

Minnesota Exchange Navigators, Brokers, Agents Workgroup

Minnesota Health Insurance Exchange Advisory Task Force
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Overview

- Workgroup deliverables
- ACA navigator program requirements
- Current landscape
- Guiding principles
- Navigator roles and responsibilities
- Navigator certification/licensure
- Navigator compensation
- Next steps

Workgroup Deliverables

1. Roles and responsibilities of navigators/brokers
 - Should there be different levels?
2. What certification/licensure should be required of navigators/brokers?
 - Should there be different levels?
3. How should navigators/brokers be compensated?
 - Should there be different levels and types of compensation?

Workgroup Members

- Robert Hanlon, Corporate Health Systems, Inc. (Co-Lead)
- Bob Paulsen, Department of Commerce (Co-Lead)
- Tina Armstrong, Department of Commerce
- Thomas Aslesen, Accord Benefit Resources, Inc.
- Joan Cleary, Minnesota Community Health Worker Alliance
- Tom Devine, David Agency, Inc.
- Jen Ditlevson, Department of Human Services
- Liz Doyle, TakeAction MN
- Monte Fox, White Earth Nation
- Mark Harting, PreferredOne
- Deb Holmgren, Portico Healthnet
- Alfred Babington Johnson, Stair Step Foundation
- Stefanie Konobeck, Department of Commerce
- Stephanie Krieg, Department of Health
- Kate Lerner, Department of Human Services
- Matt Marek, Blue Cross Blue Shield of Minnesota
- Ben Peltier, Minnesota Hospital Association
- Stephanie Radke, Dakota County
- Daniel Schmidt, Great River Office Products
- Chris Schneeman, SevenHills Benefit Partners, Inc.

ACA navigator program requirements

- ACA requires insurance exchange to establish a program to provide funding to entities/individuals to:
 - Maintain expertise in eligibility, enrollment, and program specifications and conduct public education to raise awareness of the exchange
 - Distribute fair and impartial information
 - Facilitate enrollment in qualified health plans
 - Provide enrollee with referral to appropriate entity for grievance, complaint or question regarding health plan, coverage, or eligibility determination
 - Provide fair and impartial information to populations served by exchange in a culturally and linguistically appropriate manner

ACA navigator program requirements

- Must have existing relationship, or could readily establish relationship, with:
 - employers;
 - Employees;
 - Consumers (insured and uninsured); or
 - Self-employed
- Must meet licensing, certification or other standards established by the State or Exchange

ACA navigator program requirements

Types of entities eligible to participate:

- Trade, industry, and professional associations
- Commercial fishing industry organizations, ranching and farming organizations
- Community and consumer-focused nonprofit groups
- Chambers of Commerce
- Unions
- Small business development centers
- Licensed insurance agents and brokers
- Other public or private entities capable of meeting all requirements and standards established for navigators such as,
 - Indian tribes, tribal organizations, and urban Indian organizations
 - State or local Human Service Agencies

ACA navigator program requirements

- A Navigator shall not:
 - Be a health insurance issuer; or
 - Receive any consideration directly or indirectly from any health insurance issuer in connection with the enrollment of any individual through the exchange
- Funding
 - Payments to navigators must come from Exchange operational funds, not federal funds used to establish the Exchange

