

Understanding the effect of additional text message and phone call reminders on benefit renewals



Additional messages and phone calls aimed at improving credibility of government communications did not affect the rate of health coverage renewals

Key findings

We evaluated whether additional text message reminders — a low cost form of communication — and phone calls were effective at improving service delivery for American families eligible for healthcare coverage renewals. Additional messages focused on increasing the credibility of existing text messages and phone calls did not affect the number of submitted benefit renewal applications.

Agency priority

Some families who are eligible for federal programs may not renew coverage before their deadline, potentially resulting in disenrollment. States that administer federal programs often rely on physical mail to inform people about upcoming renewal deadlines, which can be costly and inefficient. Adding low-cost digital communications could improve service delivery of federal programs by ensuring families get critical, timely, and complete reminders and information. We partnered with the Department of Human Services in Norfolk, Virginia (“Norfolk”) to evaluate ways to improve the effectiveness of text message reminders sent through a federal notification service to families about their health coverage renewals.

Program change description

Norfolk manages Medicaid renewals for enrolled clients living in Norfolk, Virginia. Each month, clients whose coverage is due for renewal are mailed a paper notice from the state with instructions for how to renew their enrollment by a given deadline.

To improve service delivery related to renewals, Norfolk began sending text message reminders using a federal notification service (Notify.gov) in November 2023.¹ During this pilot, Norfolk sent text message reminders to all clients whose coverage was due for renewal.² Feedback from

clients indicated that the text messages were generally helpful, though some people were initially unsure whether the messages were sent from a credible source.

We partnered with Norfolk to introduce two additional text messages and a phone call to increase the effectiveness of their outreach by making it feel more credible. First, we added a “credibility text” to establish the legitimacy of the texting program. Second, we added a “pre-call text” to inform a subset of clients that Norfolk would be calling, followed by a phone call to remind them about their renewals and to ask if they need support.

Example 1. Additional text messages sent to random subsets of Medicaid clients with upcoming renewal deadlines

Credibility text message: Norfolk DHS: Hi [first name], we’re piloting a text message program in Norfolk. You will receive text messages reminding you to renew your Medicaid by [deadline]. For your security, we will never ask you to share your personal information over text.

Pre-call text message: Norfolk DHS: Hi [first name], our outreach team will be calling you soon to see how you are doing with your Medicaid renewal and ask about our new texting outreach. If you have questions about your renewal, our team can connect you to someone who can help.

Evaluation design

The program change was evaluated with a randomized evaluation that ran from June to November 2024. The evaluation included 7,468 Medicaid cases in the city of Norfolk which were eligible for renewal during the evaluation period.³

30, and 15 days before their renewal deadlines. These texts provided clients with information about their upcoming renewal deadline and how to submit their renewal. During the evaluation, Norfolk continued sending these messages to all clients. The new text messages were added to the existing outreach for a random subset of the population, as described in the evaluation design section.

³ Cases that were renewed via “ex parte” did not require any action from clients and were thus excluded from the evaluation. Ex parte is the process whereby states automatically renew

¹ Notify.gov service terminated on June 8, 2025.

² Norfolk sent three reminder text messages to all clients at 60,

All clients in the evaluation were sent the three “business-as-usual” reminder text messages during their renewal windows. We also randomly selected eligible clients to receive the additional text messages (described in Example 1) and a phone call. Before a cohort’s renewal window opened (60 days before their deadline), all eligible cases in that cohort were randomized into one of two groups: a credibility text group and a no credibility text group. In the middle of a cohort’s renewal window (30 days before their deadline), cases that had not yet renewed were again randomized to one of two groups: a phone call outreach group (who received a pre-call text message and a phone call) and a no phone call group (who received neither the pre-call text nor a phone call).

Analysis of existing data

We evaluated whether the credibility text message affected the likelihood that a case was renewed in the first 30 days of its renewal window (based on whether or not the case appeared on the list of yet-to-be renewed cases 30 days after the application window opened). Among the cases that did not renew in the first 30 days, we evaluated whether the pre-call text and phone call affected the likelihood that a case was renewed in the last 30 days of the renewal window (based on whether or not the case was closed after the renewal deadline).

Results

Out of 7,468 cases in our sample, 6,872 (91%) renewed coverage during the evaluation period. There was no significant effect of the credibility text ($p=.725$, 95% CI $[-.016, .023]$) or the pre-call text and phone call ($p=.349$, 95% CI $[-.054, .019]$) on renewal behavior.

clients’ Medicaid coverage by verifying their eligibility with available administrative data (e.g., tax/wage information or information from other means-tested programs).

Figure 1. A credibility text had no detectable effect on eligible case renewals in the first 30 days relative to no credibility text

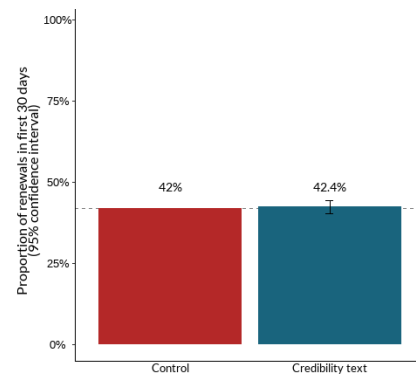
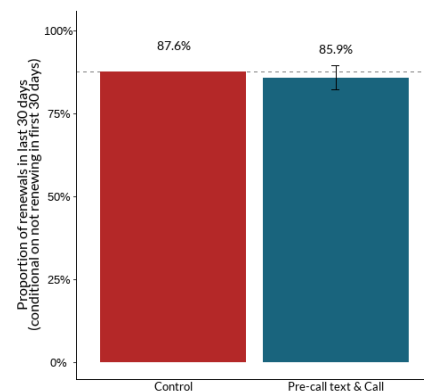


Figure 2. A pre-call text and phone call had no detectable effect on eligible case renewals in the last 30 days relative to no pre-call text or phone call



Implications

These results suggest that for similar programs, excluding additional credibility texts and phone calls from their existing series of reminders would not result in decreased renewal rates.

The findings are most relevant for programs where baseline renewal rates are relatively high; in this case, Norfolk’s baseline renewal rate for clients who only received the regular reminder texts was about 90%. It may be difficult to encourage the remaining non-renewals to take action without more intensive (and costly) efforts. It is also possible that some of the remaining non-renewal clients do not renew for other reasons (e.g., they may no longer be eligible or they may have moved to a different jurisdiction). States and cities with lower baseline renewal rates – and thus more room for improvement – may be more likely to benefit from evaluating a similar text message program.