



Consumer Assistance in the Health Insurance Marketplace

Jenny Sullivan • Grantmakers In Health Webinar • June 18, 2013



Key takeaways today

- **Public education research supports the need for in-person assistance.**
- **All states will have some in-person assistance, but resources and program design vary tremendously.**
- **Certified Application Counselors can help fill in gaps.**

Limited Public Awareness

The majority of uninsured Americans don't know the health reform law will help them.

78%

Enroll America Research, November 2012



Research Design



National Survey

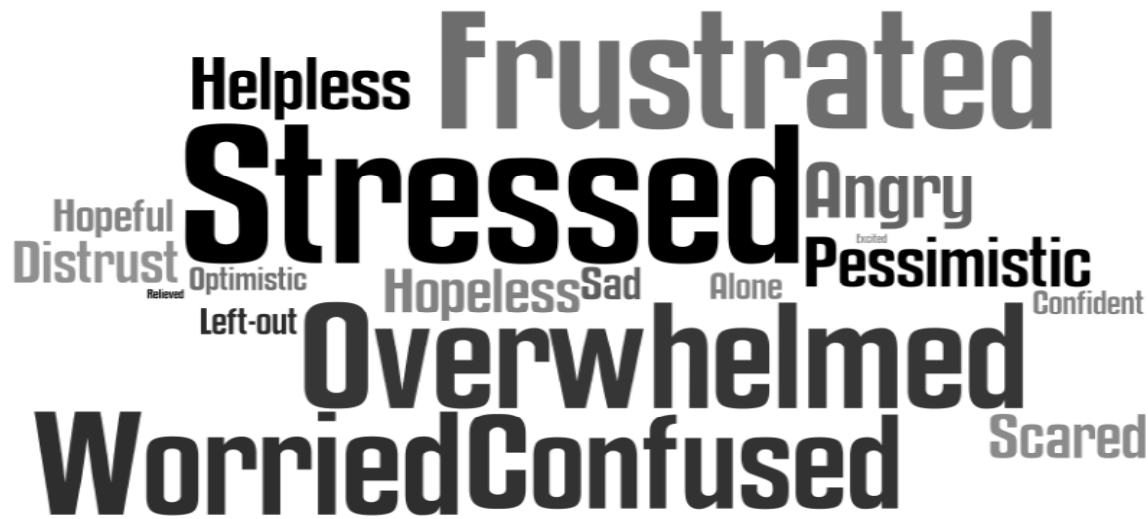
- Fielded in October
- 1,800 adults, oversamples of uninsured, low-income, Latinos, African Americans, young adults
- Explore –by target group— motivations to enroll, barriers, trusted messengers, communications methods, awareness and attitudes toward ACA



10 Focus Groups

- November 13-18 in Philadelphia, Columbus, San Antonio, and Miami
- Groups include Latinos (English- and Spanish-speaking), African Americans, young adults, parents (low and moderate income), childless adults (low and moderate income)
- Test branding and messages

Past Experiences Seeking Coverage



44% have shopped for insurance outside their job

67% have been uninsured for 2 years or more

Source: *Enroll America, November 2012*

Public Perceptions

75%

Three out of four of the newly eligible want in-person assistance to learn about and enroll in coverage.

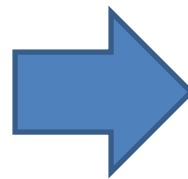
Help gets them
from here...

Confused

Overwhelmed

Worried

Helpless



...to here.

Secure

Confident

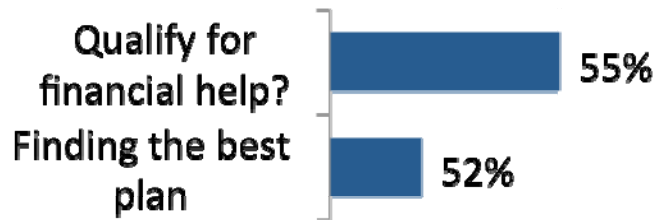
Reassured

Source: Enroll America, November 2012

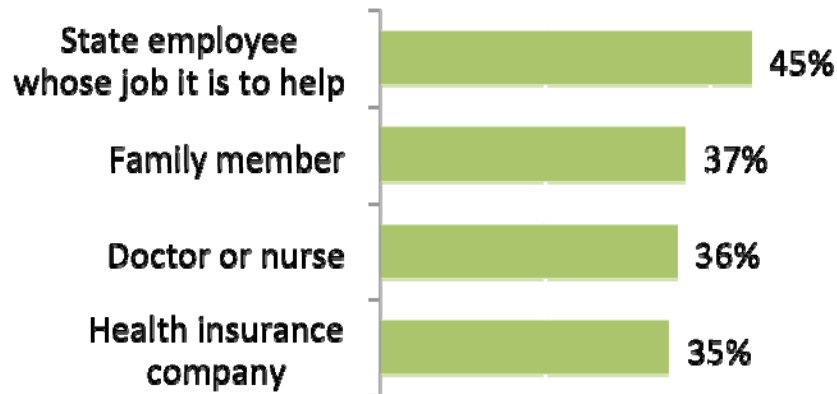


Help, I Need Somebody!

