



Massachusetts Navigator Program

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Outreach and Education in Massachusetts

- Consumer education and outreach is among the most *essential* building blocks of our ACA implementation effort
 - Our success in bringing new coverage options to hundreds of thousands of residents ultimately rests on our ability to reach, educate and help them make the transition
- Massachusetts is uniquely well-positioned to effectively engage the market
 - We “know the business” of consumer outreach – the Commonwealth’s successful launch of the 2006 landmark reform was in no small part attributable to highly effective outreach, which has remained a key focus of the state ever since
 - The vast majority of Massachusetts residents are already insured, and there is a higher level of consumer knowledge about and support for the reform compared with many other states (*e.g.*, most people are comfortable with the concept of an “individual mandate” – a centerpiece of our outreach campaign in 2006-2007)
 - Massachusetts has in place a robust set of outreach “infrastructure”, which leverages a strong network of community partners serving individuals, families and small businesses

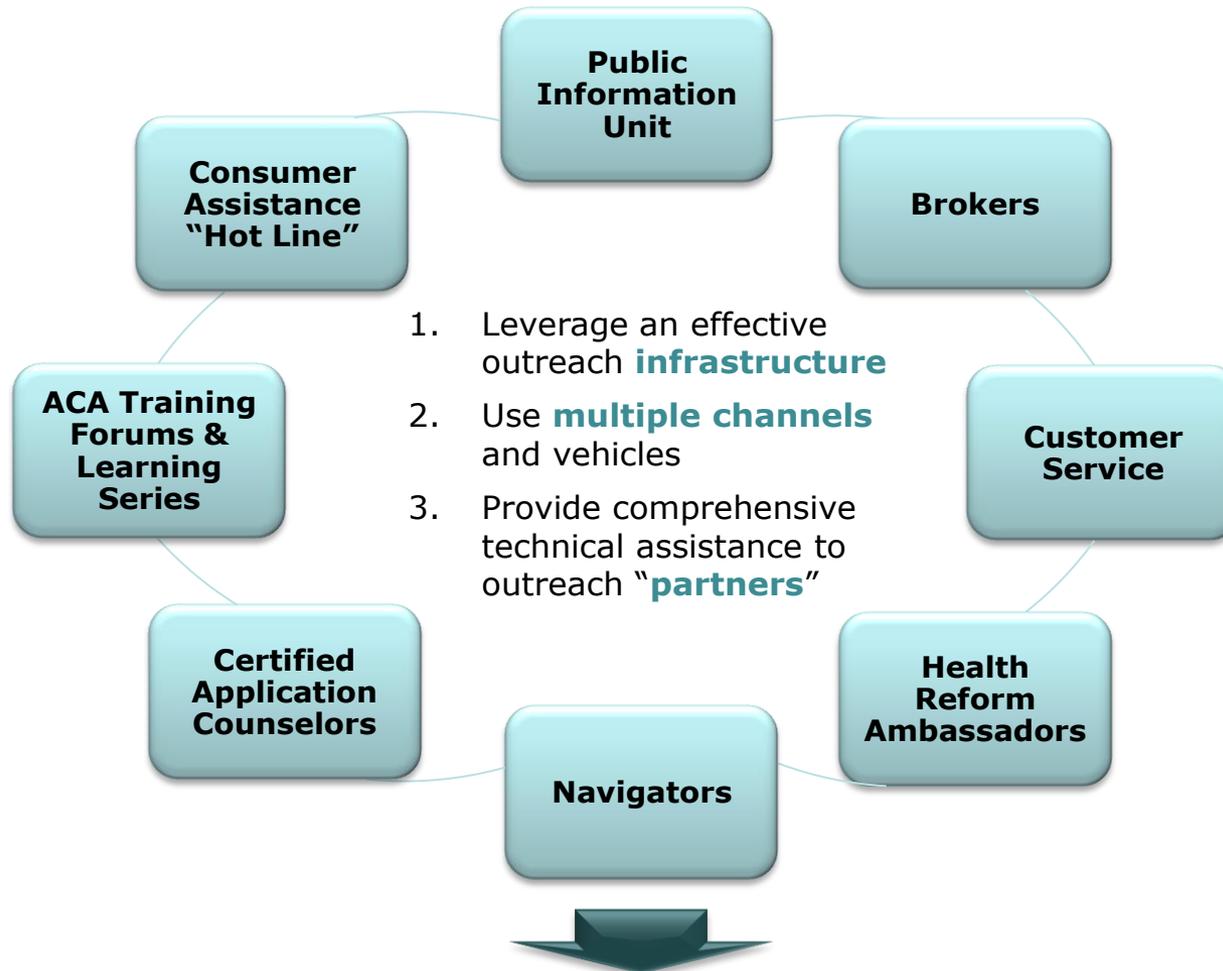


Outreach and Education in Massachusetts (cont'd)

