

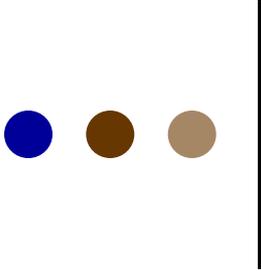
# Outreach, Education, Enrollment Assistance Update on Work of Navigator Subcommittee

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President & CEO

February 2, 2012





# Different Types of Consumer Assistance



## Outreach and Education

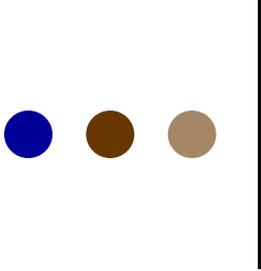
- Mass media
- Mailings
- Community meetings
- One on one information

## Enrollment Assistance

- Linking consumers to toll-free hotline/website
- Helping people understand choices
- Helping consumers fill in web-based enrollment information

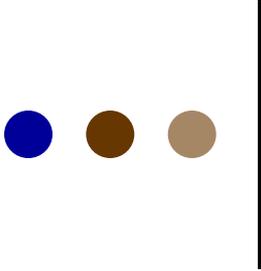
## Plan Selection Advice

- Helping people and small businesses understand and select appropriate health plan



# HBE Outreach and Education (Sec. 1311)

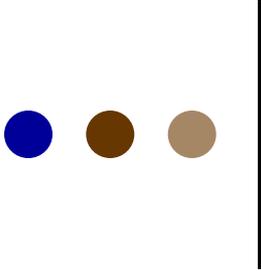
- ACA requires HBE to:
  - Provide for operation of toll-free hotline and internet website to respond to requests for assistance, and provide comparative information on QHPs
  - Inform individuals about eligibility requirements of Medicaid, CHIP, and insurance affordability program
  - Establish a navigator program
    - Navigators should conduct public education to raise awareness of plans
    - Distribute fair and impartial information, in a manner that is culturally and linguistically appropriate
    - Refer individuals to consumer assistance or ombuds programs



# HBE Enrollment Assistance

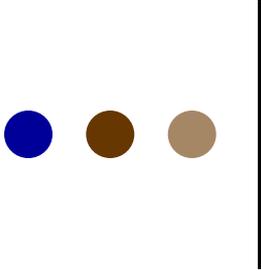
(ACA 1311, 45 CFR 155.20)

- To be eligible for a grant as a navigator, entity must also be able to facilitate enrollment in a qualified health plan.
  - Must be certified or licensed, and have expertise in eligibility, enrollment, and program specifications
  - Entity must have existing relationships or be able to readily establish relationships with employers and employees, consumers (including uninsured) or self-employed individuals eligible to enroll
  - May not have a conflict of interest



# Navigator Requirements (45 CFR 155.210)

- HBE must provide Navigator grants to *at least two* of the following category of entities:
  - Community and consumer-focused nonprofit groups
  - Trade, industry, and professional associations
  - Commercial fishing industry organizations, ranching and farming organizations
  - Chambers of commerce
  - Unions
  - Resource partners of the Small Business Administration
  - Licensed agents and brokers, and
  - Other public or private entities that meet the requirements of this section (such as Indian tribes, tribal organizations, or state and local human service agencies).