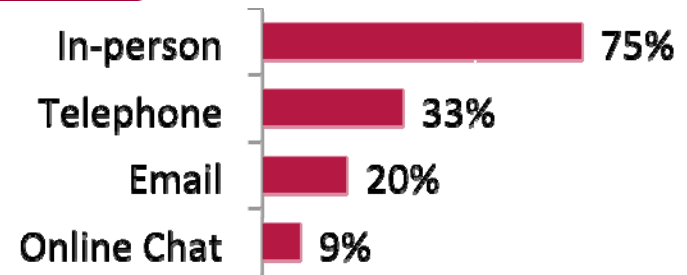
What Kind?



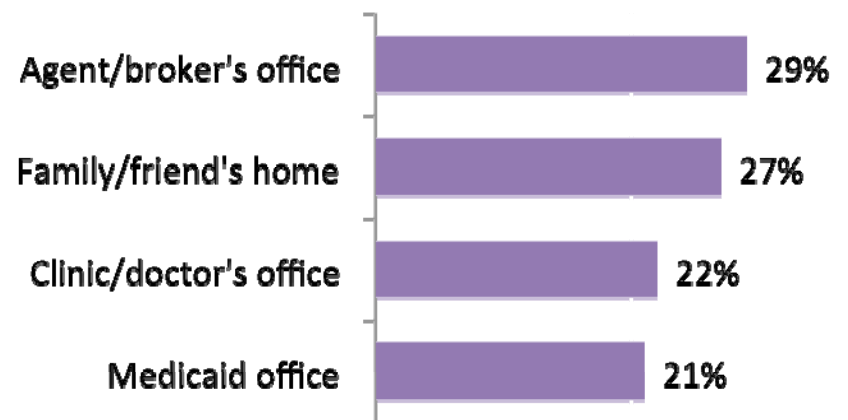
From Whom?



How?

