

ASSISTERS PROGRAM: IN-PERSON ASSISTANCE AND NAVIGATOR STAKEHOLDER WEBINAR

California Health Benefit Exchange | March 14, 2013 | 1:00pm – 2:30pm



**COVERED
CALIFORNIA**

AGENDA

1. New Announcements
2. Assisters Program Overview
3. Stakeholder Webinar Feedback, February 7, 2013
4. Assister Processes
5. Assister Interest – To Date
6. Help Desk Information
7. Projected Timeline
8. Questions

Covered California is now online

<http://www.coveredca.com/>

COVERED CALIFORNIA

HOME ABOUT US GETTING COVERED RESOURCES LANGUAGE: ENGLISH ▾

COVERING CALIFORNIA FAMILIES

Starting in January 2014, individuals and families will have many new options for health insurance through Covered California. For families that qualify, financial assistance will help make insurance more affordable. [Read More >](#)

294 DAYS 14 HRS 28 MINS
UNTIL NEW COVERAGE BEGINS FOR MILLIONS OF CALIFORNIANS

Health care coverage begins January 1, 2014

COST-ESTIMATE CALCULATOR

Starting in 2014, most people will be required to have health insurance. Find out how much your health insurance might cost by using our calculator.

[ESTIMATE YOUR COST](#)

Covered California Town Hall Meetings

- Covered California proposes to hold all remaining 2013 Board meetings in Sacramento
- Covered California will hold town hall meetings around California in 2013
- Covered California Board Members and senior staff will lead town hall meetings
- Tentative town hall schedule – to be announced in the coming weeks

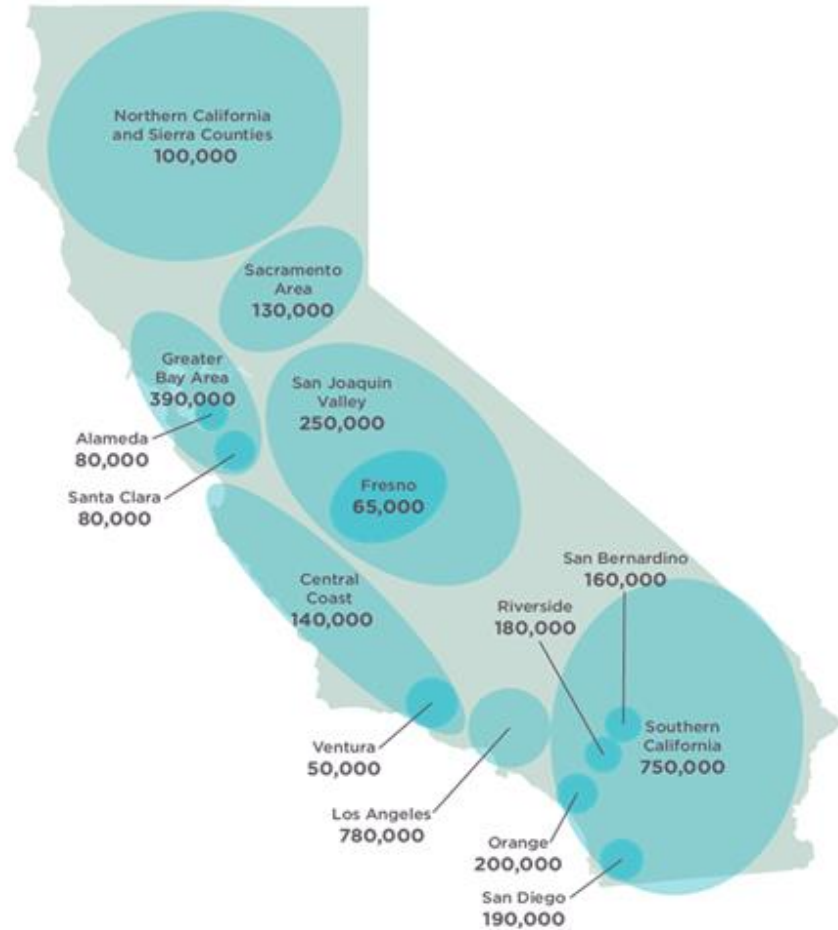
| TENTATIVE TIMELINE | |
|--------------------|-----------|
| Location | Month |
| Inland Empire | April |
| San Diego | June |
| TBD | August |
| TBD | September |
| Bay Area | October |

