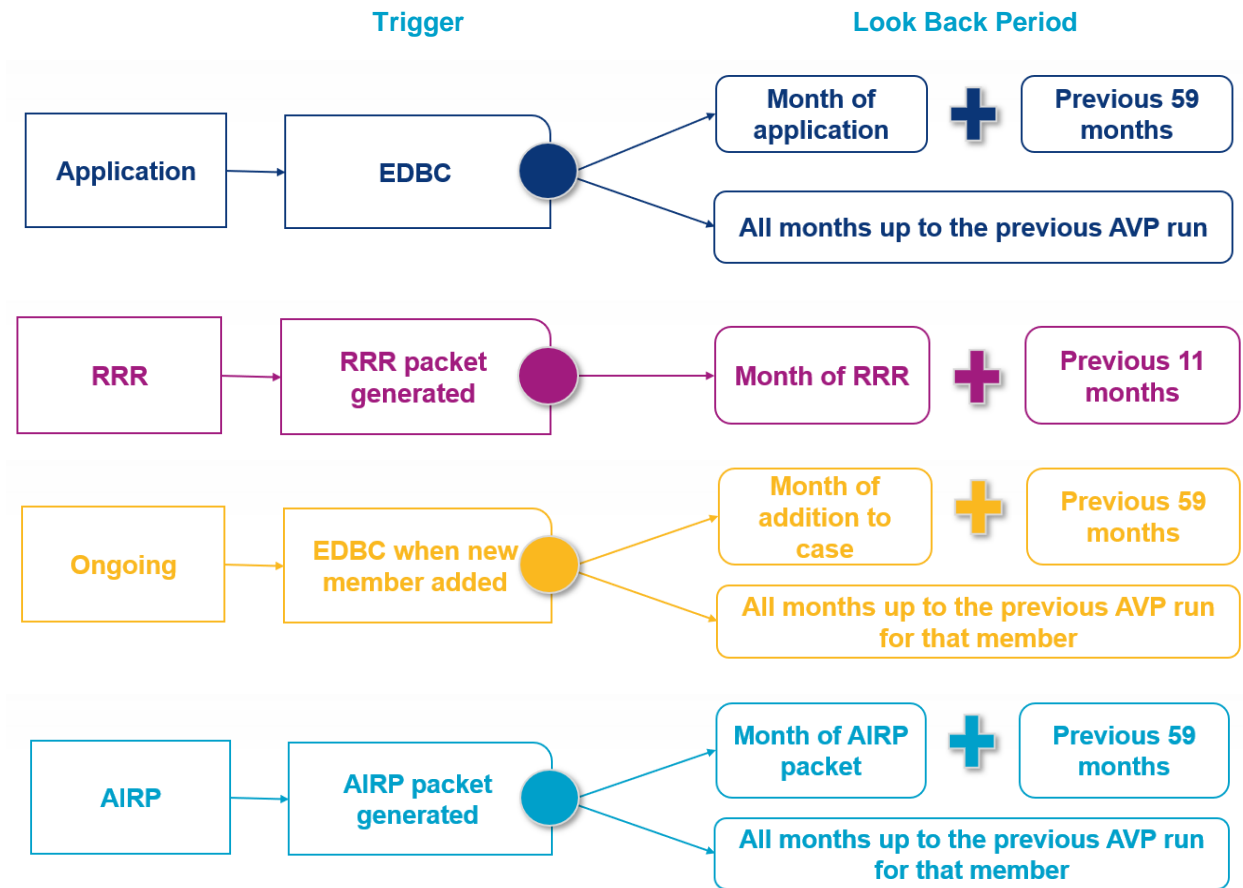The balance of the liquid resource as of 12:01 AM on the first day of the month

The balance, not the entire bank statement

Opened and closed date of the account *if* provided by the financial institution
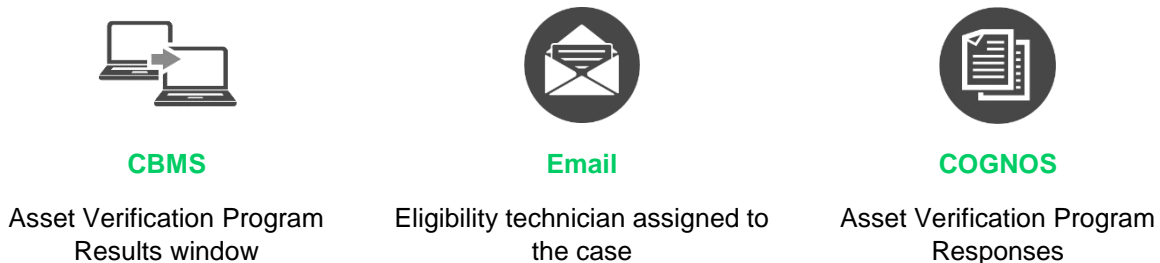
WHEN

