



# **Massachusetts Navigator Program**

**Niki Conte**  
**Associate Director of Public Outreach  
and Education**

**Paul Landesman**  
**Outreach and Education Manager**

**Board of Directors Meeting**  
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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

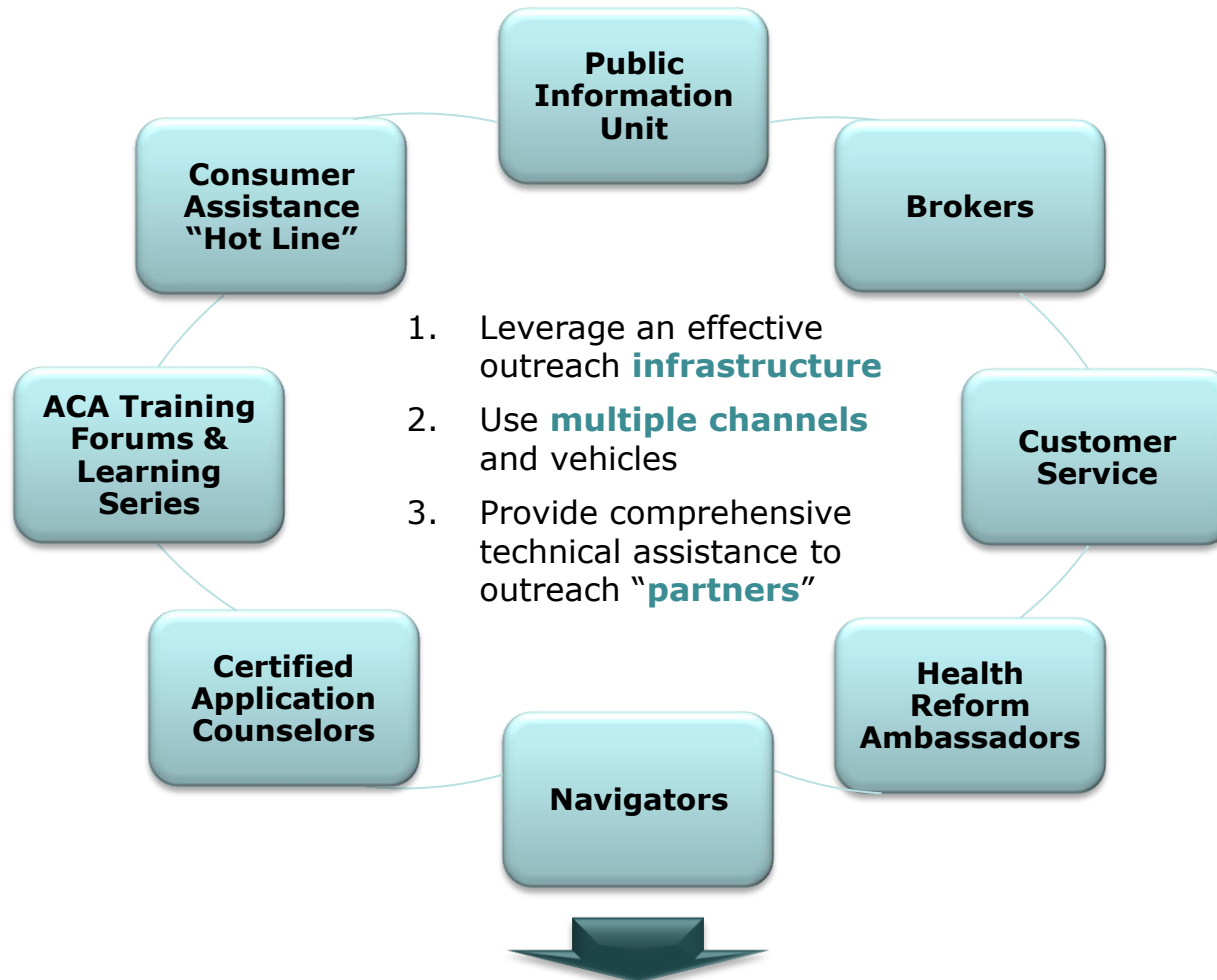


# Outreach and Education in Massachusetts (cont'd)

- 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



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



