Agenda – May 17, 2013

• Welcome

• Consumer Assistance Preliminary Model/Timeline

• General Comments

• Brainstorming to Refine Model
  – Groups to Reach
  – Existing Resources
  – Relative Roles of Assisters
  – Types of Outreach

• Next Steps
New Hampshire Marketplace Model

• New Hampshire’s Marketplace is a federally-facilitated Marketplace that has been conditionally approved as a State Partnership Marketplace.

• Most Marketplace functions will be set by the federal government (CMS/CCIIO) and are already fixed.

• However, under the partnership arrangement, some functions can be determined by the state.

• New Hampshire is still in the process of developing its model for some of the state functions, particularly with respect to consumer assistance.
Federal Marketplace Functions

The Marketplace set up by the federal government will perform the following tasks:

- **Maintain a website** to provide plan information and options in a standardized format.
- **Operate a toll-free hotline.**
- Administer the **tax credit** and transfer to the Treasury and employers a list of eligible employees.
- Make available a **calculator** to determine actual cost of coverage after subsidies.
- Administer the **individual responsibility mandate.**
- Establish a **Navigator** program that provides grants to entities that assist consumers

The federal government will also set up the **SHOP** Exchange for small employers.

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Plan Management

- **State role:**
  - Qualified Health Plan certification, including licensure and good standing, Essential Health Benefits, meaningful difference review
  - Collection and analysis of plan rate and benefit package information
  - Ongoing issuer oversight
  - Plan monitoring, oversight, data collection and analysis for quality
  - Assist consumers who have complaints about carriers or plans.

Consumer Assistance

- **State role:**
  - State-specific outreach and education
  - Oversee conduct of Navigators
  - Possible supplemental in-person assistance program

- **Federal role:**
  - Call center operations
  - Website management
  - Written correspondence with consumers on eligibility/enrollment
  - Selection of Navigators

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NH DHHS will continue to operate the state Medicaid program, including an interface with the Marketplace.
With or without a consumer assistance partnership:

• New Hampshire Marketplace and SHOP will begin enrollment on October 1, 2013.
• Navigators will assist New Hampshire consumers in using the Marketplace.
• Individuals in New Hampshire will be subject to the individual mandate as of January 1, 2014.
• Income-eligible individuals using the Marketplace and small businesses using the SHOP may obtain subsidies.
Potential Consumer Assistance Role

With a consumer assistance partnership, the state gains the opportunity to:

• Design and conduct New Hampshire-specific outreach and education

• Oversee the conduct of Navigators as they interact with New Hampshire consumers

• If desired, design and conduct a supplemental in-person assistance program
What Consumers Will See – With Consumer Assistance Partnership

New Hampshire Health Insurance Marketplace – set up and operated by federal government

- Website
- Toll-free hotline.
- Subsidy eligibility determination
- Uniform application for coverage
- Establish a Navigator program that provides grants to entities that assist consumers

The federal government will also set up the SHOP Exchange for small employers

Plan Management

NHID reviews and approves plans, rates and forms

NHID Consumer Services – Assist consumers who have complaints about carriers or plans.

Outreach and Education

NH-specific materials for assisters to use.

NH-specific informational website, including information geared to producers.

NH-specific training for all types of assisters

NH-specific marketing and outreach

Coordinated Consumer Assistance Model

Agents and Brokers (Producers)
- clear and distinct role as only assister able to recommend a particular plan
- clear system of handoffs

Navigators
- primary non-producer assisters
- selected and funded by feds
- day-to-day activities regulated by NHID, including (if legislated) licensure or certification

Certified Application Counselors
- non-funded assisters (possible HRSA $ for FQHCs?)
- assist as part of existing job (e.g., medical provider)

Marketplace Assistors
- Potential supplemental program to address gaps

NH DHHS will continue to operate the state Medicaid program, including an interface with the Marketplace.
Coordinated Model for Consumer Assistance

Agents and Brokers (Producers)
- Clear and distinct role as only assister able to recommend a particular plan
- Clear system of handoffs with other assisters

Navigators
- Primary non-producer assisters
- Selected and funded by federal government ($600K total for NH)
- Regulated by NHID, including (if legislated) licensure or certification
- Cannot receive commissions on sales inside or outside of Marketplace

Certified Application Counselors
- Non-funded assisters (but - possible HRSA funds $769K to FQHCs?)
- Assist as part of existing job (e.g., medical provider)

Marketplace Assisters
- Potential supplemental program to address gaps once there is clarity on which populations may not be adequately served by other assisters
- State would establish criteria and make selections through RFP process
- Subject to same conflict of interest standards as Navigators (no commissions)
Consumer Assistance – Outreach and Education

Examples of education and outreach:
- Hiring outreach specialist(s) to go and speak to interested groups
- “Warm handoff” mechanisms among assisters
- NH-specific materials for assisters to use
- NH-specific informational website
- Specific assistance to small employers, including tools for the broker community
- NH-specific marketing and branding
Timeline: Consumer Assistance Model Development

• April 8, 2013 – Consumer Assistance Grant Awarded
• April 9, 2013
  – Oversight Committee meeting
  – Navigator grant award announcement (federal)
• April 12, 2013 – Advisory Board Meeting
• April 19, 2013 – Fiscal Committee tables 2013 funding
• May 6, 2013 – Producer Meeting: Survey/Federal Guidance
• May 10, 2013 – Advisory Board Meeting
• May 14, 2013 – Oversight Committee Meeting
Timeline:
Consumer Assistance Model Development (cont.)

• May 17, 2013 – Meeting with Consumers, Businesses and Providers
• May 20, 2013 – Second Meeting with Producers
• May 22, 2013 – Draft model/MOU
• May 28, 2013 – Oversight Committee Meeting to consider draft model/MOU
NHID Producer Survey and Meeting

- Survey sent to 3,000 producers
- About 260 responses from those selling health insurance, representing 1250 producers in all
- 28%+ interested in serving as Navigators
  - 50% of entities “yes” or “maybe”
- 52%+ interested in training and certification to assist with Marketplace
  - 87% would assist with completing application
- Well distributed across counties (>60 in each)
- Concern re lack of info on role, commission levels
Consumer Assistance – Brainstorming
Consumer Assistance – Groups to Reach
Consumer Assistance – Existing Resources
Consumer Assistance – Roles of Assisters

Producers

Navigators (& other IPAs)

Application Counselors

NHID

NHDHHS
Consumer Assistance –
Types of Outreach
New Hampshire Insurance Department

THANK YOU

QUESTIONS?