

# Connecticut Health Insurance Exchange

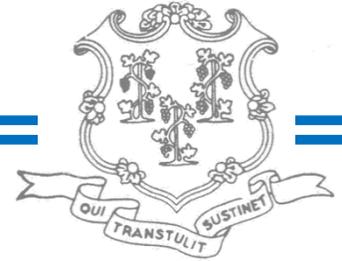
---

## Consumer Experience & Outreach Advisory Committee

*Wednesday, November 7, 2012  
9:00 a.m. - 11:00 a.m.*

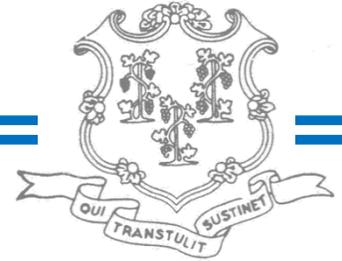
*Legislative Office Building  
Hartford, CT*

# Agenda



- 1) Call to Order and Introductions
- 2) Review and Approval of Minutes
- 3) Navigator Recommendations Overview
  - Background on Navigator Program
  - Review Proposed Roles and Responsibilities
- 4) Town Hall Series Outreach
- 5) Update on Naming Process
- 6) Next Steps:
  - Website Input Opportunities
  - November 20: Combined Consumer & QHP Advisory Committee Meeting
- 7) Public Comment
- 8) Adjournment

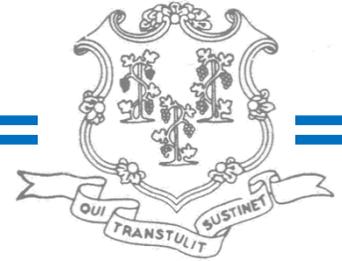
# **HHS Final Regulation**



Navigators are private or public entities qualified, and licensed, if appropriate, to carry out the following duties:

- a) Maintain expertise in eligibility, enrollment, and program specifications;
- b) Conduct public education activities to raise awareness of the Exchange and the Connecticut's public health insurance programs;
- c) Provide information and services in a fair, accurate and impartial manner;
- d) Facilitate enrollment into Medicaid and/or selection of a QHP;
- e) Provide referrals to appropriate state agencies for any enrollee with a grievance, complaint or question; and
- f) Provide information in a culturally and linguistically appropriate manner.

# HHS Final Regulation



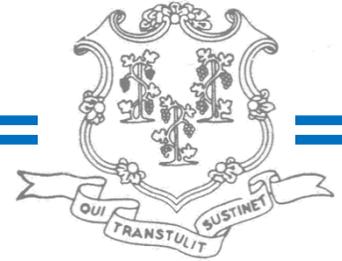
## **Navigators must:**

- Demonstrate that they have existing relationships, or could readily establish relationships, with employers and employees, self-employed individuals, or likely to be eligible to enroll through the Exchange;
- Meet any licensing or certification standards;
- Not have a conflict of interest; and,
- Comply with privacy and security standards.

## **Navigators must not:**

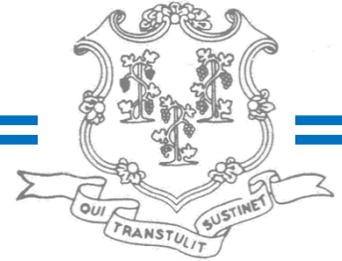
- Be a health insurer;
- Be a subsidiary of a health insurer;
- Be an association that includes members or, or lobbies on behalf of, the insurance industry;
- Receive any compensation –financial or otherwise–from any health insurer in connection with enrolling an individual or employees in a health plan, either inside or outside the Exchange.