- With the lowest un-insurance rate in the country, the focus of our ACA education and outreach efforts in Massachusetts is less on enrolling the uninsured and more on ensuring a smooth transition of our population to their 2014 coverage options
 - Existing Commonwealth Care, MassHealth, Medical Security Plan and Health Safety Net members transitioning into Exchange coverage
 - Population newly eligible for individual and small business health care tax credits and other subsidies
 - Other members currently or newly served by the Health Connector
- Building upon our experience to date, we will continue to leverage broad market collaboration and pursue a grassroots-based, multi-faceted education and outreach strategy



Outreach and Education: A Multi-Faceted Strategy



The Navigator program is designed to complement the roles our existing partners play in the market today



What Are “Navigators”?

- The ACA requires states to develop and implement Navigator programs that educate consumers, employers and employees about health insurance options and responsibilities that go into effect in 2014
- In Massachusetts, the role of Navigators will largely build upon those fulfilled by our grassroots outreach partners today – providing information and assistance with enrolling in coverage through the Health Connector or MassHealth
- With support and oversight by the Health Connector, Navigators will play a key part in achieving the “no wrong door” goal by providing an important access point for education and enrollment



What are “Navigators”? (cont’d)

- Under the ACA, Navigator duties and activities will include:
 - Conducting public education activities to raise awareness of the availability of Qualified Health Plans (“QHP”)
 - Distributing fair and impartial information about QHPs and the availability of tax credits and other subsidies
 - Facilitating enrollment in QHPs
 - Providing referrals to an office of health insurance consumer assistance or ombudsman, or any other appropriate state agencies, for any enrollee with a grievance, complaint, or question regarding their health plan
 - Providing information in a manner that is culturally and linguistically appropriate to the needs of the population served by the Exchange



What are “Navigators”? (cont’d)

- The ACA requires a Navigator program to:
 - Include at least one community and consumer-focused nonprofit group
 - Include at least one entity from any of the following categories:
 - Trade, industry and professional associations
 - Commercial fishing industry, ranching and farming organizations
 - Chambers of commerce
 - Unions
 - Resource partners of the Small Business Administration
 - Licensed agents and brokers
 - Other public or private entities or individuals that meet Navigator requirements, *e.g.*, Indian tribes, tribal organizations, urban Indian organizations and state or local human service agencies
 - Exclude any entities or individuals that:
 - Are health insurance issuers
 - Are subsidiaries of health insurance issuers
 - Are associations that include members of the insurance industry or that lobby on behalf of the insurance industry
 - 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



Selection Process

- Under the ACA, the Exchange must certify Navigators before they may begin outreaching populations to enroll in coverage, and they must be compensated through “grants” administered by the Exchange
- To that end, the Health Connector will be conducting a competitive grant application process to solicit responses from organizations and associations throughout the state interested in becoming certified Navigators
- The grant application will be released in March, with responses due in April and grant recipients announced in June



Navigator Selection Criteria

- Through a multi-disciplinary grant application review team, we will be looking to certify entities as Navigators that meet the following criteria:
 - ✔ Demonstrate strong existing community relationships in one or more of the following MA geographic regions: Northeast, Southeast, Western, Boston, Central
 - ✔ Demonstrate experience with current or prospective Health Connector and/or MassHealth populations
 - ✔ Demonstrate experience and capabilities in collaborating with brokers or other consumer support organizations to assist consumers with matters outside a Navigator's purview
 - ✔ Meet certification and other standards defined by the ACA, the Commonwealth or the Health Connector (*e.g.*, compliance with conflict of interest standards, privacy and security standards)
 - ✔ Have necessary technology to facilitate eligibility and enrollment



Navigator Training

- Once selected, Navigators will undergo intensive training on the Health Connector's eligibility determination and shopping systems
- Courses for Navigator training will:
 - Incorporate feedback from various stakeholders, including Health Connector Board members, our Broker Advisory Council and broker sub-committees, carriers and consumer advocates
 - Use a blended learning approach, including online modules, in-person training and printed materials
 - Be delivered during the months of **August** and **September**
 - Require participants to successfully complete each training module in order to earn their final certification
- Navigators will be thoroughly trained on other resources available in the market and when and how to refer people appropriately



Navigator Training (cont'd)

- Certified Navigators will be prepared to assist consumers starting on **October 1, 2013** in line with the initial federal Open Enrollment period



