

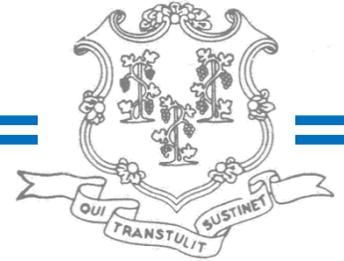
Connecticut Health Insurance Exchange

Brokers, Agents, and Navigators
Advisory Committee

*Thursday, September 13, 2012
9:00 a.m. - 11:00 a.m.*

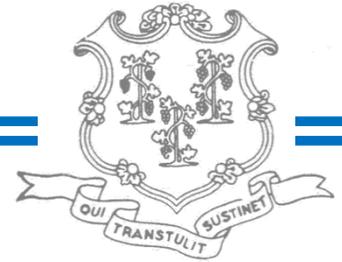
*Legislative Office Building, Room #1E
Hartford, CT*

Agenda



1. Call to Order and Introductions
2. Review and Approval of Minutes
3. Update from CCIIO (“In-Person Assistors”)
4. Review of Final Roles and Responsibilities
5. Vote on Accepting Recommendations
6. Review Recommended Training and Certification Requirements
7. Next Steps
8. Public Comment
9. Adjournment

CCIIO Update - Blueprint 2.0



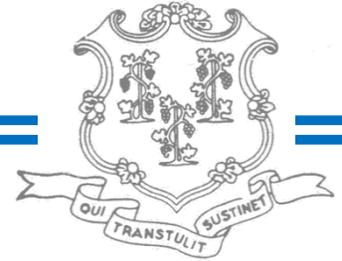
“In-Person Assistor” Program

(new to revised Blueprint released in August 2012)

Section 2.7: *If applicable*: The Exchange has established an in-person assistance program distinct from the Navigator program and has a process in place to operate the program consistent with the applicable requirements of 45 CFR 155.20(c), (d), and (e).

**CCIIO – Center for Consumer Information and Insurance Oversight*

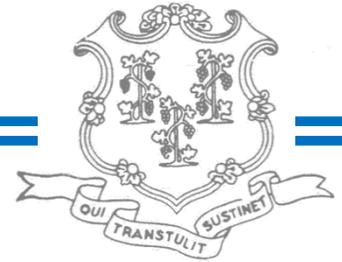
Overview of Final Recommendation



- Maintains two-tiered Navigator program
 1. “Educator”
 2. “Enroller”

- Eliminates SHOP-specific Navigator program; instead all Navigators will be educated about SHOP
- Relaxes prohibitions on advice Navigators can give; still prohibited to recommend specific QHP or Carrier
- Expands upon follow-up activities
- Simplifies compensation model

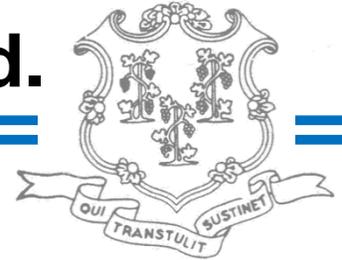
(1)(a) Duties of Navigator Programs



(1) **Education.** The education responsibilities of the State’s Navigator program include—

- (A) Raising the public’s awareness of the expanded health insurance options available through the Exchange and Medicaid;
- (B) Distributing fair and impartial information concerning enrollment in QHPs, and the availability of premium tax credits and cost-sharing reductions in accordance with federal tax laws;
- (C) Providing information in a manner that is culturally and linguistically appropriate to the needs of the population being served by the Exchange and Medicaid; and,
- (D) Providing information to small employers on enrollment in the SHOP and any tax provisions, including credits and penalties, potentially affecting small employer;

(1)(a) Duties of Navigator Programs, contd.

