

Assister Help Resource Center (AHRC) Questions and Answers

These Q&As are related to the Assister Help Resource Center (AHRC), a policy support help desk for Navigators, non-Navigator assistance personnel [Enrollment Assistance Program (EAP), In-Person Assister (IPA)] and certified application counselors (CACs) during Open Enrollment Year 3 (OE3) for the individual market.

Overview Questions

1. What is the Assister Help Resource Center (AHRC)?

The AHRC is a dedicated call center for assisters that provides timely information and solutions for resolving complex application and enrollment issues that assisters may encounter while helping consumers enroll in health insurance coverage through the Marketplaces. The AHRC is an additional source of policy guidance for assisters in states using the HealthCare.gov platform. The AHRC can provide guidance to assisters who are helping consumers with complex issues related to completing the Marketplace application, receiving eligibility determinations and redeterminations, enrollment, re-enrollment, and appeals policy. The Marketplace Call Center will remain the central point of contact for applications and technical system issues.

2. Why have you provided the AHRC service?

We are providing this service in an effort to improve assister support and to respond to assister community feedback on lessons learned from the enrollment process during the previous two Open Enrollment Periods for the individual market. As the one-stop source for all types of inquiries related to application and enrollment issues, the Marketplace Call Center is used by millions of stakeholders across states using the HealthCare.gov platform, including consumers, issuers, and agents/brokers. As such, assisters attempting to obtain answers from the Marketplace Call Center were often unable to get resolutions on specific policy related issues. Overall, assisters cited the need for a resource center that could provide timely policy guidance and solutions to resolve complex application processing and enrollment issues encountered during their efforts to enroll consumers in health insurance coverage through the Marketplace.

3. Which assisters can access the AHRC for assistance?

The AHRC will be available to Navigators, non-Navigator assistance personnel [Enrollment Assistance Program (EAP), In-Person Assister (IPA)] and certified application counselors (CACs) in states using the HealthCare.gov platform

4. When can assisters access the AHRC?

Assisters can access the AHRC beginning November 2, 2015. The AHRC will be open Monday through Friday from 9am to 9pm EST and Saturday from 9am to 5pm EST.

5. How will assisters access the AHRC?

Assisters will be accessing the AHRC through a dedicated phone number provided by their program point of contact.

6. What types of assistance will the AHRC provide?

The Marketplace Call Center will remain the central point of contact for completing an application by phone and for technical system issues such as password resets, identity proofing, and HealthCare.gov log-in issues. The AHRC will focus on policy issues and customer service representatives will not have access to the consumer's application. More specifically, the AHRC will:

- Provide advanced support services to assisters including application assistance, policy guidance, and HealthCare.gov navigation/troubleshooting;
- Guide assisters through policy information for the HealthCare.gov states, including how Medicaid, Children's Health Insurance Program (CHIP), and Medicare interact with the Marketplace;
- Answer assister questions regarding multiple topics such as:
 - Immigration, mixed status households, immigration status
 - Medicaid and CHIP as they relate to the HealthCare.gov states
 - Documents and information about ID proofing/verification
 - Income and eligibility
 - Enrollment process
 - Exemptions
 - Special enrollment periods (SEPs)
 - Issues with Form 1095-A
 - Reporting life changes

- Tips for avoiding or resolving data matching issues;
- Research and respond to inquiries regarding various state and federal policies, regulations, and systems as they relate to the HealthCare.gov states;
- Research and respond to inquiries from assisters in a timely manner including providing the resolution source if available on a public website or a regulatory citation;
- Follow-up on escalated call inquiries by providing updates to assisters; and
- Provide minimal troubleshooting for technical issues.

7. What is the anticipated impact of the AHRC on assisters?

The AHRC will provide an additional resource to assisters to reduce the need for these assisters to make multiple calls in search of technical guidance, information, and solutions for their complex problems. As assisters begin requesting technical assistance, the AHRC will be able to identify common problems and issues that assisters are having when helping consumers with the application and enrollment processes. This timely awareness of significant issues will provide CMS with the opportunity to respond and resolve issues in an expedient manner for assisters through guidance, newsletters, and webinars.

8. What is the anticipated impact of the AHRC on the Marketplace Call Center?

It is unlikely that the AHRC will have any meaningful impact on the Marketplace Call Center. The role of the Marketplace Call Center will remain the same.

9. What is the anticipated impact of the AHRC on consumers?

Since assisters are the point of contact for many consumers, providing assisters with additional support is an effective way to help consumers. Providing assisters with the tools to help consumers to quickly resolve complex application processing and enrollment issues may improve the timeframe for consumer enrollment in health coverage and enhance the consumer's experience.

10. How is the AHRC different than last year?

Last year, the AHRC was a pilot project that initially only served certain assisters in a few specified states. This year, the AHRC is available to many other assister types at the start of open enrollment for the individual market. Additionally, the AHRC has undergone

quality improvement efforts by adding a layer of advanced knowledge and expertise to their staffing model with the addition of the lead agent position. Eight AHRC agents, all of whom have been with the project since the pilot year, were promoted to lead agents after four months of advanced policy research and training. The lead agents will serve as peer trainers and mentors to new AHRC agents. The lead agents will also be the first point of contact for call escalations. With their advanced policy knowledge the lead agents will be able to provide complete, accurate, and timely information and solutions to address assisters' policy questions.