Assisters Program Target Population

Covered California Plan Eligible Population by Region

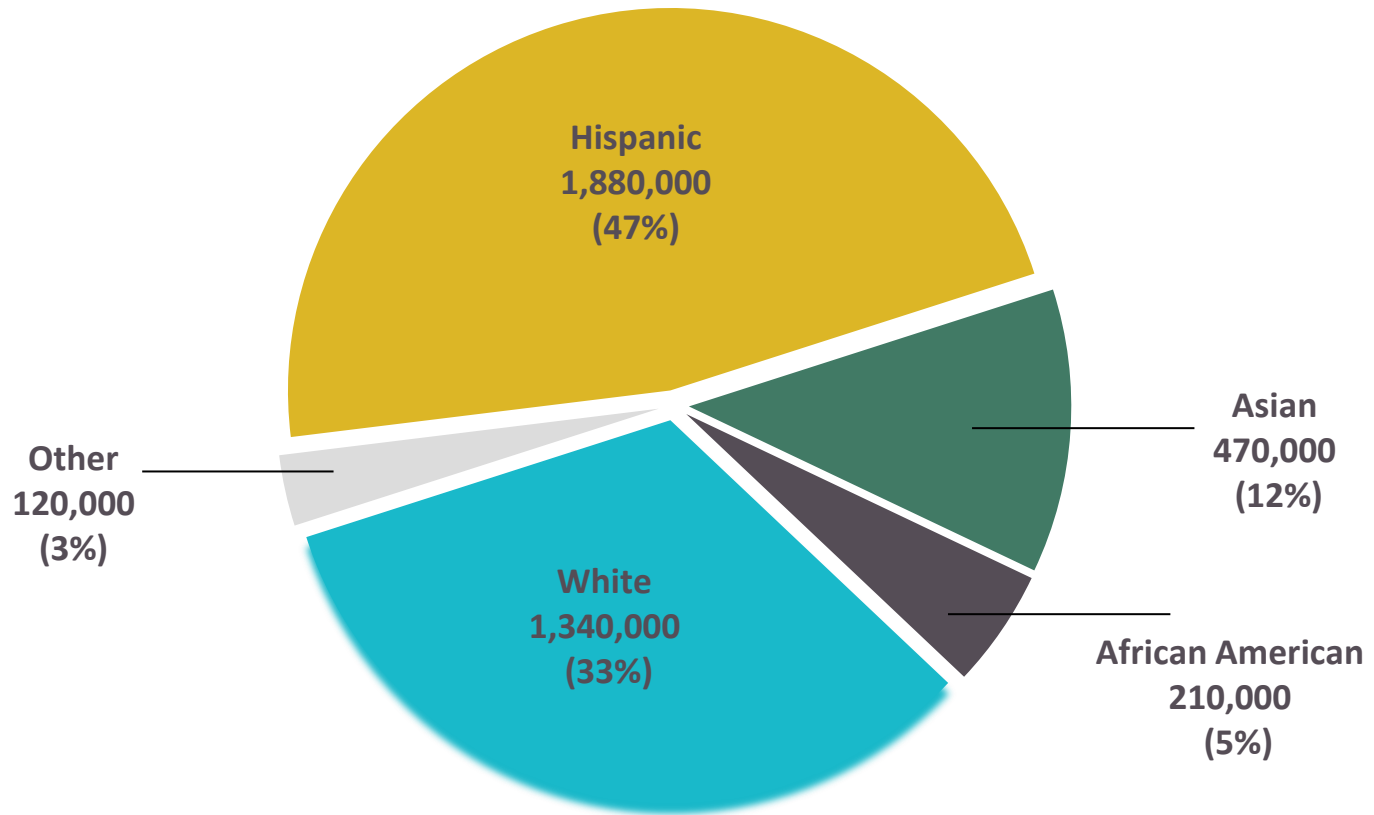
California's vast, geographically diverse mix of rural and urban communities are unique and present outreach challenges.

Source: CalSIM model, Version 1.8



California's Uninsured Population

Covered California eligible population by ethnicity



Key Components to Success



ASSISTERS PROGRAM

Overview

Assisters Program, Outreach, Education, Marketing, and Enrollment Guiding Principles

- Promote **maximum enrollment** of individuals into coverage;
- **Build on and leverage existing resources, networks and channels** to maximize enrollment into health care coverage, including close collaboration with state and local agencies, community organizations, businesses and other stakeholders with common missions and visions;
- Consider where eligible populations **live, work, and play**. Select tactics and channels that are based on research and evidence of how **different populations can best be reached** and encouraged to enroll and, once enrolled, retain coverage;
- Marketing and outreach strategies will reflect and target the **mix and diversity of those eligible for coverage**;
- Establish a **trusted statewide Assisters Program that reflects the cultural and linguistic diversity of the target audiences and results in successful relationship and partnerships**;
- Ensure that **Assisters are knowledgeable** of both subsidized and non-subsidized health coverage and qualified health plans and that Assisters are **equipped with the information and expertise needed to successfully enroll individuals into coverage**; and
- Continue to learn and adjust strategies and tactics based on input from our national partners, California stakeholders, on-going research, **evaluation and measurement of the programs' impact on awareness and enrollment.**

ASSISTERS PROGRAM OVERVIEW

Assister Enrollment Entities (AEE) and Individual Assistors:

Types of Assister Enrollment Entities and Assistors:

- In-Person Assistance
 - Navigators
- Collectively referred to as “Assisters Program”

What are Assister Enrollment Entities?

- Entities and organizations eligible to be trained and registered to provide in-person assistance to consumers and help them apply for Covered California programs.
- Entities that have access to Covered California’s targeted populations.

Who are Individual Assistors?

- Individuals who are employed, trained, certified, and linked to Assister Enrollment Entities to provide in-person assistance to consumers and help them apply for Covered California programs.
- Individuals who provide assistance in culturally and linguistic appropriate manners to consumers.