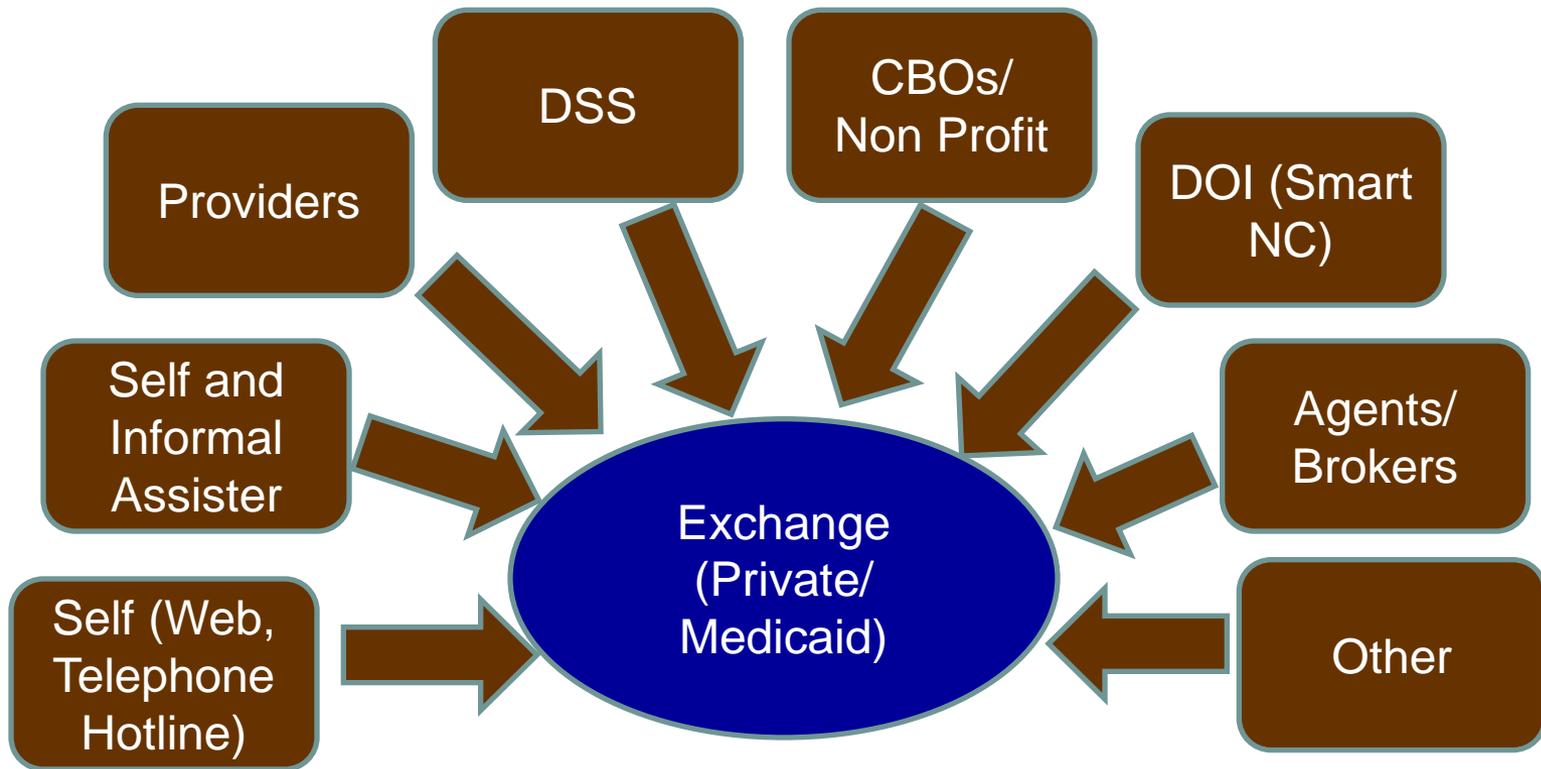
# Special Rules for Agents/Brokers

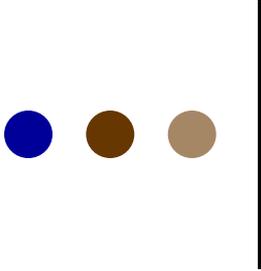
- Navigator may not have a conflict of interest
  - Cannot be a health insurance issuer.
  - Cannot serve both as a navigator and agent/broker (with financial compensation from insurer) for plans sold inside the HBE
    - However, agent/broker can serve as a navigator for plans sold inside the HBE, and still receive commission to enroll employers or individuals in non-QHPs (ie, outside the HBE).
  - States may choose to allow agents and brokers to enroll qualified individuals, employers or employees into a QHP offered through the HBE.
  - The HBE may provide information regarding licensed agents and brokers on its website.

# Funding for Navigators

- Funding may *not* be from federal funds received by the State to establish the HBE.
  - **This potentially causes problems in 2013-2014.**
- However, if the state chooses to permit or require Navigator activities to address Medicaid/CHIP administrative functions (eg, outreach and enrollment), and such functions are performed under a contract or agreement that specifies a method for identifying costs/expenditures related to Medicaid and CHIP activities, the Medicaid/CHIP agency may claim federal funding for the share of expenditures at normal administrative match rate.

