

# Health Insurance Exchange Brokers, Agents and Navigators Advisory Committee **MEETING MINUTES**

Location: Legislative Office Building  
300 Capitol Avenue, Room 1A, Hartford, CT  
Date: Tuesday, July 10, 2012  
Time: 1:00 p.m.

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## **Members Present**

Mickey Herbert (Co-Chair), Exchange Board Member; Mark Czarnecki (Co-Chair), Douglas Financial Services, Inc.; Antonio Caporale, CT Insurance Department (CID); David Guttchen, Office of Policy and Management; Ellen Andrews, CT Health Policy Project; Jay Festa, USI Insurance; John Calkins, CT Benefits Brokers & Chapt. NAHU; Ken Lalime, CT State Medical Society-IPA, Inc. (CSMS-IPA); Matthew Fair, Pierson & Smith; Phil Boyle, The Health Consultants / Connecticut Benefits Brokers; Stephen Glick, Chamber Insurance Trust

## **Members by Phone**

Barbara Saxton, Hub International, Inc.

## **Members Absent**

Michael Nicastro, Central CT Chambers of Commerce; Jeanette Ziegler, Mohegan Tribe of Indians of Connecticut

## **Other Participants**

Kevin Counihan, Health Insurance Exchange (HIX); Jason Madrak, HIX

## **Meeting Facilitator**

Nellie O’Gara, HES Advisors

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### **I. Call to Order and Introductions**

Chairperson Mickey Herbert opened the meeting at 1:04p.m. Committee members and staff introduced themselves. Chairperson Herbert welcomed Exchange CEO, Kevin Counihan.

### **II. Review and Approval of Minutes**

Chairperson Herbert made a motion to approve of the minutes from the previous two meetings with the amendment that Ken Lalime was present for the last meeting (June 12, 2012). The motion was seconded. Motion passed unanimously.

### **III. Role of the Navigator/Broker**

In addition to a brief overview of the meeting’s agenda, Mr. Madrak provided an outline of the baseline qualifications for Navigators as outlined in the ACA. The ACA directs that Navigators must perform specific functions (educating, enrolling and follow-up activities). Based on the federal guidance regarding these qualifications and duties of Navigators as it pertains to the individual market, Mr. Madrak stated that the Exchange is proposing a two-tiered navigator program.

- a. Tier 1 – Educator
- b. Tier 2 – Enroller

Comprehensive discussion developed. Ellen Andrews posed the question: with half the people coming on enrolling into Medicaid, do they have to be enrolled by Medicaid employees? Stephen Glick raised concerns about efficiency and cost. David Guttchen noted that people can submit an application but that is very different than determining what they are eligible for, which is only what Medicaid can do. Conversation ensued around enrolling members into Medicaid. Mark Czarnecki expressed concern by the Tier 2 role definition, suggesting that the role of the T2 Navigator needs to be beefed up. Ellen Andrews stated that some people will be much more comfortable going to a broker. John Calkins raised the concern of duplicating, requesting clarification of the difference between the role of a T2 Navigator and a broker.

Mr. Madrak spoke to the *Brokers in the Individual Exchange* portion of the presentation. Mr. Madrak stated that Brokers will not be able to function as Navigators unless they are willing to forgo their commissions. Should brokers wish to enroll individuals via the HIX, they will be required to take specific Exchange training in order to be certified. Brokers will not be required to provide Medicaid eligibility or enrollment assistance, but will be required to refer such individuals to qualified T1 or T2 Navigators.

Mr. Madrak stated that the two-tier recommendation would require the development of three sets of training modules, providing a description of each:

- 1. Navigator – T1 Educator training
- 2. Navigator – T2 Enroller Training
- 3. Broker/Agent – Individual Exchange Market Training

Ellen Andrews suggested there be a 4<sup>th</sup> for those just wishing to assist without being a Navigator. Stephen Glick asked if the Exchange will create a training department and building the certification, etc. Mr. Madrak indicated that as of today, the Exchange has not begun to build this training department, noting that staff will reach out to the CID to perhaps develop a partnership – something the Exchange is looking to the committee to help determine. Conversation developed around training capabilities. Mr. Guttchen indicated that the CID does not do actual training; rather this is done by vendors, suggesting the Exchange put in place a similar model where the Exchange develops the curriculum while a vendor performs the training. Further discussion took place with regard to a formal education program and curriculum.

Mr. Madrak facilitated the meeting into a discussion of the SHOP Program. Staff proposed a SHOP-Navigator program in which given the more technical nature of this environment, only one tier of Navigator will exist being able to perform education and enrollment activities, as well as any required follow-up outreach. After some discussion around possible duplication and other concerns, it was determined that the Exchange does not need a SHOP-specific Navigator program.

