



### Mnasure navigator team

- David Van Sant, Navigator Broker Manager
- Christina Wessel, Director of Navigator Relations
- Troy Mangan, Partner Assistance Manager (ARC)
- Judie Hughes, ARC Supervisor
- Jackie Edison, Navigator Coordinator
- Alison Griffin, Community Specialist
- Fred Ndip, Community Specialist
- Nachee Lee, Community Specialist

2



what have we accomplished?

3



Enrollment as of September 1, 2014:

311,432 total enrollments

54,158 Private Insurance	68,720 Minnesota Care	188,554 Medical Assistance
--------------------------------	-----------------------------	----------------------------------

4



## Lowest uninsured rate in state history

Date	Uninsured Statewide	Percentage of State Population	Additional Info
Sept. 2013	445,000	8.2%	
May 2014	264,500	4.9%	
Historic	-180,500 (change)	-	Enough people to fill 9 Target Centers

5

## why are we here today?

6

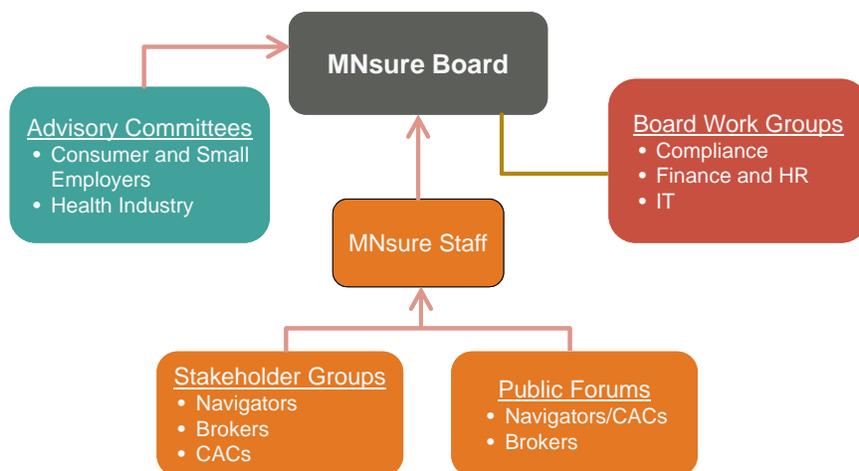
## Improving the navigator program

- Minnesota navigator program currently operating under temporary policy and procedures
- MNsure board required to establish permanent policies and procedures beginning January 1, 2015 (Minn. Stat. § 62V.05)
- To avoid disruption, current policy and procedures will continue into 2015
- Staff is developing recommendations to present to the MNsure board - gathering input from stakeholders is critical to the process

7



## Select stakeholder input process



8



## Navigator Feedback Forums

- Twin Cities: Friday, September 5, Saint Paul
- Central Minnesota: Monday, September 8, St. Cloud
- Southeast Minnesota: Monday, September 15, Rochester
- Northwest Minnesota: Monday, September 22, Bemidji
- Southwest Minnesota: Monday, September 29, Marshall
- Northeast Minnesota: Tuesday, September 30, Duluth

9



## Today's agenda

- Introduce four topics and provide background information
- Staff-led discussion with attendees (approximately 20 minutes on each topic)
- Ideas developed today will be shared at the next Forum
- Outcome from the Forums will be shared with all navigators in October

10



## Topics for discussion

1. Establishing goals and objectives for the navigator program
2. Clarifying the duties and responsibilities of navigators, including how the navigator role differs from other entities (such as agents/brokers, counties, etc.)
3. Improving certification and training for navigators in 2015
4. Options for adequate and timely navigator compensation