Current Landscape

Segment	Uninsured	Public Programs	Commercial Individual	Commercial Group
	9 %	29 %	62 %	
<p>Percent of MN Market* 2009</p> <p><small>*Source: MDH Health Economics Program and University of Minnesota School of Public Health, Minnesota Health Access Survey 2009</small></p>	<p>Approximately 9% (~478,000) uninsured.</p> <ul style="list-style-type: none"> •Estimated that over half were potentially eligible for public coverage •Estimated 2/3 been w/o coverage \geq 1 year 	<p>Approximately 29% (~1,509,000) had coverage through public programs (e.g. Medicare or one of the state public programs.</p>	<p>Approximately 5% (~269,000) purchased coverage directly through the individual market.</p> <ul style="list-style-type: none"> •Estimated 30,000 on MCHA 	<p>Approximately 57% (~3,043,000) obtained health insurance coverage through an employer.</p>
<p>Percent of MN Market* 2008</p> <p><small>*Source: MDH Health Economics Program</small></p>	<p>Approximately 7% uninsured</p>	<p>Approximately 26% had coverage through public programs (14.4% Medicare; 8.4% Medical Assistance; 2.2% MinnesotaCare; 0.6% General Assistance Medical Care)</p>	<p>Approximately 5% purchased coverage directly through the individual market.</p>	<p>Approximately 62% obtained health insurance coverage through an employer.</p> <ul style="list-style-type: none"> •54% Large group •8% Small group
<p>Entities Providing Services</p> 	<ul style="list-style-type: none"> •Non-profits •MN Community Application Agent (MNCAA) -Human Services Agencies -Schools -Tribal Organizations -Providers -Human Services Agencies -Insurance brokers -Providers 	<ul style="list-style-type: none"> •County Human Services Agencies •Tribal Governments •MN Community Application Agent (MNCAA) 	<ul style="list-style-type: none"> •Brokers •Agents <p>There are 52,103 individuals with MN license to assist individuals in the purchase of Medical Insurance. The level of participation in the Licensed Producers is unknown.</p>	<ul style="list-style-type: none"> •Brokers •Agents

Guiding Principles

- Consumer focused approach
 - Establish mechanism to address and resolve consumer complaints of navigator/broker
 - Maximize number of individuals who enroll and maintain enrollment in the most appropriate health plan for their needs
 - Provide consumer services for full spectrum of options within the Exchange (i.e. Medicaid and Qualified Health Plans)
- A single Entity/Individual can not provide the full scope of Navigator services
- Navigators must receive training and continuing education as means of program oversight and to establish trust with consumers and employers
 - Determine appropriate level to ensure quality and adequate numbers of navigators/brokers

Guiding Principles

- Process created to define who can be a navigator must be flexible to allow for new types of navigator to develop. (e.g. Navigator that focuses on serving populations not currently connected to health coverage)
- Navigator program should leverage existing infrastructure and current relationships. Don't break what works, but look for ways to improve
 - Minnesota has rich array of entities serving low-income Minnesotans through MN Community Application Agent (MNCAA) network and other community groups who assist with other social services but could expand into health care.
 - Minnesota has thousands of licensed insurance agents who have specific training and expertise in advising people which private market plan fits their needs
- Narrow the existing gaps in current service structure (e.g. uninsured, but eligible individuals)

Guiding Principles

- Where possible, leverage the navigator role within the context of disparities (i.e. cultural, community, health/wellness training)
- Compensation model incents selection of the best product for the individual or small employer
- Navigator must not directly or indirectly benefit from enrolling individual or small employer in one plan over another
- Different navigator entities will have their own expectations of compensation model
- Navigator program should focus resources according to need

Navigator Roles and Responsibilities

Not required that each Navigator be able to provide entire set of roles and responsibilities

Role/Responsibility	Considerations
<p>Perform outreach and provide public education activities:</p> <ul style="list-style-type: none">• Raise awareness of availability of qualified health plans and public programs• Find and identify consumers• Address unique challenges of uninsured• Bring consumer to the exchange• Educate benefits of having coverage (e.g. wellness health promotions)	<ul style="list-style-type: none">-Unique needs of different Exchange consumers.-Outreach function is multifaceted and there are different approaches that must be aligned to meet the needs of unique consumer groups.-Marketing and outreach strategy will differ according to target population.-Align with needs of estimated Exchange marketplace of 1/3 Medicaid, 1/3 small group, 1/3 individual with approximately 75% of individuals eligible for subsidy.