# Overview of Final Recommendation



- A simplified Navigator program that combines roles of “educator” and “enroller”
- No SHOP-specific Navigator program; instead all Navigators will be educated about SHOP
- Navigators prohibited to recommend a specific QHP or Carrier; but Navigators can give general advice on how to select a QHP
- Simplified compensation model

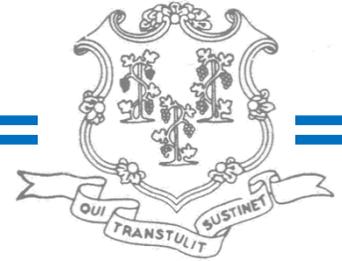
# **Roles & Responsibilities: Education**



The education responsibilities of the 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;

# Roles & Responsibilities: Enrollment



The enrollment responsibilities of the Navigator program include:

(A) Facilitating enrollment for individuals and families into Qualified Health Plans through the Exchange;

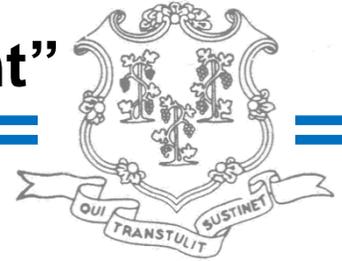
(B) Facilitating enrollment of individuals and families into Medicaid;

(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.

## **Roles & Responsibilities: “Facilitating Enrollment”**

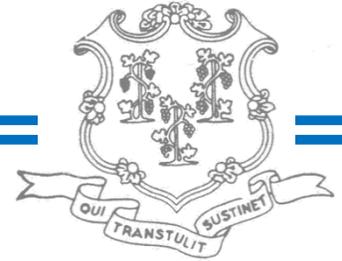


The Exchange defines “facilitating enrollment” to mean one or all of the following activities:

- (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.

**Navigators are prohibited from providing a specific recommendation**

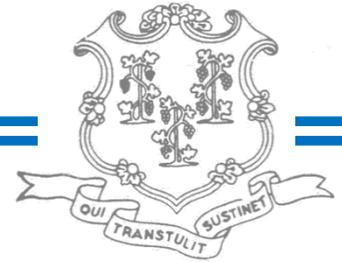
# **Roles and Responsibilities: Follow-Up**



Subsequent to enrollment of an individual or family into the Exchange or Medicaid, the responsibilities of the Navigators include:

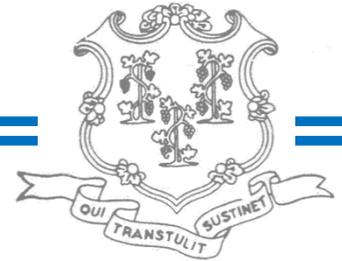
- (A) Providing referrals to the appropriate State agency or agencies for any enrollee with a question regarding their determination of eligibility for Medicaid or their enrollment through the Exchange, including an appeal for a redetermination of eligibility;
  
- (B) Providing referrals to the appropriate 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;

# Certification



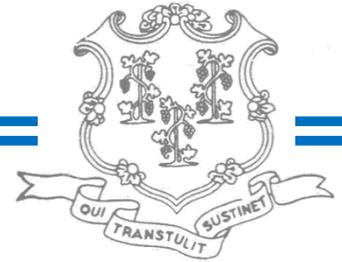
- Navigators will require certification and training by the Exchange.
- All individual Navigators will need to undergo and pass a background check.
- HHS has indicated that it will release model Navigator training standards. Absent these training standards, an initial 4 day (32 hour) in-person training course is proposed.
- An in-person, multiple choice certification test will be administered. A score of 80% or better will be required.
- Navigator credentials: “Sherriff’s Badge” for those who have completed training.

# Sample Training Program



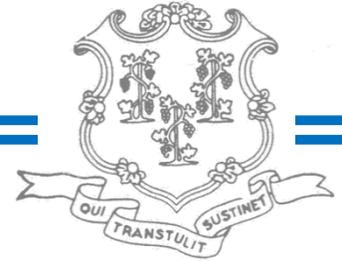
<b>Day 1</b>	<b>Length</b>
Insurance Marketplace Overview	1 hour
Coverage available under the ACA	1 hours
Qualified Health Plans (actuarial values, co-insurance, co-pays, deductibles)	3 hours
Publicly funded health care (CHIP, Medicaid)	3 hours
<i>Total</i>	<i>8 hours</i>
<b>Day 2</b>	<b>Length</b>
Eligibility and enrollment requirements	3 hours
Advanced Premium Tax Credits and Cost Sharing Reductions	3 hours
Means of appeal and dispute resolution	2 hours
<i>Total</i>	<i>8 hours</i>
<b>Day 3</b>	<b>Length</b>
Use of web portal	4 hours
Enrollment procedures, processes and tracking systems	2 hours
Interpersonal and consultation skills training	2 hours
<i>Total</i>	<i>8 hours</i>
<b>Day 4</b>	<b>Length</b>
HIPAA and confidentiality requirements	2 hours
Proper handling of financial and tax information	2 hours
Conflict of interest and impartiality standards	2 hours
Navigator Certification Exam	2 hours
<i>Total</i>	<i>8 hours</i>
<b>Grand Total</b>	<b>28 hours</b>

