Getting The Right Message: Outreach and Enrollment in 2014

Jessica Kendall, Director of Outreach
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
Public Education Resources

More Information On:

• Exchange branding research
• Public opinion polling
• Statewide marketing and outreach plans
The 2014 Enrollment Opportunity

Enroll at least 16 million people in new coverage options

Source: July 2012 CBO estimates

- 9 million in Exchange coverage
- 7 million in Medicaid or CHIP
New Mexico’s Enrollment Opportunity

• 237,000 likely Medicaid eligible
• 135,000 likely eligible for exchange coverage with premium tax credit
• 45,000 likely eligible for exchange w/out tax credit

417,000 Non-Elderly Uninsured

- Below 138% FPL: 57%
- Between 138-400% FPL: 32%
- 400% FPL and up: 11%

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.
But open enrollment starts on October 1, 2013...

Why do we need to think about navigators now?
<table>
<thead>
<tr>
<th>Task</th>
<th>Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>Establish Program Goals</td>
<td>Summer 2012</td>
</tr>
<tr>
<td>Hire Navigator Coordinator</td>
<td>Summer 2012</td>
</tr>
<tr>
<td>Conduct Population Needs Assessment</td>
<td>Fall 2012</td>
</tr>
<tr>
<td>Obtain Funding for the Navigator Program</td>
<td>Fall 2012</td>
</tr>
<tr>
<td>• Legislative Process</td>
<td></td>
</tr>
<tr>
<td>• Foundation Grant Applications</td>
<td></td>
</tr>
<tr>
<td>Develop Standards or Adopt Federal Standards for the Navigator Program</td>
<td>Fall 2012</td>
</tr>
<tr>
<td>Establish Navigator Program Timelines for:</td>
<td>Fall 2012</td>
</tr>
<tr>
<td>• Awarding Grants</td>
<td></td>
</tr>
<tr>
<td>• Conducting Training</td>
<td></td>
</tr>
<tr>
<td>• Beginning Outreach and Education</td>
<td></td>
</tr>
<tr>
<td>Prepare for Federal Certification of the Exchange</td>
<td>January 1&lt;sup&gt;st&lt;/sup&gt;, 2013</td>
</tr>
<tr>
<td>• Demonstrate Navigator Program Approach</td>
<td></td>
</tr>
<tr>
<td>Determine Size and Scope of the Navigator Program</td>
<td>January, 2013</td>
</tr>
<tr>
<td>Based on Program Goals, Needs Assessment and Funding</td>
<td></td>
</tr>
<tr>
<td>Announce and Promote the Navigator Program to</td>
<td>January- February 2013</td>
</tr>
<tr>
<td>Inform Entities About Future Grant Opportunities</td>
<td></td>
</tr>
<tr>
<td>Issue Grant Applications</td>
<td>March 2013</td>
</tr>
<tr>
<td>Hire and Train Trainers</td>
<td>April 2013</td>
</tr>
<tr>
<td>Grant Applications Due</td>
<td>April 2013</td>
</tr>
<tr>
<td>Grants Awarded</td>
<td>June 2013</td>
</tr>
<tr>
<td>Train Navigators</td>
<td>July 2013</td>
</tr>
<tr>
<td>Navigators Begin Public Education and Outreach</td>
<td>July-August 2013</td>
</tr>
<tr>
<td>Open Enrollment begins</td>
<td>October 1&lt;sup&gt;st&lt;/sup&gt;, 2013</td>
</tr>
<tr>
<td>Consumers are Enrolled into Health Plans</td>
<td>January 1&lt;sup&gt;st&lt;/sup&gt;, 2013</td>
</tr>
</tbody>
</table>
Key Decisions

- Finalizing the structure of the navigator program
- Ensuring an adequate & sustainable finance model
- Creating performance metrics
- Development of the navigator grant process
- Training and certification of navigators
- Strategy to educate consumers about the availability of the navigator program
Program Structure Considerations

- Who is the target audience?
  - How will they be reached?
- What is the navigator program goal?
  - Reach hardest to reach populations? Provide assistance to those that need it most?
- What programs and resources currently exist?
  - Coordinating efforts of producers and navigators
- Will all navigators be required to meet all of the duties defined by the ACA?
- Will New Mexico require more duties then those defined?
Sharing from Other States
Paying Navigators

- Block grants
- Block grants with per enrollment add-on payments
- Block grants with performance-based add-on payments
- Per enrollment-only payments
- Per enrollment payments with performance-based add-on payment

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)
Washington Health Benefit Exchange
Key Consumer Discussion Areas

- Public education and outreach
- Defining navigator organizations
- Certifying navigators
- Creating performance metrics
- Financial support
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
- Answer basic questions
- 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 refers to agent or entity as appropriate

Agent Management Program (Information in another plan)

- Track frequently asked questions so Exchange may adjust messaging
- Health coverage advocate fills out application for with consumer with unique ID on application
- Consumer signs application
- Track referrals

Health coverage advocate helps consumer submit necessary documentation

Courtesy of Samantha Shepherd, Oregon Health Insurance Exchange
Outreach and Enrollment Opportunities

• How is New Mexico currently reaching the uninsured?

• How will New Mexico reach the newly eligible?

• How will programs + activities be integrated or coordinated?
Thank you!

Jessica Kendall
Outreach Director
202.870.8368
JessicaK@enrollamerica.org
www.enrollamerica.org