



Massachusetts Navigator Program and Grant Awards

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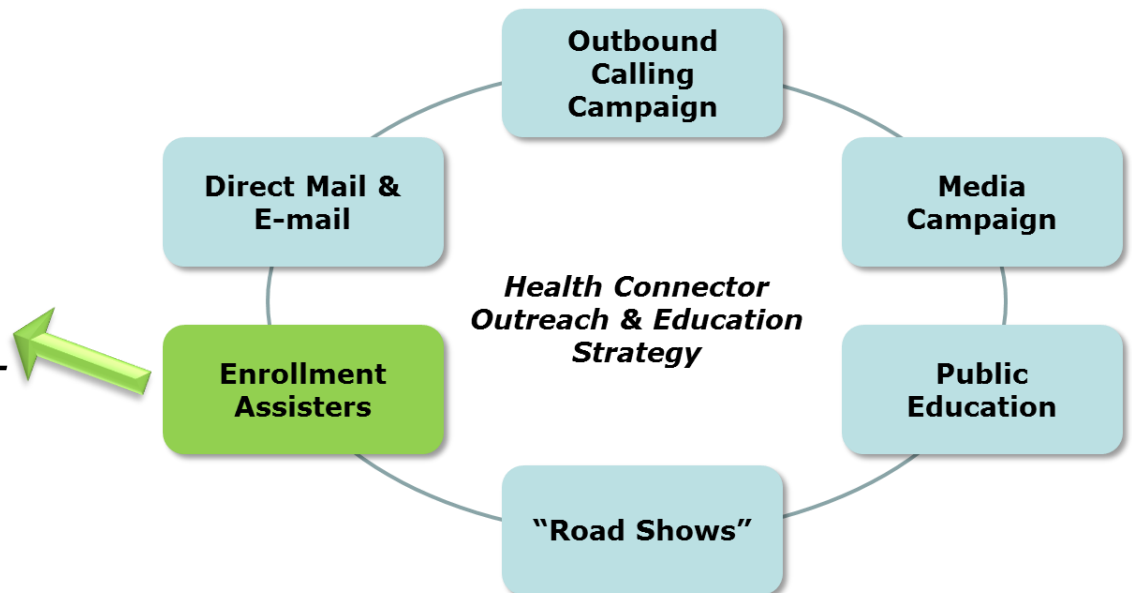
**Board of Directors Meeting
July 11, 2013**



The Navigator Program

- A core feature of outreach and enrollment efforts under the Affordable Care Act (ACA) is the Navigator program
- All states, even those for which the federally-facilitated Marketplace will operate, must establish Navigator programs to help consumers understand new coverage options available as a result of the ACA and find the most affordable coverage that meets their needs

Functioning as specialized "enrollment assisters", Navigators are a key component of the Health Connector's broader, multi-faceted outreach and education effort





The Massachusetts Navigator Program (cont'd)

The objective of the Massachusetts Navigator program is unique.

The goals of the Navigator program in Massachusetts are *two-fold*:

- Educate and **transition populations** into new coverage options; and
- Target the **remaining uninsured** in Massachusetts

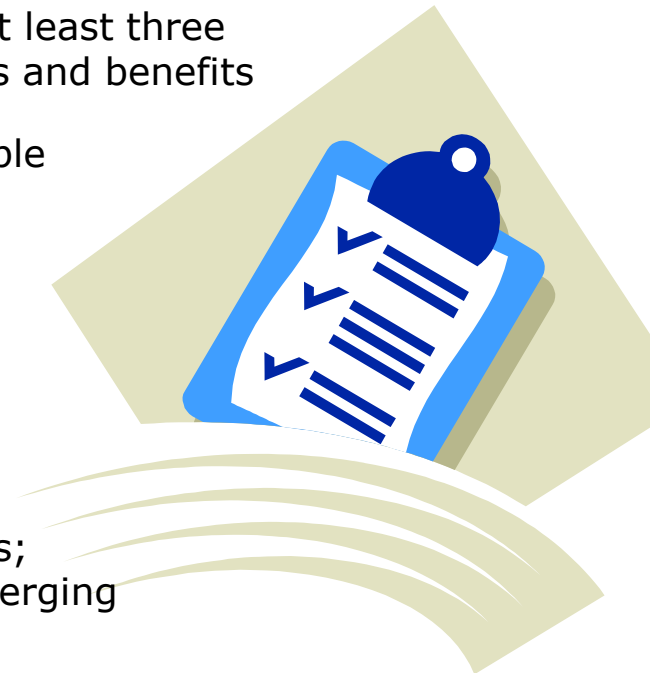
- While in nearly all other states the outreach effort is focused on getting consumers enrolled in coverage for the first time...
- in Massachusetts, a crucial part of our priority and challenge is the transition of residents that are already insured
 - Our Navigator program is designed to seek robust capabilities in serving transition populations
 - Close collaboration with MassHealth to ensure coordinated, end-to-end support for many members