# Recertification and Ongoing Training



- Recertification will consist of 15 hours of continuing education
- Continuing education will be available through the specialized training modules
- 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

# Compensation

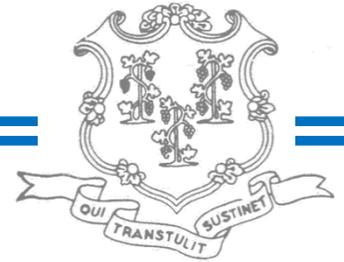


- Navigator Program grants will be competitively awarded to Navigator-sponsoring organizations. Funding grants will be divided into two payments.
  - (1) The first will consist of an upfront grant award to facilitate the commencement of Tier 1 Navigator activity. The dollar amount will be equal to 75% of the total agreed upon grant award for the organization.
  - (2) The remaining 25% 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.
- 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.

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

*Producers:*

# Roles & Responsibilities and Compensation



## Roles & Responsibilities

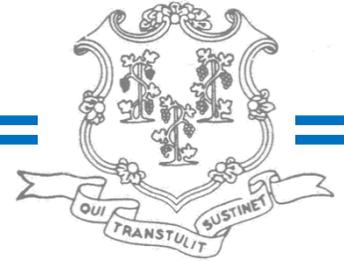
- Producers will continue to provide individuals and employers with information regarding health insurance and assistance in enrollment in health plans.
- Full-service brokerage firms who provide assistance with claim and billing issues and assist employers in the creation of complete benefit packages are encouraged to continue to provide these value-added services to individuals and employers.
- Producers must direct Medicaid-eligible enrollees to appropriate agencies.

## Compensation:

- Producers will continue to be compensated directly from the Carriers at market-rate.
- These contracts are outside purview of the Exchange.
- The Exchange's web portal will accept Producers' National Producer Number and transmit data to carriers.

*Producers:*

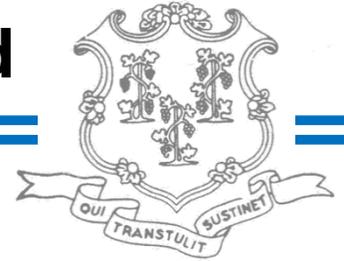
# Certification and Training



Prior to enrolling individuals or employers in any QHP through the Exchange, Producers shall be certified by the Exchange. To be certified by the Exchange, a Producer shall:

- Be a licensed Producer in the State of Connecticut, be in good standing with the CID, and shall not have had their license revoked, suspended, expired or otherwise terminated at any point; and
- Have appointments with all carriers distributing products through the Exchange; and
- Sign an agreement with the Exchange indicating that the Producer agrees to comply with the Exchange's privacy and security standards; and
- Complete a 2 day, 16 hour training and certification curriculum; and
- Score 80% or better on a multiple choice test.

