



State of Implementation Webinar Series

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State of Implementation Webinar Series

All Hands on Deck: State Plans for Consumer Assistance

September 11, 2013, 1:30-3:00 p.m. Eastern

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NATIONAL ACADEMY
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Robert Wood Johnson Foundation

Agenda

1:30-1:35 p.m.

Introduction

Heather Howard, Director, State Health Reform Assistance Network

1:35– 1:50 p.m.

Overview of State Consumer Assistance Options

- Rachel Dolan, Policy Specialist, NASHP
- Anita Cardwell, Policy Specialist, NASHP

1:50–2:30 p.m.

Implementation Insights from the States

Moderator:

- Heather Howard, State Health Reform Assistance Network

Panelists:

- Sandra Cook, Arkansas
- Adela Flores-Brennan, Colorado
- David Van Sant, Minnesota

2:30–2:55 p.m.

Question and Answer

*Use the chat feature to submit your questions

2:55-3:00 p.m.

Wrap-up

Overview of State Consumer Assistance Options



Rachel Dolan

Policy Specialist, State Refor(u)m
National Academy for State Health Policy
<http://staterforum.org/user/racheldolan>



Anita Cardwell

Policy Specialist, State Refor(u)m
National Academy for State Health Policy
<http://staterforum.org/user/6276>

ACA and Consumer Assistance in Exchanges

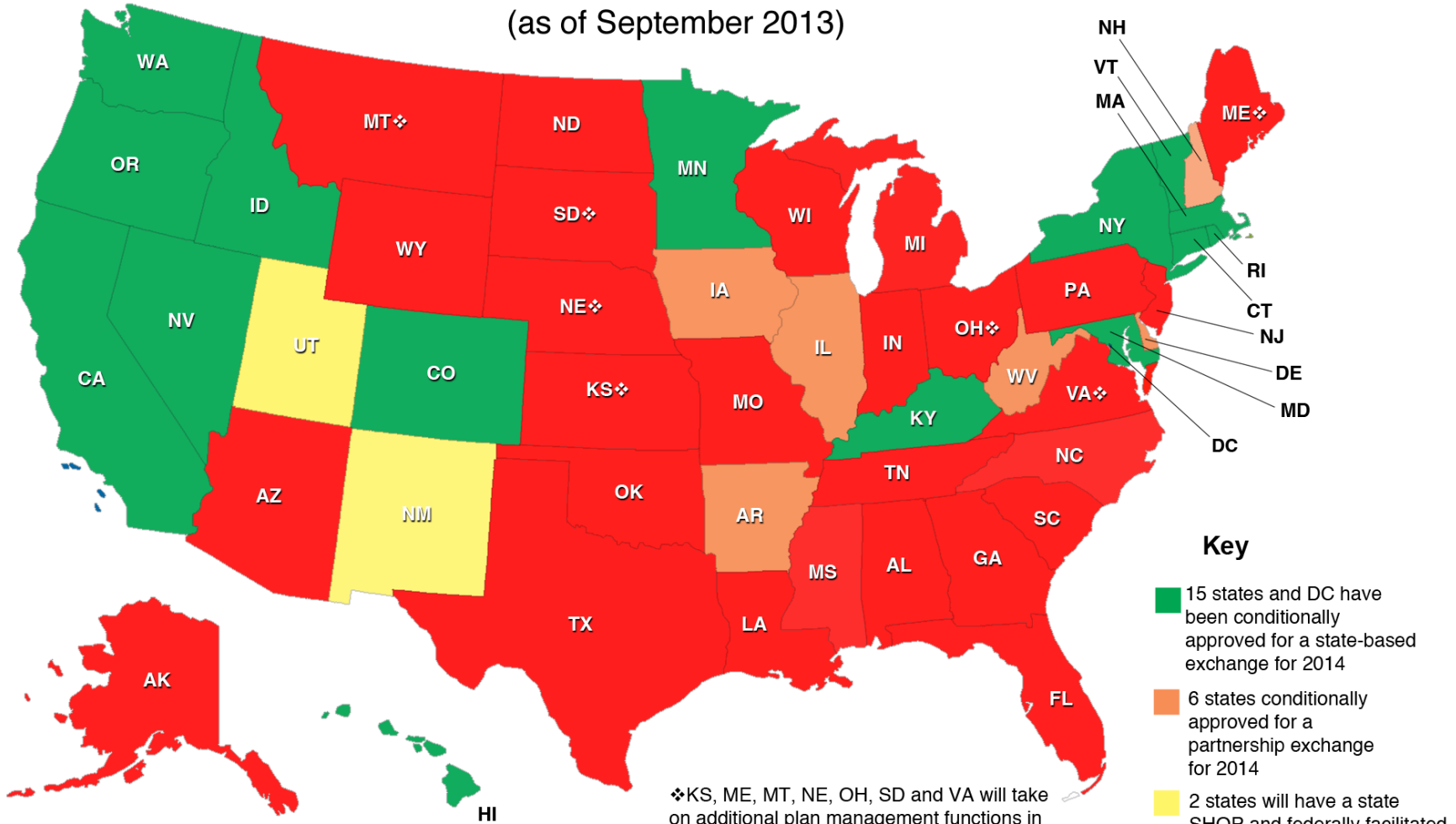
What consumer assistance will be offered in states (depending on exchange model)?