ASSISTERS PROGRAM OVERVIEW

Similarities between In-Person Assistance Program and Navigator Program:
 Roles and responsibilities include:

| Roles & Responsibilities: | In-Person Assistance Program | Navigator Program |
|--|------------------------------|-------------------|
| 1. Conduct public education activities to raise awareness of the availability of Covered California products | – | X |
| 2. Distribute fair and impartial information concerning enrollment into qualified health plans | X | X |
| 3. Facilitate enrollment into qualified health plan available through Covered California | X | X |
| 4. Provide referrals to Consumer Assistance Programs | X | X |
| 5. Provide information that are culturally and linguistically appropriate | X | X |

ASSISTERS PROGRAM OVERVIEW

Differences between In-Person Assistance Program (IPA) and Navigator Program:

| | In-Person Assistance Program | Navigator Program |
|-------------------------|--|--|
| Funding Source | Level 2 - Initial Application Operating Costs/Self-Sustainability Funds- Renewals | Operating Costs (e.g., self-sustainability funds) |
| Compensation | Fee-for-enrollment program providing application assistance payment for application resulting in successful Covered California initial enrollment or renewal | Grant –based program performance-based block funding based on grantees' Covered California QHP enrollment targets. |
| Payment Method | “Flat Fee Basis” Per Successful Application (\$58) Per Successful Annual Renewal (\$25) | Grant Program |
| Implementation Timeline | Occurs Before Open Enrollment (pre-October 2013) | Occurs After Open Enrollment (December 2013) * |

***Occurs during the later part of 2013 because health plan fees will not be collected until the first quarter of 2014.**

Note: An IPA gap analysis will occur to determine what types of entities should be funded for the Navigator Program. Where gaps are identified (e.g., geographic areas and/or targeted market segments), enrollment grants for the Navigator Program will be awarded to entities to minimize gaps in providing enrollment assistance.

Stakeholder Feedback: General Support

1. Covered California presented primary key issues at a stakeholder webinar held on February 7, 2013 to solicit feedback on the Assistors Program.
2. Thirty-three (33) letters or comment forms were received.
3. Overall comments:
 - ❖ Were in support of safety measures to protect the general public
 - ❖ Against the concept of retail partnerships as paid Assistors
 - ❖ Minimal feedback on recruitment strategies.
 - Comments focused on partnering with various entities to build a network of Assistors
 - ❖ Support for establishing and ensuring a comprehensive curriculum and training to consider:
 - Inclusive of eligibility of immigrants and Covered California Plans
 - A “Master Trainer” format
 - Utilization of entities’ locations as training venues
 - Concern that 2-3 day training was not sufficient
 - ❖ Stakeholders commented that requiring entities to obtain liability insurance was not feasible.

STAKEHOLDERS PROVIDING COMMENTS

1. AIDS Services Foundation Orange County
2. Asian Law Alliance/Asian Pacific American Legal Center
3. Barney & Barney, LLC
4. Behavioral Health & Recovery Services
5. Blue Shield of California
6. California Association of Health Plans
7. California Institute for Mental Health
8. California Labor Federation
9. California Primary Care Association
10. Central California Alliance for Health
11. Consumers Union/California Pan-Ethnic Health Network/Western Center on Law and Poverty
12. Exam FX
13. First 5 Tuolumne County
14. Gary Bess Associates
15. HealthNet, Inc.
16. Inland Empire Health Plan
17. Insure the Uninsured Project
18. International Children Assistance Network
19. Joanie Reuben
20. Kirkland Insurance Services, Inc.
21. Long Beach City College, Institutional Resource Development
22. Margaret Ballou
23. Max Herr Insurance Services
24. Northern California Healthcare Navigators
25. San Francisco Community Clinic Consortium
26. San Francisco Department of Public Health
27. San Mateo County Health Systems
28. SEIU California
29. Steve Sauer
30. The Greenlining Institute
31. The Latino Commission
32. United Food & Commercial Workers Union
33. Vantage Business Support & Insurance Services

STAKEHOLDER FEEDBACK: KEY ISSUES

1. Fingerprinting/Background Checks
2. Retail Store Partnerships and Roles As Assistants
3. Recruitment
4. Training
5. Liability Insurance
6. Compensation

Key Issue #1 : Fingerprinting/Background Checks

Original Policy Consideration

The Assisters Program should require background clearance and fingerprinting of individual Assisters to ensure consumer protection and to disqualify dishonest individuals from being an Assister.

Option #1

Conduct a background check and fingerprinting for each individual Assister.
Fingerprinting/Background checks costs approximately \$65/per individual.
Cost to be paid by the Assister Enrollment Entity.

Option #2

Conduct a background check and fingerprinting for each individual Assister.
Covered California pays for costs in the first year. After year 1, reassess to determine whether or not Covered California continues to pay for background checks and fingerprinting.

Stakeholder Feedback: Stakeholders predominantly supported the need for checks to be conducted. However, there were concerns.

