

# 2015 NH Marketplace: Producers Session



October 3, 2014

# What's New for 2015?

- **More choices for New Hampshire consumers and businesses**
  - Five carriers have applied to sell health plans on the federally-operated New Hampshire Health Marketplace for 2015:
    - Anthem
    - Assurant (Time)
    - Harvard Pilgrim Health Care
    - Maine Community Health Options
    - Minuteman Health
- All but Assurant will also be selling plans to small businesses on the federally-operated SHOP for New Hampshire.



# NH Health Protection Program

- **New Hampshire Health Protection Program started coverage on Aug. 15, 2014**
  - People whose income is below certain levels (about \$16,000 for an individual; about \$32,000 for a family of four) can qualify for free or very low cost health coverage.
  - More information is available from the NH Department of Health and Human Services.
  - Consumers eligible for the New Hampshire Health Protection Program may not continue to receive federal tax credits in 2015. They should go to [healthcare.gov](http://healthcare.gov) between Nov. 15 and Dec. 15 to cancel any 2015 Marketplace coverage and tax credits.



# 2015: More Options

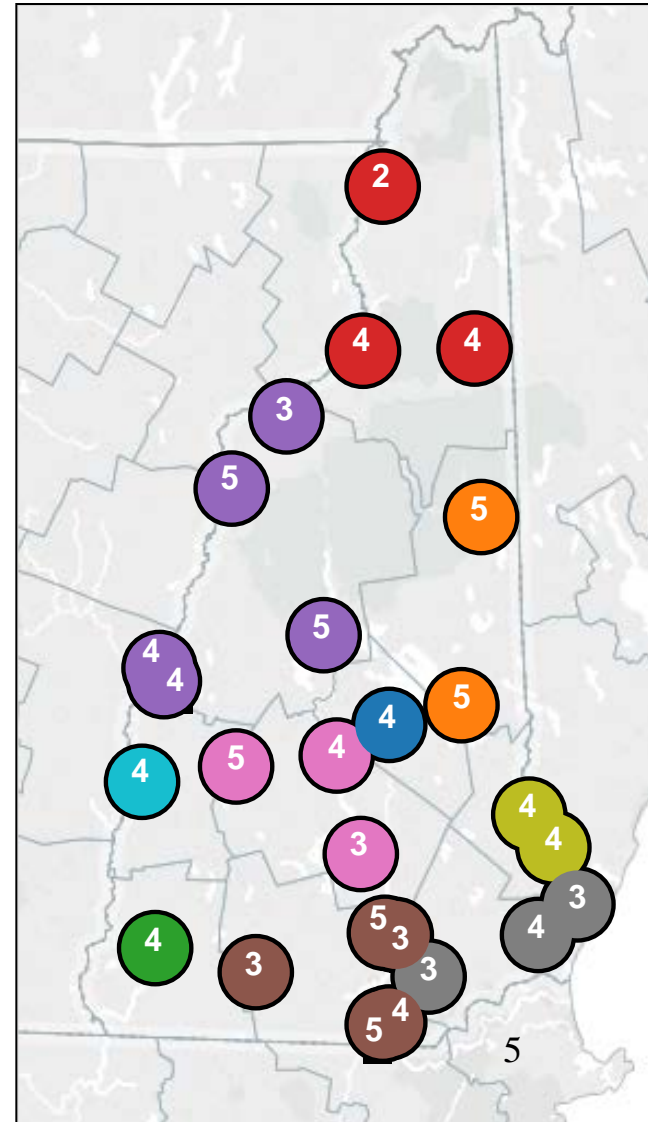
- **Even consumers already covered should check options:**
  - Open enrollment: Nov. 15, 2014 – Feb. 15, 2015
  - Auto-enrollment NOT necessarily best option
  - Those receiving tax credits should be sure they are getting assistance for which they are eligible, and that tax credit amount is based on current info
- **Network information is available**
  - NHID website has information on carrier networks
  - Each NH hospital included in at least two carriers' networks; many in four or more
  - More detailed information will be available on each carrier's site during open enrollment