- ▣ Navigators
- ▣ In-person assister (IPA) programs
- ▣ Certified application counselors (CACs)
- ▣ Agents and brokers
- ▣ State exchange or federal call centers and websites

State, Partnership, or Federal Health Insurance Exchange?

Where States Stand So Far

(as of September 2013)



Key

- 15 states and DC have been conditionally approved for a state-based exchange for 2014
- 6 states conditionally approved for a partnership exchange for 2014
- 2 states will have a state SHOP and federally facilitated individual exchange
- 27 states will have a federal exchange in 2014

❖KS, ME, MT, NE, OH, SD and VA will take on additional plan management functions in a "Marketplace Plan Management" model

Sources: State Refor(u)m Exchange Governance Chart
<http://statereform.org/exchange-governance-chart>

State Refor(u)m Exchange Blueprint Chart
<http://www.statereform.org/exchange-blueprint-chart>

State Refor(u)m Exchange Policy Decisions Chart
<http://statereform.org/exchange-policy-decisions-chart>

Types of Consumer Assistance Available

	Navigators	In-Person Assistance (IPA) Program*	Certified Application Counselors	Agents and Brokers
State-based exchange	Yes	Optional for states	Yes	Optional for states
State partnership marketplace	Yes	Yes	Yes	Yes, if a state permits it
Federally-facilitated marketplace (FFM)	Yes	Not applicable; Navigators provide this assistance	Yes	Yes, if a state permits it

**Also referred to as non-navigator assistance personnel*

Source: Center for Consumer Information & Insurance Oversight (CCIO), *Assistance Roles to Help Consumers Apply & Enroll in Health Coverage Through the Marketplace*

Navigators

Requirements & Roles

- Required for all exchanges
- States must have at least two types of entities serving as navigators, including a community-based consumer focused nonprofit organization
- Six key navigator requirements, including outreach and education, assisting with enrollment in QHPs, and providing culturally and linguistically appropriate information
- States can develop additional training and certification requirements for navigators

Funding Available

- States can use federal funds to establish navigator program infrastructure
- Federal funding cannot be used to directly compensate Navigators
- In federally-facilitated and partnership marketplaces, federal government will establish navigator program and provide grant funding

In-Person Assisters (IPAs)

Requirements & Roles

- IPA program is optional in state-based exchanges, required for consumer assistance partnership states
- No IPA program in federally-facilitated marketplaces
- Similar functions as navigators but must avoid overlap and duplication
- IPA program can supplement navigator program and assist with targeting hard to reach populations
- Some states delaying launch of navigator program and during initial stages IPA program is providing primary consumer assistance functions

Funding Available

- IPA programs can be financed through exchange establishment grants until 2015

Certified Application Counselors (CACs)