#### **IV. Preliminary Thoughts on Funding Options**

Mr. Madrak facilitated the meeting into the next agenda item. Based on the two-tiered Navigator program, the Exchange also proposes a two-tiered funding system.

- 1. T1 Funding: T1 individual Navigators will be supported with an upfront grant award (issued prior to the onset of agreed upon activities) to support outreach and education efforts.
- 2. T2 Funding: T2 individual navigators will receive Enrollment Reimbursement Grants issued quarterly and based on per-enrollee volume driven by the entity. The amount of any per-enrollee grant award would need to be researched and discussed.

Mr. Madrak explained that there will be no grant award activity tied to renewal of individuals in plans and Navigators will be eligible for either T1 only, or T2 only, or both T1 and T2 funding.

Mr. Madrak asked committee members for feedback; whether there is an interest in this per-enrollee type of grant funding. Chairperson Czarnecki stated that if we have to pay grants, he believes in paying for grants but feels that the people doing this need to get paid on an hourly fee. They are going to have time-pressure. If we have to do navigators, it really has to be that traditional grant. Kevin Counihan stated that he recommends not making this program overly complicated.

Mr. Madrak continued. Based on the two-tiered funding system, Navigator grants will need to be issued to *entitites*, not to individuals, although individuals can still be certified and conduct Navigator activities in an unfunded capacity. Mr. Madrak further described additional funding options. Funds could be made available to promote an active referral market between Navigators and Brokers. Mr. Madrak provided two examples which included a QHP broker referral fee, and a Medicaid broker referral fee, describing both. Conversation ensued around the referral fees. Mr. Guttchen remarked that it seems like an extra layer of administrative work for the Exchange to monitor, also noting that it sounds complicated. Members discussed incentives. Kevin Counihan stated that the Exchange is not looking to compete. Matt Fair stated that brokers will be incented to learn the other side of the program, suggesting the referral option may be too confusing.

Mr. Madrak stated that staff will process the feedback and tweak the recommendation and bring that back to the next meeting, stating that the goal of the next meeting will be to take this to a vote. Mr. Guttchen asked if staff will put together a recommendation on compensation and funding. Mr. Madrak stated that staff will provide an update on funding and then have a separate discussion on compensation. It is expected the committee will have something to approve in the next meeting.

#### **V. Review of Thomson Reuters Data**

Mr. Madrak provided a brief information presentation of the results of Thomson Reuters analysis. The firm was procured in order to develop a more detailed profile of CT residents engaging with the Exchange and State programs beginning in 2013 and beyond. Staff developed summary tables highlighting the points which surfaced from the analysis. Mr. Madrak explained that the first document focused on getting estimates in place for the number of CT residents in seven major categories of insurance coverage. The current estimates placed the number of uninsured at 344,582 individuals. Given Medicaid expansion, an additional analysis of this population (currently 15% of residents) was performed as well. Mr. Madrak provided a summary of the data by geographic demographic. In terms of the Medicaid population, this same trend holds true—almost the exact same analysis. Mr. Madrak stated that from an outreach standpoint, this is helpful information to know. Mr. Madrak explained that the *second* data set that was developed by Thomson Reuters profiles the demographic characteristics of currently uninsured populations who will be eligible for either Medicaid enrollment, or enrollment via the Exchange, as the result of new eligibility requirements. Mr. Madrak described the themes which emerged when looking at the data of the adult population.

#### **VI. Next Steps (Data Analysis)**

Mr. Madrak briefly informed the committee of the next steps in terms of data analysis. The current view of data provides geographic overview and demographic overview. Mr. Madrak announced that we will be working with CERC on providing a combined view of the information to aid in more targeted development of:

- a. Outreach and education efforts
- b. Marketing plans
- c. Communication materials
- d. Navigator efforts

Phil Boyle requested a further breakdown of the data in slide 22—requesting it be broken down by the size of the company. Ms. Andrews asked if staff could break out the top 20 zip codes by people who are going to be eligible for Medicaid and those eligible for the Exchange.

**VII. Public Comment**

Claudia Epright provided a public comment. Ms. Epright represents the public as a consumer and also as a representative of the Consumer Experience and Outreach Advisory Committee.

**VIII. Adjournment**

Chairperson Mickey Herbert adjourned the meeting at 2:57 p.m.

**Resources:**

[Agenda](#)

[Presentation](#)

[Minutes of previous meeting 6/12/12](#)

[Minutes of previous meeting 5/15/12](#)

[Proposed Recommendation Memo](#)

[Memo and Thomson Reuters Analysis](#)

- [CT Uninsured](#)
- [CT Medicaid](#)

[Transcript](#)