

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

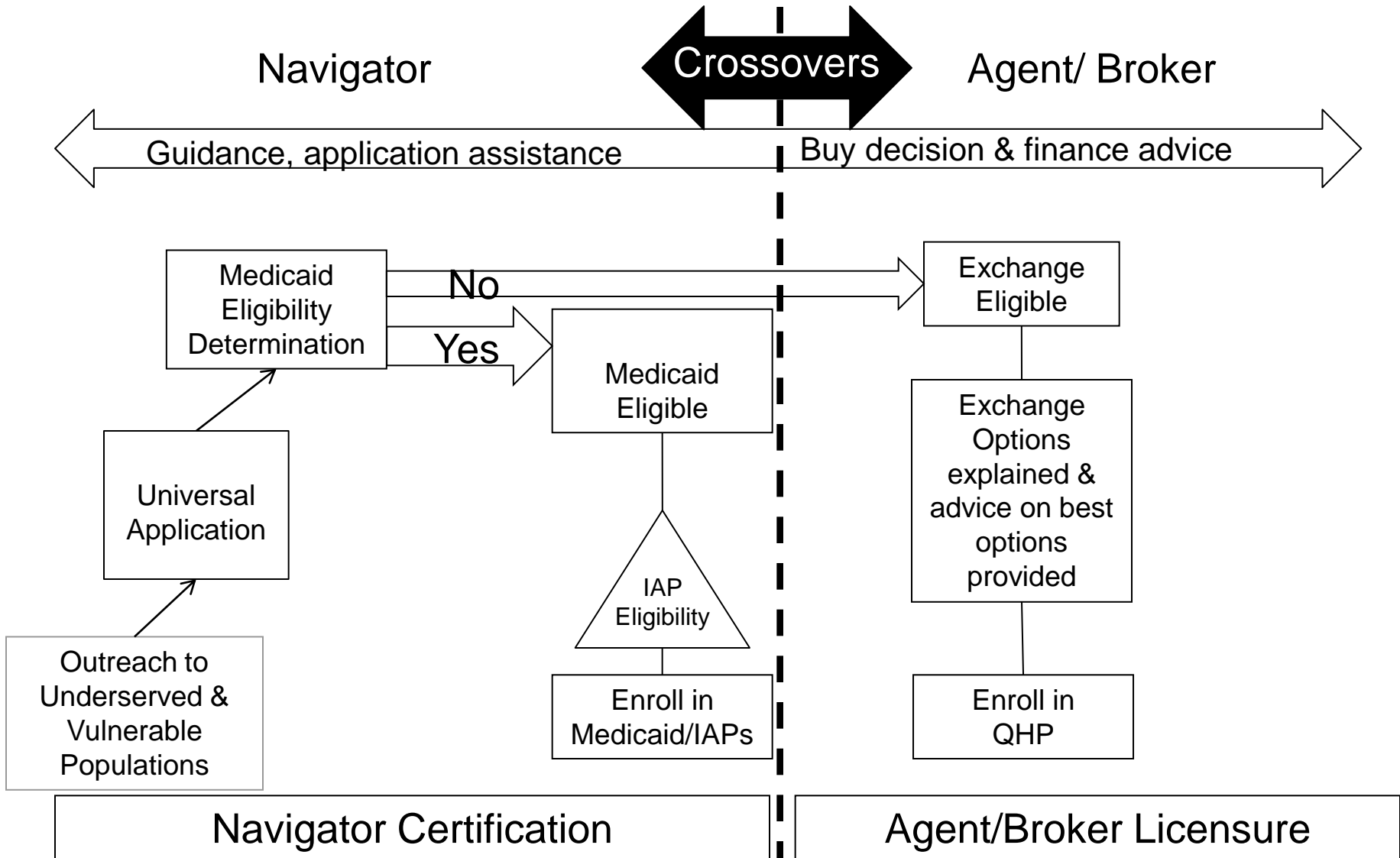
Task/ Program Management	Responsible Entity		
Formal DOI certification process	DOI		
Completion of a one-time background check	DOI		
Completion of an initial navigator training program covering both Exchange and Insurance affordability programs	DOI		
Passage of an initial training exam	DOI		
Completion of re certification/retraining every (12 or 24) months	DOI		
Minimum Requirements			
Needs of underserved & vulnerable populations		Medicaid	
Eligibility and enrollment rules and procedures		Medicaid	Exchange
Exchange qualified health plan and Medicaid options		Medicaid	Exchange
Exchange privacy and security standards for Personal Identification Information (PII)			Exchange
Proper handling of tax and other personal data		Medicaid	Exchange
Cultural competence		Medicaid	

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



Medicaid Training for Navigators

Client Plan Services Bureau, Medical Assistance Division

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?

Who	What we tell them	When	How/Who
<p>Individuals & the public</p>	<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 		
<p>Small employers - Currently offering - Currently not offering</p>	<ul style="list-style-type: none"> • Increased Access, increased choice • Who can participate, how it will work • Small Business Tax Credits • Comparison Tools 		
<p>Native Americans (Available only to members of Federally recognized Tribes)</p>	<ul style="list-style-type: none"> • Increase access on a monthly basis • Increased choice of providers & facilities • Strengthen IHS services and access 		
<p>Navigators, Agents and Brokers</p>	<ul style="list-style-type: none"> • 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