Stakeholders concerns included:

- Costs to the Assister Enrollment Entities.
- Concern that the information may be incomplete, inaccurate or interpreted incorrectly.
- That an appeals process would not be available for a potential AEE or individual should they not be selected to participate in the Program based on information contained in their background clearance check and fingerprinting.

Recommendation

Option #1

Conduct a background check and fingerprinting for each individual Assister.
Cost to be paid by the Assister Enrollment - Covered California will negotiate with LiveScan Companies to provide discounted rate and reduce costs to entities.

Recipients of Outreach and Education Grant Awards can use funds to pay for fingerprinting/background costs subject to budget update.

Entity Eligible entities will receive payment of \$58 for each successful application that results in enrollment into Covered California – ongoing payment exceeds the initial cost for background check and fingerprinting.

Covered California provides free Assisters training.

- Disqualifying clearance checks-TBD
- Consider an appeals process for Assister Enrollment Entities (under policy evaluation)

Key Issue #2: Retail Store Partnerships and Roles As Assisters

Original Policy Consideration

Partner with retail stores to provide general outreach and education as well as in-person assistance through certified In-Person Assisters.

Stakeholder Feedback:

- Allow retail partnerships, but at a non-compensated level.
- Concerned over true viability of the program in a retail environment.
- Retailers may not be perceived as trusted resources, and may not share the same mission, guiding principles and vision as Covered California.

Revised Approach:

- Covered California is maintaining policy of **not** paying providers (including Retail Stores that have pharmacies considered to be providers) as Assisters.
- Retail Partnership engagements are still under review. Covered California is developing ways we can work with retail stores and the wide range of other partners.

Key Issue #3: Recruitment Strategies

Original Policy Consideration

Conduct statewide recruitment efforts in phases, working from broad outreach to targeted recruitment for entities that target specific populations.

Summary of Stakeholder Feedback:

- Minimal feedback was received on recruitment.
- Covered California should partner with various health plans to recruit agents for the In-Person Assisters Program.
- Utilize the current network of Eligibility Workers to build a robust network of In Person-Assisters.

Recommended Approach:

- Covered California will look to all opportunities for building a robust network of In-Person Assisters, particularly those that have had prior experience with healthcare and providing application assistance.
- Covered California will use the Community Outreach Network to recruit, establish and maintain a robust Assisters Program.

Key Issue #3 (continued): Recruitment Strategies

Recommendation

Preliminary Recruitment (preliminary strategies – 1st Quarter 2013):

Broad outreach to potentially eligible entities:

- Outreach & Education Grant Application – “Assisters Interest Form”
- Provide link to “Assisters Interest Form” on Exchange’s website
- Webinars soliciting interest from entities
- Announce recruitment via Covered California ListServe
- Promote “Assisters Interest Form” in MRMIB’s Enrollment Entity Newsletter and Health-e-App e-mail blast – targeting existing Assisters network

Active Recruitment (preliminary strategies – 2nd Quarter 2013):

- Identify gaps based on entities who have expressed interest
- Deploy Assister Program Specialists to conduct targeted recruitment in each county (calls and in-person recruitment)
- Work with organizations to reach entities that have access to targeted population
- Leverage work of Community Outreach Network to identify and recruit interested entities
- Advertisements in specific newsletters and ads in relevant publications
- Letters to existing enrollment entities and organizations whose mission align with Covered California
- Presentation at Conferences

Key Issue #4: Training

Original Recommendation:

- Provide free 2-3 day training sessions either in-person or through a self-guided computer-based training format. Curriculum would include 9 topic areas ranging from ACA guidelines, Assister Roles, Eligibility, and Post-Enrollment Activities. Requirements would also include refresher training and annual recertification training.
- Option of in-person or self-guided computer-based training up to the Assister Enrollment Entity.

Summary of Stakeholder Feedback:

- General support was received for ensuring a comprehensive training curriculum is established.
- Some feedback voiced concern over whether or not a 2 – 3 day training session would be sufficient to fully prepare an In-Person Assister.
- Recommendations on various curriculum topics were received.
- Many were in support of a “Master Trainer” format.

Key Issue # 4 (continued): Training

Recommended Approach:

- In-person 2-3 day trainings are currently planned for In-Person Assisters and will be available in various locations throughout the state. (NOTE: Length of training subject for consideration based on curriculum)
- An anticipated 40% of In-Person Assisters will receive in-person training. Covered California should make an attempt to provide special considerations for organizations in rural areas and be sensitive to an organization's costs of sending individuals to training, by providing training in nearby locations.
- The remaining 60% of In-Person Assisters are expected to benefit from the convenience of receiving training modules through computer-based training.
- Careful review of testing criteria and feedback received during training to further refine curriculum and training methods will ensure the In-Person Assisters are adequately trained and prepared to assist individuals with enrollment.
- Master Trainer model is not recommended at this time as it does not guarantee that second generation trainees receive complete, consistent and accurate training. However we can further evaluate in Year 2.
- By centralizing the training, Covered California can ensure that all trainers receive proper training and are skilled and qualified to train others.

