

# Consumer Assistance and Outreach Opportunities

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*Navigators and Assisters Webinar*

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*Grantmakers in Health*

# Community Catalyst

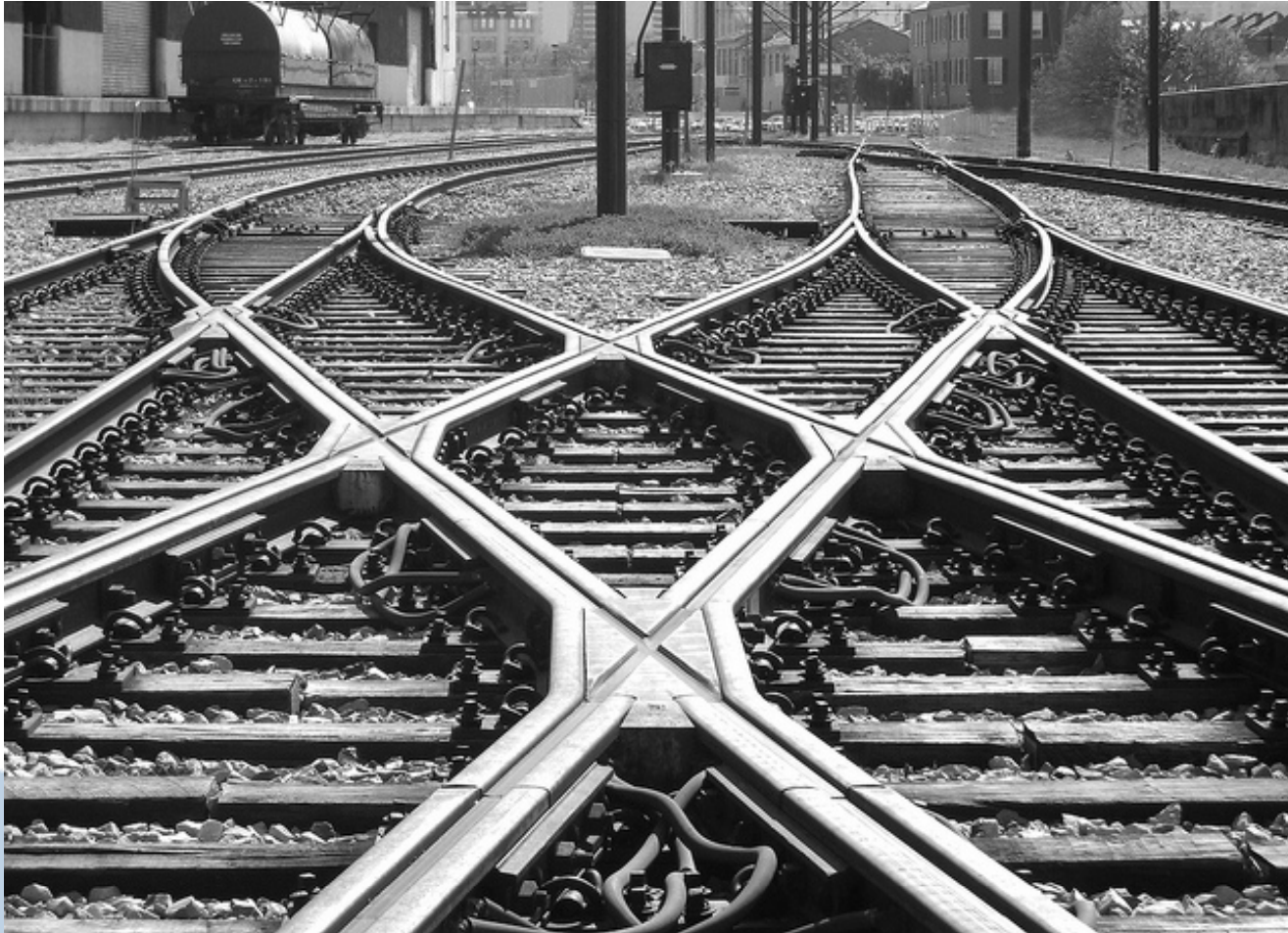
- A national non-profit health advocacy organization
- Working to ensure everyone has access to high quality, affordable health care
- Collaborates with national, state and local consumer organizations, policymakers and foundations
- Builds and supports consumer advocacy networks in more than 40 states
- Advancing health equity is an organizational priority
- Developing a coordinated voice from state advocates to national officials and opinion leaders

# AGENDA

1. What is the timing of the ACA and why do people need assistance?
2. Opportunities for consumer assistance
3. Next steps for funders



# What is the timing of the ACA and why do people need assistance?



# Timeline for Affordable Care Act

- Open enrollment starts October 2013
- Insurance reforms, tax credits, Medicaid expansion start January 2014
- Experience with CHIP and Part D tells us the ACA will evolve over time
  - Create infrastructure to sustain enrollment and retention in future years



# Where are we?

- Few people understand the ACA today
- Huge variation in resources available for outreach and enrollment assistance
- State-based vs. Federal Exchange
- New York: \$27 million; Florida: \$5.8 million
- The ACA provides some tools, but more resources will be needed

# Opportunities for consumer assistance

1. Navigators
2. In-Person Assisters
3. Certified Application Counselors



# Navigators

- Unbiased assistance with enrollment in Exchange and connect with Medicaid
- Educate consumers on health care options
- Trained and certified by Exchange
- Cannot receive payments from insurance companies
- Must meet cultural competency standards
- In Federally-facilitated Exchange states, HHS will award grants



# In-Person Assisters

- Only an option in State-based and Partnership Exchanges
- One way there are fewer resources in Federally-facilitated Exchange states
- States can use federal Exchange grants to fund In-Person Assisters
- Similar roles and rules as Navigators
- States can design program

# Certified Application Counselors

- Help people understand and choose coverage options and fill out applications
- Must be culturally competent and comply with privacy and security standards
- Will be certified and trained by Exchange
- Key difference: no funding mechanism
- Currently unclear who will serve in this role
  - Community-based organizations
  - Health care providers

# What are priorities for consumer assisters?

- Be able to serve low-income, disadvantaged, and hard-to-reach populations
- Help people understand how premium tax credits work and their impact on families' finances
- Explain how health insurance, benefits, cost sharing, and appeals processes work
- Be independent and trusted by the community to provide clear and correct information
- Provide information that can be understood for those with low-proficiency English

# Outreach and education

- Let people know about coverage options
- Work together to fix problems as they arise
- Lift up success stories



# NEXT STEPS WHAT YOU CAN DO



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# What You Can Do

- Initiatives can happen at local or state level
- Support coordination of outreach and coalitions
- Convene and coordinate other funders to hear from advocates about gaps in outreach
- Train and support CBOs and providers on ACA policies needed for enrollment help
- Support feedback loop: communication between on-the-ground assisters and policymakers about problems that arise

## What You Can Do

- Fund enrollment and outreach for a specific constituency or geographic region
- Support public education on ACA at health fairs or community events; create materials
- Help with on-going backup policy support for people on the ground
- Provide mini-grants to help community organizations conduct outreach on health care
- Fund Certified Application Counselors to help with enrollment

# Remember outreach and enrollment will be an on-going process



We need to start building a strong infrastructure to support ACA enrollment going forward



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