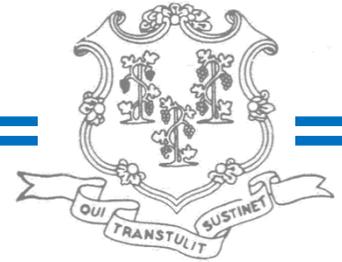
# Policy Process approved by Exchange Board



## Policy Process

- The **Brokers, Agents and Navigators Advisory Committee** designated by Exchange and its Board to develop a recommendation for the Navigator program.
  - Throughout the summer the Exchange staff presented issues, options, and recommendations to the Advisory Committee.
- The **Consumer Experience and Outreach Advisory Committee** tasked to review proposed Navigator program and make additional recommendations to Navigator AC
- Exchange Board evaluates proposed Recommendations

# Goals & Objectives



- Starting in November, the Exchange will conduct a series of town hall style meetings in key cities across the state
- Promoted as a “Healthy Chat”, these event will look to:

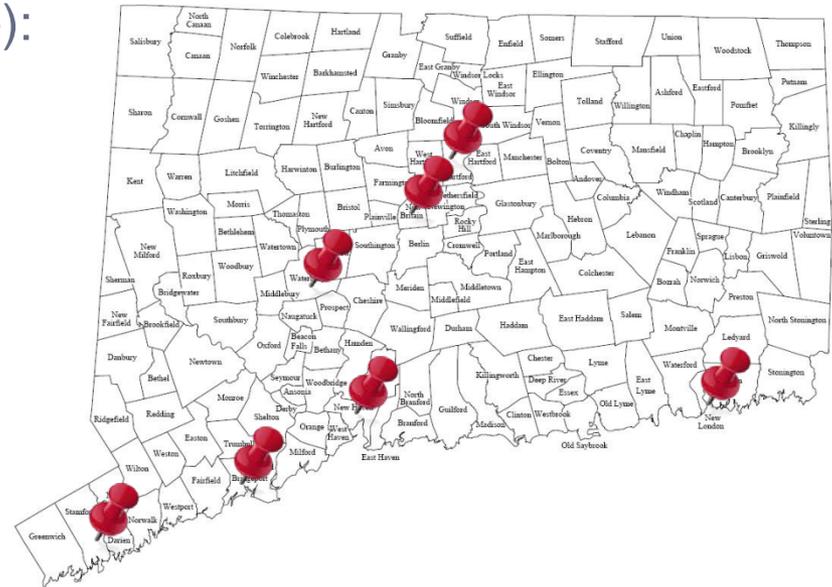
- 1) Begin the process of directly informing residents about the Exchange, and how its launch will both effect and benefit them
- 2) Make the conversation about the Exchange accessible to residents
- 3) Spur community level conversations about healthcare reform
- 4) Involve local community leaders in the outreach effort
- 5) Foster a collaborative environment that will permeate subsequent phases of outreach

# Event Timing and Location



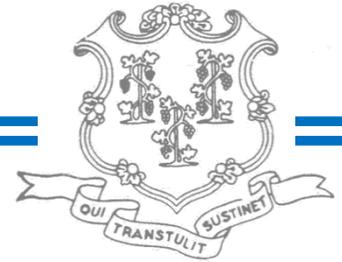
- Using the Thomson Reuters data, we will target cities with high percentages of uninsured and Medicaid residents
- A total of 7 events will be scheduled over a 3-4 week period
  - This concentration allows for promotional efficiency
- Event cities (and tentative venues are):

- Hartford\* (Public Library)
- New Haven (New Haven Public Library)
- Bridgeport (currently scouting)
- Stamford (UConn Stamford)
- Waterbury (currently scouting)
- New Britain (CCSU)
- New London (Mitchell College)



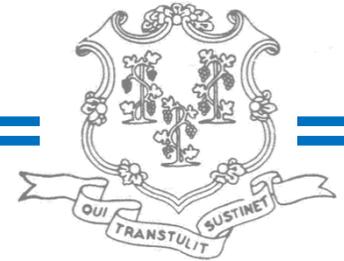
\* First event in the series, others will be scheduled as we explore availability

# Event Logistics



- Promotional strategy is designed to generate an audience of between 100- 150 participants.
  - Audience will be a mix of individuals, small business owners, brokers, potential navigators, and community leaders
- Events will be moderated, and will include brief addresses from each panelist followed by a Q & A session
- To the extent possible, questions from the audience will be submitted prior to the event, and selected for relevance and applicability
- Each event will be taped, with full video and professionally produced highlights available for redistribution
- Venues will be politically neutral, accessible by public transportation, and reflective of spirit of the project
- Light refreshments (coffee, water) will be provided to attendee's

