Massachusetts Navigator Program

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Outreach and Education in Massachusetts

- Consumer education and outreach is among the most essential building blocks of our ACA implementation effort
  - Our success in bringing new coverage options to hundreds of thousands of residents ultimately rests on our ability to reach, educate and help them make the transition
- Massachusetts is uniquely well-positioned to effectively engage the market
  - We “know the business” of consumer outreach – the Commonwealth’s successful launch of the 2006 landmark reform was in no small part attributable to highly effective outreach, which has remained a key focus of the state ever since
  - The vast majority of Massachusetts residents are already insured, and there is a higher level of consumer knowledge about and support for the reform compared with many other states (e.g., most people are comfortable with the concept of an “individual mandate” – a centerpiece of our outreach campaign in 2006-2007)
  - Massachusetts has in place a robust set of outreach “infrastructure”, which leverages a strong network of community partners serving individuals, families and small businesses
• With the lowest un-insurance rate in the country, the focus of our ACA education and outreach efforts in Massachusetts is less on enrolling the uninsured and more on ensuring a smooth transition of our population to their 2014 coverage options
  − Existing Commonwealth Care, MassHealth, Medical Security Plan and Health Safety Net members transitioning into Exchange coverage
  − Population newly eligible for individual and small business health care tax credits and other subsidies
  − Other members currently or newly served by the Health Connector

• Building upon our experience to date, we will continue to leverage broad market collaboration and pursue a grassroots-based, multi-faceted education and outreach strategy
Outreach and Education: A Multi-Faceted Strategy

1. Leverage an effective outreach infrastructure
2. Use multiple channels and vehicles
3. Provide comprehensive technical assistance to outreach “partners”

The Navigator program is designed to complement the roles our existing partners play in the market today
What Are “Navigators”? 

• The ACA requires states to develop and implement Navigator programs that educate consumers, employers and employees about health insurance options and responsibilities that go into effect in 2014

• In Massachusetts, the role of Navigators will largely build upon those fulfilled by our grassroots outreach partners today – providing information and assistance with enrolling in coverage through the Health Connector or MassHealth

• With support and oversight by the Health Connector, Navigators will play a key part in achieving the “no wrong door” goal by providing an important access point for education and enrollment
What are “Navigators”? (cont’d)

- Under the ACA, Navigator duties and activities will include:
  - Conducting public education activities to raise awareness of the availability of Qualified Health Plans (“QHP”)
  - Distributing fair and impartial information about QHPs and the availability of tax credits and other subsidies
  - Facilitating enrollment in QHPs
  - Providing referrals to an office of health insurance consumer assistance or ombudsman, or any other appropriate state agencies, for any enrollee with a grievance, complaint, or question regarding their health plan
  - Providing information in a manner that is culturally and linguistically appropriate to the needs of the population served by the Exchange
The ACA requires a Navigator program to:
- Include at least one community and consumer-focused nonprofit group.
- Include at least one entity from any of the following categories:
  - Trade, industry and professional associations
  - Commercial fishing industry, ranching and farming organizations
  - Chambers of commerce
  - Unions
  - Resource partners of the Small Business Administration
  - Licensed agents and brokers
  - Other public or private entities or individuals that meet Navigator requirements, *e.g.*, Indian tribes, tribal organizations, urban Indian organizations and state or local human service agencies
- Exclude any entities or individuals that:
  - Are health insurance issuers
  - Are subsidiaries of health insurance issuers
  - Are associations that include members of the insurance industry or that lobby on behalf of the insurance industry
  - Receive any consideration directly or indirectly from any health insurance issuer in connection with the enrollment of any individuals or employees in a QHP or a non-QHP.
Selection Process

- Under the ACA, the Exchange must certify Navigators before they may begin outreaching populations to enroll in coverage, and they must be compensated through “grants” administered by the Exchange.

- To that end, the Health Connector will be conducting a competitive grant application process to solicit responses from organizations and associations throughout the state interested in becoming certified Navigators.

