

Expand Medicaid Texting Options

Allow MCOs to Easily Reach Members Via Text



Solution: Align state law with recent [FCC guidance](#) that makes it easier for Medicaid MCOs to text families about enrollment or eligibility renewal. This bill would also create an “opt-out” option on the eligibility application for texting and email consent instead of an “opt-in,” to inform members about important health information such as upcoming appointment reminders.

Federal guidance: The FCC has confirmed that MCOs may call or text a person regarding their eligibility or enrollment if they include their phone number on any application for health insurance. MCOs do not need to obtain additional consent.

What’s the problem: Currently, the option to “opt-in” to texting and email on the eligibility application is confusing. Texans can easily overlook or misunderstand instructions when filling out preferred contact preferences. The process for Medicaid members to opt-in for text communications from their health insurance plan should be as simple and streamlined as possible.

Why it matters: Cell phones are the most common form of communication device, and text messages are widely used and accepted. Used effectively, text messaging can both enhance existing forms of communication to Medicaid families and improve the delivery of the State’s critical safety net programs.

- [83% of Medicaid beneficiaries in the U.S. own a smartphone.](#)
- Smartphone owners [use text messaging](#) more frequently than any other feature or app.
- 25% of Hispanic people and 17% of Black people say their smartphone provides their [only access](#) to the internet.

Other states: [Many states](#) use a variety of ways to communicate, such as sending reminders at renewal via text messaging. At least 21 states allow texting with implied consent with an option to unsubscribe, and most states have implied consent for email as long as there is an unsubscribe option in each email.

- When [Montana](#) began sending texts and emails to update addresses, individuals who received a text were 40% more likely to update their entire contact information, and about 25% of members responded to update their mailing addresses specifically.
- In an effort to boost communication, [Virginia](#) plans to ask enrollees if they want to “opt-out” of receiving text messages rather than ask them to “opt-in.”