| | Trigger | | Look Back Period | | |

Trigger

Application → EDBC ●

Look Back Period

Month of application ➕ Previous 59 months

All months up to the previous AVP run

RRR → RRR packet generated ● → Month of RRR ➕ Previous 11 months

Ongoing → EDBC when new member added ● → Month of addition to case ➕ Previous 59 months

All months up to the previous AVP run for that member

AIRP → AIRP packet generated ● → Month of AIRP packet ➕ Previous 59 months

All months up to the previous AVP run for that member

Results Timeframes

- Most responses are received within 3 days
  - o Some responses can take up to 30 days
- The VCL for liquid assets will be held for 5 days to allow the interface to come back. If not received after five days, the VCL requesting the liquid resources will automatically be triggered and mailed
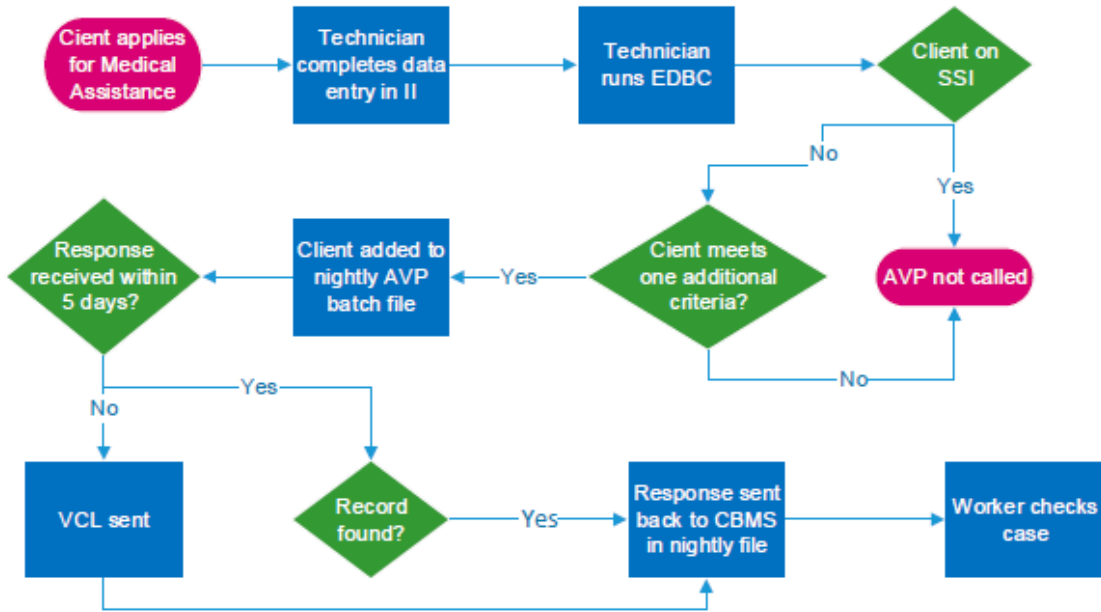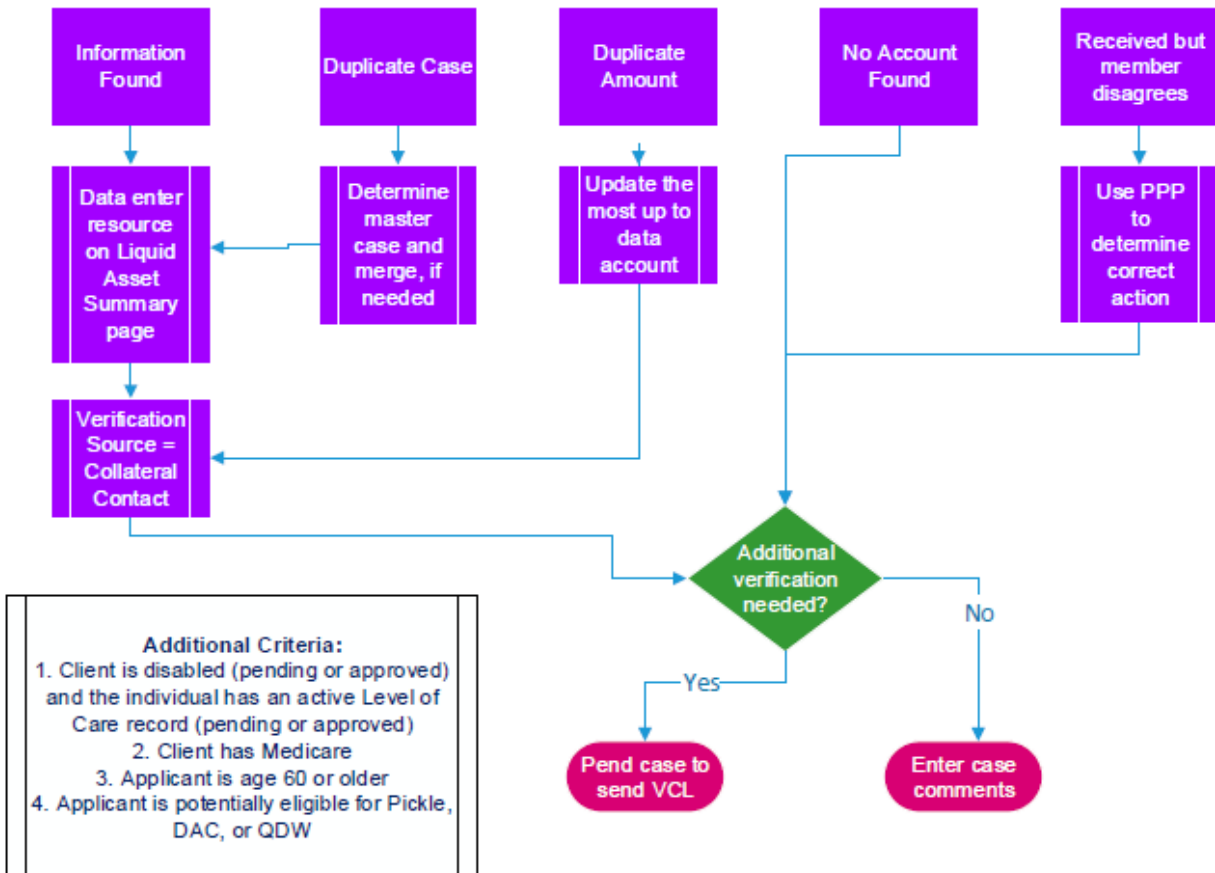
WHERE