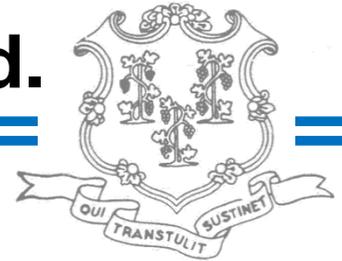


(2) **Enrollment.** The enrollment responsibilities of the State's Navigator program include—

- (A) Facilitating enrollment for individuals and families into Qualified Health Plans through the Exchange;
- (B) Facilitating enrollment of individuals and families into Medicaid;
- (C) Advising individuals and families enrolled through the Exchange on the impact of changes in household income on the amount of any affordability assistance program.
- (D) Facilitating referrals to Brokers qualified under paragraph (d) of this section for individuals and families enrolling in Qualified Health Plans through the Exchange and requesting additional assistance; and,
- (E) Facilitating referrals to Brokers qualified under paragraph (d) of this section for small employers requesting additional assistance in the SHOP.

Tier 2 "Enroller" ONLY

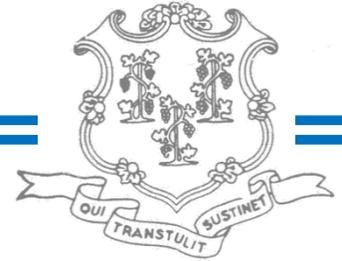
(1)(a) Duties of Navigator Programs, contd.



(3) ***Follow-Up.*** Subsequent to enrollment of an individual or family into the Exchange or Medicaid, the responsibilities of the State’s Navigator Program include—

- (A) Providing referrals to the appropriate State agency or agencies for any enrollee with a question regarding their determination of eligibility for Medicaid or their enrollment through the Exchange, including an appeal for a redetermination of eligibility;
- (B) Providing referrals to the appropriate state agency or agencies, or carrier, for any enrollee with a grievance, complaint, or question regarding their qualified health plan or Medicaid coverage; and,
- (C) Assisting individuals and families insured through the Exchange with the renewal of their coverage, or updating eligibility information, if contacted;

(1)(d)(2)(B) “Facilitating Enrollment”

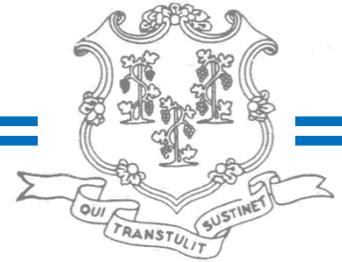


(B) As it relates to Tier 2 Navigators’ duties, “facilitating enrollment” will be defined as performing one or all of the following activities—

- (i) Directly collecting individual information required to determine eligibility for QHP subsidies or Medicaid;
- (ii) Entering, assisting the entry, or overseeing the entry of information into enrollment tools and resources, including final submission of information;
- (iii) Providing general guidance, as appropriate, on the differences between the QHPs sold through the Exchange, with respect to their provider networks, drug formularies and utilization reviews, as well as, instruction on the impact of any premiums and cost sharing on the anticipated total cost of a QHP; and/or,
- (iv) Referring individuals or small employers to a licensed broker (if needed or requested) to complete the application.

(C)(i) Tier 2 Navigators are prohibited from providing a specific recommendation

(1)(f) Navigator Compensation



(f) Only **Navigator-sponsoring organizations**...will be eligible for any Exchange funding grants. **The Exchange will provide no direct payments to an individual.**

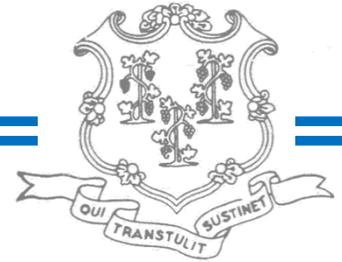
(1) **Tier 1 Funding Grants.** Tier 1 Navigator Program grants will be competitively awarded to Navigator-sponsoring organizations. Funding grants will be divided into to two payments.

(A) The first will consist of an upfront grant award to facilitate the commencement of Tier 1 Navigator activity by sponsoring organizations. The dollar amount will be equal to 75% of the total agreed upon grant award for the organization.

(B) The remaining 25% of grant award will be distributed after the organization has meet agreed upon performance goals established prior to the start of the organizations outreach efforts.