Navigator Roles and Responsibilities

Not required that each Navigator be able to provide entire set of roles and responsibilities

Roles/Responsibilities	Considerations
Provide fair and impartial information concerning enrollment in qualified health plans, and the availability of premium tax credits and cost-sharing.	How to avoid conflict of interest?
Establish relationships and trust with employers, employees, consumers, and self-employed.	Communicate in transparent manner. What measures used to evaluate this?
Provide information and service in culturally and linguistically appropriate manner.	Accessible language level.

Navigator Roles and Responsibilities

Not required that each Navigator be able to provide entire set of roles and responsibilities

Roles/Responsibilities	Considerations
<p>Facilitate enrollment and provide ongoing case management support:</p> <ul style="list-style-type: none"> • Assist in completing paper or online application • Assistance with providing necessary “paperwork” requirements • Tracking process deadlines • Eligibility criteria changes 	<p>Focus on simplified process.</p> <p>Understand pathway towards public or private programs and appropriateness of each for consumer based on their unique circumstances.</p>
<p>Provide referral to consumer assistance, ombudsman, or appropriate state agency for any enrollee with grievance, complaint, or question regarding health plan coverage, or determination of coverage eligibility.</p>	<p>Training of navigators in existing referral processes.</p> <p>Ensure state process to accept grievance is understandable to navigator/broker.</p>

Navigator Roles and Responsibilities

Not required that each Navigator be able to provide entire set of roles and responsibilities

Roles/Responsibilities	Considerations
Aid in transition process for individuals moving out and into the exchange.	Need knowledge of processes outside of the Exchange. Mitigate the potential to create another market silo. Leverage technology and existing business processes to support transfer activity.

Navigator Certification/Licensure

Certification/Licensure	Pros	Cons
<p>Establish formal initial training and continuing education requirements:</p> <ul style="list-style-type: none"> • Appropriate levels defined by services and population served • Provides understanding of Industry/Product/Marketplace as appropriate for commercial and public • Covers issues such as ethics, cultural intelligence, language barriers • Focus on consumer/employer needs • Establish minimums to ensure accountability and required skills 	<p>Quality assurance</p> <p>Accountability and transparency</p> <p>Establishes a consistent training program that can be used by all</p>	<p>May create barriers that preclude service being provided to particular population, resulting in less navigators</p> <p>Loss of flexibility in designing training programs</p> <p>Infrastructure cost</p>

Navigator Certification/Licensure

Certification/Licensure	Pros	Cons
Certain activities may require additional consumer protection vehicles (e.g. Liability insurance, Errors & Omissions).	<ul style="list-style-type: none"> Consumer protection Standardization 	May preclude some from becoming Navigators (e.g. community based organizations)
Establish different levels of certification / licensure requirements based on what services a Navigator will provide.	<ul style="list-style-type: none"> No one must be an expert across full Exchange Acknowledges depth and breadth across Exchange Allows for training to be focused Enhances partnerships between public and private markets Navigators work at top of certification/licensure 	<ul style="list-style-type: none"> Potential service gaps for consumers and employers More hand-offs required between navigators Increased infrastructure costs

Navigator Compensation

Compensation Method	Considerations
Per Application/Renewal Processed.	<p>Compensation does not encourage extreme specialization within the Exchange to the detriment of the consumer/employers, but allows entities to provide different levels of service as appropriate.</p> <p>Compensation approach must encourage the creation of sufficient number of quality navigators/brokers to meet the needs of each consumer group within Exchange.</p>
Number of Exchange market segments supported.	
Lump sum or per individual served.	
Consider different compensation between small group and individual.	
Establish levels of compensation based on different services provided by Navigators.	

Next Steps

- Further identification and analysis of current business processes used in today's marketplace.
 - Informs detailed requirements for navigator/broker roles and responsibilities necessary to support individuals/employers across all Exchange market segments
 - Identify navigator/broker best practices from other states
- Identify and merge best practices across individual, small group and public programs, as appropriate.
- Define minimum Navigator program requirements to incent navigator/broker quality and effectiveness
- Establish specific navigator/broker certification/licensure and training requirements
- Further identify and evaluate specific navigator/broker compensation approaches
 - Identify interdependencies with Finance Workgroup