

August 14, 2012

Outreach, Education, Adoption and Enrollment Committee

Agenda

- Introductions
- Committee Responses to Focused Questions
- Summary of discussions to date
- Initial Findings Report to Task Force
- Next Steps
 - Concerns, unresolved questions, research assignments
- Public Comment
- Next Task Force meeting date August 22nd

Outreach Focused Questions

- What should the training and certification process be for navigators?
- What type of oversight should be required and who should be charged with this oversight?
- What is the role of navigators vs. agents and brokers?
- What marketing channels should the state engage in to raise awareness of an exchange and consumer options? What points of contact should be made (e.g., schools, churches, community centers, etc)?
- What elements should be included in Public relations and advertising campaigns to drive enrollment in the exchange?

What should the training and certification process be for navigators?

- Formal Certification process
 - Completion of a one-time background check
 - Completion of an initial navigator training program covering both Exchange and Insurance affordability programs
 - Passage of an initial training exam
 - Completion of retraining every 12 months
 - Passage of a recertification program
- At a minimum include:
 - Needs of underserved & vulnerable populations
 - Eligibility and enrollment rules and procedures
 - Exchange qualified health plan and Medicaid options
 - Exchange privacy and security standards, and
 - Proper handling of tax and other personal data
- Utilize federally-established model standards
- Training should be regularly updated

Training Philosophy

1. All coverage options are presented equally
2. Culturally diverse populations are reached and communicated to appropriately
3. Continued education is received
4. Tax credit calculations and implications are clearly understood
5. Individuals are not harmed

What type of oversight should be required and who should be charged with this oversight?