The Massachusetts Navigator Program (cont'd)

Navigators are organizations or individuals trained and certified by Marketplaces to provide outreach and enrollment assistance.

- In tandem with other outreach efforts, Navigators will support the “no wrong door” approach to accessing affordable coverage in Massachusetts by:
 - Mastering knowledge of new programs, benefits and systems developed to support them through intensive training conducted by the Health Connector
 - Hosting frequent public outreach and education events (at least three times per month) to raise awareness about new programs and benefits
 - Distributing collaterals about QHPs and subsidies in multiple languages
 - Facilitating enrollment beginning in October and targeting transitioning populations during the first half of open enrollment
 - Providing referrals to other organizations or brokers as appropriate for the consumer they are trying to assist
 - Submit monthly quantitative (e.g., completed applications; enrollment figures, etc.) and qualitative reports (e.g., emerging community trends; surveys, etc.)





The Massachusetts Navigator Program (cont'd)

- As a reminder, only certain entities are eligible to serve as Navigators, and those entities must also not receive any consideration from any health insurance issuer in connection with enrollment in their health plans

Eligible Entities 45 CFR § 155.210(c)(2)	Ineligible Entities 45 CFR § 155.210(d)
Community and consumer-focused nonprofit groups; Trade, industry and professional associations; Commercial fishing industry, ranching and farming organizations; Chambers of commerce; Unions; Resource partners of the SBA; Licensed agents and brokers; Other public or private entities or individuals that meet Navigator requirements, <i>e.g.</i> , Indian tribes, tribal organizations, urban Indian organizations, and state or local human service agencies	Health insurance issuers; Subsidiaries of health insurance issuers; Associations that include members of the insurance industry or that lobby on behalf of the insurance industry

- Also, while funds to set up and administer the Navigator program can be supported by federal grants, grant awards to Navigators themselves must be fully funded by the state
 - We anticipate ~\$1M available to support the Navigator program in Year 1



The Massachusetts Navigator Selection Process

- The Health Connector recently completed its Navigator selection process
- Given the work with which Navigators will be charged, the knowledge they will need to have before training even begins, and the fact that we have only a finite amount of resources available to support the program, we set out to select Grantees that met the following criteria:
 - ✔ Demonstrated strong existing community relationships in major geographical regions, in alignment with the distribution of our target populations and to ensure grant funds are used to directly support outreach activities, as opposed to building a new outreach organization and network from the ground up
 - ✔ Demonstrated experience with current or prospective Health Connector and/or MassHealth populations and the ability to support these populations in a culturally and linguistically appropriate manner
 - ✔ Demonstrated ability to collaborate with brokers and other consumer support organizations to assist consumers with matters outside a Navigator's purview
 - ✔ Ability to meet certification and other standards defined by the ACA, the Commonwealth and the Health Connector
- We also sought to select a blend of leaders that leverage diverse and innovative strategies to conduct outreach and education
 - Our goal is to build a "class" of outreach workers that learn from one another's best practices



The Massachusetts Navigator Selection Process (cont'd)