(C) Grant funding and performance goals will be established individually on an organization by organization basis, in acknowledgement that each potential entities size, scale and scope of operations is different and are unique across a diverse geographic and demographic spectrum.

(1)(f) Navigator Compensation



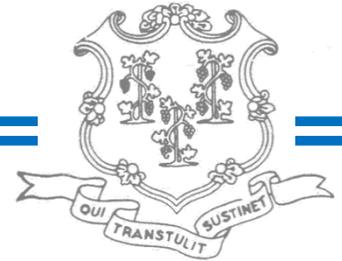
(2) **Tier 2 Funding Grants.** Tier 2 Navigator Program grants will be competitively awarded to Navigator-sponsoring organizations. Funding grants will be divided into two payments.

(A) The first will consist of an upfront grant award to facilitate the commencement of Tier 2 Navigator activity by sponsoring organizations. The dollar amount will be equal to 50% of the total agreed upon grant award for the organization.

(B) The remaining 50% of grant award will be distributed after the organization has met agreed upon performance goals established prior to the start of the organizations outreach efforts. These goals will be almost exclusively focused on enrollment volume targeted by the organization.

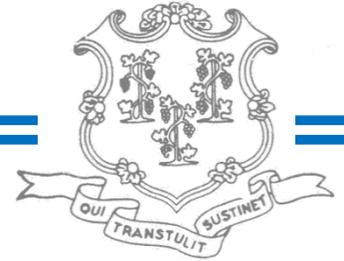
(C) Grant funding and performance goals will be established individually on an organization by organization basis, in acknowledgement that each potential entities size, scale and scope of operations is different and are unique across a diverse geographic and demographic spectrum.

Vote on AC Recommendation



- First, any amendments to “Final” Recommendation on Roles & Responsibilities of Broker/Navigators?
- Vote by Advisory Committee to approve recommendation on Roles & Responsibilities, as amended (if applicable)

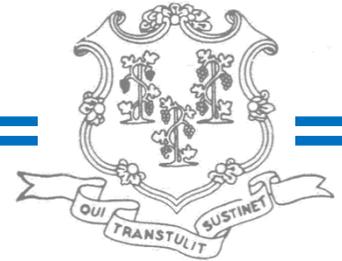
Overview



- Review of existing resources
 - Documents from CA, MD, IL and WA illustrate different approaches to training Navigators
 - The Exchange consulted with CHOICES and OHA for insight on training for Navigator-like roles and functions

- Exchange staff has prepared a sample training schedule for Navigators (and potentially assistors), specialized training, and renewal of certification
 - Example Schedule and Topics
 - Certification Standards and Testing

OHA



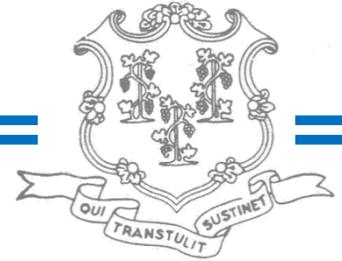
Office of the Healthcare Advocate

The mission of the OHA is to assist consumers with health care issues through the establishment of effective outreach programs and the development of communications related to consumer rights and responsibilities as members of managed care plans.

Among its other “Goals and Objectives”:

- The OHA is responsible for communicating with managed care consumers;
- The OHA assists consumers with managed care selection by providing information, referral and assistance to individuals about means of obtaining health insurance coverage and services

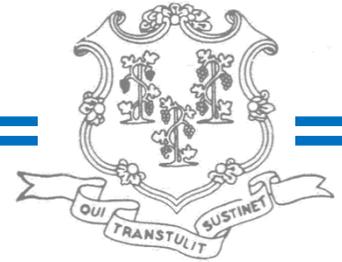
OHA



Consumer Assistance Program (CAP)

- A competitive grant awarded under Affordable Care Act
- OHA was awarded \$400k in August 2012
- Previous awards of over \$500k over two rounds of funding (2010-2012)
- Under the current grant award, OHA will partner with local entities for significant outreach and education to social service organizations, schools, libraries, small business groups and others.
- OHA will produce a webcast series and conduct a provider curriculum on appealing healthcare denials, among other activities.