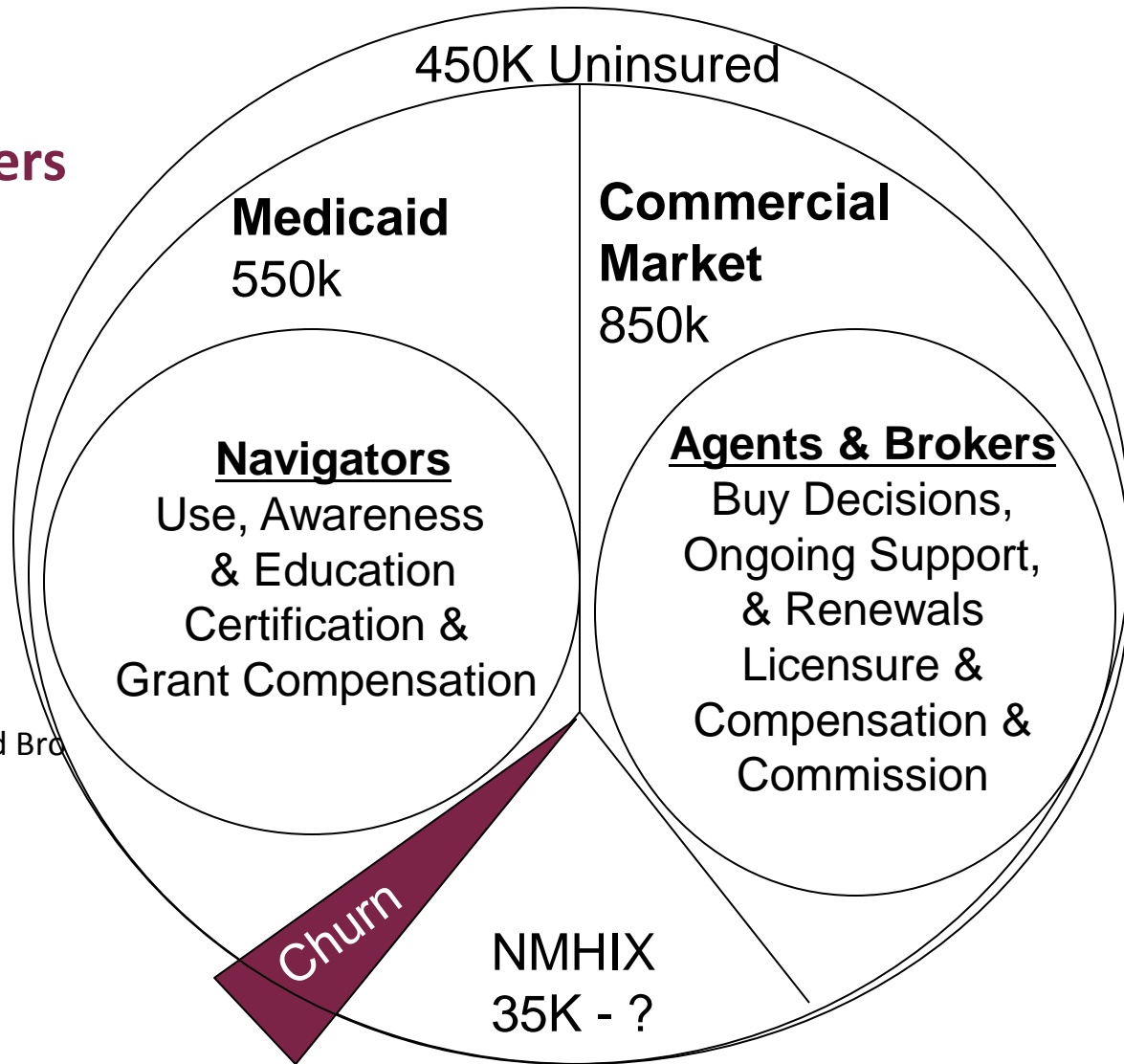
- Type of oversight
 - Navigators will need to work with Medicaid and Exchange. Change in the “culture of coverage” will require that oversight be re-visited in the near future. Oversight will evolve.
 - Completion of outreach assignments
 - Accuracy and timely completion of applications
 - Number/percentage of IAP and Exchange enrollments versus total population seen
 - Member satisfaction surveys
 - Complaints
- Who Should be charged:
 - Option 1: DOI has experience with brokers and agents, consumer complaints and should be the entity to oversee navigators
 - Option 2: Under the umbrella of a nonprofit, navigators would be subject to organizing entity with liability protection for any harm caused to members for guidance provided. Individual navigators would not be permitted. Non profits would be subject to the oversight of the Exchange

Navigator vs. Agents & Brokers

NM Landscape

To be addressed:

- 1) Navigator enrollment responsibilities
- 2) Certification/training requirements
- 3) Interaction between Navigators & Agents and Bro