# Promotional Strategy



- Overall approach utilizes a foundation of direct outreach with additional mass media support to drive attendance.
- Media partner  to provide additional support:
  - Provide moderator
  - Tape full events
  - Provide news coverage
  - Produce 2 minute "Spotlights"
  - Provide production services
  - Include Thanksgiving day kick-off package
- Should event series look to continue into Q1, current approach provides a scalable, repeatable platform

## Beginning 10 days prior to event:

- 30 second spots during drive time and mid-day programming



Radio

- 2 insertions (1/2 page) in each local paper



Newspaper

## Beginning immediately:

- Template email invites
- Online invitations
- Personal invite letters
- Event location signage
- Event press releases
- Pre-event media tour
- Event programs



Direct

## Ongoing:

- 30 second spots during key news, morning and daytime programs
- Banner ads on NBC30 web site



TV



Online

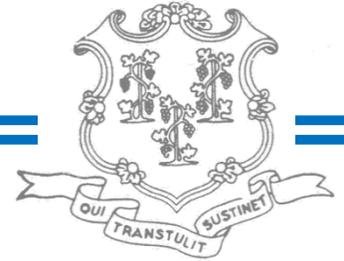
Nov 22



Dec 19

# Immediate Benefits

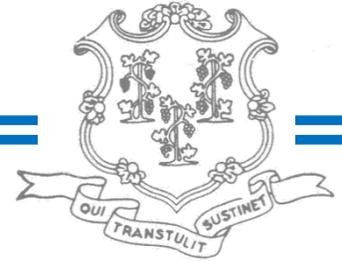
---



- Two-minute “spotlights” and event footage will provide material for other outreach efforts, including an Exchange YouTube channel
- Dialogue will produce more substantive feedback from consumers, better informing our entire process
- Experience will provide insights which can be used for next phase of event based outreach
- Networking with potential navigator organizations in each community
- Increased media presence will generate interest in Exchange development leading into 2013
- Materials produced for events can be easily reused for future events

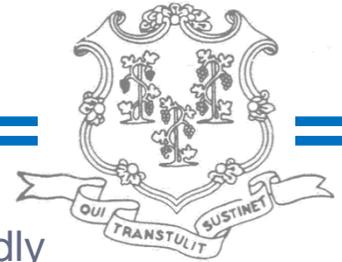
# Next Steps

---



- Finalize dates and venues for events
- Finalize media and production plan with Mintz & Hoke and additional partners
- Determine panel members, make outreach and coordinate schedules
- Compile lists to be used for one to one direct outreach
- Develop promotional material (copy, imagery, etc.)
- Coordinate all aspects of program for launch during Thanksgiving holiday

# Name Development Update



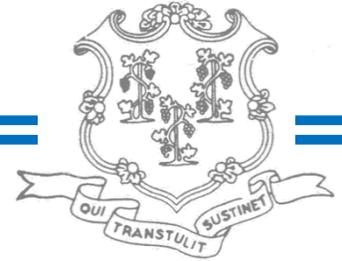
- Over the past 2 months, we have been actively exploring consumer friendly naming options for the Exchange.
- Options for names came from several different sources, with options that best aligned to needs of consumers (based on market research), and aligned with our brand positions chosen for testing.

## Brand Position:

**As a trusted advisor to state residents and small businesses in need of quality health insurance, the new CT Health Insurance Exchange will be a safe and objective destination for support in choosing health insurance coverage.**

- In total, we will have tested a total of 12 names, and spoken with more than 300 individuals across 2 rounds of research

# Name Development Update



- Names were evaluated for effectiveness across multiple categories including:

**Fitting** what this organization is and does?

Making you **interested** in what the organization is and does?

Making you feel this organization would provide access to name brand, **quality** health care coverage?

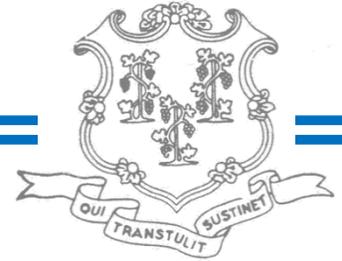
Making what the organization is and does **appealing** to you?

