

Outreach and Education Update

June 25, 2012

Exchange Advisory Board Meeting

Federal Requirements

- Conduct stakeholder consultation
- Provide educational materials to the public about the Exchange
- Establish relationships and work with partners to connect with hard-to-reach populations
- Provide culturally and linguistically appropriate outreach and educational materials to the public

Federal Requirements

The state is required to develop an outreach plan for populations including:

- Individuals
- Entities with experience in facilitating enrollment
- Small businesses and their employees
- Employer groups
- Health care providers
- Community-based organizations
- Advocates for hard-to-reach populations
- Other relevant populations

Outreach & Education To Date

- Statewide benchmark survey
- Stakeholder consultation
 - Exchange Advisory Board
 - Stakeholder outreach (March 2012; ongoing)
- Assessing lessons learned
 - Green Mountain Care launch and ongoing enrollment
- Outreach and Education Plan
 - Currently being drafted
 - Identifying partners/partnerships

Other Opportunities

Digital Literacy Focus

- Address the needs of Vermonters who are without access to a computer or internet
- Ensure that the Exchange, Navigators and other assisters take into account varying digital needs in their outreach and education efforts

Small Business Tax Credit Outreach

Recommendation came out of April EAB meeting

- Educate small business owners about the tax credit
- Encourage small business owners to learn more and work with their tax preparer to claim, if eligible

Key Questions

- What are the best ways to reach:
 - Uninsured and underinsured
 - Small business community
 - Young adults
 - Rural communities
- What are some outreach and education best practices? Are there any that don't work as well?
- What are the most effective outreach methods or materials? (i.e. posters, brochures, radio advertising, newspapers, etc.)

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Navigator Program Update

June 25, 2012

Exchange Advisory Board Meeting

Federal Requirements

The Affordable Care Act created the Navigator function to educate individuals and families about their health care options, provide them with fair and impartial information regarding plans that best fit their needs, and help them enroll in their plan of choice.

Duties of Navigator (abbreviated)

- Maintain expertise in eligibility, enrollment, and program specifications and conduct public education activities
- Provide information and services in a fair, accurate and impartial manner
- Facilitate selection of a QHP
- Provide referrals to any applicable office of health insurance consumer assistance or health insurance ombudsman
- Provide information in a manner that is culturally and linguistically appropriate to the needs of the population being served by the Exchange

Federal Requirements

All entities and individuals eligible to be a Navigator must:

- Meet any licensing, certification or other standards prescribed by the State or Exchange, if applicable;
- Not have a conflict of interest during the term as Navigator; and
- Comply with the privacy and security standards adopted by the Exchange.

A Navigator must demonstrate that it has existing relationships, or could establish relationships with employers and employees, uninsured and underinsured consumers, or self-employed individuals.

State Requirements

- Act 48 requires Navigators to distribute information to health care professionals, community organizations, and others to facilitate enrollment of eligible individuals in Medicaid, Dr. Dynasuar, VPharm, VermontRx, other public health benefit programs, or the Vermont Health Benefit Exchange.
- Act 48 expands on the ACA through the requirement that Navigator assistance, either in-person or through interactive technology, be delivered in a manner that complies with the American Disability Act.
- H.559 requires that Navigators provide information about Sec. 125 plans (cafeteria plans) and assist employers in setting them up.

State Requirements: Brokers & Agents

- H.559 establishes that brokers and agents can be compensated for their work to enroll individuals and small businesses in qualified health plans on the Exchange, and assist in applying for premium tax credits and cost-sharing subsidies through the Exchange, outside of the Navigator program.
- H.559 prohibits broker fees in the individual and small group markets starting January 1, 2014. Until then, insurance carriers will be required to disclose broker and agent fees starting July 1, 2012.
- H.559 allows the Exchange to set up a mechanism to compensate brokers and agents outside of the Exchange.

Who Can Serve as a Navigator?

The following types of organizations may receive Navigator grant funds:

- Community and consumer-focused non-profit groups
- Trade, industry, and professional associations
- Commercial fishing industry organizations
- Ranching and farming organizations
- Chambers of commerce
- Unions
- Partners of Small Business Administration
- Other licensed insurance agents and brokers
- Other entities that are capable of carrying out the Navigator duties and that meet other standards for the Navigator

An Exchange must have at least two type of entities serve as Navigators and one of these two entities must be a community or consumer-focused nonprofit.

Navigator Program To Date

- Statewide benchmark survey (March 2012)
- Stakeholder outreach (March 2012; ongoing)
- Review of federal and state rules/guidance
- Estimate needed capacity (in process)
- Next Steps:
 - Certification criteria
 - Certification process
 - Compensation method
 - Training program
 - Evaluation plan
 - RFP and model contract

Key Questions

- What existing enrollment assistance practices work?
- What does certification criteria look like?
- How much training should be required?
- What does continuing education or re-certification look like?
- How do we address the geographic and digital needs of Vermonters?
- What is the role of brokers and agents?

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