September 4, 2012

Outreach, Education, Adoption & Enrollment Committee
Outreach Focus Questions

- What should the training and certification process be for Navigators?
- What type of oversight should be required and who should be charged with this oversight?
- What is the role of navigators vs. agents and brokers?
- What marketing channels should the state engage in to raise awareness of an exchange and consumer options? What points of contact should be made (e.g., schools, churches, community centers, etc.?)
- What elements should be included in Public Relations and advertising campaigns to drive enrollment in the Exchange?
Proposed Outreach Strategy

- Inventory existing outreach resources
  - Leverage resources where possible, Identify gaps

- Vision – Outreach Goals

- Funding – Compensation, What we can afford?

- Training – Medicaid, Commercial Market, Exchange

- Navigator Certification / Broker Licensure

- Implementation/ Launch

- Monitoring
Funding

- Grants to consumer focused organizations
  - Focus on targeted underserved or vulnerable groups
  - Experienced with existing relationships
  - Funding approved annually

- Productivity Payments
  - Fee paid to certified navigators based on submitted and accepted application (per application)
## Navigator Certification

<table>
<thead>
<tr>
<th>Task/ Program Management</th>
<th>Responsible Entity</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Formal DOI certification process</strong></td>
<td>DOI</td>
</tr>
<tr>
<td>Completion of a one-time background check</td>
<td>DOI</td>
</tr>
<tr>
<td>Completion of an initial navigator training program covering both Exchange and Insurance affordability programs</td>
<td>DOI</td>
</tr>
<tr>
<td>Passage of an initial training exam</td>
<td>DOI</td>
</tr>
<tr>
<td>Completion of re-certification/retraining every (12 or 24) months</td>
<td>DOI</td>
</tr>
</tbody>
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### Minimum Requirements

<table>
<thead>
<tr>
<th>Minimum Requirement</th>
<th>Responsible Entity</th>
</tr>
</thead>
<tbody>
<tr>
<td>Needs of underserved &amp; vulnerable populations</td>
<td>Medicaid</td>
</tr>
<tr>
<td>Eligibility and enrollment rules and procedures</td>
<td>Medicaid Exchange</td>
</tr>
<tr>
<td>Exchange qualified health plan and Medicaid options</td>
<td>Medicaid Exchange</td>
</tr>
<tr>
<td>Exchange privacy and security standards for Personal Identification Information (PII)</td>
<td>Exchange</td>
</tr>
<tr>
<td>Proper handling of tax and other personal data</td>
<td>Medicaid Exchange</td>
</tr>
<tr>
<td>Cultural competence</td>
<td>Medicaid</td>
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Navigator Role

Under the law, Navigators have the following five duties:

1) Conduct public education about the availability of qualified health plans.
2) Distribute fair, impartial information about enrollment in qualified plans and the availability of premium tax credits and cost-sharing assistance in the Exchange.
3) Facilitate enrollment in qualified plans.
4) Refer people who need help resolving a problem with their health plan or premium assistance to a consumer assistance or ombudsman program or to another appropriate agency that can help with a grievance or appeal.
5) Provide information in a culturally and linguistically appropriate manner to the population being served by an Exchange.
Spectrum of Outreach and Enrollment

Navigator

- Guidance, application assistance
- Medicaid Eligibility Determination
  - Universal Application
  - Outreach to Underserved & Vulnerable Populations

Agent/ Broker

- Buy decision & finance advice
  - Exchange Eligible
    - Exchange Options explained & advice on best options provided
    - Enroll in QHP

Crossovers

- Medicaid Eligible
  - IAP Eligibility
    - Enroll in Medicaid/IAPs

- No
- Yes

Navigator Certification

Agent/Broker Licensure
Section 1 - Overview (What is Medicaid)

Section 2 - Non-financial eligibility factors
  - Residency, other insurance policies, SSN, pregnant

Section 3 - Determine the household size (US Citizen, incarceration)

Section 4 - Financial Eligibility (% FPL)

Section 5 - Medicaid Onsite Application Assistance

Note: Diverse populations, Individual Affordability Programs, populations, cultural competence*, & HIPAA (not included in training)

* Cultural competence training available through State Certificate completion of Medicaid training to DOI
Broker Role/ Licensure

- Brokers are used to educate and consult with the business community and their employees about all employee benefits offered in the marketplace.

- Brokers may also enroll individuals/employers/employees in health plans.

- In order to participate in the Exchange a broker must be registered with the Exchange. To be registered, a broker must:
  - Be a licensed health insurance producer – with the NM Division of Insurance
  - Register with the Exchange and complete certification
  - Complete producer training – classes approved by the NM Division of Insurance

- No change in reporting to DOI.
Exchange Training

- Eligibility and enrollment
- Qualified health plans
- Employer Tools
- Premium calculator
- Privacy and Security
- Registration

Certificate of completion to DOI
Suggested points of contact & marketing channels to raise awareness of an Exchange & consumer options

- Marketing Channels (In English and Spanish)
  - Print, radio, TV, social media/facebook, web, health fairs, billboards & other events
  - Chambers of Commerce, Nonprofits (Charities), FQHC’s, Rural clinics, Hospitals & Emergency rooms, schools, churches, shopping malls, SBA and Medicaid offices
  - Utilize existing statewide distributions (Taxes & Drivers Licenses) & local gas and electric companies (PNM and Gas Co of NM)

- Native Americans
  - Print, radio, TV, social media/facebook, web, health fairs, other events
  - Incorporate website hotlinks for Native Americans
  - Face to face opportunities, large and frequent group meetings in public venues
    - Chapter Houses, senior centers, health fairs and Pow Wows
  - Native American Radio: Singing wire & Native American calling, PSAs
  - Social and Alumni organizations through newsletters
  - Advertising on buses and bus stops
## What elements should be included in Public Relations and Advertising campaigns to drive enrollment in the Exchange?

<table>
<thead>
<tr>
<th>Who</th>
<th>What we tell them</th>
<th>When</th>
<th>How/Who</th>
</tr>
</thead>
</table>
| Individuals & the public                 | • 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                     | • Increased Access, increased choice  
• Who can participate, how it will work  
• Small Business Tax Credits  
• Comparison Tools |      |                          |
| - Currently not offering                 |                                                                                  |      |                          |
| Native Americans                         |                                                                                  |      |                          |
| (Available only to members of Federally recognized Tribes) | • Increase access on a monthly basis  
• Increased choice of providers & facilities  
• Strengthen IHS services and access |      |                          |
| Navigators, Agents and Brokers           |                                                                                  |      |                          |
|                                          | • How we help get their clients covered  
• Who can participate, how it will work  
• How they get compensated |      |                          |
Next Committee Meeting

Next meeting date - September 18th
- 11:00 am
- Location TBD
Questions