

In-Person Assister Policy Considerations

March 13



Goals

- **Reduce the number of uninsured** individuals in the District through a) raising awareness of coverage options; 2) facilitating enrollment in qualified health plans (QHP) and insurance affordability programs (IAP); and c) promoting the retention of coverage.
- **Develop a highly knowledgeable IPA workforce** who can educate consumers on their full range of health coverage and access options, teaching consumers how to understand and use health coverage.
- **Coordinate** with related programs and entities, serving as a one-stop shop with the ability to provide warm hand-offs to other health and social services.
- Take an **evidence-based** approach with clear measures of success.

Target Population

- IPA program outreach should be focused on **uninsured** and **hard-to-reach** populations eligible for the DC Health Benefit Exchange.
 - The uninsured have been described in an Urban Institute report
 - Race/Ethnicity
 - Gender
 - Age
 - Ward
 - Employment status
 - Other listed groups
 - LGBT, students, limited literacy and limited English proficiency
 - Committee encourages use of innovative strategies to reach out to the target populations where they live and work.
- The IPA program will conduct outreach and provide assistance to all populations potentially eligible for new coverage options.

Program Structure

- Open call for proposals
- Encourage:
 - Coordination and collaboration
 - Sharing of best practices
 - Regular meeting



Conflict of Interest

- Navigators/IPAs must not:
 - Be a health insurance issuer;
 - Be a subsidiary of a health insurance issuer;
 - Be an association that includes members of, or lobbies on behalf of, the insurance industry; or,
 - Receive any consideration directly or indirectly from any health insurance issuer in connection with the enrollment of any individuals or employees in a QHP or a non-QHP



Conflict of Interest

- Exchanges should address:
 - Financial and nonfinancial considerations
 - Family member's employment or activities with potentially conflicted entities
 - Monitoring of Navigator-based enrollment patterns
 - Legal and financial recourses for consumers that have been adversely affected by a Navigator with a conflict of interest
 - Applicable civil and criminal penalties for Navigators that act in a manner inconsistent with the conflict of interest standards set forth by the Exchange.



Conflict of Interest

- MD approach: Conflict of Interest disclosure form (distributed)
- CO Appendix 3 (distributed)
- Monitor IPA behavior through data on steerage and consumer satisfaction surveys



Linguistic Competency

- DC language line available for rare languages (including TTD/TTY)
- Outreach materials in multiple languages (including Braille)
- **What approach should we take to insure the IPA program serves those with limited English proficiency?**



Cultural Competency

- Should there be specific requirements related to cultural competency?
- Or should the RFP simply ask applicants to show how their services will be culturally competent?



Training (sample ideas from other states)

- Affordable Care Act
- Eligibility and enrollment rules and procedures
- Qualified Health Plans
- Medicaid/Alliance
- Needs of underserved and vulnerable populations
- Culturally and linguistically appropriate approaches and materials
- Outreach and marketing approach and protocols
- Means of appeal and dispute resolution
- Conflict of Interest
- Data reporting requirements



Training (sample ideas from other states)

- Privacy and security
- Protocols for hand-offs with other relevant groups including: Medicaid, DC Ombudsman, DISB, call center, brokers, and other IPAs
- Coverage renewal
- Certification requirements
- How insurance works (so IPAs can educate consumers on the value of insurance and how to use it effectively)
- SHOP-specific training
- Others?
- Areas of emphasis?



Performance Metrics (sample ideas from other states)

- Number of applicants enrolled
- The rate of completed enrollments relative to applicants assisted
- Number of referrals (or enrollments) made to Medicaid
- Number of referrals to social services programs such as the Supplemental Nutrition Assistance Program (SNAP, formerly referred to as food stamps) or the Women, Infants and Children (WIC) program
- Number of applicants in various target populations (those with language barriers or who have been uninsured for a longer time) assisted and enrolled



Performance Metrics (sample ideas from other states)

- High scores on customer satisfaction surveys
- High use of the web portal
- Rates of continuous coverage (efforts to prevent coverage disruptions due to a change in program eligibility)
- Enrollment patterns (to ensure consumers are not being overly steered to one plan or another)
- Accuracy of the applications submitted
- Note: All performance metrics will require reporting and monitoring



Evaluation

- Should the DC Exchange reserve a portion of its IPA funding for a formal evaluation of the program and its grantees?