CHOICES

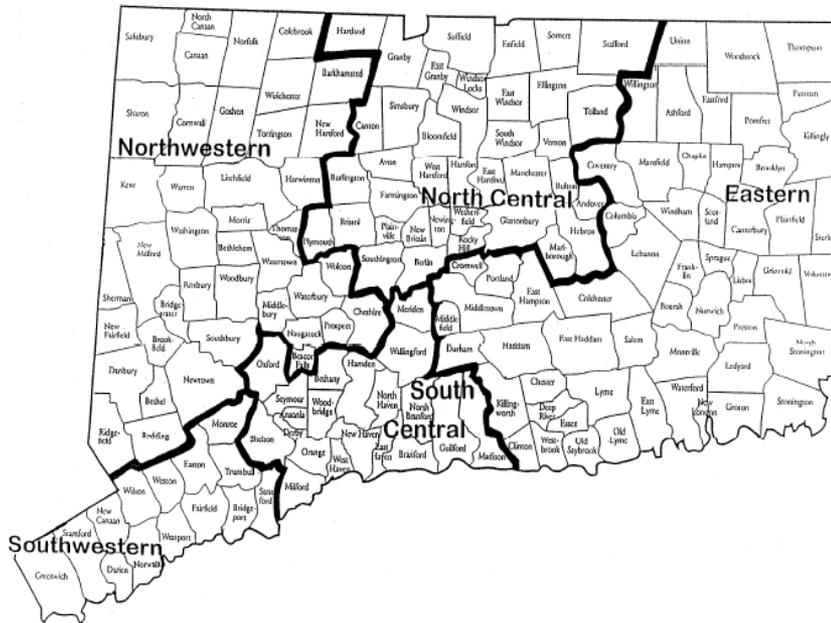
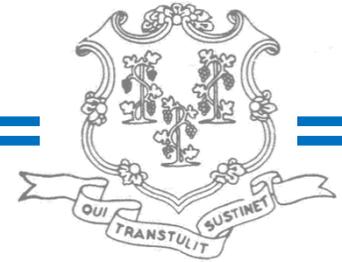


CHOICES = Connecticut's program for Health insurance assistance, Outreach, Information and referral, Counseling, Eligibility Screening.

The CHOICES Program:

- Provides information to persons age 60 and older and persons with disabilities.
- Is a cooperative program of the State of Connecticut Department of Social Services, the Area Agencies on Aging, and the Center for Medicare Advocacy.
- Is comprised of both Staff and Volunteers.
- Is funded by the Centers for Medicare and Medicaid Services and the Administration on Aging through the Older Americans Act.
- Produces the consumer-friendly guides on complex Medicare choices

CHOICES

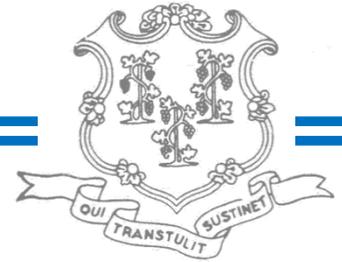


FIVE Area Agencies on Aging

- AAAs are private, nonprofit planning agencies, each guided by its own Board of Directors and Advisory Council
- AAAs fund the following services:
 1. Social Services
 2. Nutritional Services
 3. Disease Prevention & Health Promotion Services
 4. Family Caregivers Support Services
 5. Adult Day Care Aide Positions

- Each AAA hosts a Choices' coordinator with 4-5 staff that do direct outreach and oversee/monitor volunteers
- total 300-400 volunteers, majority of whom are "professional" volunteers (perform CHOICES function while employed in another capacity)

Sample Training Content List



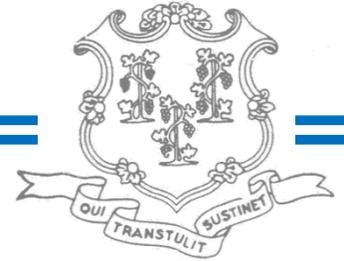
Tier 1

1. Marketplace operational overview
2. Program eligibility and application requirements
3. Enrollment procedures, processes and tracking systems
4. Plan options and enrollment
5. HUSKY operations
6. Unsubsidized/subsidized QHP operations
7. Advanced premium tax credit/cost sharing
8. Scope and limits of program benefits
9. Code of conduct and ethics

