

Navigator, Agent & Broker Work Group

Environmental Scan

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Purpose:

Multi-state environmental Scan to further inform the recommendations for the Levels of Service, as well as navigator, agent, broker roles, certification/licensure, training, targeted populations, tools and compensation.

Background:

Minnesota has created a Navigator, Agent and Broker work group that focuses on options for navigators, agents and brokers to assist individuals, small employers and employees seeking health insurance coverage through the Minnesota Health Insurance Exchange. In December 2011, the Exchange Advisory Task Force adopted the Work Group's proposed recommendations which established guiding principles for further developing the Navigator Program. The Work Group is currently tasked to present further recommendations regarding the Levels of Services to be performed by the Navigators, Agents & Brokers, as well as corresponding training, certification and licensure requirements and methods for compensation.

In an effort to assist and inform these recommendations, the Work Group requested an environmental scan to discover efforts and recommendations already documented by other states as they develop state-based exchange programs. The following information is a result of a brief, high-level review of information currently available via the CMS Exchange Community (CALT), the State Exchange Resource Virtual Information System (SERVIS) and the World Wide Web and does not assume to be all inclusive. In addition to referencing each State's Exchange website, specific white papers and references are listed at the end of this document. The information included in this document was typically pulled from the past six months, with a few exceptions as noted, and is current up through September 5, 2012. This time period (filter) determined which States to include in the study. Those States with little to no current activity were not included.

This document includes information from eleven States and compares each State's activities per four separate categories:

- I. Roles
- II. Levels of Service
- III. Selection / Award & Compensation
- IV. Training, Certification & Licensure
- V. References / Resources

Highlights:

- Most documentation available via CALT, SERVIS or the World Wide Web is still in draft / proposal format. It is apparent States are leveraging processes and thought patterns of other states as they develop their own programs. Fairly significant changes between draft and accepted recommendations were observed, i.e. Nevada. (Nevada's initial recommendation in June was to specifically call out two specific Navigator roles – an Educational Navigator and an Enrollment Navigator. Training, certification and compensation had been outlined accordingly. Updated information as of September 5 varies fairly significantly.
- Perhaps one of the most substantial take-aways from this scan is to scrutinize other states' options which may correspond with Minnesota's set recommendations and consider how to inform further development of the MN Navigator Program.
- While SHOP is mentioned in many documents, it is apparent that much more work needs to be accomplished in developing SHOP programs and determining how the roles and responsibilities of Navigators and Producers fit into and support this program. However, a majority of states are considering carving out roles and responsibilities specific to SHOP separate from those of the Navigators servicing the Individual Exchange.

I. Roles

State	ROLES
California	<ul style="list-style-type: none"> ▪ Navigators ▪ Assisters
Colorado	<i>Under development</i>
Connecticut	<ul style="list-style-type: none"> ▪ Navigator – Tier 1 Educator ▪ Navigator – Tier 2 Enroller ▪ SHOP Navigator – both Educator and Enroller
Illinois	<i>Under development</i> <ul style="list-style-type: none"> ▪ Navigator ▪ Producer
Maryland	<i>Under development</i> <ul style="list-style-type: none"> ▪ Individual Navigator – undefined ▪ SHOP Navigator ▪ Producer - undefined ▪ Assister – undefined <p><i>*Considering separate roles and responsibilities for both the Navigators for the Individual and Small Group (SHOP)</i></p>
Massachusetts	
Nevada	<ul style="list-style-type: none"> ▪ Navigator ▪ Producers ▪ Outreach Specialists: <i>(employees, contract employees or grantees of the Exchange); to be utilized during the first two enrollment periods.</i>
Oregon	<ul style="list-style-type: none"> ▪ Insurance Producers: <i>(Agents) affiliated with the HIX as HIX Certified Agents</i>
Utah	<i>Under development</i>
Vermont	<i>Under development</i>
Washington	<i>Under development</i>