- We released the Notice of Grant Opportunity in March, and in April, we received 31 applications for review
 - Applications were received from Community Health Centers, Community-based Organizations, Hospitals, Associations and Local Government Agencies
- All applications were first screened for compliance with core ACA requirements for Navigators, including eligibility to serve as a Navigator and review of any potential conflicts of interest
- Those applicants that moved to the next round were evaluated on the following:
 - Experience and ability to meet requirements
 - Overall programmatic response
 - Positive references and demonstrated experience with transitioning populations
 - Overall value to the Commonwealth during this transition period
 - A detailed budget demonstrating the unique value grant funds would provide to bolster any ongoing outreach or enrollment efforts of the organization
- Based on this process, we selected the 10 highest-scoring applicants for a total grant award of \$1.14M



Grantees & Award Amounts

Grantee	Description	Grant
Boston Public Health Commission	<ul style="list-style-type: none"> An independent public agency already providing a wide range of health services and programs Expanding outreach efforts by leveraging local businesses, human service agencies, family resource centers and Boston Public Schools Will capitalize on existing partnerships to conduct outreach via the Boston Public Schools, faith-based organizations in Boston and child care settings 	\$304,960
Caring Health Center	<ul style="list-style-type: none"> The only Federally Qualified Health Center in Springfield and the largest Refugee Health Assessment site in the state Provides comprehensive primary preventive health care, oral health care, wellness and supportive ancillary health services to vulnerable populations currently through two clinical sites with a 3rd site slated to open in fall 2013 Will launch a public awareness campaign in eight different languages, leveraging kiosks at community partner sites throughout the Springfield area 	\$196,304
Community Action Committee of Cape Cod & Islands, Inc.	<ul style="list-style-type: none"> A non-profit social service agency designated by the federal government to serve as the region's anti-poverty organization Outreach efforts focus on particularly vulnerable populations, including federally-recognized tribes Will be developing multi-lingual collateral and multimedia campaigns to spread the word about its Navigator outreach activities and the benefits of the ACA 	\$69,250



Grantees & Award Amounts (cont'd)

Grantee	Description	Grant
Ecu-Health Care	<ul style="list-style-type: none"> • A health care access program whose mission is to help the uninsured residents of North Berkshire county access affordable health coverage • Serves as the area’s primary outreach and enrollment site for all public health coverage programs • Expanding outreach through multimedia campaigns and community outreach sessions 	\$40,000
Greater Lawrence Community Action Council	<ul style="list-style-type: none"> • A private, non-profit organization whose mission is to empower the people of Greater Lawrence to achieve self-sufficiency • Has connections in place with virtually every education, health and social services provider in the Greater Lawrence area • Will enhance ACA outreach and enrollment efforts by hosting events at community partner locations and kiosks 	\$121,000
Hilltown Community Health Care Centers	<ul style="list-style-type: none"> • A Federally Qualified Health Center serving the rural sections of Hampshire and Hampden counties • Its four sites offer services including: medical, dental, behavioral health, optometry and community services to all residents • Will provide outreach and enrollment services throughout Western Massachusetts using various methods – including mobile van service, participating in community events/health expos, local media outlets – CATV, radio, print, social media 	\$48,150



Grantees & Award Amounts (cont'd)

Grantee	Description	Grant
Joint Committee for Children's Health Care in Everett	<ul style="list-style-type: none"> • A non-profit coalition of 24 community-based organizations whose goals are to provide services that link outreach and preventive health education to hard-to-reach individuals and families • Promotes access to health care for parents and children • Will be targeting specific populations in multiple languages at outreach centers (City Hall and two Community Centers) multiple days a week 	\$60,000
Manet Community Health Center	<ul style="list-style-type: none"> • A Federally Qualified Health Center located on the South Shore, consisting of five practice sites which provide health care and social services to all regardless of financial circumstance or health coverage status • Will be promoting ACA using local ethnic media outlets (print, cable, radio) and popular community sites targeting Chinese, Vietnamese, Brazilian, Indian and Arabic populations 	\$59,158
MAPS – Mass Alliance of Portuguese Speakers	<ul style="list-style-type: none"> • Provides an extensive array of culturally and linguistically competent health and social services • Offers health, education and social services at its six locations throughout the Merrimack Valley, eastern and southeastern MA • Will be partnering with two immigrant service community-based organizations and will target Gateway Cities throughout the state in multi-lingual, multi-media formats 	\$158,000



