
Vermont Health Connect Consumer Assistance Program

Overview

November 19, 2012

Federal requirements of Navigators

- Conduct public education about QHPs
- Distribute fair and impartial information about QHP enrollment, APTCs, and cost sharing
- Facilitate enrollment in Qualified Health Plans
- Provide referrals to appropriate agencies for grievances, complaints, or questions
- Provide information in a manner that is culturally and linguistically appropriate

Vermont Requirements of Navigators

- Act 48 requires Navigators to facilitate enrollment in Medicaid, Dr. Dynosaur, Vpharm, VermontRX, other public programs
- Act 171 requires Navigators to provide information about section 125 cafeteria plans to employers

Navigator Funding

- Vermont is required to operate a program that performs 5 Navigator functions
- Federal funding can be used to conduct research, design program, conduct training
- Vermont must provide funding for grants to Navigator organizations
- Grants must be provided to at least two organizations, one must be consumer-focused not-for-profit

ACA In-Person Assistance Program

- New optional program announced by HHS in Summer, 2012
- IPAs required to perform 5 duties of Navigators
- Federal funding can be used to cover operations, fund contracts
- Vermont submitted grant application in November, 2012 to secure IPA funding

VHC Consumer Assistance Plan

- Exchange will develop and support a single, outward-facing consumer assistance program
- Assister organizations funded by either State dollars or federal grant
- Assisters will support individuals, families, employers and employees
- Additional federal funding will support small businesses interested in working with Brokers

Background Research

- Multiple surveys, focus groups, forums conducted since April 2011 to inform development of consumer assistance program
- Target groups have included uninsured Vermonters, small business owners, brokers, non-profits, general public
- October 2012 Request for Information (RFI) released to inform consumer assistance program, grant application

RFI Findings

- 150 individuals and organizations replied
- Majority of respondents currently provide in-person enrollment assistance
- 21% believe their populations will be likely or highly likely to self-enroll
- Respondents identify need for funding, more staff, and training to be able to provide Exchange enrollment assistance

Exchange-Eligible Population

- Approximately 266,500 individuals will enroll through VHC
 - 101,500 into QHPs
 - 165,000 into Medicaid
- Website and Customer Support Center will facilitate majority of enrollment
- 1/3 of population expected to need in-person assistance in first year

3 Groups of Assistors

Statewide: Minimum of 2 organizations experienced with enrollment assistance provide statewide reach

By Region: Estimated need for 16-17 organizations to cover 12 AHS districts

- One organization for each district, multiple organizations in larger districts

By Population: Estimated 3-5 organizations to provide support to specific populations

- ❖ Statewide orgs receive state funding, Regional and Population-specific orgs receive federal funding

Three Levels of Grant Funding

Grant Level	Grant Range*	Estimated Number of Grants	Funding Source
Tier 1	Up to \$40,000	8 -9	L1 Grant
Tier 2	\$40,001 to \$100,000	12 - 13	L1 Grant
Tier 3	\$400,000 (total)	Minimum of 2	State

*contingent on receiving funding

Certification and Training

- Organizations receive funding, individuals receive certification and training
- Individuals must adhere to conflict of interest, privacy and security standards
- Training topics include:
 - ACA overview, needs of underserved and specific populations, eligibility and enrollment rules and procedures, QHP options and insurance affordability programs, digital literacy and website navigation

Development Timeline

Activity	Estimated Date
Finalize Certification Criteria and Process	January 2013
Finalize Evaluation Plan	February 2013
Release RFP	March 2013
Finalize Training Program	May 2013
Select Consumer Assistance Providers	May 2013
Finalize Consumer Assistance Contracts	June 2013
Commence Training Delivery	July 2013
Consumer Assistance Contract Period	July 2013 – June 2014