Connecticut Health Insurance Exchange
Brokers, Agents and Navigators Advisory Committee
DRAFT MEETING MINUTES

Location: Legislative Office Building
300 Capitol Avenue, Room 1A, Hartford, CT
Date: Tuesday, June 12, 2012
Time: 1:00 p.m.

Members Present
Mickey Herbert (Co-Chair), Exchange Board Member; Mark Czarnecki (Co-Chair), Douglas Financial Services, Inc.; Antonio Caporale, CT Insurance Department (CID); Barbara Saxton, Hub International, Inc.; David Guttchen, Office of Policy and Management; Ellen Andrews, CT Health Policy Project; Jeanette Ziegler, Mohegan Tribe of Indians of CT; John Calkins, CT Benefits Brokers & Chapt. NAHU; Matthew Fair, Pierson & Smith; Michael Nicastro, Central CT Chambers of Commerce; Phil Boyle, The Health Consultants / Connecticut Benefits Brokers; Stephen Glick, Chamber Insurance Trust

Members Absent
Jay Festa, USI Insurance

Other Participants
Tia Cintron, CT Health Insurance Exchange (HIX); Bob Carey, RL Carey Consulting; Jason Madrak, HIX

Meeting Facilitator
Nellie O'Gara, HES Advisors

I. Call to Order and Introductions

Co-Chair Mickey Herbert opened the meeting at 1:02p.m. Committee members and staff introduced themselves.

II. Review and Approval of Minutes

Chairman Herbert announced that the minutes of the previous meeting will be reviewed and approved in the next meeting.

III. Role of the Navigator/Broker

Tia Cintron introduced Jason Madrak as the Director of Consumer Marketing and Communications for the Exchange. Mr. Madrak provided an overview of the meeting agenda, which included a review of ACA guidance on the Navigator program, defining the role of the Navigator, and future areas of discussion for the committee. Mr. Madrak stated that the bulk of today's meeting will be a guided discussion to help gain member's thoughts, opinions, and guidance on what the role of Navigators and brokers should be. Subsequent conversations will include a discussion around the funding of the Navigator program, training, compliance and performance monitoring.

Mr. Madrak indicated that the ACA directs that Exchanges must establish a program under which grants are awarded to Navigators, entities or individuals who will perform three major functions: education, enrollment, and follow-up. In terms of education, there are three main tenets regarding responsibilities of Navigators: to raise public awareness, to distribute fair and impartial information, and to make sure that all information and services are performed in a culturally and linguistically appropriate way. Mr. Madrak further spoke to the different sets of functionalities and different kinds of skill sets that would be more appropriate to some of these roles than others. A conversation around whether multiple levels of Navigator training should exist materialized. Members discussed the need to distinguish between those who can enroll, and those who act as trusted advisors. Members discussed how dividing up education and enrollment could potentially be a blurry process, stressing the need for a well-orchestrated hand-off process if this type of system was to be adopted

Bob Carey informed the group of the educational approach taken by Massachusetts. The Navigators were not trained brokers; they were people who had established relationships in the community or people within the organization who were assisting people with enrollment, in many cases into QHP and Medicare, and they provided general information on the available programs.

A discussion took place with regard to the need to train Navigators on IRS, tax, and the security and privacy standards, as they will need to abide by these standards if they are going to be accessing tax data. Given the sensitivity and sophistication of this information, brokers will continue to play an active role in the market.

Mr. Carey informed members of Nevada's process around enrollment. Nevada uses enrollment assistors who have gone through an educational process different than that of the educators. Mr. Carey noted that Nevada has not yet established the funding structure of the program.

Discussion took place around the importance of Navigators having a good understanding of Medicaid and other state programs.

IV. Future Areas of Discussion

Upcoming topics for the group will include a discussion around training and certification of Navigators, as well as recruitment and funding options.

V. Next Steps

Mr. Madrak indicated that the next steps will be for Staff to synthesize all of the feedback from the meeting and then provide the group with recommendations around the roles of Navigators, options for grants, materials and outreach and how those materials should be used in the marketplace, ways to keep track of the activities that the Navigators are performing; how is it audited, and how to make sure that it's achieving a high level of standards. Additionally, the group will need to discuss the role of the Navigators within the SHOP Exchange. Mr. Madrak announced that the next meeting will be held on Tuesday, July 10, 2012 at 1:00 p.m.

VI. Public Comment

Claudia Epright provided a public comment.

Chairperson Herbert requested an update from Tia on current Exchange activities. Ms. Cintron informed the group of a recent visit by Staff for a Federal Gate Review in order to provide the authorities with a progress report. The meeting was successful. An evaluation and feedback will be provided by CCIIO. The next step is CCIIO visiting the State with a status of our IT.

Adjournment
Mr. Herbert made a motion to adjourn the meeting. All members were in favor. **Motion passed unanimously**. The meeting was adjourned at 2:41 p.m.

Resources
Agenda
Presentation
Transcripts