



Health Reform in California: A Cutting Edge State-based Perspective

A presentation to Grantmakers in Healthcare
June 2013



A Tidal Wave of Enrollment Coming



California is an incredibly diverse state and will require complex and well designed systems to reach and enroll the eligible. Assister and Navigator Programs will play a crucial role in this success.

The ACA Vision of Enrollment

- No wrong door
- Integrated enrollment system
- Simplified eligibility rules
- Integrated technology
- Consumer focused service center

BUT

- Reality may look very different, at least at first

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What Does Enrollment Look Like Now?

- Agents and General Agents
- County Eligibility Offices
- Community Based Organizations
- Tangled technology systems



California's State Based Exchange

Covered California



The Exchange is responsible for implementing a statewide program that will motivate consumers to enroll into Covered California.

www.healthexchange.ca.gov

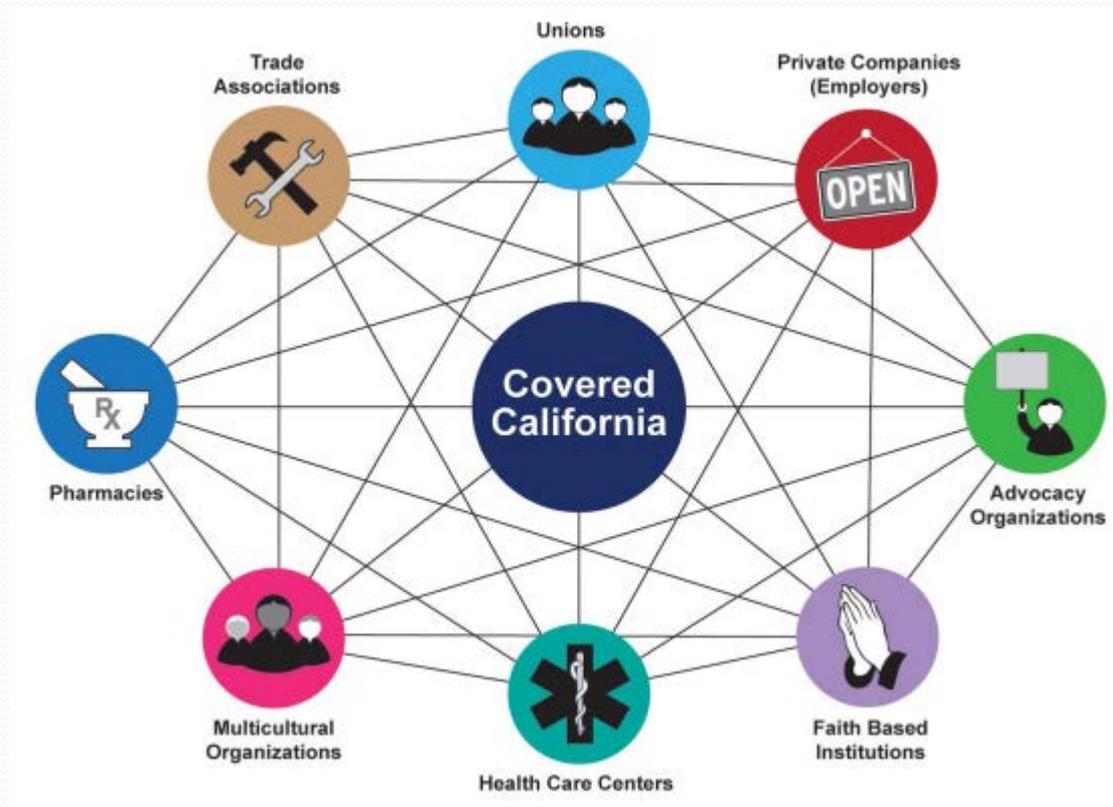
www.coveredca.com

California's Aggressive Marketing Plan

- Massive hundreds of millions of dollars market campaign
<http://www.healthexchange.ca.gov/StakeHolders/Documents/PlanOverviewPowerPointPresentation.pdf>
- Paid , earned and social media
- Multi-lingual and multi-cultural
- Leveraging grass roots
- \$43 million Outreach and Education Campaign
<http://www.healthexchange.ca.gov/Pages/OutrchandEdProg.aspx>

Education and Outreach

- Extensive education and outreach campaign
- 20,000 to 30,000 assistors and navigators