11



## Establishing goals and objectives for the navigator program

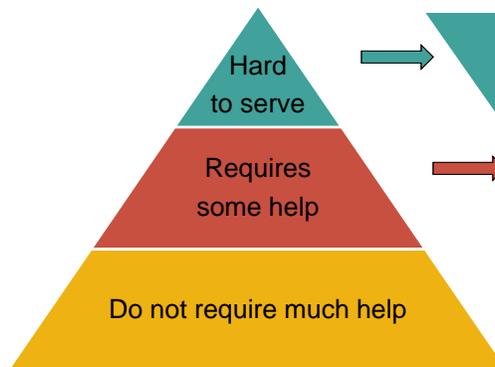
12



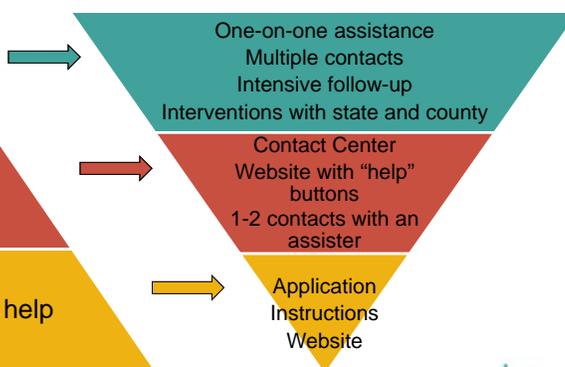
## Inverted Triangle Theory of Outreach

- Navigators are particularly effective at reaching and serving populations facing barriers to enrolling in coverage.

### Targeted Populations



### Resources



13

ITTO borrowed from Elaine Cunningham, Children's Defense Fund-MN



## Goals and objectives

Navigator program vision: Build a navigator program where each region of Minnesota is served by a network of entities that together can demonstrate the following qualities:

- Established relationships with populations facing barriers to enrollment or renewal
- Experience using effective outreach techniques
- Staff skilled in assisting consumers enroll in coverage
- Ability to maintain a year-round presence in all counties
- Commitment to partnering with MNSure on enrollment campaigns

14



## Issues for consideration

- What do you see as the goals and objectives of the navigator program?
- What are appropriate ways to measure whether the navigator program is achieving its goals and objectives?
  - Enrollment numbers are one clear measure, but do not capture all the work of navigators
  - Program evaluator will recommend ongoing processes and procedures for on-going evaluation of the program

15



## Clarifying the duties and responsibilities of navigators

16



## Current eligibility requirements

Entities eligible to be consumer assistance partners:

- 501(c)(3) community-based organizations
- for-profit businesses
- government agencies
- trade, industry and professional associations
- farming organizations
- religious organizations
- chambers of commerce
- insurance producers (subject to federal prohibitions)
- tribal organizations
- state/local human service agencies

*(Minnesota Administrative Rules, 7700.0030 Subp. 3. Eligible entities)*

17



## Current eligibility requirements

Qualifications to be a navigator/navigator entity:

- Demonstrate proven connections to the communities MNSure serves, or demonstrate the ability to form relationships with consumers, including uninsured and underinsured consumers
- Successfully complete MNSure's certification training program
- Comply with any privacy and security standards applicable to MNSure

*(Code of Federal Regulations, title 45, part 155.210)*

*(Minnesota Administrative Rules, 7700.0030 Subp 2. Qualifications)*

18



## Federal prohibitions for navigators

- Cannot be health insurance issuers (or subsidiaries), stop loss insurance issuers (or subsidiaries), or professional associations that include members of or lobby on behalf of the insurance industry
- Cannot have a conflict of interest (receive any compensation directly or indirectly from any health insurance issuer in connection with the enrollment of any individuals or employees)

*(Code of Federal Regulations, title 45, part 155.210)*

*(Minnesota Administrative Rules, 7700.0030 Subp 1. Federal prohibitions)*

19



## Current consumer assister duties

- Maintain expertise in eligibility, enrollment and program specifications and conduct public education activities
- Provide information and services in a fair, accurate and impartial manner
- Facilitate enrollment in qualified health plans offered in MNSure
- Provide referrals to any applicable agency for any enrollee with a grievance, complaint, or questions regarding a enrollee's health plan, coverage or determination
- Provide information in a manner that is culturally and linguistically appropriate Comply with Civil Rights Act, ADA

*(Minnesota Administrative Rules, 7700.0040 Subp 1. Duties and responsibilities)*

20



## Current consumer assister services

- Inform consumers of health insurance options, application processes, required documentation, requirements, exemption criteria
- Provide information and referrals to small employers on enrollment in SHOP
- Provide referrals for medical, nonmedical and enrollment assistance as appropriate
- Explain program eligibility rules for Medical Assistance, advanced premium tax credits, cost-sharing reductions
- Assist with entry of information into enrollment tools and address questions

*(Minnesota Administrative Rules, 7700.0040 Subp 2. Consumer assistance services)*

