Getting The Right Message: Outreach and Enrollment in 2014

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Enroll America

Our Mission
Ensure that all Americans get enrolled – and stay enrolled – in health coverage.

Two-fold Strategy

1. Promoting Enrollment Best Practices

2. Raising Public Awareness
Our Partners

- AARP
- Aetna
- American Academy of Pediatrics
- American Cancer Society Cancer Action Network
- American College of Healthcare Executives (ACHE)
- American Diabetes Association
- American Heart Association
- American Hospital Association
- American Nurses Association
- Ascension Health
- Asian & Pacific Islander American Health Forum
- Association for Community Affiliated Plans
- Blue Shield of California
- CareSource
- Catholic Charities USA
- Catholic Health Association of the United States
- Center for Public Policy Priorities
- Communities Joined in Action
- CVS Caremark
- Doctors for America
- Easter Seals
- Express Scripts
- Families USA
- Healthcare Leadership Council
- HMS
- Joint Center for Political and Economic Studies
- Kaiser Permanente
- MAXIMUS
- Maryland Citizens’ Health Initiative
- Medicaid Health Plans of America
- MomsRising
- NAACP
- National Alliance on Mental Illness (NAMI)
- National Association of Community Health Centers
- National Association of Free and Charitable Clinics
- National Association of Health Underwriters
- National Association of Public Hospitals and Health Systems
- National Council of La Raza
- National Council for Community Behavioral Healthcare
- National Hispanic Medical Association
- National Indian Health Board
- National Medical Association
- National Urban League
- Pennsylvania Health Law Project
- Seedco
- Service Employees International Union (SEIU)
- Teva Pharmaceuticals USA
- United Way Worldwide
- U.S. Public Interest Research Group (PIRG)
- Voices for America’s Children
- Young Invincibles
The 2014 Enrollment Opportunity

Enroll at least 16 million people in new coverage options

- 9 million in Exchange coverage
- 7 million in Medicaid or CHIP

Source: July 2012 CBO estimates
Limited Public Awareness

The majority of uninsured Americans don’t think the health reform law will help them.

- 78% of the newly eligible don’t know about the new health insurance exchanges.
- 60% of consumers say they will need help enrolling in the new coverage options.
Raising Public Awareness

**2013**: Launch a **national public education campaign** to inform Americans about the benefits of health coverage and their ability to access coverage under the Affordable Care Act (ACA).

**Goals:**

1. National data and research-driven advertising campaign
2. Supplement/enhance state-based public education and outreach
3. Create national/state partnerships to amplify enrollment messages
4. Recruit, train and utilize corporate and celebrity partners.
Public Education Resources

More Information On:

• Exchange branding research
• Public opinion polling
• Statewide marketing and outreach plans
Types of Consumer Assistance

- Technology enabled assistance
  - Online chats
  - Personalized accounts
  - Call centers
  - Kiosks

- In-person assistance
  - Navigators
  - Application Assisters
Navigators

The details
Exchanges are required to have navigators

- PPACA §1311(i), 45 C.F.R. §155.210
- Must have at least two entities
  - At least one consumer- or community-focused nonprofit and at least one in another category
  - Can have more as appropriate to meet needs of population using Exchange
    - Exchange can contract with different navigator entities to reach different population segments
- May have different navigators for individual and small business (SHOP) exchanges.
Who Can Be Navigators?

- Community and consumer-focused non-profit groups
- Trade, industry and professional associations
- Ranching, fishing and farming entities
- Chambers of commerce
- Partners of the Small Business Administration
- Unions
- Licensed insurance agents and brokers
- Other entities capable of carrying out the required duties
Navigator Requirements

• Must be able to reach the target population
• Provide information that is fair, accurate and impartial
• Meet licensing, certification or other standards set by state
• Cannot have conflict of interest
  • Cannot be an insurer
  • Cannot receive compensation directly or indirectly from an insurer connected to enrollment in QHP
• Capable of carrying out minimum duties
Minimum Duties

• Conduct public education activities
• Provide complete, fair, and impartial information
• Facilitate selection of a health plan
• Provide referrals for enrollees who have grievances, complaints, or questions regarding enrollment or coverage
• Provide information in a culturally and linguistically appropriate manner
• Maintain expertise in eligibility, enrollment, programs
Training