Grantees & Award Amounts (cont'd)

Grantee	Description	Grant
PACE - People Acting in Community Endeavors	<ul style="list-style-type: none"> • A Community Action Agency providing a variety of health, education, housing and social services to vulnerable populations in the Greater New Bedford area • Will be enhancing its strong multimedia presence using local CATV, radio and print media in multiple languages to promote ACA, outreach activities and community events • Will leverage its array of ubiquitous community programs to identify potential health care enrollees 	\$82,307

Total Navigator Grant Awards	\$1,139,129
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Overview of Navigator Grantees' Key Activities

The selected Grantees together will provide innovative, comprehensive and multi-lingual outreach & enrollment services in key areas throughout the state.

Key Activities Planned by Selected Navigators

- Use technology (Stream alert system) to **text, phone and email** to educate and inform consumers on emerging deadlines for Open Enrollment and renewals
- Launch **multi-lingual public awareness campaigns**, including creating outreach tools in Spanish, Portuguese, Russian, Vietnamese, Somali, Nepalese, Haitian Creole, Chinese, Arabic and English
- Set up **kiosks at community partner sites**, including public schools and other popular locations, to assist with ACA-related information and enrollment
- Create **outreach tools (press releases, flyers, PSAs)** in multiple languages for multimedia outreach including CATV, radio and print media
- Conduct on-site **informational workshops** at Community Services Centers, local YMCAs and YWCAs, VA offices and neighborhood associations
- **Overcome geographic barriers** with a traveling outreach van targeting communities to avoid accessibility issues and augmenting outreach efforts in major Gateway cities



Massachusetts Navigator Coverage Areas

These Grantees will provide services to the populations we are targetting in Year 1 of the program – the remaining uninsured and the Health Connector’s transitioning members.

Top 10 Cities by Total Uninsured (comprise 75% of total uninsured)

Boston
Springfield
Lowell
New Bedford
Lynn
Brockton
Lawrence
Revere
Somerville
Everett

Top 10 Cities by Commonwealth Care Enrollment (comprise 51% of total membership)

