

Insurance Division Consumer Assistance Grant 2010 Proposal

On March 23, 2010, President Barack Obama signed into law the Patient Protection and Affordable Care Act (PPACA). The legislation is designed to expand health care coverage within the United States by extending health care insurance to more citizens, stabilizing health insurance markets by requiring broader participation, enhancing regulation and consumer protections, and improving the affordability and quality of health care.

Grant Requirements & Funding
• \$226,436
• 12-Month Period of Funding
• Proposal Submitted on September 10, 2010 – Notice of Award: Mid-October 2010
• Expand Health Care Insurance Consumer and Enrollee Assistance Services
• State-wide Services
• Ensure Privacy and Security Protocol for Systems and Staff
• Provide Services of Limited English Proficient Individuals & Other Special Needs Groups
Purpose
• Assist Consumers with Filing Complaints and Appeals
• Assist Consumers with Enrollment into Health Coverage
• Educate Consumers on Rights and Responsibilities
• Collect Data on Consumer Inquiries and Complaints
• Strengthen Independent External Review with Provision in NAIC Model 76
• Develop Policy
Proposal
• Create an Ombudsman Position
• Establish a Consumer Telephone Hotline
• Establish a Language Line to Provide Interpreter Services in Preferred Dialect to Include Spanish and Navajo- Language Line Provide Interpreter Services in approximately 170 languages.
• Partner with Certified Community Advocates, Health Care Professional Associations Groups and Other State Agencies That Have Existing Consumer Assistance Services, such as the Attorney General’s Office (See Attached Letter).

Goals of the stakeholders and recommendations of expanded services for an effective consumer assistance program should:

- Provide consumer assistance for private employer-based insurance, subsidized insurance, individual plans, and public benefits programs including Medicaid and Medicare, including a guide to finding and obtaining health insurance coverage.
- Establish minimum standards for such assistance programs, including cultural and linguistic competency, experience working with vulnerable populations and capacity and training to respond to consumer concerns.
- Provide sufficient resources to assist consumers throughout the state, including in every county and tribal community.