

Minnesota Health Insurance Exchange

Navigator, Agent & Broker Work Group
September 19, 2012



Background

The Navigator, Agent, and Broker Work Group was tasked by the Health Insurance Exchange Task Force with providing technical assistance on broad levels of service that should be provided collectively by navigators, agents/brokers and in-person assisters to consumers of the Exchange.

For purposes of this document the term “assisters” is being used to broadly include navigators, agents/brokers and the “in-person assister program” as designated in the Affordable Care Act (ACT).

This proposed levels of service document does not address which type of entity (e.g. navigator, agent /broker, in-person assister) will provide the services described. Future technical assistance to be provided by this work group will focus on the issue of roles and responsibilities as well as proposed training, certification and licensure requirements, and levels of compensation for entities providing customer service.



Proposed Duties of Exchange Assistors

1. OUTREACH, INREACH, EDUCATION and ASSESSMENT
 - Public Education responsibilities
 - Individual / Family Guidance
 - Assessment
 - Access
2. APPLICATION ASSISTANCE / FACILITATE ENROLLMENT
3. PLAN SELECTION SUPPORT



Proposed Duties of Exchange Assistants

(1) Outreach, Inreach, Education and Assessment

Public Education – Increase awareness of expanded health insurance options:

- Conduct outreach to consumers typically in group settings, focusing on broad topics related to health insurance and coverage options.
- Educate public, particularly the uninsured, on the benefits of health insurance and what health insurance provides for the individual.
- Inform consumers of health insurance options (Inreach) and advise consumers regarding the value of coverage, in addition to explaining insurance options available through the Exchange.
- Define health insurance terms by aiding consumers in understanding the difference between a premium, deductible and co-insurance.



Proposed Duties of Exchange Assistants

(1) Outreach, Inreach, Education and Assessment continued:

Public Education – Increase awareness of expanded health insurance options:

- Explain the Exchange and its governance structure.
- Provide materials and explanations about Essential Health Benefits.
- Inform consumers of the expanded and changed coverage as a result of the ACA, such as: premium tax credits, cost-sharing reductions, pre-existing exclusion, etc.



Proposed Duties of Exchange Assistants

(1) Outreach, Inreach, Education and Assessment continued:

Individual/Family Guidance – Provide one-on-one support:

- Inform individuals of application processes, required documentation, mandated requirements and exemption criteria.
- Explain program eligibility rules for advance premium tax credits, cost-sharing reductions, Medicaid, or CHIP.
- Address questions regarding access to any of the enrollment methods and the submission of enrollment documentation to the Exchange; Explain the enrollment criteria for purchasing insurance through the Exchange, from public programs to QHPs.



Proposed Duties of Exchange Assistors

(1) Outreach, Inreach, Education and Assessment continued:

Individual/Family Guidance – Provide one-on-one support:

- Describe the methods of purchase and the different means available to purchase and enroll in a QHP: Exchange web portal, Exchange call-in center, walk-in centers, participating small employers, kiosks located in community service centers, and state agencies, mail in applications and fax applications.
- Provide the consumer with documentation regarding the available plans, enrollment letters stating the date coverage will start, etc.
- Provide information and referrals to small employers on enrollment in the Small Business Health Options Program (SHOP) and any tax provisions, including credits and penalties, potentially affecting small employer.



Proposed Duties of Exchange Assistors

(1) Outreach, Inreach, Education and Assessment continued:

Assessment - The assessment responsibilities of the State's Exchange Assistors include:

- Administer tools to assess needs for all individuals, including all persons who reside in a household and identify possible eligibility for various Exchange insurance options.
- Gauge eligibility for the Exchange and provide referrals to appropriate support services/programs for further assistance (i.e. free health clinics, Agents and/or Brokers, etc.).
- Provide non-medical referrals to the appropriate State agency or agencies;
- Gather information and data for verification and statistical reporting.



Proposed Duties of Exchange Assistants

(1) Outreach, Inreach, Education and Assessment continued:

Access – Deliver a minimum level of transparent entry to the Exchange:

- Distribute fair and impartial information concerning enrollment in QHP's, the availability of premium tax credits and cost-sharing reductions in accordance with federal tax laws, and enrollment in public programs.
- Provide culturally and linguistically appropriate health insurance education.
- Aid the consumer to find avenues to resolve disputes, such as directing them to the Division of Commerce, a public program Ombudsman, or to the Exchange.
- Provide access to locations or mobile computing centers with the ability to print and mail hard copies of enrollment documents to the Exchange processing center.



Proposed Duties of Exchange Assistants

(2) Application Assistance and Facilitate Enrollment

Facilitate enrollment for individuals, families, and small employers through the Exchange:

- Provide application assistance for Medicaid, CHIP, premium tax credits, cost-sharing reductions.
- Assist with completion of enrollment form (application and verification) and possibly collect initial premium payment.
- Enter, assist with the entry, or oversee the entry of information into enrollment tools and resources, including final submission of information. (“Enrolling” is intended to focus activity on the physical mechanics of enrolling individuals, including properly utilizing the appropriate tools, resources and data to perform this function).



Proposed Duties of Exchange Assistants

(2) Application Assistance and Facilitate Enrollment continued:

Facilitate enrollment for individuals, families, and small employers through the Exchange:

- Advise individuals, families, and small employers enrolled through the Exchange on the impact of changes in household income on the amount of any affordability assistance program.
- Address questions regarding the submission of enrollment documentation to the Exchange (documentation necessary for verification – i.e. pregnancy, income, etc.).
- Facilitate collection of individual information required to determine eligibility for a Qualified Health Plan subsidies or Medicaid/CHIP.



Proposed Duties of Exchange Assistants

(2) **Application Assistance and Facilitate Enrollment continued:**

Facilitate enrollment for individuals, families and small employers through the Exchange:

- Facilitate referrals to Agents and/or Brokers for individuals/families enrolling in Qualified Health Plans through the Exchange and requesting additional plan enrollment assistance.
- Facilitate referrals to Agents and/or Brokers for small employers requesting additional assistance in the SHOP.
- Address questions regarding post enrollment and renewal activities, including following up at prescribed intervals to ensure successful enrollment, determine utilization status, identify barriers and assist with dispute resolution.



Proposed Duties of Exchange Assistants

(2) **Application Assistance and Facilitate Enrollment continued:**

Facilitate enrollment for individuals, families and small employers through the Exchange:

- Assist individuals and families insured through the Exchange with the renewal of their coverage, or updating eligibility information.
- Understand the basics of the Exchange's web portal, Advanced Premium Tax Credits, structure of the SHOP Exchange, Medicaid enrollment and where to direct individuals who require social services from programs such as Supplemental Nutrition Assistance Program (SNAP; formerly food stamps) and Temporary Assistance for Needy Families (TANF).



Proposed Duties of Exchange Assistors

(3) Plan Selection Support

- Provide awareness of and assistance with utilization of decision tools available within the Exchange.
- Dispense QHP information (including buyers' guides, coverage selection forms, and other similar forms) regarding plan details including benefit and cost sharing variations, i.e. plan deductibles, co-insurance, copays and out-of-pocket maximums.
- Assist consumers in gathering required documentation.



Proposed Duties of Exchange Assistants

(3) Plan Selection Support

- Explain, discuss, and interpret coverage and policies with consumer to facilitate plan selection. Assist with plan comparison based upon individual priorities, including but not limited to Exchange Metal Tier levels, quality ranges, providers, (i.e. specialty care, pharmaceutical, dental and eye care, etc.) and total cost estimation including utilization and health status.
- Facilitate initial premium payments on behalf of the Exchange.

