Survey of Health Insurance Marketplace Assister Programs

Alliance for Health Reform
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An estimated 10.6 MILLION consumers nationally received help from 28,000 navigators and assisters during ACA enrollment.
Types of Assister Programs

- Certified Application Counselor (CAC): 45%
- Federally Qualified Health Center (FQHC): 26%
- In Person Assister (IPA): 26%
- Federal Enrollment Assistance Program (FEAP): 1%
- Navigator: 2%

Figure 3

Number of Assisters Relative to Uninsured Population across Marketplace Types

Number of Assister Staff Per 10,000 Uninsured

- Federal/State Partnership Marketplaces: 8.7
- State-Based Marketplaces: 8.6
- Federally Facilitated Marketplaces: 4.4

Number of People Helped Relative to Uninsured Population across Marketplace Types

Number of People Helped per 1,000 Uninsured

- Federal/State Partnership Marketplace: 276
- State-Based Marketplace: 325
- Federally Facilitated Marketplace: 162

Figure 5

Demand for Consumer Assistance vs. Assister Program Capacity

General Open Enrollment

- Demand Far Outpaced Capacity: 12%
- Capacity Was Equal to Demand: 31%
- Could Have Helped More: 32%
- Helped Most but Turned Some Away: 25%

Final Two Weeks of Open Enrollment

- Demand Far Outpaced Capacity: 24%
- Capacity Was Equal to Demand: 32%
- Could Have Helped More: 19%
- Helped Most but Turned Some Away: 25%

Average Time Assister Programs Spent Helping Each Client

- Less Than 1 Hour: 13%
- 1-2 Hours: 64%
- 2-3 Hours: 18%
- 3-4 Hours: 3%
- 4 Hours or Longer: 2%

NOTE: This figure indicates the share of Assister Programs that reported Most or Nearly All consumers sought help for these reasons during open enrollment. See Appendix Table 8 for full results.
Consumers Seeking Help Who Were Uninsured

Of the people your Assister Program helped with eligibility and enrollment in health coverage, roughly how many were uninsured at the time they sought assistance?

- **All or nearly all**: 46%
- **Most**: 43%
- **Some, but less than half**: 7%
- **Few or none**: 2%
- **Don't know**: 2%

Consumers Needing Help Understanding Basic Insurance Concepts

Among your Program’s clients who considered or purchased QHPs, how many needed help understanding basic insurance terms, such as “deductible” or “in-network service”?

- All or Nearly All: 33%
- Most: 41%
- Some, but Less Than Half: 19%
- Few or None: 5%
- Don't Know: 2%

Figure 10

QHP Questions Not Answered by the Marketplace Website

Among the clients of your Assister Program who considered or purchased QHPs, how often did people have health plan questions that weren’t easily answered by online plan information posted on the Marketplace site?

- Almost Never: 11%
- Almost Always: 13%
- Sometimes: 49%
- Often: 28%

NOTE: Data do not sum to 100% due to rounding.
Coordination Among Assister Programs

During the open enrollment period that just ended, how often did your Assister Program coordinate with other Assister Programs on the activities you undertook or to share best practices?

- Never: 14%
- Numerous times on regular basis: 24%
- Numerous times on ad hoc basis: 22%
- A few times: 40%

Figure 12

Percent of Assister Programs Observing Post-enrollment Problems as of Early-May

<table>
<thead>
<tr>
<th>Problem</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Didn’t receive insurance card</td>
<td>54%</td>
</tr>
<tr>
<td>Medicaid or CHIP eligibility determination problems</td>
<td>52%</td>
</tr>
<tr>
<td>Didn’t receive premium invoice</td>
<td>49%</td>
</tr>
<tr>
<td>Don't understand how to use health insurance</td>
<td>44%</td>
</tr>
<tr>
<td>Consumer feels s/he picked wrong plan</td>
<td>37%</td>
</tr>
<tr>
<td>Provider not in network</td>
<td>37%</td>
</tr>
<tr>
<td>Can't afford deductible, other cost sharing</td>
<td>35%</td>
</tr>
<tr>
<td>Special enrollment triggered by life event change</td>
<td>31%</td>
</tr>
<tr>
<td>Missed/late premium payment</td>
<td>25%</td>
</tr>
<tr>
<td>Claim denied</td>
<td>21%</td>
</tr>
<tr>
<td>No post-enrollment problems seen so far</td>
<td>10%</td>
</tr>
</tbody>
</table>

Programs with Prior Experience Helping Consumers

- Eligibility and enrollment in public health insurance: 67%
- Assistance with post-enrollment health coverage problems: 27%
- Eligibility and enrollment in private health insurance: 16%
- Assistance in tax preparation, filing for tax credits: 9%
- No prior experience: 30%

Figure 14

Likelihood Programs Will Provide Assistance Next Year