



CONSUMER ASSISTANCE AND OUTREACH ADVISORY STANDING COMMITTEE

Wednesday, May 31st at 3:00 pm

I. Opening Remarks WELCOME & INTRODUCTIONS

The meeting was convened at 3:05 pm via conference call and onsite at DC HBX office. The following committee members were in attendance: Erin Loubier (Whitman-Walker Health), Marilyn Koss (Koss Benefits Financial & Insurance), and Kimberly Fox (Kaiser Permanente). The following DCHBX staff members were also in attendance: Linda Wharton Boyd, Ph.D., Angela Franco, Holly Whelan, Sarah Bagge, Adriana Bratu, Amy Smith, Leah Boyd, Kim Green, and Alisa Hughley.

II. COMMITTEE OVERVIEW

The meeting served to reactivate the work of this committee. Communications Director, Linda Wharton-Boyd began the meeting by reiterating the purpose of the committee as mandated by DC HBX Executive Board resolution. This committee exist to advise Authority staff and the Executive Board on the design and implementation of the Navigator and In-Person Consumer Assistance programs, consumer outreach efforts, and other issues as requested by the Executive Board or Authority staff. Dr. Wharton-Boyd went on to explain much of the work will focus on the open enrollment period activities, consumer messaging and other outreach strategies. The committee will be staffed by Alisa Hughley, Community Outreach Specialist. It is estimated that the committee will convene no less than 2 to 3 times annually.

III. COMMITTEE STRUCTURE

Dr. Wharton-Boyd called the meeting to order and asked for roll call. She later outlined the responsibilities of the committee as well as the roles and responsibilities of a Committee Chair and Committee Co-Chair. She asked for volunteers to serve in each of the positions. Kimberly Fox volunteered to serve as committee chair with the provision to confirm with her organization. Erin Loubier agreed to serve as co-chair. DC HBX staff made an open request to committee members to recommend colleagues who also may be interested in serving on this committee. Dr. Wharton-Boyd reiterated the membership categories and stated an announcement of committee vacancies would be distributed.

IV. DISCUSSION

A. Consumer Notices

The Assistant Director for Marketplace Innovation, Policy & Operations (IVL), and Sarah Bagge presented the newest version of two key consumer notices; the Exchange is required to send to consumers once they have completed certain actions. In this current project led by Amy Smith, the goal was to rewrite notices such that they were easier to read and understand. The team sought to incorporate good principles of design and health literacy. Ms. Bagge requested feedback from the committee members regarding language, formatting and layout. The first document, which committee members had been provided to review ahead of time and asked to provide critiques and feedback during the meeting, was an Eligibility Notice.

B. Feedback included the following observations by committee members:

- Nice font choice
- Clear, Easy to read

- “Here’s what you need to do now...” is helpful to consumers

C. Constructive criticisms included:

1. Ensuring that terms such as “cost-sharing” are defined for the consumer
2. Providing a specific breakdown of cost-sharing was thought to be the most effective way to communicate the concept rather than just defining the term (e.g. specify original premium cost, the amount of the cost-sharing reduction, the actual amount the consumer will pay)
3. The need to make notices specific and simple was reiterated:
 - Consumers are often reading notices on their mobile phone
 - Consumers are often listening to what they are being told by the broker, assister or their own child serving as a translator
4. It was recommended to review the notices distributed by the federally facilitated marketplace and use several of their best practices
5. Define the terms in the form of a graphic similar to a map legend. Stating that it may be okay to repeat the same information because people scan rather than read.
6. It was recommended that putting the deadline right with the header provides a powerful anchor to act especially with vulnerable populations
7. Concern was expressed regarding placing language information in the front rather than the back of the consumer notice
8. Recommendation was made to make language information and the content of the consumer notice two separate documents (rather than printed continuously) so that the consumer could separate out the language information if it was not needed
9. Committee members also discussed supplementing consumer notices sent through USPS with email messages and text messaging

D. Navigator Programs

The Deputy Director for Marketplace Innovation, Policy and Operations, Holly Whelan presented a brief history and review of the various navigator programs supported by DC HBX. The navigator (in-person assister) program was mandated by the ACA and originally funded through federal grant dollars from CMS. DC HBX now supports navigator and assister programs in community organizations with two types of grant funding. DC HBX also provides non-monetary support for certified application counselors (CACs). These programs provide the greatest value to the individuals and families market but program professionals must be aware of the basics of the small business health options program (SHOP) as well. These programs are professional work year round.

E. End-User Testing

Senior IT Program Director, Adriana Bratu provided an overview of the ongoing end-user testing program. The program is actively engaged in capturing feedback, and understanding DCHBX.com end users’ natural ways of thinking, as they go about signing up for coverage on the website. A request was made of committee members to share with their colleagues and among their networks, DCHBX search for interested individuals, who can sit down with for about an hour at a time, and help DCHBX gain this invaluable feedback.

F. Outreach and Enrollment Strategic Planning – OEP5

Dr. Wharton-Boyd presented an overview of the annual planning activity that occurs between June and July to solidify an outreach and enrollment strategy for the coming plan year. Dr. Wharton-Boyd noted a research firm has been engaged to update the data needed to inform outreach strategies and planning. An invitation was extended to all committee members to participate in this activity.

V. NEW BUSINESS

There was no new business beyond the information shared during the discussion of navigator programs, consumer notices, the end-user testing program and outreach and enrollment strategic planning for the fifth open enrollment period.

VI. ACTION ITEMS

ACTION ITEM DESCRIPTION	RESPONSIBLE PARTY
Serving as Committee co-chair to be confirmed	Kimberly Fox
Provide any additional feedback on consumer notices to Sara Bagge at sarah.bagge@dc.gov	All committee members
Forward information about the DCHBX End-User Testing Program to colleagues (provided in separate document)	All committee members
Forward Committee Vacancy Announcement to colleagues (provided in separate document)	All committee members.

VII. CLOSING REMARKS

Communications Director, Dr. Wharton-Boyd thanked committee members for their participation and brought the meeting to a close at 4:15 pm.