# 2015 Networks

County	Hospital Name	# Issuers
Belknap	Lakes Region General Hospital	4
Carroll	Huggins Hospital	5
	Memorial Hospital	5
Cheshire	Cheshire Medical Center	4
Coos	Androscoggin Valley Hospital	4
	Upper Connecticut Valley Hospital	2
	Weeks Medical Center	4
Grafton	Alice Peck Day Memorial Hospital	4
	Cottage Hospital	5
	Littleton Regional Healthcare	3
	Mary Hitchcock Memorial Hospital	4
	Speare Memorial Hospital	5
Hillsborough	Catholic Medical Center	5
	Elliot Hospital	3
	Monadnock Community Hospital	3
	Southern NH Medical Center	4
	St. Joseph Hospital	5
Merrimack	Concord Hospital	3
	Franklin Regional Hospital	4
	New London Hospital	5
Rockingham	Exeter Hospital	4
	Parkland Medical Center	3
	Portsmouth Regional Hospital	3
Strafford	Frisbie Memorial Hospital	4
	Wentworth-Douglass Hospital	4
Sullivan	Valley Regional Hospital	4

Issuer Contracts per Hospital



# Network Adequacy Rules Update in Progress

- **General Objectives:**
  - Ensure access to services, not specific providers
  - Avoid provider monopoly power
  - Allow for alternatives to the traditional delivery of care
  - Encourage competition among insurance companies and health care providers
  - Allow for consumer choice of networks and insurance products



# Summary of NA Framework

- Classify services based on appropriate access levels
  - **Core services:** available within the community (primary care, mental health)
  - **Common services:** moderate travel may be necessary (surgery)
  - **Specialized services:** potential centers of excellence (cardiovascular treatment, neurological services)
  - **Highly specialized services:** available within New England (transplants, burn treatment)
- Community structure (e.g. urban, rural) will affect access standard



# Assisters and Producers

- **Producers (Agents and Brokers)**
  - Licensed by NH Insurance Department
  - Clear and distinct role under NH law as only assister able to recommend a particular plan (“sell/solicit/negotiate”)
  - Must complete CMS training and register
- **Navigators**
  - Primary non-producer assisters
  - Selected and funded by federal government
  - Cannot receive commissions on sales of health insurance
- **Marketplace Assisters**
  - Address those not adequately served by other assisters
  - Subject to same conflict of interest standards as navigators
- **Certified Application Counselors**
  - Non-funded assisters
  - Assist as part of existing job (e.g., medical provider, Medicaid office staff)





# License Requirement Under NH Law

- Need producer license to sell, solicit or negotiate insurance through exchange.
- Exchange can sell without producer.
- Navigators and assisters who do not sell, solicit or negotiate need not be licensed.

## RSA 420-N:8, II:

“Any person who sells, solicits, or negotiates insurance within the meaning of RSA 402-J:3 through a federally-facilitated exchange shall be licensed as a producer under RSA 402-J; provided, that nothing in this subdivision shall prohibit the sale of health coverage by an exchange or health carrier directly to the consumer without the use of a producer. This paragraph shall not be interpreted to require that all navigators as defined under the Act be licensed as producers, but rather that any individual who in fact performs a producer function be licensed, whether or not that person is employed by a navigator.”<sup>9</sup>



# Meaning of 'Sell, Solicit, Negotiate'

RSA 402-J:2 Definitions – XI, XIII and XIV

**“Negotiate”** means the act of conferring directly with or offering advice directly to a purchaser or prospective purchaser of a particular contract of insurance concerning any of the substantive benefits, terms, or conditions of such contract, provided that the person engaged in that act either sells insurance, or obtains insurance from insurers for purchasers.

**“Sell”** means to exchange a contract of insurance by any means, for money or its equivalent, on behalf of an insurance company.

**“Solicit”** means attempting to sell insurance or asking or urging a person to apply for a particular kind of insurance from a particular company.



# Navigator Regulation Under NH Law

- Insurance Commissioner may establish training & other standards for navigators
- Separate NH regulation of navigators not required by law

RSA 420-N:8, III:

“The commissioner may establish standards and training requirements for navigators on a federally-facilitated exchange consistent with section 1311(i) of the Act and regulations implemented under the Act, including provisions to ensure that any private or public entity that is selected as a navigator avoids conflicts of interest and is appropriately qualified to engage in navigator activities.”