II. Levels of Service

State	LEVELS OF SERVICE / RESPONSIBILITIES
California	<p><i>Under development:</i></p> <ul style="list-style-type: none"> ▪ Outreach ▪ Education ▪ Eligibility ▪ Enrollment <ul style="list-style-type: none"> – Enrollment and retention assistance – Case mgmt. and client support – follow up; ensure successful enrollment, determine utilization status, identify barriers and resolve issues – Information and Outreach – provide information on all available health programs – Support Clients in accessing other non-health social service programs – at a minimum, provide consumers with basic info about eligibility for other non-health social services programs and refer to local or state resources
Colorado	<p><i>Under development:</i></p> <ul style="list-style-type: none"> ▪ Education ▪ Enrollment <ul style="list-style-type: none"> – Education and Enrollment to their target populations. Some will be expected to provide application assistance for state medical programs. <p><i>*Partner with and leverage those organizations already providing education / outreach services. (These would not be certified Navigators – possibly “education and outreach assistants”).</i></p>
Connecticut	<ul style="list-style-type: none"> ▪ Education: <ul style="list-style-type: none"> – Raise the public’s awareness of the expanded health insurance options available through the HIX (and MA); – Distribute fair and impartial info concerning enrollment in QHP’s, and the availability of premium tax credits and cost-sharing reductions in accordance with federal tax laws; – Provide info in a manner that is culturalistic and linguistically appropriate to the needs of the pop being served by the HIX (and MA). ▪ Enrollment: <ul style="list-style-type: none"> – Facility enrollment in QHP (or MA); and – Advise individuals and families enrolled through the HIX on the impact of changes in household income on the amount of any affordability assistance program; – Facilitate referrals to Brokers for individuals and families enrolling in QHP’s requesting additional assistance; referrals to Brokers for small employers requesting additional assistance in SHOP. ▪ Follow-up: <ul style="list-style-type: none"> – Provide referrals to any appropriate state agency or agencies for any enrollee with a grievance, complaint, or question regarding their health plan, coverage or determination under such plan or coverage.
Illinois	<p><i>Proposed recommendations:</i></p> <ul style="list-style-type: none"> ▪ Eligibility ▪ Enrollment ▪ Follow up and on-going assistance <ul style="list-style-type: none"> – Enroll individual consumers in the insurance affordability programs – Facilitate QHP enrollment or refer consumers to producers for assistance with QHP enrollment (Producers would not serve as Navigators and would instead be compensated directly by the health plans. They would also assist with QHP’s or refer them to Navigators for assistance with HIX QHP’s) – ID and support eligible individuals with gaining coverage through the HIX or MA using the Exchanges web portal; – Assist eligible individuals with selection of an HIX QHP; and – Provide post-enrollment support, including customer service support as well as assistance with coverage renewal.

State	LEVELS OF SERVICE / RESPONSIBILITIES						
Maryland	<p><i>Under development – RFI currently in process</i></p> <ul style="list-style-type: none"> ▪ Education ▪ Outreach <ul style="list-style-type: none"> – distribute information regarding eligibility requirements; – facilitate plan selection, assessment of tax implications, application, enrollment, renewal and disenrollment processes; – Provide referrals. <p>Agents and Brokers: (8/11)</p> <ul style="list-style-type: none"> – Information about health insurance options and available plans; assist with application and underwriting process; submit health insurance applications to carriers (not necessarily applicable). 						
Massachusetts	<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 50%; background-color: #c6e0b4;">Outreach Worker Program</th> <th style="width: 50%; background-color: #c6e0b4;">Insurance Broker Program</th> </tr> </thead> <tbody> <tr> <td style="vertical-align: top;"> <ul style="list-style-type: none"> ▪ Educate on insurance options ▪ Outreach ▪ Application / renewal assistance ▪ Assistance with Eligibility documentation (Birth Certificates, pay stubs, etc.) ▪ Assistance with written communication; ▪ Help consumers find providers once enrolled in a plan </td> <td style="vertical-align: top;"> <ul style="list-style-type: none"> ▪ Education on insurance options ▪ Application / renewal assistance </td> </tr> </tbody> </table>	Outreach Worker Program	Insurance Broker Program	<ul style="list-style-type: none"> ▪ Educate on insurance options ▪ Outreach ▪ Application / renewal assistance ▪ Assistance with Eligibility documentation (Birth Certificates, pay stubs, etc.) ▪ Assistance with written communication; ▪ Help consumers find providers once enrolled in a plan 	<ul style="list-style-type: none"> ▪ Education on insurance options ▪ Application / renewal assistance 		
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Oregon	<i>Under development</i>						
Utah	<p><u>Exchange Insurance Broker:</u></p> <ul style="list-style-type: none"> – Assist with HIX application form – Serve as a customer service agent between employers / employee and the HIX – Help with the enrollment process 						
Vermont	<p><i>8/11: Under development</i></p> <ul style="list-style-type: none"> – Distribute info to health care professionals, community organizations and others to facilitate enrollment of eligible individuals. – In person assistance or through interactive techn to individuals in all regions in a manner which complies with ADA 						

State	LEVELS OF SERVICE / RESPONSIBILITIES
Washington	<p><i>Under development</i></p> <p>Education:</p> <ul style="list-style-type: none"> – Conduct public education activities to raise awareness of availability of QHPs • <i>Distribute fair and impartial information concerning enrollment in QHPs and availability of premium tax credits</i> • <i>Facilitate enrollment in QHPs</i> • <i>Provide referrals to any applicable consumer assistance or ombudsman</i> • <i>Provide information that is culturally and linguistically appropriate to the needs of the population (ACA-Defined Navigator Duties)</i>