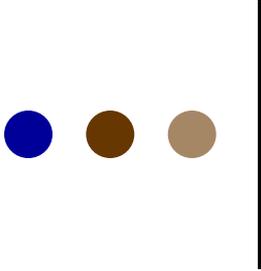
# Different Sources of Enrollment Assistance





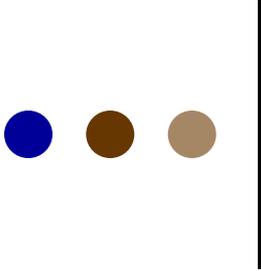
# Different Sources of Enrollment Assistance

- Not every entity that provides assistance will be an official “navigator”
- Subcommittee began examining 6 issues
  - Training requirements
  - Whether the assisting entity should be “certified” and recognized as a navigator
  - Whether the HBE should help link consumers to assistance entities
  - Whether the assisting entity should be paid
  - Whether the assisting entity can provide specific advice on health plan selection
  - Whether the entity should be subject to a code of conduct with reporting and accountability requirements



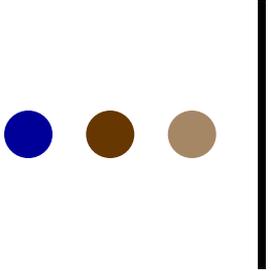
# Areas of General Agreement

- *Training and certification:* Group generally supported NCDOL's existing SHIP training, continuing education, and certification requirements as model for navigator program
- *Enrollment assistance, not health plan selection advise:* Navigators should help individuals understand different health plan choices (as well as insurance concepts), but navigators are not licensed to provide advice to help individual/small business select specific plan
  - Agents/brokers are licensed to provide specific advise



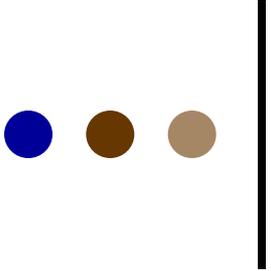
# Areas of General Agreement

- *Reporting/accountability*: Any group that is recognized as a navigator would be required to meet certain reporting requirements to ensure accountability
- *Linking potential consumers to navigators*: The HBE would have a mechanism to link individuals who want help with enrollment to patient navigators
- *Role of DSS*: The group recognized that many people will be coming to DSS to enroll in Medicaid, and some will not be eligible and will need help enrolling into a qualified health plan.
  - Thus, each DSS should have staff that are certified as navigators



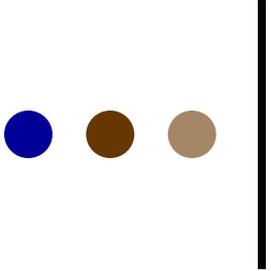
# Outstanding Questions

- Can health care providers be official navigators?
  - Some health care providers may have financial “conflict of interest” because they get paid differently by different insurers
  - Other providers—such as FQHC, free clinics, rural health clinics—have less of a conflict because they are paid equally by different payers (or not paid)
  - Even if provider is not recognized as an official patient navigator, many will still help patients enroll online
    - If providers are not official navigators, can they still receive training?



# Outstanding Questions

- How will navigators be paid?
  - In 2013-2014, there will not be operational funds to pay grants to navigator entities
  - Should NCDOT seek out entities that are willing to be unpaid navigators in the first year?
  - When funding is available, how should navigators be paid? Grants to entities? How should amount of grant be determined?



# Outstanding Questions

- What is the role of agents/brokers?
  - Will they choose to be official navigators?
  - How will they be paid so that they do not have a financial interest in referring individuals/small groups to specific health plan?
  - Do agents/brokers have to be certified to sell insurance products in the HBE?

# Navigators (Official)

	Training	Certified	Advert. Link	Paid (by whom)	Plan Selection	Acct./ code conduct
DSS	Y	Y	Y	Grants for traing	N	Y
CBO/Govt agency	Y	Y	Y	HBE*	N	Y
Safety net PC	Y	Y	Y	HBE* ?	N	Y
Hospital/ Pvt prov	?	?	?	?	N	?
Agent	Y -	Y	Y	HBE same level pay	Y	Y
Individuals	?	?	?	???	N	