## Federal Marketplace Functions

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

- **Maintain a website** ([www.healthcare.gov](http://www.healthcare.gov)) to provide plan information and options in a standardized format.
- Operate a **toll-free hotline (1-800-318-2596)**.
- 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

### Plan Management

- **State role (Insurance Department):**
  - » 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 (NH Health Plan/CoveringNH):**
  - » State-specific outreach and education
  - » Marketplace assister program

#### Federal role:

- » Call center operations
- » Website management
- » Written correspondence with consumers on eligibility/enrollment
- » Selection of Navigators

# Assisters Operating in NH for 2015 Enrollment

- **Producers** – must be licensed by NHID, certified by CMS, and appointed with carrier(s)
- **Navigators**
  - Selected and funded by federal government
  - Bi-State Primary Care
  - Planned Parenthood
  - Greater Derry Community Health
- **Marketplace Assisters**
  - NH Health Plan/Covering New Hampshire
- **Certified Application Counselors**



# New Research on NH Market: Wakely Report

- Total insured population increased 3%
- Individual market membership up 75%
- 57% enrolled in policies through the exchange
- 79% are receiving premium subsidies that reduce their premiums by an average 74%
  - \$404 to \$106
- 47% of exchange enrollees are enrolled in plans that provide for reduced cost sharing



# Wakely Report

- 36% of individual market enrollees in policies not subject to 2014 ACA requirements
  - 10% in grandfathered plans
- Individual market member average age increased 37.4 to 40.8
- Small group average premiums remained relatively stable
  - up 2.7%
- The average AV for Exchange members is about 3% higher than for members off the Exchange



# NHID Annual Hearing

- October 31 – 8:30 to 1:00
  - UNH Law Center
- Presentation on health care cost trend drivers
- Panel on product design, networks, and transparency of costs
- Presentation on provider payment reform recommendations
- Panel on payment reform and consolidation
- Public comment and question period





# Multi-State Plans

- Consumers should be aware: Term does not imply access to coverage beyond NH
- Plans overseen by federal government: OPM
- Term describes contractual arrangement between OPM and a health insurance company offering that plan in more than one state
- Federal government working with NH to add clarifying language on [healthcare.gov](https://www.healthcare.gov)



# Resources for Consumers

- Resources available for NH residents:
  - CMS
  - Covering NH
  - NH Insurance Department:
    - Consumer guidance planned
    - Information on health care costs



# NH HealthCost Website

- Major changes planned for summer of 2015
- More procedures
  - Dental and Rx
- Information on provider quality
- Navigating the health care system and insurance benefits
- Information for health care providers and insurance companies
  - Infuse market information to improve efficiency of the health care system
- Better information for employers



- Home
- Health Costs for Consumers
- Health Costs for Employers
- FAQs and Methodology
- About



HealthCost was developed by the New Hampshire Insurance Department to improve the price transparency of health care services in New Hampshire. The website is currently receiving updates, and many significant changes are planned over the next year. Please send us an [email](#) if you would like to be notified as the improvements take place, as well as receive helpful information on how to use the site.

### CONSUMERS

HealthCost provides information on the price of medical care in New Hampshire by insurance plan and by procedure. It also provides an estimate for uninsured patients. **Through HealthCost, New Hampshire residents can compare prices from health care providers throughout the state on more than two dozen medical procedures, including MRIs, CT scans, ultrasounds, and X-rays.** The information is derived from claims data collected from New Hampshire's health insurers and stored as a part of the Comprehensive Health Care Information System (NHCHIS), and the data on the HealthCost website will be updated quarterly. More information about the NHCHIS can be found here: <https://nhchis.com/NH/>.

