

**New Mexico Health Insurance Exchange
Advisory Task Force**



HUMAN SERVICES

D E P A R T M E N T

**Outreach, Education, Adoption, Enrollment
Work Group
Recommendations**

Outreach Workgroup Committee Members

Name	Represented Group
Kathy Armijo Etre	Hospitals
J.R. Damron, M.D.	Providers (Nurse/Physician)
Mike Wallace	Insurance Companies
Terry Linton	Agents & Brokers
Roxane Bly, Director	Underserved Populations
Diane Rivera Mike Brochu	State Government Agencies
Roz Begay	Tribal
*Mike Nunez	Consumers at Large
Paul Romero	Consumers at Large

Questions

- Producers/Navigators
 1. What is the role of navigators vs. producers (such as agents and brokers)? May producers also be navigators, and vice versa?
 2. What should the training and certification process be for navigators? What type of oversight is required, and who should be charged with oversight?
- Communication and marketing
 1. What marketing channels should the state engage in to raise awareness of an exchange and consumer options?
 2. What elements should be included in public relations and advertising campaigns to drive enrollment in the exchange? What points of contact should be made (such as schools, churches, etc.)?

Recommendations

Roles of Producers/Navigators

Workgroup recommendations for Navigators and Agent/Broker roles are defined as:

- Market assisters – those who help with applications and general Medicaid and public program assistance when an individual is Medicaid Eligible.
- Enrollment Navigators - those individuals who help with applications and commercial market placement when an individual is not Medicaid Eligible. Commercial market responsibilities are limited to the individual Market component of the Exchange. Enrollment Navigators will not enroll or advise employer groups in the Small Business Health Options or SHOP.
- Agents/Brokers will continue to have traditional commercial market roles for individuals and small employer groups and will assist consumers with universal Medicaid/Exchange application for coverage.

Recommendations

Training, Certification, and Oversight of Navigators

- Abbreviated P/E MOSSA Medicaid training*
 - Medicaid Overview
 - Non-financial eligibility factors
 - Determination of household size
 - Financial eligibility
 - Universal Application Assistance
- Cultural training:
 - Utilize and update NM Department of Health On line Training and NM Indian Affairs Department Classroom Training
 - Seek further cultural competency development assistance from DOH Community Health Worker's program
- Exchange Training*
 - Eligibility & Enrollment
 - Qualified Health Plans
 - Advanced Premium tax credits and Cost Sharing Reductions
 - Premium Calculator
 - Native American Eligibility
 - Privacy and Security (HIPAA, Personal Identification Information) , and
 - Registration with the Exchange
- Insurance Market training*
 - Commercial Market Insurance Basics,
 - Exchange Insurance basics for individuals and small employer groups
 - Income changes and impact on Advanced Premium Tax credits and Cost Sharing Reductions

*Documentation of Medicaid Training Certificate completion to be provided to Division of Insurance to obtain "certification"

Recommendation

Oversight of Navigators

- Recommendation: Navigator oversight should be the responsibility of the Division of Insurance.
 - Background checks
 - Training completion documentation
 - Initial & recertification
 - Medicaid Training
 - Cultural Training
 - Exchange Training
 - Complaint reporting
- Consumer/Navigator organizations would be subject to the oversight of the Exchange.
 - Consumer/Navigator organizations contracted through the Exchange will have oversight over their personnel acting as navigators

Recommendation

Navigator training and certification

- Navigators should not be licensed as Agent/Brokers and should not be required to carry Errors and Omissions Liability coverage.
- Enrollment Navigators will be required to take and pass commercial market and Exchange Insurance Basics.
- The DOI has indicated that enrollment Navigators will be required to have insurance market training and certification before being to guide individual exchange members to a Qualified Health Products (subject to any additional requirements in yet to be issued HHS rules and regulations).

Recommendation

Navigator funding

- Productivity payments are recommended, rather than grants being given to organizations.
 - Navigators could be paid based on the number of applications to Medicaid or the Exchange.
 - When working with hard to reach individuals that require more effort, Navigator payment should be adjusted accordingly.
 - Consumer organizations can be solicited through an RFP for evaluation of their structure, experience with hard to reach populations, and tenured experience of proposed Navigators.

Recommendation

Marketing Channels

General Public marketing channels should include (In English and Spanish):

- Print, radio, TV, social media/Facebook, web, health fairs, billboards & other health events.
- Coordination and engagement with Chambers of Commerce, Nonprofits (Charities), FQHC's, Rural clinics, Hospitals & Emergency rooms, schools, churches, shopping malls, SBA and Medicaid offices.
- Coordination and engagement with existing statewide distributions (Taxes & Drivers Licenses) & local gas and electric companies (PNM and Gas Co of NM).

Native American marketing channels should include:

- Print, radio, TV, social media/Facebook, web, health fairs, other events
- Educational website hotlinks for Native Americans
- Face to face opportunities as well as large and frequent group meetings in public venues
- Engagement with Chapter Houses, senior centers, health fairs and Pow Wows
- Marketing through Native American Radio: Singing wire & Native American calling and Public Service Announcements
- Marketing and educational efforts through social and alumni organizations, including newsletters
- Advertising on buses and bus stops

Recommendations PR and Advertising

Targeted Audience	What we tell them
Individuals & the General Public	<ul style="list-style-type: none"> • Benefits of having coverage • Increased access, increased choice • Who can participate, how it will work • Advanced Premium Tax Credits & Cost Sharing Reductions • Navigator & Agent/Broker Application Assistance • Premium Calculator
Small employers - Currently offering - Currently not offering	<ul style="list-style-type: none"> • Increased access, increased choice • Who can participate, how it will work • Small Business Tax Credits • Comparison Tools
Native Americans (Available only to members of federally recognized Tribes)	<ul style="list-style-type: none"> • Increased access on a monthly basis • Increased choice of providers and facilities • Strengthen IHS services and access
Navigators, Agents and Brokers	<ul style="list-style-type: none"> • How we help get their clients covered • Who can participate, how it will work • How they get compensated