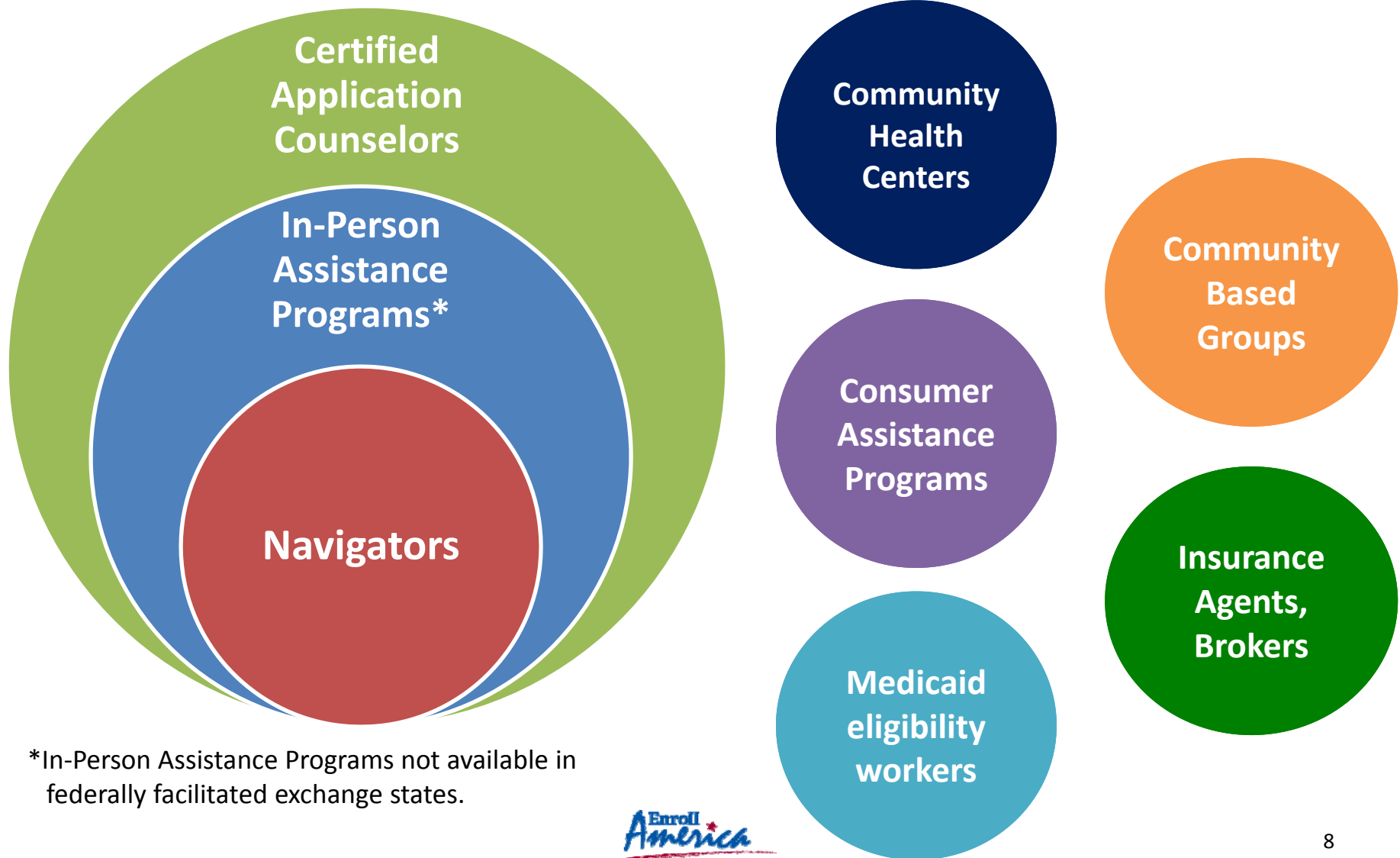


Where?



Source: Enroll America, November 2012

Who Will Provide Help?



*In-Person Assistance Programs not available in federally facilitated exchange states.

Navigator Duties: Make things EASIER

E	Expertise (Medicaid, CHIP, QHPs)
A	Accessibility (cultural, linguistic, people w/disabilities)
S	Selecting a plan (facilitating)
I	Impartiality
E	Education
R	Referrals

Resources for Assistance Vary Widely

State decisions like exchange type and whether to pursue funding for an IPA program affect assister resources available in each state.

State	Navigators	IPAs	Community Health Center Grants	Number of non-elderly uninsured	Dollars per Uninsured Person
Arkansas	\$797,000	\$35 million	\$1.3 million	504,200	\$ 73.88
Florida	\$5.8 million	-	\$8 million	3,750,200	\$ 3.72
Illinois	\$2.3 million	\$28.3 million	\$6 million	1,856,700	\$ 19.81
Texas	\$8.1 million	-	\$9.8 million	6,052,800	\$ 2.97
Vermont	\$2 million	\$2.1 million	\$589,589	55,300	\$ 86.03

Certified Application Counselors

- **Integral part of ensuring adequate assistance, especially in states with fewer federal resources**
 - Important role for CBOs, providers, hospital staff, health centers, etc.
- **Training provided by the exchange**
 - HHS will provide for FFM and Partnership states
- **Funding**
 - No federal funding for CACs, but Medicaid administrative match available for Medicaid CACs (23 states fund now)
 - Flexibility for private funding
- **Must disclose conflicts, but fewer prohibitions than navigators, IPAs**
 - Agree to “act in best interest of the applicant”

How Can Consumers Get Help Enrolling in Health Coverage?

EXCHANGE TYPES	Navigators	In-Person Assistors (IPAs)	Certified Application Counselors (CACs)	Agents and Brokers
State-Based	State-based exchanges will award navigator grants.	State-based exchanges can choose to have IPAs.	If entities are interested in serving as CACs, then the exchange is required to certify that they are qualified to do so. State Medicaid agencies also have the option to certify entities to serve as CACs.	States have the option to allow agents and brokers to enroll individuals in exchange coverage.
Consumer Assistance Partnership ¹	The federal government will award navigator grants.	The federal government is working with partnership exchanges to develop IPA programs.		Unless prohibited by the state, agents and brokers can register with the exchange to assist with the application and enrollment process.
Federally Facilitated		Not available.		
Is federal funding available?	State-based exchanges can apply for federal exchange establishment grants to plan for their navigator programs, but they must fund navigator grants through their exchange budget. Federally facilitated and partnership exchanges will get funding for navigator grants from the federal government.	Yes. State-based exchanges and consumer assistance partnership exchanges can apply for exchange establishment grants to fund IPAs.	Not applicable. CACs volunteer to provide assistance and do not receive funding from the exchange. Medicaid administrative matching funds may be available.	Not applicable. State law and state-based exchange rules, where applicable, will govern compensation standards for agents and brokers.
Who can serve in this role?	All exchanges are required to select at least two entities that can perform all of the required duties. These entities should have or be able to establish relationships with consumers likely to enroll through the exchange. At least one navigator must be a community-based and consumer-focused nonprofit. ²	Exchanges have the flexibility to tailor the IPA program to meet the state's needs. Many exchanges are modeling their IPA programs on the navigator program, so the same rules regarding who can serve in this role would apply.	Any individual or entity can become a CAC if they register with the exchange, complete required training, disclose potential conflicts of interest, and agree to comply with privacy and security standards and act in the best interest of applicants.	Insurance agents and brokers appropriately licensed according to state law must register with the exchange before providing assistance.
Who is prohibited from this role?	Health insurance plans are prohibited from serving as navigators. Navigators also cannot receive compensation from any health plan in connection with enrolling someone in a plan offered through the exchange.		The proposed regulation does not prohibit any specific types of entities from serving as CACs.	State law will govern the licensure requirements for agents and brokers.