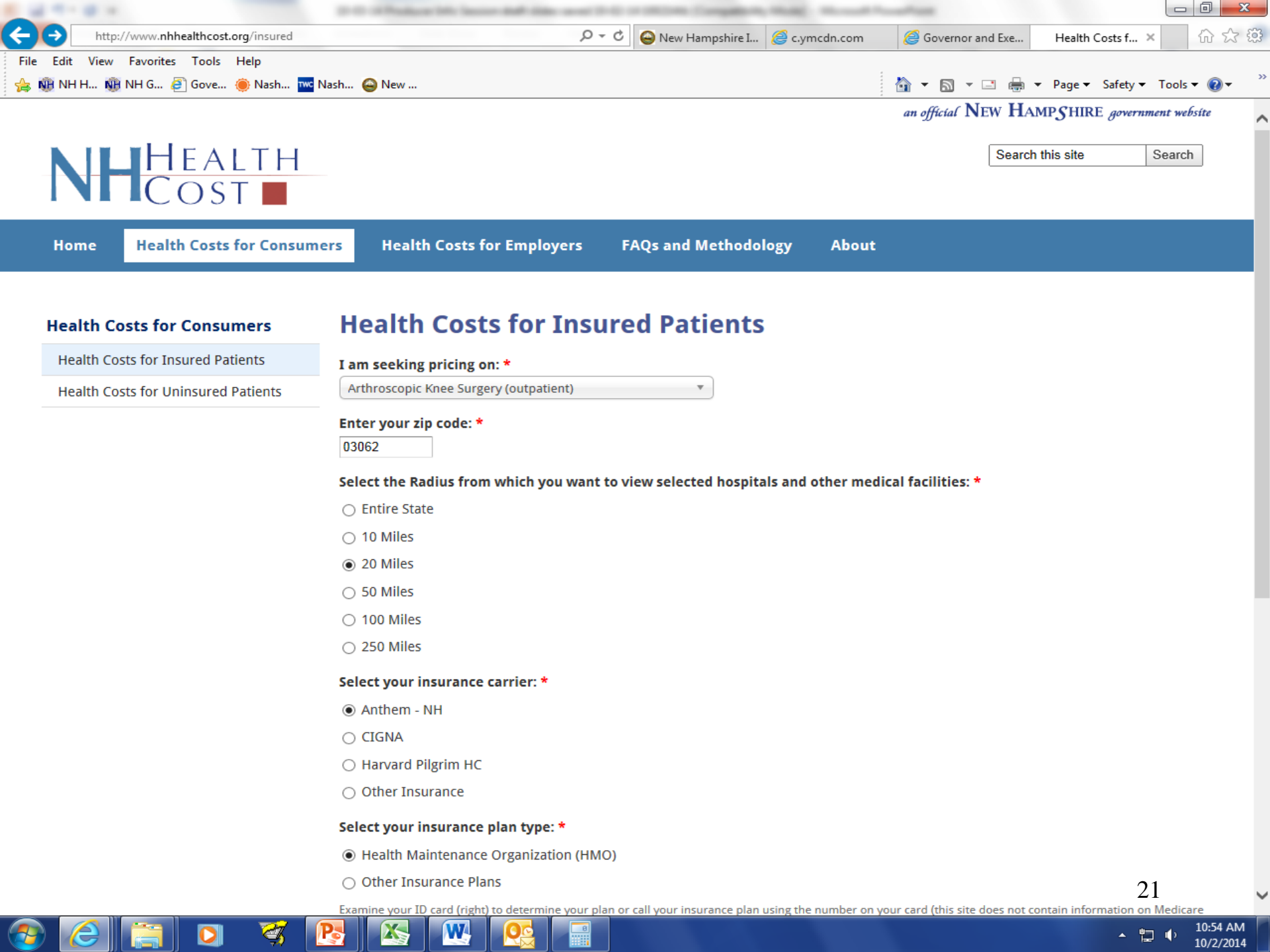
This website serves as a resource to help you make informed decisions about purchasing health care services. The FAQs section of this website provides information on the site's methodologies as well as information on health insurance.

### EMPLOYERS

The New Hampshire Insurance Department collects information from insurance carriers and publishes a report annually on the insurance marketplace. At this time, this section links you to the report, but in the future, you will have the opportunity to use the data interactively. Please send us an [email](#) if you would like to be notified as the improvements take place.