- The grant application will be released in March, with responses due in April and grant recipients announced in June.
Through a multi-disciplinary grant application review team, we will be looking to certify entities as Navigators that meet the following criteria:

- Demonstrate strong existing community relationships in one or more of the following MA geographic regions: Northeast, Southeast, Western, Boston, Central
- Demonstrate experience with current or prospective Health Connector and/or MassHealth populations
- Demonstrate experience and capabilities in collaborating with brokers or other consumer support organizations to assist consumers with matters outside a Navigator’s purview
- Meet certification and other standards defined by the ACA, the Commonwealth or the Health Connector (e.g., compliance with conflict of interest standards, privacy and security standards)
- Have necessary technology to facilitate eligibility and enrollment
Navigator Training

• Once selected, Navigators will undergo intensive training on the Health Connector’s eligibility determination and shopping systems

• Courses for Navigator training will:
  – Incorporate feedback from various stakeholders, including Health Connector Board members, our Broker Advisory Council and broker sub-committees, carriers and consumer advocates
  – Use a blended learning approach, including online modules, in-person training and printed materials
  – Be delivered during the months of August and September
  – Require participants to successfully complete each training module in order to earn their final certification

• Navigators will be thoroughly trained on other resources available in the market and when and how to refer people appropriately
Navigator Training (cont’d)

- Certified Navigators will be prepared to assist consumers starting on October 1, 2013 in line with the initial federal Open Enrollment period.
## Navigator Training (cont’d)

### Training topics will include:

<table>
<thead>
<tr>
<th><strong>Navigator Policies and Procedures</strong></th>
<th><strong>Member Costs</strong></th>
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<tbody>
<tr>
<td>• Legal Requirements</td>
<td>• Premium rates</td>
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<tr>
<td>• Conflict of Interest</td>
<td>• Advanced Premium Tax Credits (inc. Tax reconciliation)</td>
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<td>• Privacy and Security Standards</td>
<td>• Cost-sharing reductions</td>
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<tr>
<td>• Ethics</td>
<td>• Additional state subsidies</td>
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<td>• Program administration, including reporting, evaluations, and reviews</td>
<td>• Small Business federal tax credits</td>
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<td><strong>Consumers</strong></td>
<td>• Wellness Track rebate</td>
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<td>• Individuals and Families</td>
<td><strong>Individual Mandate</strong></td>
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<td>• Employers, Employees</td>
<td>• MCC Requirements</td>
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<td><strong>Shopping Experience</strong></td>
<td>• Individual and Small Business penalties</td>
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<td>• Web capabilities for Eligibility, Application and Enrollment</td>
<td><strong>Member Transition Support</strong></td>
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<td>• Decision-support tools</td>
<td>• Commonwealth Care</td>
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<td>• “No Wrong Door”</td>
<td>• Commonwealth Choice</td>
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<tr>
<td>• Access to Medicaid and QHP’s</td>
<td>• YAPs</td>
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<tr>
<td>(Mixed Households)</td>
<td>• Small Businesses</td>
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<tr>
<td><strong>Eligibility and Enrollment</strong></td>
<td>• MassHealth</td>
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<tr>
<td>• Eligibility criteria</td>
<td>• MCC requirement</td>
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<td>• MAGI calculations</td>
<td><strong>Additional Consumer Support</strong></td>
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<tr>
<td>• Open enrollment periods and restrictions</td>
<td>• Brokers</td>
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<tr>
<td><strong>Products</strong></td>
<td>• Customer Service</td>
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<tr>
<td>• Qualified Health Plans (metallic tiers)</td>
<td>• Online Chat</td>
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<td>• Dental plans (inc. pediatric)</td>
<td><strong>Member Transition Support</strong></td>
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<td>• Catastrophic plans</td>
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**Navigator Program Timeline**

Open Enrollment Year One
October 1st, 2013 to March 31st, 2014

- Grant Application released: Mar 2013
- Orgs selected: June 2013
- Training begins: Aug 2013
- Training ends: Sep 2013
- 1st payment released: Oct 2013
- Navigators Go Live: Oct 2013
- Midterm evaluation, 2nd payment released: Mar 2014
- Release Year 2 Grant Application: Mar 2014
- Select Year 2 Grantees: May 2014
- Year 2 training starts: Aug 2014
- Year 2 OE: Sept 2014
- Training begins: Aug 2013
- Additional information about the construction of the Navigator program will be released in future guidance

* Final Rules Published on March 12, 2012 (Section 155.220)