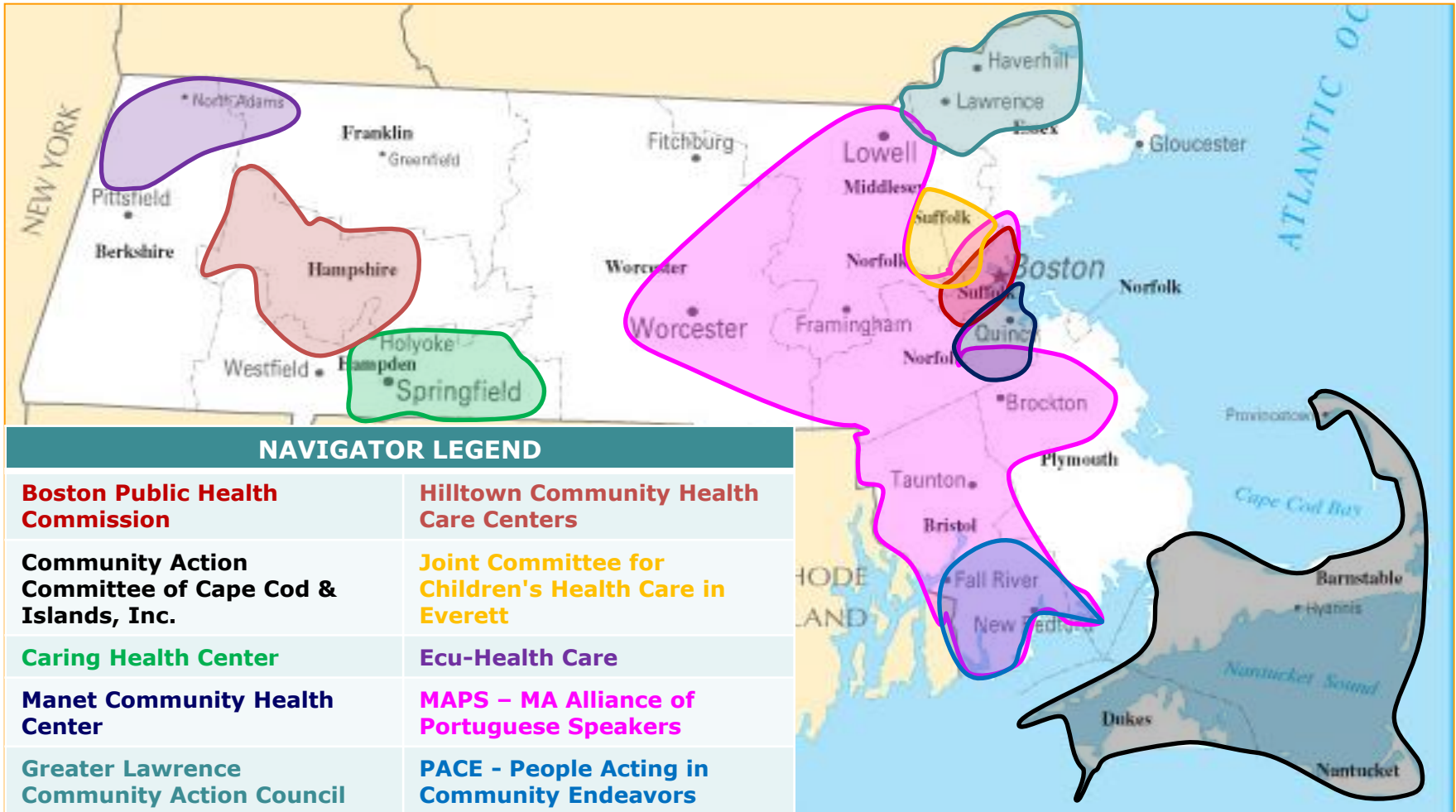
Boston
Quincy
Framingham
Springfield
Worcester
Brockton
Malden
Lowell
Revere
Lawrence

Top 10 Cities by Commonwealth Choice Enrollment (comprise 55% of total membership)

Boston
Framingham
Waltham
Somerville
Quincy
Lowell
Woburn
Worcester
Plymouth
Brockton



Massachusetts Navigator Coverage Areas (cont'd)





Next Steps: Training and Certification

- Before Navigators can begin their work, they must be certified by the Marketplace they are serving by completing training on its systems and programs
- Selected Navigator staff are required to participate in a series of trainings beginning in August and continuing throughout the year through quarterly sessions and rigorous in-person training
 - **Phase 1 (August 2013)**
 - Two days of in-person classroom training August 5 and 6 at UMASS Medical Center (Shrewsbury)
 - Focus on ACA concepts and policies, such as new federal and state subsidies and Modified Adjusted Gross Income (MAGI)
 - **Phase 2 (September 2013)**
 - Three days of in-person classroom training September 16 - 18 location TBD
 - Focus on all product offerings and plan details and using the new Health Insurance Exchange Integrated Eligibility System (HIX/IES) system via MAhealthconnector.org
 - Additional training (**Phase 3**) is anticipated in November/December of 2013 in support of additional system functionality along with quarterly Health Connector policy and operational check-in meetings (**ongoing**)





Navigator Selection Process Conclusion

- Each of the 31 organizations that responded to the Massachusetts Navigator Grant Opportunity possess great strengths and experience in Outreach, Education and Enrollment
- All demonstrated a strong commitment to serving their communities and our members
- Given the high caliber of applicants, the selection of finalists was not a simple one. It required much analysis and deliberation
- With finite resources, however, the Grant Application Committee attempted to select those applicants best-positioned to achieve the goals of the Navigator program in Year 1
- The Health Connector looks forward to working closely with each Grantee in the first year of our Navigator program, and thanks all applicants for the work they do for the people of Massachusetts