**INSURED PATIENTS:**  
Get a cost estimate for a medical procedure

**UNINSURED PATIENTS:**  
Get a cost estimate for a medical procedure



Search this site Search

- Health Costs for Consumers
- Health Costs for Insured Patients
- Health Costs for Uninsured Patients

## Health Costs for Insured Patients

I am seeking pricing on: \*

Arthroscopic Knee Surgery (outpatient)

Enter your zip code: \*

03062

Select the Radius from which you want to view selected hospitals and other medical facilities: \*

- Entire State
- 10 Miles
- 20 Miles
- 50 Miles
- 100 Miles
- 250 Miles

Select your insurance carrier: \*

- Anthem - NH
- CIGNA
- Harvard Pilgrim HC
- Other Insurance

Select your insurance plan type: \*

- Health Maintenance Organization (HMO)
- Other Insurance Plans

Examine your ID card (right) to determine your plan or call your insurance plan using the number on your card (this site does not contain information on Medicare)

## Detailed estimates for Arthroscopic Knee Surgery (outpatient)

**Procedure:** Arthroscopic Knee Surgery (outpatient)

**Procedure Description:** Arthroscopic knee surgery, meniscectomy, medial or lateral with meniscal shaving.

**Procedure Code:** 29881

**Insurance Plan:** Anthem - NH - Health Maintenance Organization (HMO)

**Within:** 20 Miles of Nashua, New Hampshire (03062)

Lead Provider	Estimate of What you Will Pay	Estimate of What Insurance Will Pay	Estimate of Combined Payments	Precision of the Cost Estimate	Typical Patient Complexity
<b>ELLIOT ONE-DAY SURGERY CENTER</b>	\$500	\$3,035	\$3,535	MEDIUM	MEDIUM
<b>ORTHOPEDIC SURGERY CENTER DERRY</b>	\$500	\$3,076	\$3,576	MEDIUM	MEDIUM
<b>BEDFORD AMBULATORY SURGICAL CENTER</b>	\$500	\$3,254	\$3,754	HIGH	MEDIUM
<b><a href="#">SOUTHERN NH MEDICAL CENTER</a></b> ☎ 603.577.2000	\$500	\$5,776	\$6,276	LOW	MEDIUM
<b><a href="#">ELLIOT HOSPITAL</a></b> ☎ 603.669.5300	\$500	\$6,243	\$6,743	VERY LOW	MEDIUM
<b><a href="#">ST. JOSEPH HOSPITAL</a></b> ☎ 603.882.3000	\$500	\$6,801	\$7,301	LOW	HIGH