Key Issue #5: Liability Insurance

Original Recommendation:

- Require Assister Enrollment Entities to obtain the following types of insurance coverage: general liability, negligence, Errors and Omissions.

Summary of Stakeholder Feedback:

- General agreement that requiring liability insurance for In-Person Assisters was not feasible, as In-Person Assisters would not qualify for this type of insurance.

Recommended Approach:

- In-Person Assisters would NOT need to individually secure liability insurance; it would be secured at the **Assister Enrollment Entity level (which was the original intent)**.
 - A minimum threshold for General Liability insurance with a requirement to indemnify Covered California.
 - Errors and Omissions (Seeking Federal guidance)

Key Issue #6: Compensation

Original Policy Consideration

- Establish a list of entities eligible and not eligible to receive compensation through Covered California.
- Compensation is paid to the Assister Enrollment Entity and not the individual Assister.
- Compensation is paid to Assister Enrollment Entity when consumer is enrolled and coverage starts.

Stakeholder Feedback:

- Considerations should be made related to the limited resources of smaller entities.
- Rationale for designating which entities are compensated and which are not eligible for compensation.
- Some stakeholders recommended agents to be compensated
- Some stakeholders recommended only non-profit organizations be eligible to receive compensation.

Key Issue #6 (continued): Compensation

Recommendation

Proposed Entities Eligible to Be Assister Enrollment Entities and Compensation

| Entity Type | Eligible for Compensation (Yes/No) |
|--|------------------------------------|
| Agents * | No |
| American Indian Tribe or Tribal Organizations | Yes |
| Attorneys (e.g., family law attorneys who have clients that are experiencing life transitions) | Yes |
| Chambers of Commerce | Yes |
| City Government Agency | Yes |
| Commercial fishing, industry organizations | Yes |
| Community Clinics | Yes |
| Community Colleges and Universities | Yes |
| County Health Department that provide health care services to consumers | No |
| Faith-Based Organizations | Yes |
| Hospitals | No |
| Indian Health Services Facilities | Yes |
| Labor Unions | Yes |
| Non-Profit Community Organizations | Yes |
| Providers | No |
| Ranching and farming organizations | Yes |
| Resource partners of Small Businesses | Yes |
| School Districts | Yes |
| Tax Preparers | Yes |
| Trade, industry, and professional organizations | Yes |

*Agents will be compensated through the Health Plans.

Key Issue #6 (continued): Compensation

Recommendation

| Scenarios – Continues to be refined and additions made | New Enrollment* (\$58) | Annual Renewal* (\$25) | No Compensation (\$0) |
|--|---------------------------|------------------------------|--------------------------|
| Initial enrollment into Covered CA - Open Enrollment | X | | |
| MAGI Medi-Cal eligibility re-determination results in consumer now qualifying for Covered CA | X | | |
| Annual renewal into Covered CA | | X | |
| Annual renewal into Covered CA <u>and</u> adding new dependents | | X | |
| Initial enrollment into Covered CA – Special Enrollment | X | | |
| Member currently enrolled in Covered CA and adds new dependent during Special Enrollment | X | | |
| Individual disenrolls from Covered CA and later re-enrolls back into the program | X | | |
| Case management (e.g., report income changes, changes to APTC amount taken, plan transfers, referrals to Consumer Assistance Programs, etc.) | | | X |

* Per successful application and consumer's coverage starts

ASSISTER PROCESSES

Assister Enrollment Entity Registration Process

Entity completes application from Covered California website.



Covered California reviews and approves applications that meet eligibility requirements