Requirements & Roles

- Required for all exchanges
- Organizations that would be likely to provide consumers with application assistance because of the community role they serve, such as health centers and social service agencies
 - Many states already have application assisters to help individuals enroll in Medicaid or CHIP
- Entities must be certified by exchanges and can also be certified by state Medicaid agencies
- CAC certification provides entities with recognized designation and training

Funding Available

- Exchange not expected to fund CACs
- Cannot receive federal grant funding through exchanges
- Federal funding through other grant programs or Medicaid may be available

Agents and Brokers

Requirements & Roles

- State-based exchange:
 - State exchanges have flexibility in determining consumer assistance roles of agents & brokers
 - States have option to allow agents and brokers to enroll individuals in exchange and establish commission
 - Can also partner with web brokers
- Federally-facilitated marketplace:
 - Agents and brokers must be licensed according to state law and register with exchange
 - Established partnership with eHealthInsurance and GetInsured

Funding Available

- Compensation through insurance companies and consumers
- State laws and exchange rules will dictate how agents and brokers are compensated

Consumer Assistance Training Requirements

	Navigators	In-Person Assistance (IPA) Program*	Certified Application Counselors	Agents and Brokers
State-based exchange	State training and certification (state may choose to use federal training)	State training and certification (state may choose to use federal training)	State training and certification (state may choose to use federal training)	State training and certification (state may choose to use federal training)
State partnership marketplace	Federal training and certification, which may be supplemented by the state	Federal training and certification, which may be supplemented by the state	Federal training and federal designation of organizations, which may be supplemented by the state	Federal training and registration
Federally-facilitated marketplace	Federal training and certification	Not applicable	Federal training and federal designation of organizations	Federal training and registration

**Also referred to as non-navigator assistance personnel*

Source: Center for Consumer Information & Insurance Oversight (CCIIO), *Assistance Roles to Help Consumers Apply & Enroll in Health Coverage Through the Marketplace*

FAQs About Becoming Navigators, IPAs & CACs

State-based exchanges

- To provide consumer assistance as a Navigator, in-person assister or CAC, application processes depend on the state; contact state exchange

State partnership marketplaces

- Navigator grants awarded in August 2013
- For consumer assistance partnership states, IPA program application is state-based
- To apply to be a CAC organization, same process as federally-facilitated marketplace

Federally-facilitated marketplaces

- Navigator grants awarded in August 2013
- To apply to be a CAC organization <http://marketplace.cms.gov/help-us/cac-apply.html>
- CAC questions: CACQuestions@cms.hhs.gov

- **General training resources:** <http://marketplace.cms.gov/training/get-training.html>
- **Official communication resources about the marketplace:**
<http://marketplace.cms.gov/getofficialresources/get-official-resources.html>
- **General information on all consumer assistance roles:**
<http://www.cms.gov/CCIIO/Programs-and-Initiatives/Health-Insurance-Marketplaces/assistance.html>

Other Forms of Consumer Assistance & Outreach

What additional types of outreach efforts & support will be available?

- State-based exchanges
 - State exchange call centers and websites
 - States may target outreach to specific populations
- Federally-facilitated marketplaces
 - Federal call center and Healthcare.gov
- All states
 - \$150M HRSA grants to community health centers to provide outreach and enrollment assistance

Other Important Consumer Assistance Considerations

- Plans for coordinating hand-offs and referrals between call centers, individual assisters and state Medicaid agencies
- Plans for monitoring and evaluating effectiveness of consumer assistance provided
 - Evaluation measures such as enrollment outcomes, particularly for certain demographic groups, and consumer satisfaction surveys

State Refor(u)m

Consumer Assistance Resources

Discussion page on consumer assistance

<http://www.staterforum.org/discussions/consumer-assistance-navigators>

Chart on consumer assistance training

<https://www.staterforum.org/consumer-assistance-training>

Blog post(s)

<https://www.staterforum.org/exchange-navigator-assister-plans>

State Approaches to Consumer Assistance Training

★ 3 people found this useful. do you?



With open enrollment drawing near, exchanges are mobilizing their efforts to provide assistance to individuals who will begin enrolling in coverage options in October. This chart highlights the approaches states have taken to develop education and training for the individuals who will provide enrollment assistance through Navigator and In-Person Assister (IPA) programs.