Navigator Role

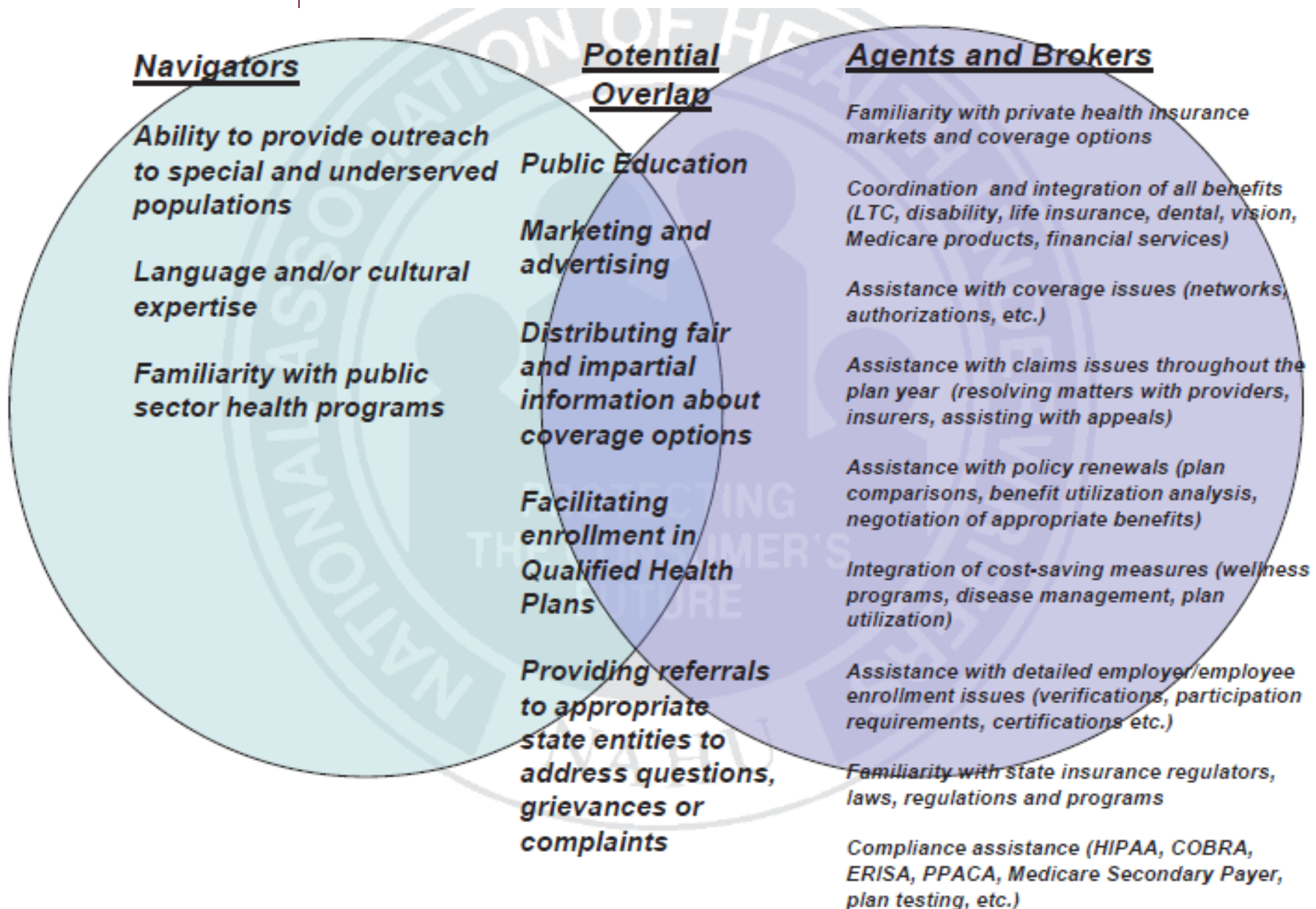
Under the law, navigators have the following five duties:

- 1) To conduct public education about the availability of qualified health plans.
- 2) To distribute fair, impartial information about enrollment in qualified plans and about the availability of premium tax credits and cost-sharing assistance in the exchange.
- 3) To facilitate enrollment in qualified plans.
- 4) To refer people who need help resolving a problem with their health plan or with their premium assistance to a consumer assistance or ombudsman program or to another appropriate agency that can help with a grievance or appeal.
- 5) To provide information in a culturally and linguistically appropriate manner to the population being served by an exchange.

Broker Role

- Brokers are used to educate the business community and their employees about the benefits of the defined compensation marketplace.
- Brokers may also enroll individuals/employers/employees in health plans
- In order to participate in the Health Exchange a broker must be registered with the Exchange. To be registered, a broker must:
 - Be a licensed health insurance producer – with the NM Department of Insurance
 - Register with the Exchange and complete Certification
 - Complete producer training – classes approved by the NM Department of Insurance

Navigators vs. Broker Roles



Suggested Points of contact & marketing channels to raise awareness of an exchange & consumer options

■ Marketing Channels

- Print, radio, TV, social media/ facebook, web, health fairs, other events
- Chambers of Commerce, Nonprofits (Charities), FQHC's, Rural clinics, Hospitals & Emergency Rooms, Schools, churches, SBA and Medicaid Offices

■ Native Americans

- Print, radio, TV, social media/ facebook, web, health fairs, other events
- Incorporate website hotlinks for Native Americans
- Face to face opportunities, Larger, frequent group meetings in public venues
 - Chapter Houses, senior centers, health fairs and Pow Wows
- Native American Radio: Singing wire & Native American calling, PSAs
- Social and Alumni organizations through newsletters
- Advertising on buses and bus stops

What elements should be included in Public relations and advertising campaigns to drive enrollment in the exchange?