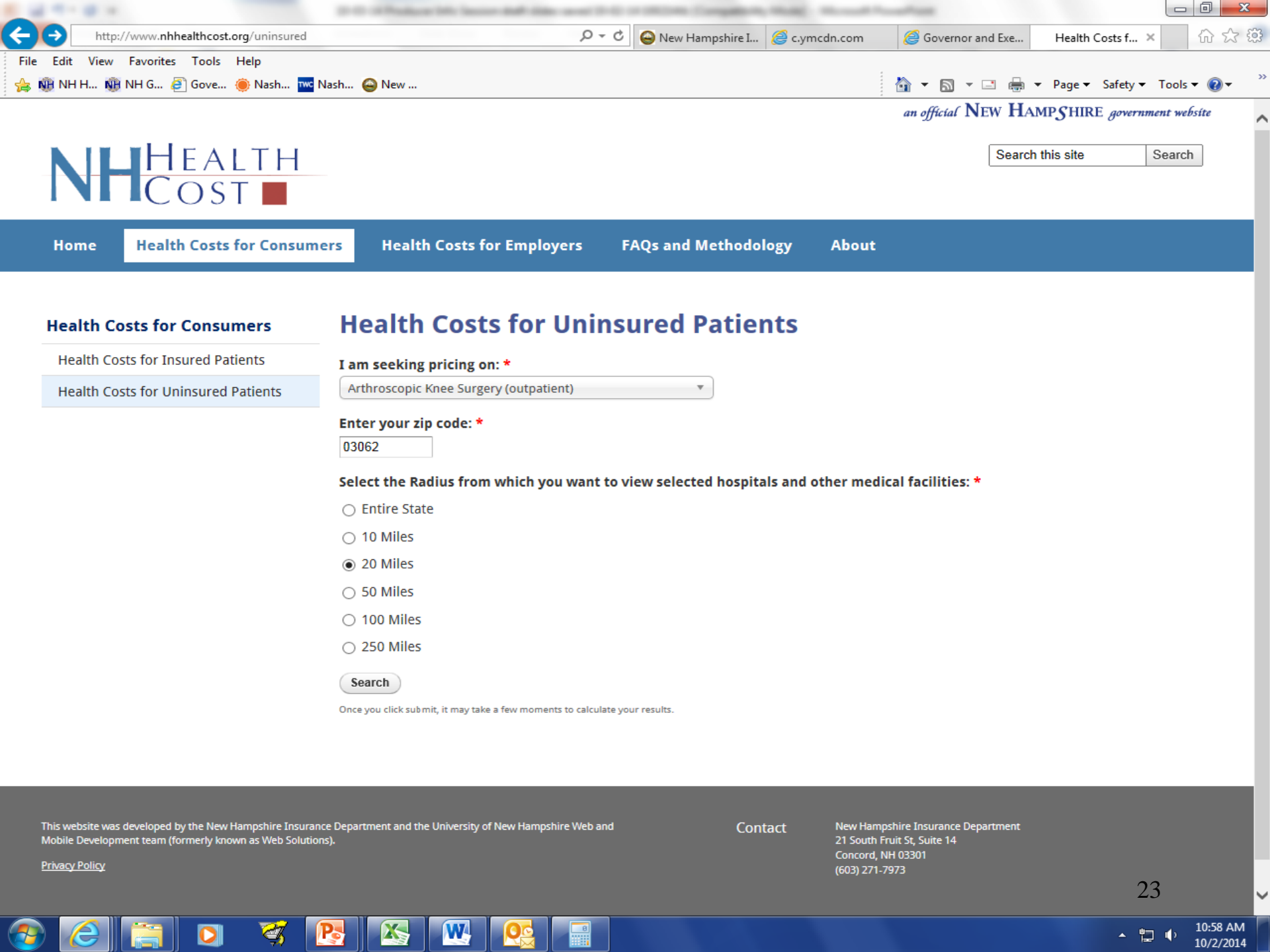
**Lead Provider** - This is the single entity that all health care procedure costs are assigned to in HealthCost. Even when separate payments are made to a physician and a hospital, the estimated payment amount is the combined total amount paid. When a Lead Provider is not listed in the results, we do not have sufficient data to calculate an estimate.

**Estimate of What you Will Pay** - This figure represents out of pocket payments you may be required to pay based upon your health coverage, your deductible, and your coinsurance. Deductibles and co-insurance are paid after the service is provided.

**Estimate of What Insurance Will Pay** - This figure represents the payment made by your insurance company to the health care provider.

**Estimate of Combined Payments** - This figure represents the combined amount that the health care provider receives from you as a patient and from your insurance company.

**Precision of the Cost Estimate** - This is an indication of how accurate, based upon statistical analysis and historical experience, the cost estimate is. A lower precision means that there is a greater likelihood that the amount of your bill will differ from the cost



Search this site Search

Health Costs for Consumers

- Health Costs for Insured Patients
- Health Costs for Uninsured Patients

Health Costs for Uninsured Patients

I am seeking pricing on: \* Arthroscopic Knee Surgery (outpatient)

Enter your zip code: \* 03062

Select the Radius from which you want to view selected hospitals and other medical facilities: \*

- Entire State
- 10 Miles
- 20 Miles
- 50 Miles
- 100 Miles
- 250 Miles

Search

Once you click submit, it may take a few moments to calculate your results.





## Detailed estimates for Arthroscopic Knee Surgery (outpatient)

**Procedure:** Arthroscopic Knee Surgery (outpatient)  
**Procedure Description:** Arthroscopic knee surgery, meniscectomy, medial or lateral with meniscal shaving.  
**Procedure Code:** 29881  
**Within:** 20 Miles of Nashua, New Hampshire (03062)