Making you feel there is something **in it for you**?

Making you feel this organization would give you **choice** in health care coverage?

Making you feel this organization is offering something **new** and different?

# Name Development Update



- A total of 10 unique names were tested across the two rounds of research

**Health Connection**

**Health Link**

**Healthy Choice**

**Health Bridge**

**Health Pass**

**Access Health**

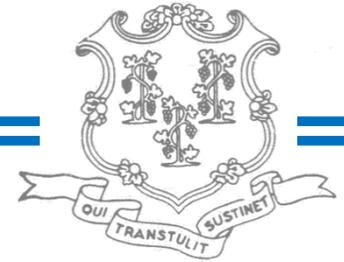
**Healthy Connecticut**

**Coverage Connection**

**Constitution Health**

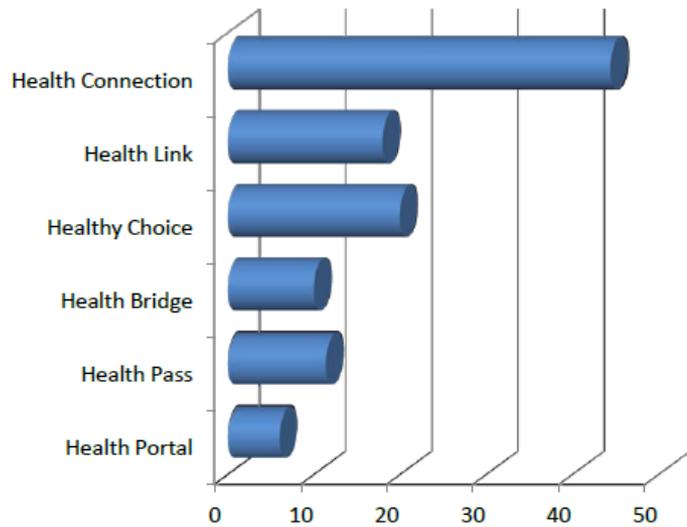
**Health Portal**

# Name Development Update

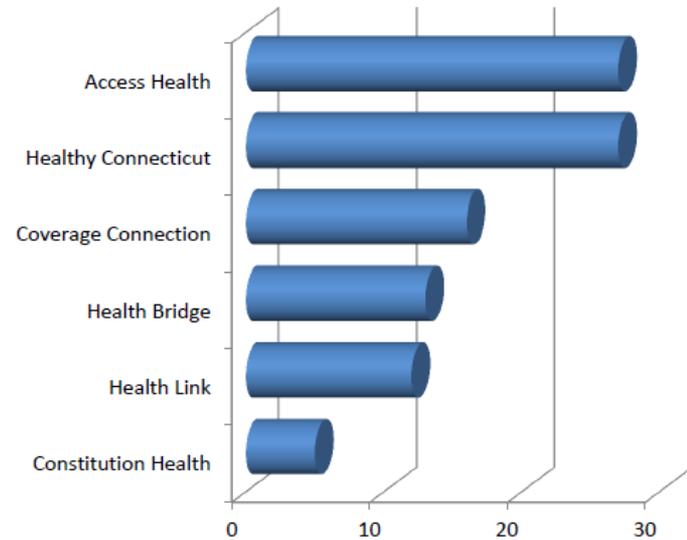


- Results from both rounds provide clear winners.
- Rank order of names for all remaining questions in the study remained unchanged

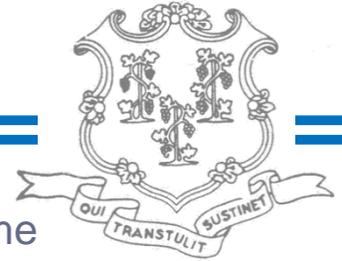
**Best Fit With Concept – Round 1**



**Best Fit With Concept – Round 2**



# Name Development Update



- A full trademark and legal vetting was done on all front runners, with some names already in active use, or utilized in potentially problematic ways
- Final results of both research and legal review indicate **Access Health** provides best option for name moving forward