Who	What we tell them	When	How/Who
Individuals & the public	<ul style="list-style-type: none"> • Benefits of having coverage • Increased access, Increased Choice • Who can participate, how it will work • Advanced Premium Tax Credits & Cost Sharing Reductions • Navigator & Agent/ Broker Application Assistance • Premium Calculator 		
Small employers - Currently offering - Currently not offering	<ul style="list-style-type: none"> • Increased Access, Increased Choice • Who can participate, how it will work • Small Business Tax Credits • Comparison Tools 		
Native Americans	<ul style="list-style-type: none"> • increase access on a monthly basis • Increased Choice of providers & facilities • Out of pocket & premium reimbursement based on FPL 		
Brokers & navigators	<ul style="list-style-type: none"> • How we help get their clients covered • Who can participate, how it will work • How they get compensated 		

Open Navigator Issues

- Oversight
 - DOI position vs. Exchange vs. Nonprofits
- Non-profit Certification vs. Enhanced Exchange certification vs. DOI Licensure
- Medicaid Training Requirements
- Native American Outreach
 - Identification of populations by geography

Public Comment

- An opportunity for Public to speak/comment on Committee topics and discussion.
- Time is limited to 3 minutes per speaker

Next Committee Meeting

- Meeting Takeaways

- _____
- _____
- _____

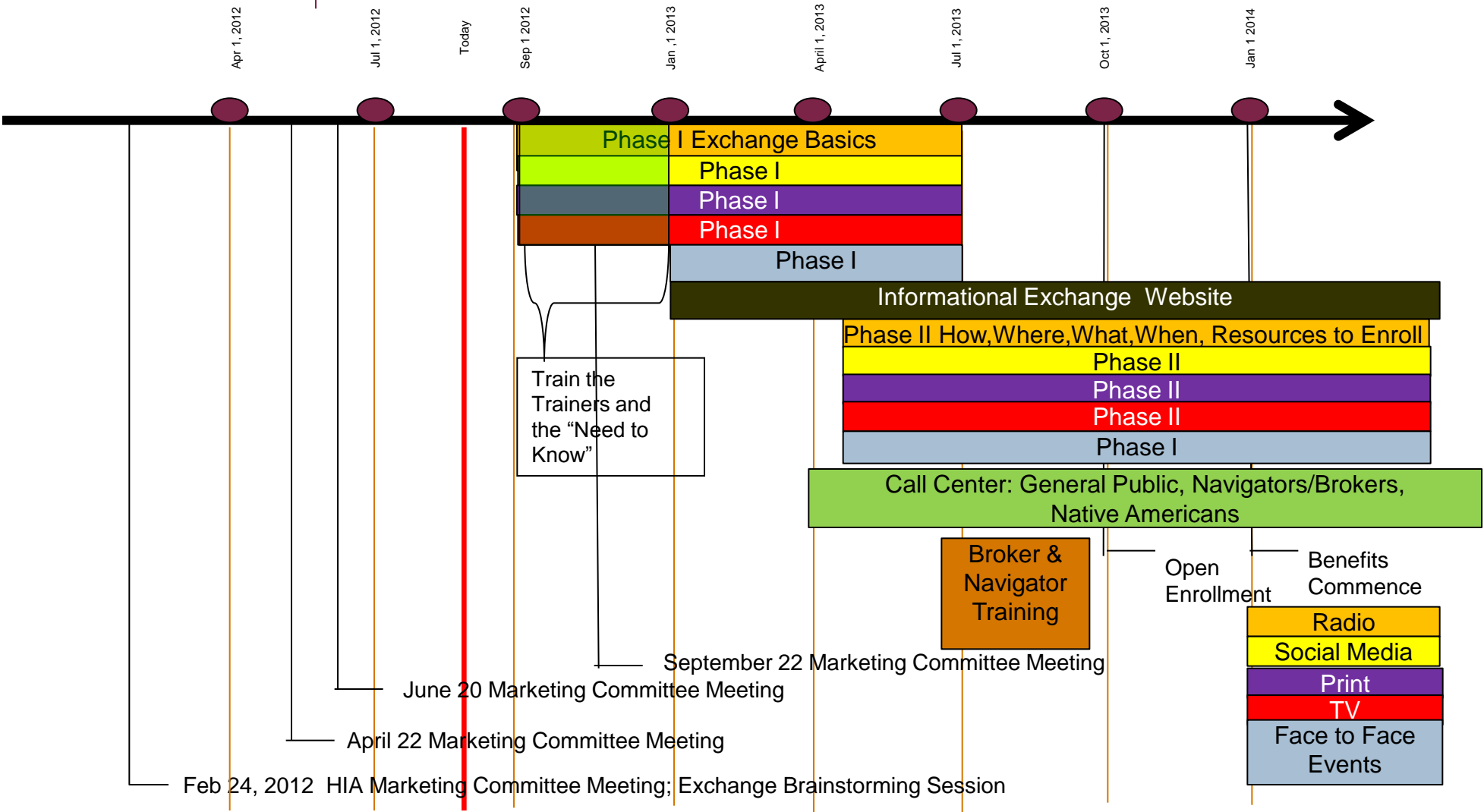
- Work Assignments

- _____
- _____
- _____

- Next meeting date September _____
_ Same dial in number, time and location

Hip Pocket Slides

Marketing Components Exchange Timeline - Communication Strategy



Navigator Goals (for discussion purposes only)

- Promote access to affordable coverage through the Exchange and other insurance affordability programs;
- Identify, educate and enroll hard-to-reach populations;
- Attract and maintain Navigators with experience serving targeted populations;
- Leverage existing state and federal resources;
- Leverage and support current outreach efforts, organizations and resources; and