Tier 2

1. HIPAA and confidentiality requirements
2. Additional information on APTC and cost sharing
3. Proper handling of financial and tax information
4. Privacy and security standards

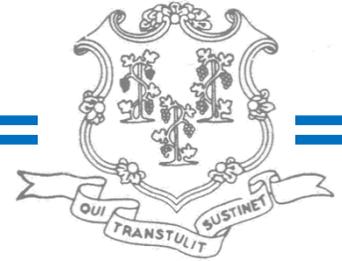
Specialization



- Additional “specialized” training allows for:
 - Abbreviated training modules for those who are already certified to perform Navigator-like roles
 - Simplified, yet still comprehensive, Broker/Agent certification
 - Targeting of special skills through separate modules (e.g. Medicaid, pre-existing condition module, SHOP)
- Specialized training allows Navigator organizations to cater to their respective populations and avoids duplicative training for “professional” volunteers

Training and Certification:

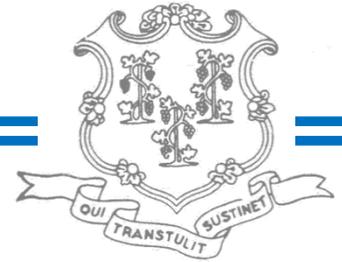
Sample Training Schedule



	Tier 1	Tier 2	Additional & Specialized Training	Annual Re-Training
Training Length	Minimum 2 day	1 Additional day	30 min – 1 day	3-5 hours
Topics	Comprehensive Marketplace training: Affordable Care Act policies, eligibility, Affordability Program, tertiary public programs	MAGI income determination, QHP and public coverage enrollment; technical enrollment instruction; confidentiality	Specialized training related to Assister role/type or Education Specialist. Updates on ACA or other changes. Abbreviated training for CHOCIES Counselors and Brokers/Agents.	Updates on ACA; training on special topics identified by Project Sponsors or through Quality Assessment and Monitoring
Format	In-person	In-person	Web-based/In-person	Web-based

Training and Certification:

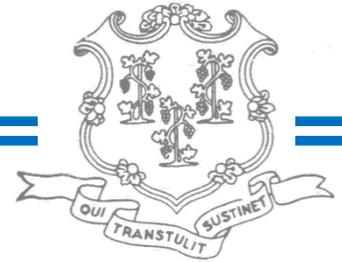
Ongoing Training



- Ongoing training will be available through the specialized training modules, and can be accessed by Navigators at any time
- Ongoing training will also be required of Navigators when there are updates to provisions of the ACA
- The Exchange and/or its Navigator partner will maintain catalog of web-based and printed training modules

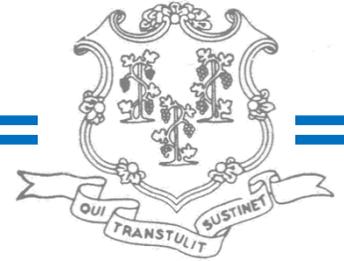
Training and Certification:

Certification Recommendations



- Examinations will be conducted at the conclusion of each training session, and will be required of any individual performing Navigator-like functions
- Certification through examination—each trainee will complete a web-based, open book examination and must achieve a passing score in order to be certified
- Navigator credentials: “Sherriff’s Badge” for those who have completed training.

Next Steps



- Explore potential to leverage “In-Person Assistor” program for proportion of outreach activities
- Continue meeting to build partnership with **Office of Healthcare Advocate and CHOICES**
 - Input on recruiting and hiring regional coordinators
 - Identify potential navigators
 - Develop training for State-specific programs (Exchange, Husky)
- Collaborate with federal government to build Navigator training modules and consumer educational products
- Compile formal training procedures for vote
- Craft recommendations for performance monitoring