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III. Training, Certification & Licensure

State	TRAINING, CERTIFICATION & LICENSURE
California	<p><i>Under development</i></p> <p><u>Navigators</u>: successful completion of a two-day training program with certification through the Exchange (yet to be determined).</p>
Colorado	<p><i>Under development – however, prefer to keep certification of Navigator Entities with the Exchange (not with DOI).</i></p> <p><i>*Proposing development of distinct programs from training Navigators in the Individual Exchange and the SHOP Exchange. Centralized training; Education and Outreach assistors would be encouraged to participate.</i></p>
Connecticut	<p><i>Under development - however, will not be required to hold a state life and health insurance license, nor obligated to obtain errors and omissions insurance coverage.</i></p> <p><i>* Broker / Agents waiting to participate will need to meet existing state licensure requirements as well as certification through the Exchange.</i></p>
Illinois	<p><i>Under development</i></p> <p>Proposed minimal requirements:</p> <ul style="list-style-type: none"> ▪ One-time background check ▪ Complete initial Navigator training program ▪ Pass initial exam ▪ Retraining every 12 months and pass re-certification exam <p>Minimum training to include:</p> <ul style="list-style-type: none"> – Needs of underserved and vulnerable pop’s – Eligibility and enrollment rules and procedures – HIX QHP and Medicaid options – HIX privacy and Security stds – Handling of tax and other personal data
Maryland	<i>Under Development</i>
Massachusetts	
Nevada	<p><u>Navigators</u>: certified and licensed as Insurance Consultants (through Division of Insurance - DOI) as well as certified through the Exchange. 24 hour initial training course with final exam; recertification consists of two days (16 hours) of training, annual re-cert exam and check to ensure in good standing through DOI to maintain status and funding.</p> <p><u>Producers</u>: Register with the Exchange; licensing directly with DOI compliant with the ACA. Training in the range of QHP options and insurance affordability programs in addition to licensure continuing education per regulatory rules. Also to receive standard exchange training</p> <p><u>Outreach Specialists</u>: trained and certified by Exchange. Trained by the Exchange; all presentations, handout materials, etc. to be developed by the Exchange.</p>
Oregon	<i>Under development</i>
Utah	<u>Brokers</u> – license within state; appt’d w/ all insurance carriers that provide defined contribution plan in the HIX; registered with HealthEquity which pays broker compensation
Vermont	<i>Under development</i>
Washington	<i>Under development</i>

IV. Selection / Award & Compensation

State	SELECTION / AWARD & COMPENSATION
California	<i>Under development</i>
Colorado	<p><i>Under development</i></p> <ul style="list-style-type: none"> ▪ Competitive Grant Process with differing amounts for groups depending upon what they do – if they are certified enrollment grantees, assisters or education/outreach groups.
Connecticut	<p><i>Under development</i></p> <ul style="list-style-type: none"> ▪ Compensation will differ based on the tiered functions performed (i.e. Tier 1 and Tier 2 Funding Grants in addition to a performance based compensation) ▪ No direct payments to an individual
Illinois	<p><i>Options under consideration:</i></p> <ul style="list-style-type: none"> ▪ Block Grant-only <ul style="list-style-type: none"> – Block Grant w/ per enrollment add-on payments – Grant w/ performance-based add-on payment – Per enrollment only – Per enrollment w/ perform based add-on payment ▪ Competitive RFP process; ▪ Restrict navigator participation to organizations and prohibit individuals; caveat AKAA’s; ▪ Three funding levels
Maryland	<i>Under development</i>
Massachusetts	<p><u>Outreach Workers Program:</u></p> <ul style="list-style-type: none"> – 51 grantees received up to XXXX \$ per year. <p><u>Insurance Broker Program:</u></p> <ul style="list-style-type: none"> – \$10/employee/mo commission for businesses with 1 -5 employees; 2.5% of total premium commission for businesses with 6 – 50 employees <ul style="list-style-type: none"> ▪ Competitive procurement process; initially annual grants, multi-year later if possible.
Nevada	<p>Competitive procurement process:</p> <p><u>Navigators:</u> Funding through competitive grant process on biennial basis;</p> <p><u>Producers:</u> Funded by commissions paid by carriers, for enrollment in the Exchange, in accordance with the Producers’ contracts with the carriers in the same or similar manner as done today. (Contracts outside the purview of the Exchange).</p> <p><u>Outreach Specialists:</u> funds from ACA Level II Establishment Grant;</p>
Oregon	<i>Under development</i>
Utah	<p><u>Exchange Insurance Broker:</u></p> <ul style="list-style-type: none"> – \$XX per employee per month
Vermont	<i>No current information available</i>
Washington	<i>Under development</i>

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