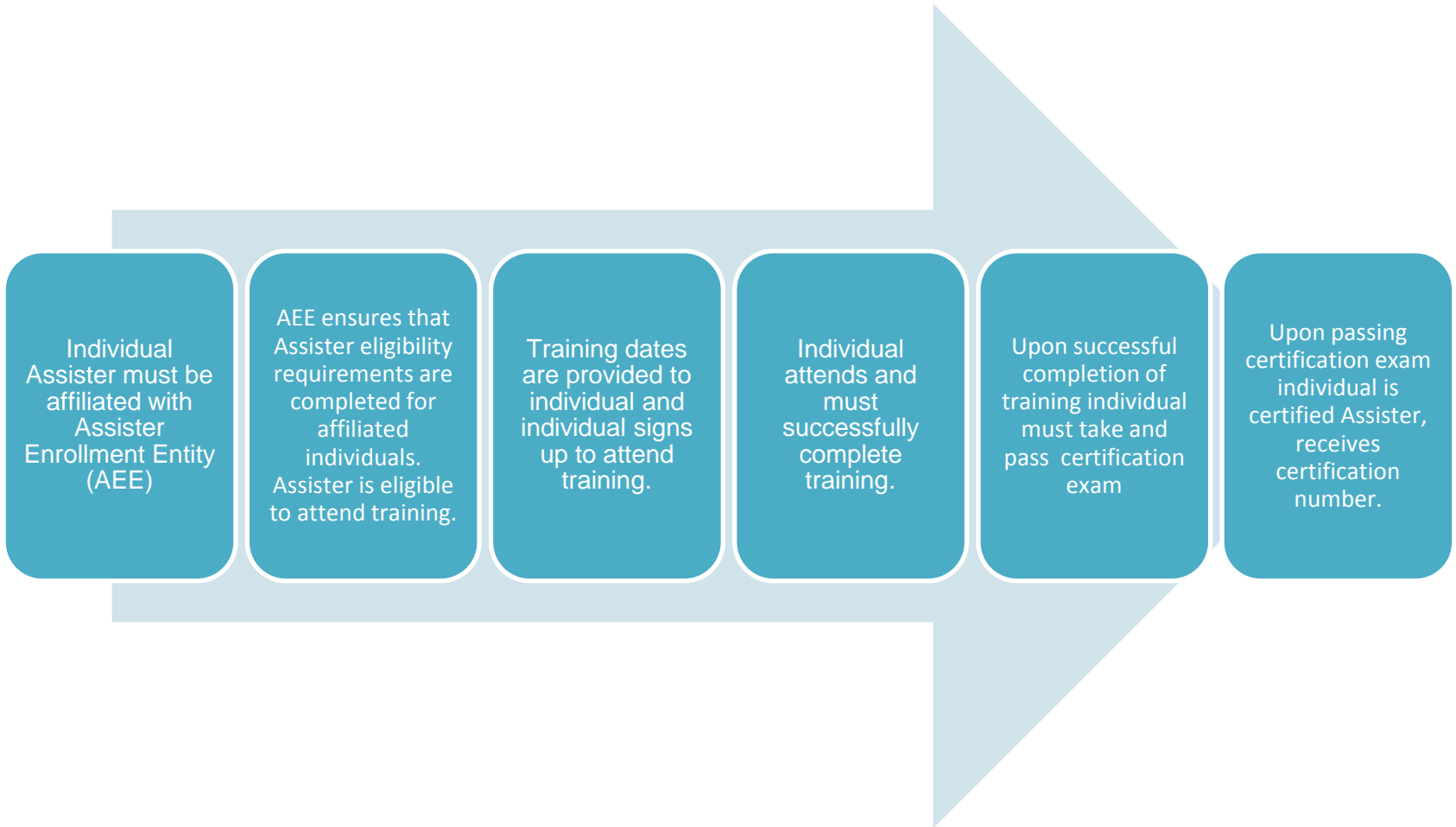
Entity completes training and is registered as an Assister Enrollment Entity

In-Person Assister Affiliation Process (Process is being refined)

Individual is not affiliated with an Assister Enrollment Entity (AEE)

- Individual calls Assisters Help Desk for AEE contact information
- Assisters Help Desk provides contact information for AEEs in their area
- Individual contacts AEE
- AEE provides individuals seeking to serve as Assisters with Entity information.
- Individual seeking to serve as Assister completes the Assister Application including Entity information for entities they plan to affiliate with.
- Individual submits application to AEE
- AEE reviews application and approves affiliation.
- Individual affiliates with AEE

In-Person Assister Certification Process (Process is being refined)

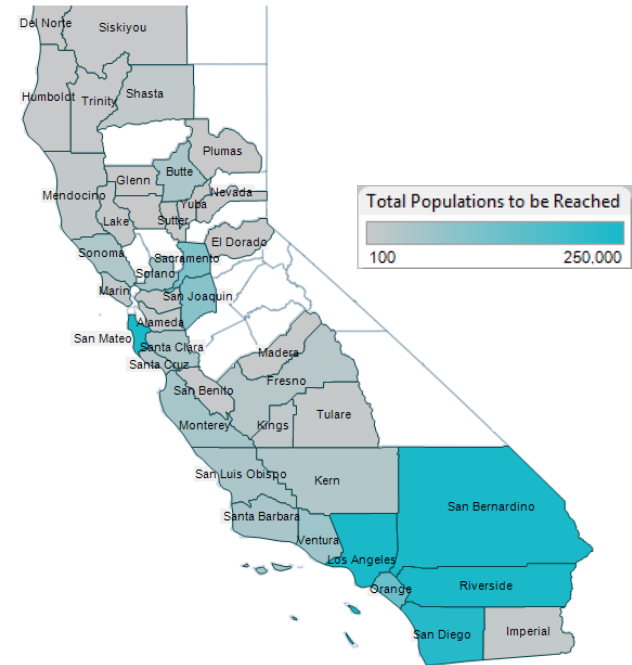


ASSISTER INTEREST TO-DATE

- Preliminary notification of an Entity's intent to participate in the Assisters program was solicited through submission of an Assister Interest Form which was released initially in late January (via the Outreach and Education Grant Application).
- Current demographic data of the Entities that have submitted the Assister Interest Form is presented.