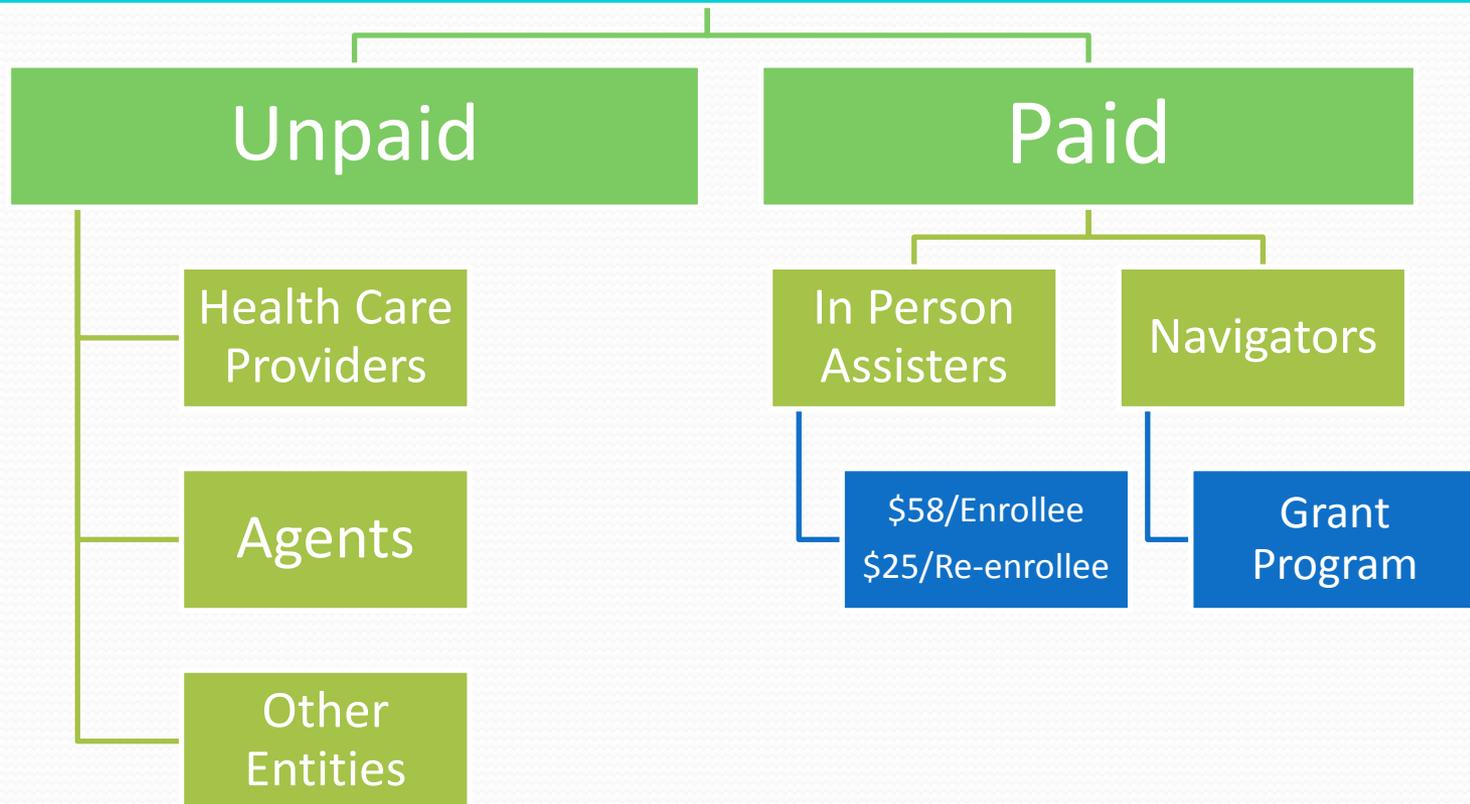
What is an Assister?

Assisters/Navigators are Individuals or Organizations that:

- Help consumers and small employers learn about and enroll in coverage through state insurance marketplaces
- Conduct outreach and education and help people figure out their coverage options
- Help with the application process, translate materials and breakdown barriers

Overview of Assisters Program

Assisters



Navigators and In-Person Assistors

For more information:

<http://www.healthexchange.ca.gov/StakeHolders/Documents/Assisters%20Webinar%20FINAL02072013.pdf>



What is the Role of Agents?

According to Section 1312 of the ACA, the Secretary will establish procedures under which states may allow agents or brokers to:

- Enroll individuals and small employers in qualified health plans, and
- Assist individuals in applying for premium tax credits and cost-sharing reductions in exchanges.



California Context

- Agents will be the key pathway for entry into the SHOP exchange for small business
- Agents will be able to be certified and registered by the Exchange to sell individual policies
- Agents may be Navigators and Assisters but may not also collect commissions from plans.

<http://www.healthexchange.ca.gov/StakeHolders/Documents/Agents%20Webinar%20March%202013.pdf>

Timing of Programs

In-Person Assistance Program	Date
Assister Enrollment Entity Application Release	Summer 2013
Assister Enrollment Entity Training Begins	Summer 2013
In-Person Assister Training and Certification Begins	August 2013
Open Enrollment Begins	Fall 2013
Navigator Program	Date
Navigator Grant Application Release	Late-June
Navigator Grant Application Submission Due	Mid-August
Navigator Grant Award	Early -October 2013
Navigator Training and Certification Begins	Mid-November 2013
Navigator Entities begin Enrollment Assistance	Early -December 2013

A Cautionary Note

- No plans to pay for Medi-Cal enrollment
- Pediatric Dental Coverage
- Dependent Coverage
 - SHOP notification of public program eligibility
 - “Family Glitch”
 - Mixed status families



For more information

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