21



## Navigators

- Persons (who must be affiliated with a navigator entity) who help individuals and families achieve enroll in health coverage through the MNSure marketplace
- Conduct public education campaigns
- Listed on the MNSure website
- Obligated to help any consumer that contacts them for assistance
- Navigator entities are compensated through per enrollee payments
- 988 certified navigators, 182 navigator organizations
- Enrolled at least 33,740 individuals through June 30, 2014

22



## Certified Application Counselors (CACs)

- Persons (who must be affiliated with a CAC entity) who help individuals and families enroll in health coverage through the MNsure marketplace;
- Not obligated to help all consumers - apply and enroll in the context of their daily job duties
- CAC entities do not receive per enrollee payments for enrollments
- 377 Certified Application Counselors, 51 CAC entities
- Typically hospitals, clinics, financial workers

23



## Other players

- MNsure
- Minnesota Department of Human Services
- MN.IT
- Minnesota Department of Commerce
- Assister Resource Center (ARC)
- Brokers/agents
- 87 counties
- Federal government

24



## Issues for consideration

- Current rules are nearly identical for navigators and CACs, how should these two roles be differentiated?
- Are their additional tools navigators need to successfully carry out their duties?
- How can MNsure help promote positive interactions between navigators and counties, navigators and brokers, and navigator and other actors?

25



## Improving certification and training for navigators in 2015

26



## Current navigator/CAC training

- Affordable Care Act 101
- Public health care programs and premium tax credits, including eligibility and enrollment rules and procedures, as well as means of appeal and dispute resolution
- Qualified health plan, including eligibility and enrollment rules and procedures, range of QHP options offered, means of appeal and dispute resolution
- Overview of Minnesota licensure requirements
- Privacy and security

*(Minnesota Administrative Rules, 7700.0050 Subp 1. Consumer assistance partners)*

27



## Improvements in navigator training

- Performance support events offered in October. Topics include Application Assistance Start to Finish, Basic Eligibility for Public Programs, Taxes and Implications, Plan Selection, Household Income and Composition, and Immigration Considerations
  - Twin Cities, October 7-8, Fergus Falls, October 16-17
  - Duluth, October 20-21, Mankato, October 28-29
- Issuing an RFP for a vendor to develop improved navigator/CAC training in 2015
- Anticipate new training will be incorporated into navigator/CAC certification and recertification in 2015

28



## Current navigator certification

- Navigator entity must enter in a formal agreement with MNSure
- Individual navigators, who are affiliated with the navigator entity, must complete MNSure sponsored training
- Individual navigators must complete a background check
- Navigator entity and individual navigators must comply with MNSure conflict of interest, privacy and security standards

*(Minnesota Administrative Rules, 7700.0060 Subp 1. Consumer assistance partners)*

29



## Future navigator certification

- For 2015, currently certified navigators will only need to complete an updated privacy and security training (offered beginning in late September)
- New navigators will use the current training and certification process, including background check
- Existing navigator and CAC contracts which end December 31, 2014 will be amended to extend into 2015

30



## Issues for consideration

- What elements of the current training and certification process have you found beneficial?
- What challenges do you have with the current processes?
- How can we improve the training process in 2015 (for example: additional topics, alternative training methods, etc)?
- Are there additional ways MNSure could support navigator professional development?

31



## Options for adequate and timely navigator compensation

32



## Navigator per enrollee payments

- \$25 per individual enrolled in Medical Assistance by the Minnesota Department of Human Services, pursuant 2012 Minnesota Statute Section 256.962, subdivision 5
- \$70 per individual enrolled in MinnesotaCare by the Minnesota Department of Human Services
- \$70 per individual enrolled in a Qualified Health Plan (QHP) by MNSure
- These payment amounts are anticipated going forward
- Per enrollee payments for renewals have not been finalized

33



## Outreach and enrollment grants

- 2013 Outreach and Infrastructure grants
  - October/December through September 30, 2014
  - \$4.75 million
  - 41 grants
- 2014 Outreach and Enrollment grants
  - September 1, 2014 through June 30, 2015
  - \$4.58 million
  - 28 grants
- \$4 million per year is in budget going forward

34



## Issues for consideration

- What is the actual cost for assisting an individual with enrollment?
- How could we structure funding so that navigator organizations can do this long-term?
- How can funding support a network of organizations doing outreach and enrollment?
- Note: Navigator program evaluation will be considering the question of compensation