Like all State Refor(u)m research, this chart is a collaborative effort with you, the user. State Refor(u)m captures the health reform comments, documents, and links submitted by health policy thinkers and doers all over the country. And our team periodically supplements, analyzes, and compiles this key content.

In this chart, we've relied heavily on the Navigator and IPA-related RFPs issued by exchanges. Know of something we should add to this compilation? Eager to update a fact we've included? Your feedback is central to our ongoing, real-time analytical process, so tell us in a [comment](#), or email the author with your suggestion. She can be reached at rdolan@nashp.org.

*Chart Updated September 9, 2013

State	Model [1]	Program[2]	Awarde d Grants?	Training Entity	Training Format/ Curriculum	Hours	Testing	Other Conditions of Certification	Evaluation	Continuing Education
				(Who is conducting training)	(Online, in-person, computer based)		(What testing requirements are in place)			
AL	FFE	Navigator	Yes	CMS	Online Training module standards in final rule[3]	Up to 30 hours	Pass a test assessing competency in training categories			
AK	FFE	Navigator	Yes	CMS	Online	Up to 30	Pass a test			

State Health Reform Assistance Network Resources

- Advance Premium Tax Credits and Cost-Sharing Reductions: A Primer for Assistors
- Navigators and In-Person Assistors: State Policy and Program Design Considerations
- What Should Exchanges Know about Call Centers: A Guide for Implementation
- Designing Consumer Assistance Programs: Resources from the Field
- Presentations from State Network Convening on Consumer Assistance

Statenetwork.org

Today's Panel



Moderator: Heather Howard

Director

State Health Reform Assistance Network

Sandra Cook

Consumer Assistance Specialist

Arkansas Health Connector



Adela Flores-Brennan

Assistance Network Manager

Connect for Health Colorado

David Van Sant

Navigator and Broker Manager

MNsure



What is your state's overall vision or approach to consumer assistance?