CBMS

Asset Verification Program Results window

Email

Eligibility technician assigned to the case

COGNOS

Asset Verification Program Responses

APPENDIX B. AVP CHEAT SHEET

	Application	Recertification	Ongoing / AIRP
Who	• Individual • Individual's spouse	• Individual • Individual's spouse	• Individual • Individual's spouse • New individual reported in the household – use Application requirements
When is it Triggered	• EDBC	• When RRR is generated	• When AIRP is generated • For new household members – when the member is added
Look Back Period	• Month request is made • 59 months prior to the month the request is made (60 total months) *	• Month the request is made • 11 months prior to the month the request is sent	• Month request is made • 59 months prior to the month the request is made (60 total months) *
Information provided by AVP	• Account number • Account Type ID • Institution name & address • Account date opened • Account date closed • Name of account owner • Date of the account balance and the balance for that month		
How Results are Received	• COGNOS report – Asset Verification Program Results • E-mail		
CBMS Screens	• Asset Verification Program Requests / Responses • Asset Verification Program Response Details Page		
Resolutions	• Updated Existing Record • Created New Record • No Update Needed		

*Unless an AVP was previously called for an individual, in which case only request between the last AVP and the current month, up to 60 months
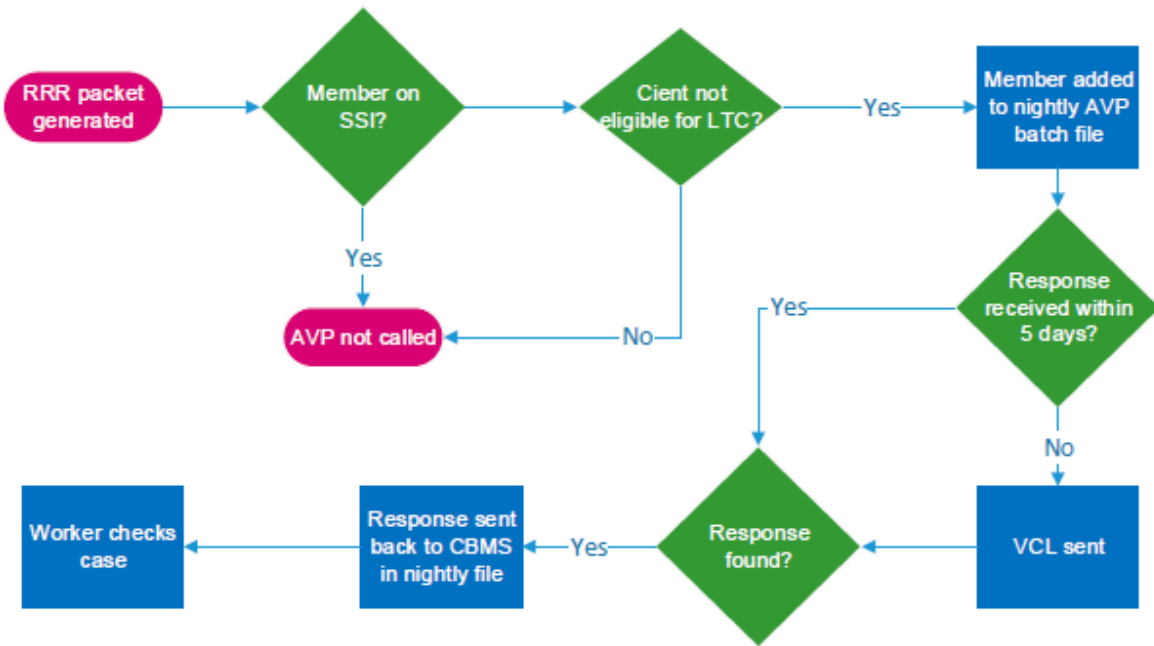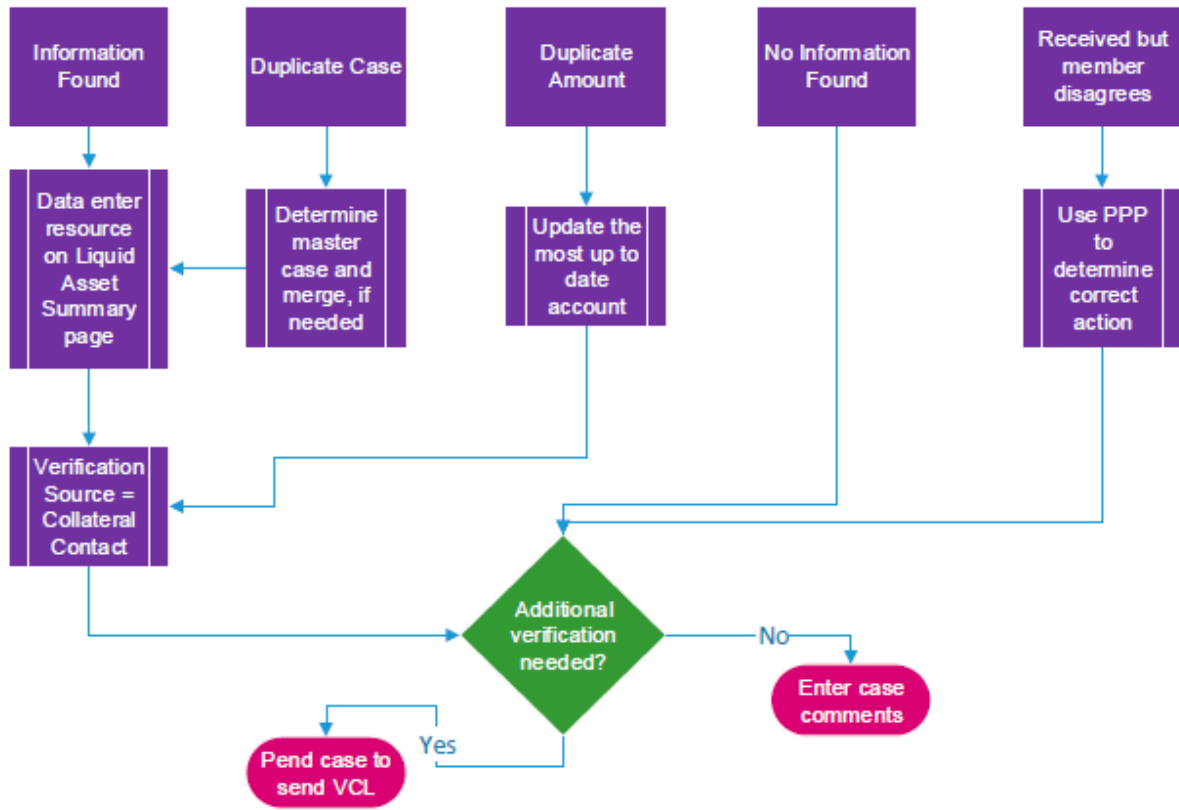
APPENDIX C. APPLICATION AVP PROCESS FLOW