Lead Provider	Estimated Charge Amount	Uninsured Discount Rate	Estimate of Amount Due	Typical Patient Complexity
<b>ELLIOT ONE-DAY SURGERY CENTER</b>	\$10,329	0%	\$10,329	MEDIUM
<b>ORTHOPEDIC SURGERY CENTER DERRY</b>	\$11,749	0%	\$11,749	MEDIUM
<b>SOUTHERN NH MEDICAL CENTER</b> <a href="#">↗</a> ☎ 603.577.2000	\$11,766	30% *	\$8,236	MEDIUM
<b>ELLIOT HOSPITAL</b> <a href="#">↗</a> ☎ 603.669.5300	\$13,329	25%	\$9,997	MEDIUM
<b>PARKLAND MEDICAL CENTER</b> <a href="#">↗</a> ☎ 603.432.1500	\$14,862	52%	\$7,134	LOW
<b>BEDFORD AMBULATORY SURGICAL CENTER</b>	\$15,099	0%	\$15,099	MEDIUM
<b>ST. JOSEPH HOSPITAL</b> <a href="#">↗</a> ☎ 603.882.3000	\$15,188	40%	\$9,113	HIGH

**Lead Provider** - This is the single entity that all health care procedure costs are assigned to in HealthCost. Even when separate payments are made to a physician and a hospital, the estimated payment amount is the combined total amount paid. When a Lead Provider is not listed in the results, we do not have sufficient data to calculate an estimate.

**Estimated Charge Amount** - This is an estimate of the total charge for the health care service before any discounts provided to the uninsured.

**Uninsured Discount Rate** - This is the discount rate provided by the health care provider to the NH Insurance Department. Actual discount from charges will depend on your financial status and the health care providers' charity care policy. Please contact the provider directly for additional information.



# Questions?





# Health Insurance Marketplace Update



*Ray Hurd  
Regional Administrator  
Centers for Medicare and Medicaid  
Services  
Region 1 & Region 2  
ROBOSORA@cms.hhs.gov*

# Tools and Resources

## Updated CCIIO Websites

### Agent Broker Resource Page:

- [cms.gov/CCIIO/Programs-and-Initiatives/Health-Insurance-Marketplaces/a-b-resources.html](https://www.cms.gov/CCIIO/Programs-and-Initiatives/Health-Insurance-Marketplaces/a-b-resources.html)

### SHOP Marketplace Page:

- [cms.gov/CCIIO/Programs-and-Initiatives/Health-Insurance-Marketplaces/SHOP.html](https://www.cms.gov/CCIIO/Programs-and-Initiatives/Health-Insurance-Marketplaces/SHOP.html)

### Questions about SHOP? Call the SHOP Call Center.

Call 1-800-706-7893 (TTY: 711) Monday - Friday, 9 a.m. - 7 p.m. ET

- **How much do SHOP plans cost, and what do they cover?**  
[HealthCare.gov/find-premium-estimates/](https://www.healthcare.gov/find-premium-estimates/)
- **How can I find out if I might qualify to use the SHOP?**  
[HealthCare.gov/fte-calculator/](https://www.healthcare.gov/fte-calculator/)
- **How much might the tax credit be worth to my business?**  
[HealthCare.gov/small-business-tax-credit-calculator/](https://www.healthcare.gov/small-business-tax-credit-calculator/)



**Thank You**



*Questions?*



# Covering New Hampshire

Your Gateway to the Health Insurance Marketplace




## **Education & Outreach Plan and Marketplace Assister Overview**

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## Key points regarding the Covering New Hampshire Program

Key Areas	Slide
Overview of Program Setup	31
Profile of the uninsured	32
Website Updates	33
Mailing Overview	34
MPA Program Overview	37
Contact Info	42


## Identifying Our Targets

-  Individuals who applied to the FFM
-  Individuals served by DHHS
-  Likely eligibles in the general population

## Research-Based Messaging

-  Two statewide surveys
-  Focus groups

## Multi-Channel Delivery

-  Earned Media
-  Social Media
-  Digital Media
-  Direct Mail

# Looking Forward: Profile of the Uninsured in New Hampshire

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## ▶ Profile of the Uninsured

- ❖ 63% Male
- ❖ 34% Aged 18-29
  - 61% Aged 18-39
- ❖ 36% Have a high school education or less
  - 80% Didn't graduate from college
- ❖ 48% Live in South, 52% Live in North
- ❖ 90% