MNsure

Consumer Assistance Program: Roadmap for Designing a Navigator Program for the Future

Background

MNsure's navigator program offers consumers one-on-one assistance to help with enrollment and renewals in health insurance coverage. Navigators are individuals working in trusted community organizations and for-profit entities that partner with MNsure to reach uninsured populations and create in-person enrollment opportunities throughout the state. Navigator organizations must be available to assist members of the general public, but they are particularly well-positioned to reach consumers who face barriers to enrollment or renewal.

The Affordable Care Act created the navigator role knowing that many people would need additional information and assistance to successfully "navigate" the new health insurance marketplace. In Minnesota, the public has come to rely on navigators for a much broader range of services than was originally anticipated, such as pre-screening for eligibility, providing technical assistance with website problems, submitting required verifications and following up on pending applications. To date, Minnesota's navigators have helped more than 22,000 individuals successfully enroll in health insurance.

Navigator organizations must have a contract with MNsure and individual navigators must pass a background check and complete certification training. Current policy is that navigator organizations are compensated on a per-enrollee basis, and receive $25 per individual enrolled in Medical Assistance, $70 per individual enrolled in MinnesotaCare and $70 per individual enrolled in a Qualified Health Plan. Navigator organizations are also eligible to apply for Outreach and Enrollment grants.

The navigator program is one element of MNsure's Consumer Assistance Program, which also includes Agents and Brokers, Certified Applications Counselors (CACs) and the Outreach and Enrollment grants.

Policy Statement: Roadmap for Designing a Navigator Program for the Future

The navigator program was established in Minnesota law with the current policies and procedures in March 2013 (Minn. Stat. §62V.05). The MNsure board is required to establish permanent policies. And procedures for the ongoing operations of the navigator program that shall be implemented beginning January 1, 2015.

To prevent a disruption to the navigator program during the 2015 Open Enrollment period (which runs from November 15, 2014 until February 15, 2015) and to allow for potential legislative action during the 2015 Legislative Session, we anticipate that the program will continue under current policies and procedures through fall of 2015.

This delay in establishing new policies and procedures creates an opportunity to review the current navigator program, consider the lessons learned from its initial operations and design a stronger and sustainable program for the future. A public conversation will occur during the summer and fall of 2014, leading to MNsure staff recommending changes to the board in late 2014. A formal rulemaking process would commence upon completion of legislation being signed into law during the 2015 Legislative Session, or earlier if no legislative changes are necessary.

MNsure depends on the navigator program to provide a robust statewide network of entities that help to increase the number of insured Minnesotans, particularly among those facing barriers to enrollment and renewal and populations with disproportionately high percentages of uninsured. The review of the navigator program will focus on assessing the infrastructure necessary to build a stronger program, including:

- Clarifying the goals and objectives of the navigator program
- Identifying adequate and sustainable funding for the program
- Offering adequate and timely compensation to navigator organizations
- Building capacity in the community, when necessary, to reach underserved populations and geographic areas
- Simplifying and speeding up the contracting process
- Providing more robust training as part of the certification process
- Increasing the speed and quality of communications between MNsure and navigators
- Improving technological access and support (such as a navigator portal)
- Improving partnerships between navigators, other consumers and assistance partners, and MNsure on outreach and enrollment activities
- Creating regional networking opportunities for navigators and for navigators with other consumer assistance partners

Getting external input into the review and design of the navigator program is critical. There are a number of informal ways MNsure staff is constantly gathering feedback. However, we anticipate pursuing several formal mechanisms for gathering this information for the review process.

- A Request for Proposal for a formal third party evaluation of the navigator program was issued on July 3, 2014. The vendor will begin work in August providing interim reports and a final report by January 2015.
- A permanent navigator stakeholder group with a representative group of selected members is being created that will meet on a monthly basis to provide input on issues critical to the navigator program. On a quarterly basis this group will meet with similar stakeholder groups being created for Certified Application Counselors and Agents and Brokers.
- Public stakeholder forums will be held around Minnesota later this summer, providing all navigators with an opportunity to provide feedback and recommendations.
- Other avenues will also be pursued, such as surveys, small group meetings and collecting individual feedback.

Proposed Timeline

Summer 2014

- Third-party Navigator Program Evaluation RFP is issued and evaluation begins
- Navigator stakeholder group is selected and meetings begin (first meeting in late July)
- Navigator public stakeholder forums are announced and are held in late summer (first meeting in early August)
- Improved functionality is implemented, including a new on-line assister directory, self-service for updating directory listing and a new toll-free line for navigators (prior to Open Enrollment)

Fall 2014

- 2014 Outreach and Enrollment grants begin (early September)
- MNsure sponsored performance support opportunities to prepare navigators for Open Enrollment begin (prior to Open Enrollment)
- Current navigator contracts are amended to extend into 2015 (process will begin in September)

- MNsure sponsors networking and other opportunities for collaboration between Consumer Assistance Program partners
- Current training and certification process will continue for new navigators, and existing navigators will complete privacy and security training for recertification

Winter 2014/2015

- 2015 Open Enrollment begins November 15, 2014
- Navigator program evaluation is completed (January 2015)
- Based on public input and program evaluation, MNsure staff make recommendations to the MNsure board for changes to the navigator program
- 2015 Outreach and Enrollment Grants RFP is released

Spring 2015

- Process for renewing all navigator contracts launched
- Legislative action to implement improvements to the navigator program based on public input and program evaluation are pursued during the 2015 Legislative Session (January through May 2015)

Summer 2015

- Formal rulemaking process begins, including a public comment period on proposed policies and procedures
- 2015 Outreach and Enrollment grants begin (July 2015)
- New navigator certification program is launched

Fall 2015

- New policies and procedures for navigator program take effect (anticipated October 2015)
- Continue to evaluate and improve navigator program to increase its ability to meet its goals and objectives

BOARD CHAIR APPROVAL

Date 7/16/14 Signature Brian K Beaty