Populations served by interested Entities

| County | Totals | County | Totals |
|------------------------------------|-----------|------------------|---------|
| Alameda | 7,230 | Riverside | 453,833 |
| Butte | 39,440 | Sacramento | 102,846 |
| Colusa | 600 | San Benito | 2,250 |
| Contra Costa | 5,000 | San Bernardino | 602,156 |
| Del Norte | 1,288 | San Diego | 230,351 |
| El Dorado | 124 | San Joaquin | 90,555 |
| Fresno | 25,000 | San Luis Obispo | 39,700 |
| Glenn | 600 | San Mateo | 318,138 |
| Humboldt | 1,572 | Santa Barbara | 41,888 |
| Imperial | 7,405 | Santa Clara | 36,500 |
| Kern | 34,700 | Santa Cruz | 21,700 |
| Kings | 10,000 | Shasta | 10,987 |
| Lake | 6,386 | Siskiyou | 1,667 |
| Los Angeles | 1,555,039 | Solano | 46,150 |
| Madera | 1,664 | Sonoma | 35,845 |
| Marin | 11,390 | Sutter | 600 |
| Mendocino | 9,680 | Trinity | 1,667 |
| Monterey | 49,898 | Tulare | 5,000 |
| Nevada | 1,320 | Ventura | 62,338 |
| Orange | 136,479 | Yuba | 600 |
| Plumas | 600 | Statewide | 711,883 |
| Total Projected Population: | | 4,722,067 | |



| County | |
|--|---------------|
| Alpine | Mono |
| Amador | Napa |
| Calaveras | Placer |
| Inyo | San Francisco |
| Klamath | Sierra |
| Lassen | Stanislaus |
| Mariposa | Tehama |
| Merced | Tuolumne |
| Modoc | Yolo |
| Total Projected Population: 600,000 | |

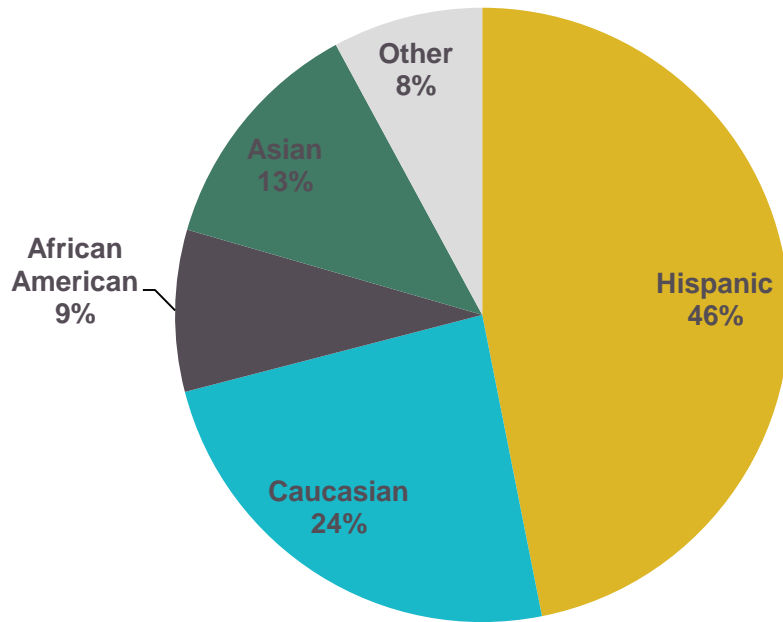
Remaining Counties ←

Languages spoken by organizations interested in becoming AEEs

| Language | % of Staff (Grant App) |
|------------|------------------------|
| English | 54.81% |
| Spanish | 36.11% |
| Other | 0.34% |
| Russian | 0.56% |
| Chinese | 2.28% |
| Armenian | 1.06% |
| Farsi | 0.70% |
| Hmong | 0.24% |
| Vietnamese | 1.07% |
| Korean | 0.77% |
| Arabic | 0.30% |
| Lao | 0.03% |
| Tagalog | 1.69% |
| Khmer | 0.03% |
| Total | 100% |

