

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



## *Draft Policy Statement*

### **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.

Navigator organizations must have a contract with MNSure and individual navigators must pass a background check and complete certification training. 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. These policies will remain in place through June 2015.

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: 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), the program will continue under current policies and procedures until June 2015.

While this delay in establishing new policies and procedures ensures continuity during the next open enrollment period, it also 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. Permanent rules for the navigator will be developed and implemented on July 1, 2015.

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 process will focus on assessing the infrastructure necessary to build a stronger navigator 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 consumer 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 redesign 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 this review process.

- Issuing a Request for Proposal for a formal third party evaluation of the navigator program. The RFP will be issued in June, the vendor will begin work in August, providing interim reports and a final report by January 2015.
- Creating a permanent navigator stakeholder group with a representative group of selected members that will meet on a monthly basis to provide input on issues critical to the navigator program. (Similar stakeholder groups will also be created for Certified Application Counselors and Agents/Brokers, with the groups having a joint meeting each quarter.)
- Holding public stakeholder forums around Minnesota where navigators will have an opportunity to provide feedback and recommendations. The agenda of these forums will be closely tied to issues identified above.
- 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
- Navigator public stakeholder forums are announced and are held in late summer
- MNsure sponsored performance enhancement opportunities for navigators begin
- 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
- Current navigator contracts are amended to extend through June 30, 2015

### Fall 2014

- 2014 Outreach and Enrollment grants begin
- 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
- Navigator program evaluation is completed
- Draft policies and procedures for the navigator program, based on information gathered through the review process, are released for public comment
- 2015 Outreach and Enrollment Grants RFP is released

#### Spring 2015

- Permanent policies and procedures for the navigator program are approved by MNsure board
- New contracting process is launched

#### Summer 2015

- 2015 Outreach and Enrollment grants begin
- New navigator certification program is launched
- New policies and procedures for navigator program take effect

#### Beyond Summer 2015

- Continue to evaluate and improve the navigator program to increase its ability to meet its goals and objectives

*Comments on this draft policy statement should be submitted to Christina Wessel, Director of Navigator Relations, at [christina.wessel@state.mn.us](mailto:christina.wessel@state.mn.us) by Monday, July 7, 2014.*

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