Tell us what your state is doing at statereforum.org

Customer Support Network



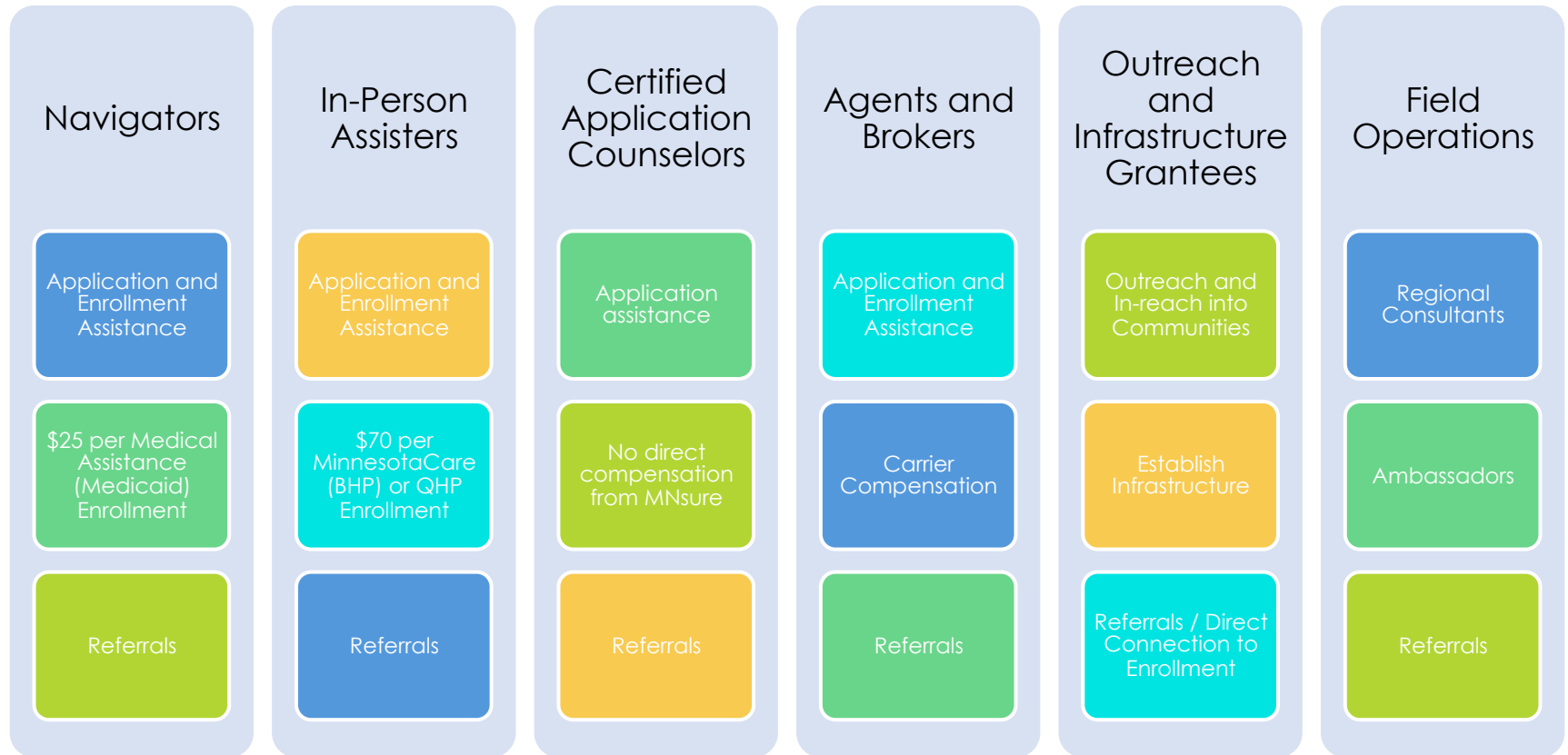
- Customer support includes:
 - Self help using online decision tools
 - Customer Service Center
 - Certified Health Coverage Guides
 - Licensed and Certified Brokers and Agents
- Health Coverage Guides (IPA/Navigators)
 - 56 organizations throughout state targeted geographically and to serve specific communities with in person, unbiased assistance
- CAC Program
 - Designated Organizations will be partners for providing application assistance

MNsure: Local Approach to Consumer Assistance



- **Statewide Coverage** – MNsure is fostering a network of partners throughout Minnesota
- **Communities** – Assisters serve communities
- **Local Expertise** – Assisters use their local expertise to serve their communities
- **Individuals** – Assister organizations manage individuals certified as assisters
- **Referrals** – Assisters refer to other assisters as appropriate

MNsure: Assister Roles



AR's Overall Consumer Assistance Vision/Approach



- Consumer and stakeholder inclusion in policy development
- Consumer Assistance Advisory Committee recommendations for program development
- Consumer Safety
- Coordination of all Assisters (IPAs, Navigators, CACs, OEAs, and agent/brokers)

What is the scope and format of training offered for the individuals and organizations in your state providing consumer assistance?

Tell us what your state is doing at
statereforum.org

Training



- Online curriculum
 - Overview (ACA, Connect for Health Colorado, Insurance Industry, Marketing/ Messaging)
 - Privacy and Security
 - State and Federal Regulations and Agencies
 - Account creation and management
 - ADA, CLAS and eligibility for specific populations
 - Health Coverage Guide Role/Supporting Customers or Broker support
- In person
 - Individual market eligibility, plan shopping, enrollment
 - SHOP eligibility, plan shopping, enrollment
 - Professional boundaries and decisional support or broker tools
- Service Center takes all plus training on FAQs and service portal

Training



- ▣ Training in three (3) Phases
 - Phase I - Preparation for outreach and education
 - Phase 2 – Federal training
 - Phase 3 – State-specific

- ▣ Topics/competencies based on CAAC recommendations

How is your state planning to help individuals and organizations providing consumer assistance stay up-to-date and learn from each other?