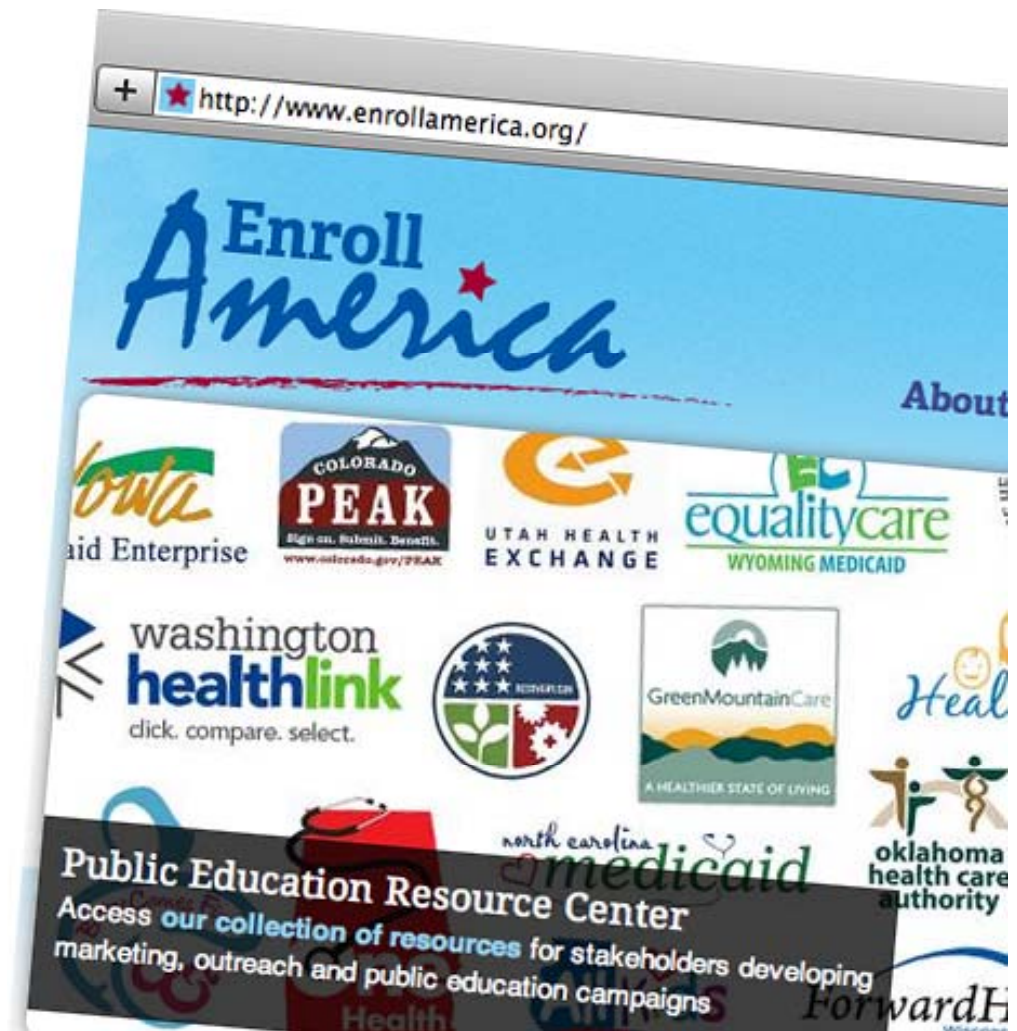
¹ Plan management partnership exchanges will mirror federally facilitated marketplaces with respect to navigator and in-person assistance programs.

² Navigator entities may include community and consumer-focused nonprofit groups; trade, industry, and professional associations; commercial fishing industry, ranching, and farming organizations; chambers of commerce; unions; resource partners of the small business administration; licensed producers (i.e., insurance agents and brokers); Indian tribes; state or local human service agencies; or other public or private entities or individuals that are capable of carrying out the required duties.

www.enrollamerica.org

More Information On:

- Best practices in outreach and enrollment
- Exchange branding research
- Public opinion polling
- Statewide marketing and outreach plans



Questions?



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