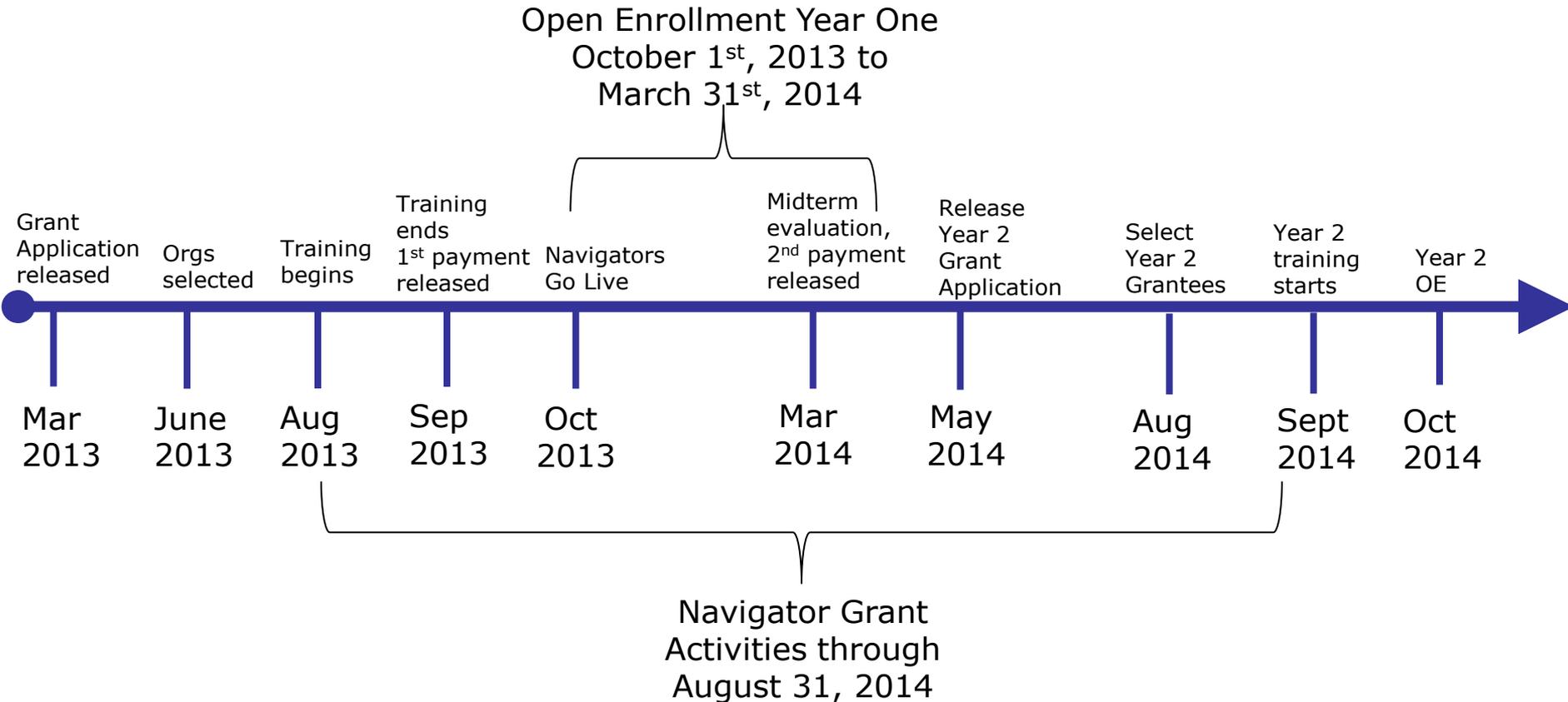
Navigator Training (cont'd)

Training topics will include:

- **Navigator Policies and Procedures**
 - Legal Requirements
 - Conflict of Interest
 - Privacy and Security Standards
 - Ethics
 - Program administration, including reporting, evaluations, and reviews
- **Consumers**
 - Individuals and Families
 - Employers, Employees
- **Shopping Experience**
 - Web capabilities for Eligibility, Application and Enrollment
 - Decision-support tools
 - “No Wrong Door”
 - Access to Medicaid and QHP’s (Mixed Households)
- **Eligibility and Enrollment**
 - Eligibility criteria
 - MAGI calculations
 - Open enrollment periods and restrictions
- **Products**
 - Qualified Health Plans (metallic tiers)
 - Dental plans (inc. pediatric)
 - Catastrophic plans
 - Options for Small Business (SHOP)
- **Member Costs**
 - Premium rates
 - Advanced Premium Tax Credits (inc. Tax reconciliation)
 - Cost-sharing reductions
 - Additional state subsidies
 - Small Business federal tax credits
 - Wellness Track rebate
- **Individual Mandate**
 - MCC Requirements
 - Individual and Small Business penalties
- **Member Transition Support**
 - Commonwealth Care
 - Commonwealth Choice
 - YAPs
 - Small Businesses
 - MassHealth
 - MCC requirement
- **Additional Consumer Support**
 - Brokers
 - Customer Service
 - Online Chat



Navigator Program Timeline



* Final Rules Published on March 12, 2012 (Section 155.220)
Additional information about the construction of the Navigator program will be released in future guidance