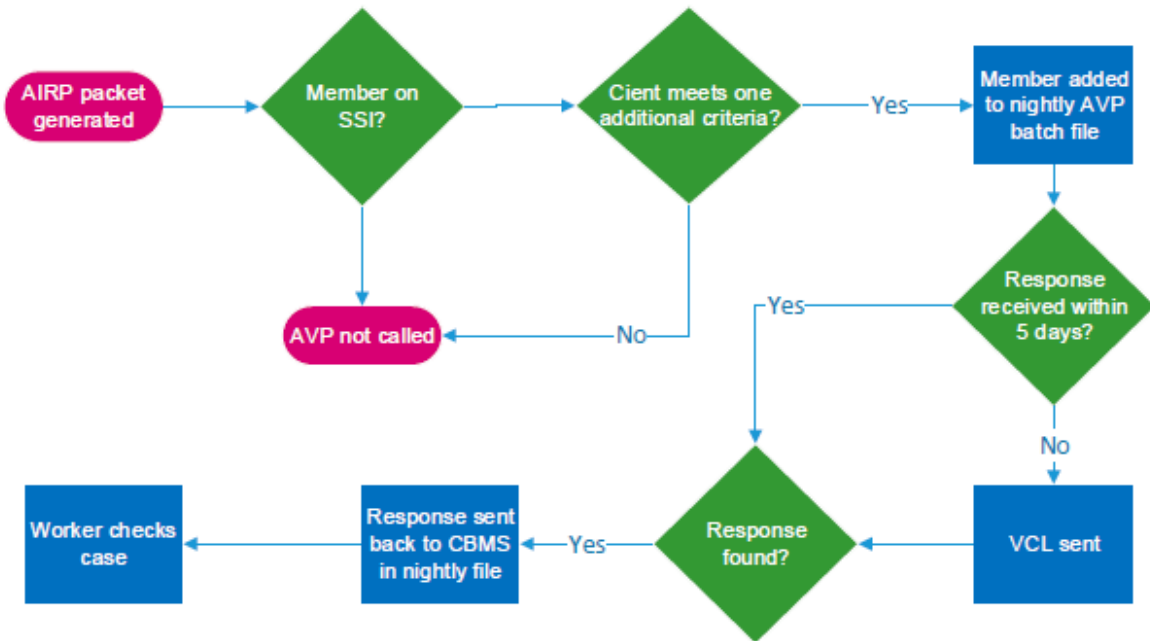# APPENDIX D. RECERTIFICATION AVP PROCESS FLOW

APPENDIX E. AIRP AVP PROCESS FLOW

```
AIRP packet
generated
   →
Member on
SSI?
   → (No)
      → AVP not called
   → Cient meets one
     additional criteria?
        → (Yes) → Member added
                  to nightly AVP
                  batch file
        → (No) → AVP not called
                     ↓
               Response
               received within
               5 days?
                  → (Yes) → Response
                            found?
                  → (No) → VCL sent
                              → Response found?
```

Response found? → (Yes) → Response sent back to CBMS in nightly file → Worker checks case

---AVP Actions---

Information Found	Duplicate Case	Duplicate Amount	No Information Found	Received but member disagrees
Data enter resource on Liquid Asset Summary page	Determine master case and merge, if needed	Update the most up to date account		Use PPP to determine correct action
Verification Source = Collateral Contact				

Additional verification needed?
- Yes → Pend case to send VCL
- No → Enter case comments

Additional Criteria:
1. Client is disabled (pending or approved) and the individual has an active Level of Care record (pending or approved)
2. Client has Medicare
3. Applicant is age 60 or older
4. Applicant is potentially eligible for Pickle, DAC, or QDW