Tell us what your state is doing at statereforum.org

MNsure: Developing Local Expertise



- **Certification** – free online, role based training
- **Training** – continually updated and available
- **Partners** – third-party, local access
- **Stakeholders** – feedback, continuous learning
- **Landing Pages** – referral resources and manual
- **Public Website** – partnership opportunities
- **Email** – regular updates and reminders
- **Convening** – consistent gatherings

Communication



- Webinars
- Site visits
- Presentations
- Regional meetings
- GMS Resources
- Telephone
- Email Blasts

Communication

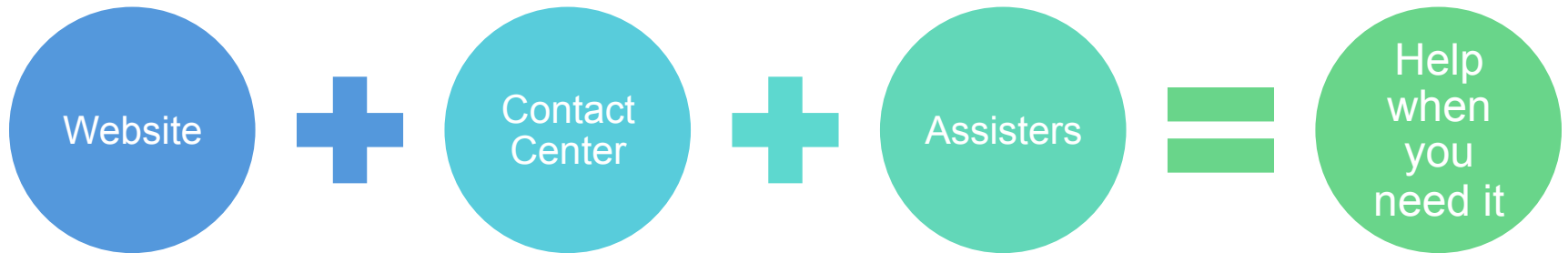


- Current activities
 - ▣ Regular phone meetings, educational webinars, weekly newsletter
 - ▣ Check ins with outreach team and regional hubs
 - ▣ Listserv in development
 - ▣ Sharefile site for sharing resources, forms etc.
- Regional hubs
 - ▣ Support with outreach, training, collaboration
- Go live activities
 - ▣ Daily check in calls on calendar
 - ▣ Weekly phone meetings or educational webinars/supplemental training

How is your state planning to handle consumer assistance hand offs between call centers, navigators and other in-person assisters and the Medicaid agency?

Tell us what your state is doing at statereforum.org

MNsure: Get Help



How does your state plan to monitor and evaluate the effectiveness of consumer assistance provided?

Tell us what your state is doing at statereforum.org

Monitoring and Evaluation



- Quarterly grant reports
 - ▣ Low intensity and high intensity outreach efforts
 - ▣ Successes, challenges, stories
 - ▣ Encounters (types, numbers, length, mobile or onsite, etc)
 - ▣ Other: Coalition work, program management, training
- Systems reporting
 - ▣ Application, enrollment, demographic data
- Customer satisfaction
- Financial reporting
- Performance evaluation
 - ▣ Applications, enrollments, disenrollments, customer satisfaction, targeted outreach, timely and accurate reporting

MNsure: Effectiveness



As a partnership state, how are you planning to coordinate your overall consumer assistance efforts with the federal government?

Tell us what your state is doing at statereforum.org

Coordination with Federal Government



- Weekly conference calls
- Daily data transfers
- Complaint sharing/resolution

Question and Answer

Submit your
questions in
the chat box
on the left



Knowledge Network

Experts will be available to answer your questions!

Post them now on State Refor(u)m in our consumer assistance discussion



Tricia Brooks

Assistant Research Professor
Georgetown Health Policy Institute
Center for Children and Families



Darrell DeVeaux

President
Health Detail



Jodi Mitchell

Program Officer
The Mt. Sinai Health Care Foundation

<http://www.statereforum.org/discussions/consumer-assistance-navigators>

See you online!

- Webinar Q&A continues online at:
<http://www.staterforum.org/discussions/consumer-assistance-navigators>
- Find webinar recording and slides at:
<http://www.staterforum.org/webinars>
- Visit and register to participate:
<http://www.staterforum.org/user/register>
- Questions? Email us:
staterforum@nashp.org