• Exchange to develop training
  • Initial and ongoing

• At minimum, ensure competency in:
  • Needs of underserved and vulnerable populations
  • Eligibility and enrollment rules and procedures
  • Range of public programs and qualified health plan options available
  • Proper handling of confidential information
Funding

• Paid through grants from the Exchange operational funds

• Federal establishment grant funds can be used to *set up* navigator program, such as:
  • Needs assessment
  • Identify potential navigator entities
  • Develop standards, training, certification
Person to Person Assistance

State Partnership Exchange

States have the option to operate as a State Partnership with HHS to administer and operate select Exchange activities. Specifically, a State Partnership Exchange may assume primary responsibility for activities including:

- Consumer Assistance: In a Consumer Assistance Partnership, a State will provide in-person application and other assistance to consumers. **In-person assistance may include supporting consumers in filing an application, obtaining an eligibility determination, reporting a change in status, comparing coverage options, and selecting and enrolling in a QHP.**
Sharing from Other States
Washington Health Benefit Exchange
Key Consumer Discussion Areas

• Public education and outreach
• Defining navigator organizations
• Certifying navigators
• Creating performance metrics
• Financial support
Silver State Health Insurance Exchange

• Completed a consumer assistance inventory
• Defined roles of navigator and producers
• Fund through a grant process
• Created criteria- navigators will be responsible for outreach, education and enrollment
• Outlined training
Training Topics: Nevada

- Coverage available under the ACA (2 hours)
- Qualified Health Plans (actuarial values, co-insurance, co-pays, deductibles) (4 hours)
- Exchange eligibility requirements (4 hours)
- Advanced Premium Tax Credits and Cost Sharing Reductions (2 hours)
- Publically funded health care (CHIP, Medicaid) (3 hours)
- Means of appeal and dispute resolution (2 hours)
- Conflict of interest and impartiality (1 hour)
- Exchange privacy policies and requirements (2 hours)
- Use of web portal (2 hours)
- Testing (2 hours)
Oregon Health Insurance Exchange
Where Will Consumers Receive Assistance?

• Agents have their own place in Oregon’s Exchange
• Consumer assistance will be instrumental in getting people enrolled
• Interagency coordination is essential
• Navigator program will be modeled on existing programs
• Referral networks will be essential for the exchange’s success
Consumer Assistance With Health Care Advocates

Consumer Seeking Assistance
Consumer chooses an Exchange community partner from online directory or outreach tool
Health coverage advocate: grantees and volunteer organizations

Agent Management Program (Information in another plan)
Answer basic questions
Track frequently asked questions so Exchange may adjust messaging

Schedule appointment for assistance and provide information about necessary documentation
Send reminder(s) for appointment and needed documentation
Consumer attends appointment and gives permission to health coverage advocate to assist with the application
Health coverage advocate fills out application for/with consumer with unique ID on application
Health coverage advocate refers to agent or entity as appropriate

Consumer signs application
Track referrals

Health coverage advocate helps consumer submit necessary documentation

Courtesy of Samantha Shepherd, Oregon Health Insurance Exchange
Arkansas Health Benefits Exchange Partnership: In Person Assister Program

- Navigators: paid for by Federal grants through Federal Application process
- In Person Assister Entities: entities with relationships with individual enrollment assisters that are recipients of Arkansas IPA payments
- Individual In Person Assisters: individuals who work directly with consumers
- Brokers and agents: receive commission in current role; will be certified by AID licensing division
But open enrollment starts on October 1, 2013...

What should you be doing now?
Outreach and Enrollment Opportunities

• What role will your organization play?
• What is your organization currently doing?
• What tools exist?
• What tools does your organization need?
An Action Plan for Organizations

1. Identify your target audience
2. Create an outreach and public education plan
3. Collaborate
4. Disseminate information
5. Recognize everyone’s role in outreach
6. Follow up, follow up, follow up!
Program Planning Considerations

- Who is the target audience?
- What is the consumer assistance program’s goal?
- What programs and resources currently exist?
- Role of brokers and agents
- Ensure an adequate & sustainable finance model
- Performance metrics
- Training and certification
Thank you!

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