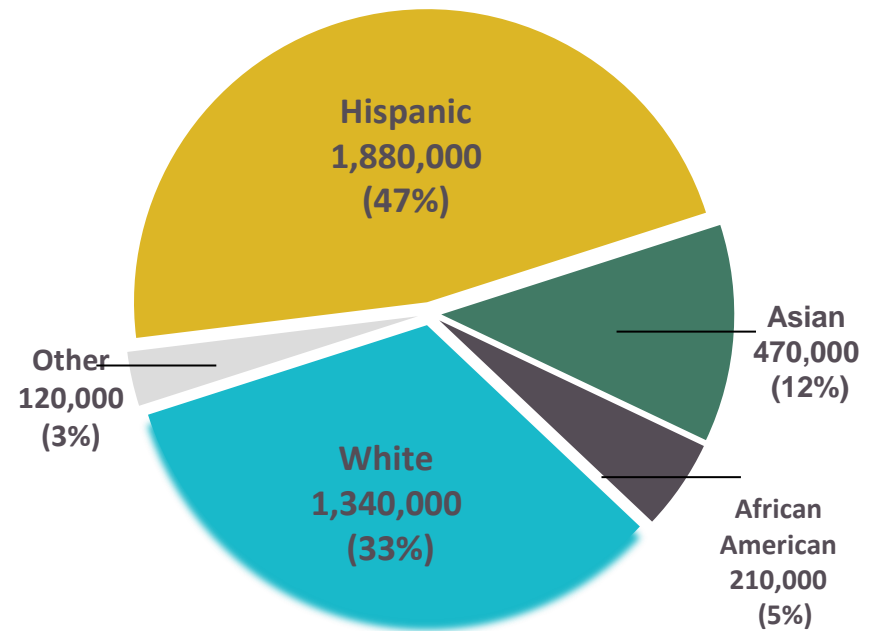
Entity Interest and Gap Analysis

ASSISTER INTEREST FORM DATA



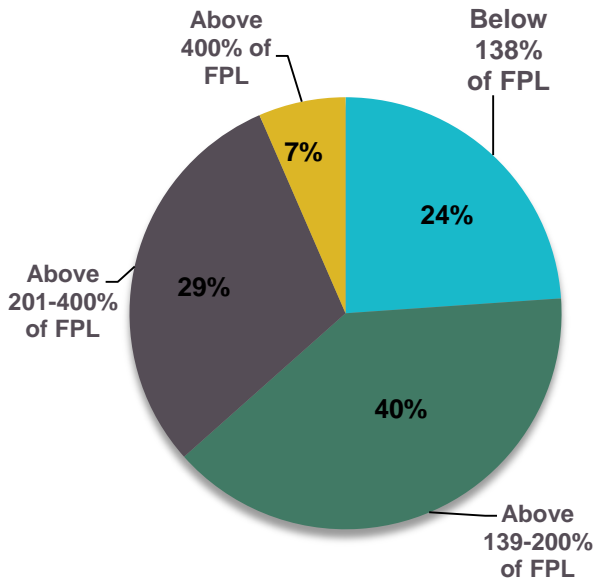
Represents responses from 145 Entities based upon expressed interest received through 3/12/13

ETHNICITY OF COVERED CALIFORNIA ELIGIBLE POPULATION



Entity Interest and Gap Analysis:

FEDERAL POVERTY LIMITS (FPL) Assister Interest Form Data To-Date

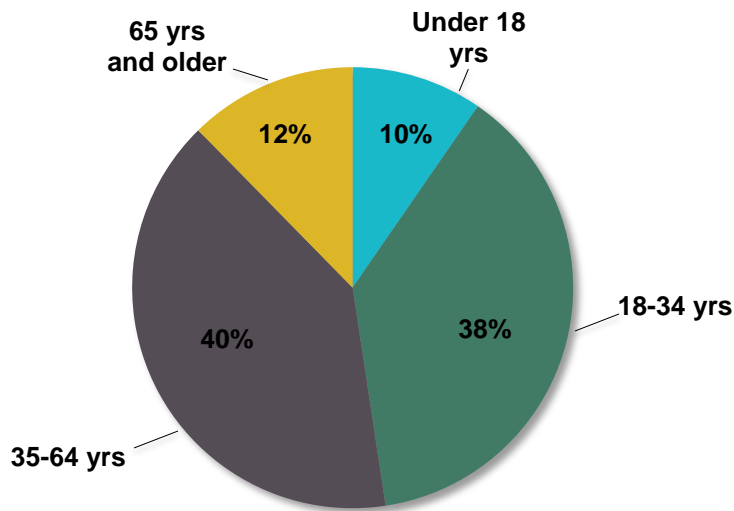


| FPL Groups | Number Served | % of Total |
|---------------------------------|------------------|-------------|
| Above 139 and up to 200% of FPL | 1,818,842 | 40% |
| Above 201 and up to 400% of FPL | 1,382,151 | 29% |
| Above 400% of FPL | 300,090 | 7% |
| Total Served: | 4,600,900 | *76% |

*Remaining 24% falls below the 138% FPL

Entity Interest and Gap Analysis

AGE GROUPS Assister Interest Form Data To-Date



| Age Groups | Number Served | % of Total |
|-----------------------|---------------|------------|
| Under 18 years of age | 455,229 | 10% |
| 18-34 years of age | 1,797,383 | 38% |
| 35-64 years of age | 1,894,859 | 40% |
| 65 years and older | 584,113 | 12% |
| Total Served | 4,731,584 | 100% |

ASSISTER HELP DESK

General questions on how to access and complete
Assisters Interest Form

Monday-Friday, 8:00am – 5:00pm

Phone Number : 888-402-0737

assisterinfo@ccgrantsandassisters.org

PROJECTED TIMELINE

| In-Person Assistance Program | Date |
|--|-----------------|
| Assister Enrollment Entity Application Release | Spring 2013 |
| Assister Enrollment Entity Training Begins | Summer 2013 |
| In-Person Assister Training and Certification Begins | August 2013 |
| Open Enrollment Begins | October 1, 2013 |

| Navigator Program | Date |
|--|---------------------|
| Navigator Grant Application Release | June 2013 |
| Navigator Grant Application Submission Due | Mid-July 2013 |
| Navigator Grant Award | Early October 2013 |
| Navigator Training and Certification Begins | Mid-November 2013 |
| Navigator Entities begin Enrollment Assistance | Early December 2013 |

QUESTIONS and SUGGESTIONS?

Submit written comments/suggestions to:

eligibility@covered.ca.gov

by 5:00pm Monday, March 18, 2013