# What are “Navigators”? (cont’d)

- 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





# Navigator Selection Criteria

- 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



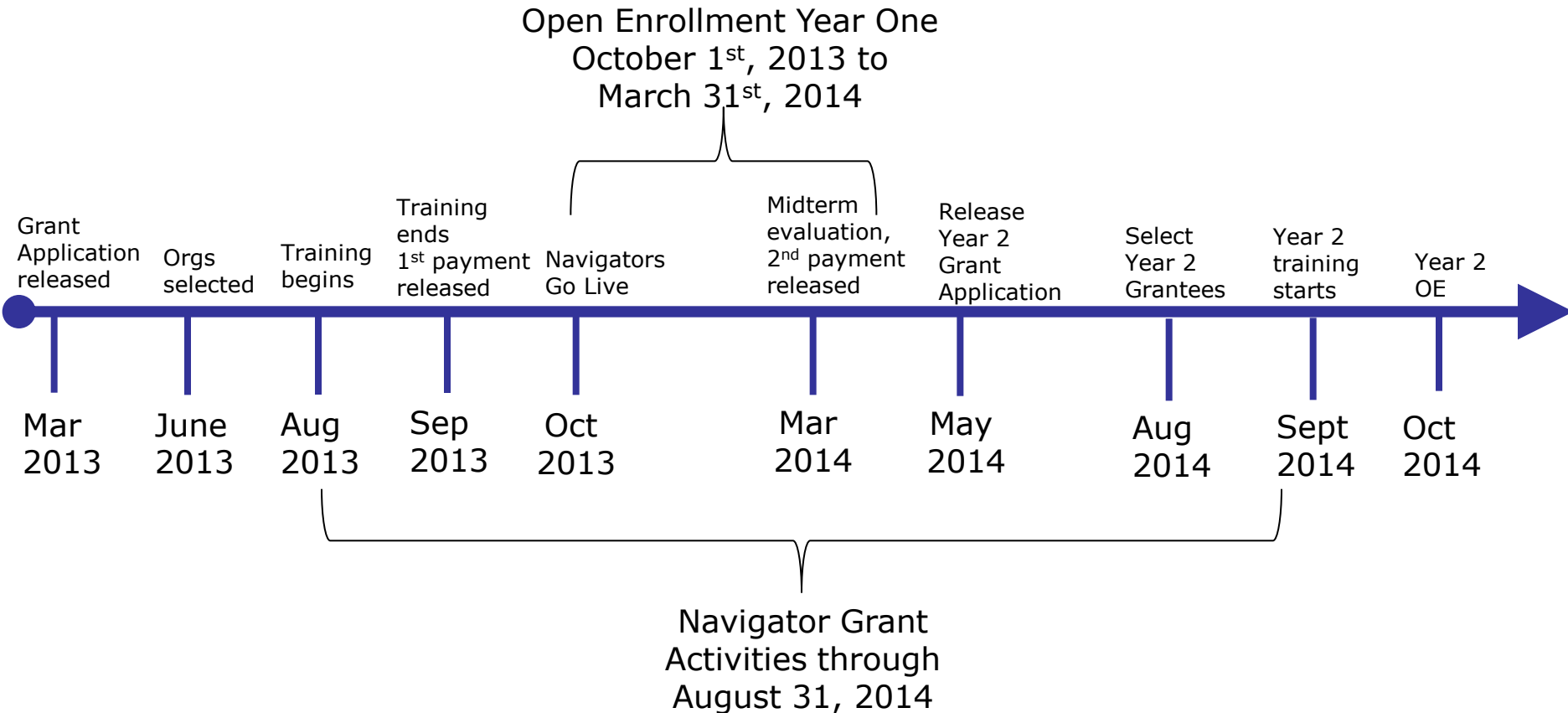
# Navigator Training (cont'd)

## Training topics will include:

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



# Navigator Program Timeline



\* Final Rules Published on March 12, 2012 (Section 155.220)  
Additional information about the construction of the Navigator program will be released in future guidance