- Create new outreach channels or resources.

Standards for Navigators

- Shall not be a health insurance issuer
- Shall not receive any consideration directly or indirectly from any health insurance issuer in connection with the enrollment of any qualified individual, or employees or a qualified employer in a qualified health plan inside or outside the exchange
- Additional standards to be set by HHS secretary.

Navigator Duties

- Maintain expertise in eligibility, enrollment, and program specifications;
- Conduct public education activities to raise awareness about the Exchange;
- Provide information and services in a fair, accurate, and impartial manner;
- Facilitate an Exchange client's selection of a QHP;
- Provide referrals to state consumer assistance or ombudsman programs, or other appropriate agencies, for enrollees with grievances, complaints, or questions regarding their health plan, coverage, or a determination under such plan or coverage; and
- Provide information in a manner that is culturally- and linguistically-appropriate to the needs of the population being served by the Exchange, including individuals with limited English proficiency, and ensure accessibility and usability of Navigator tools and functions for individuals with disabilities.

Follow-up responsibilities

Navigators responsibility for follow-up and on-going assistance to their clients to ensure they remain enrolled in coverage over time and to assist clients with any customer service issues that may arise.

Navigator Qualifications

- Demonstrated experience providing community-based consumer assistance (outreach and application assistance) to the target population and hard-to-reach or “vulnerable populations” (e.g., low-income consumers, persons with disabilities, persons with limited English proficiency);
- Strong communication skills, including cultural sensitivity regarding the target population;
- Ability to understand complex topics and communicate information clearly to consumers; and
- Knowledge of insurance affordability programs and commercial insurance.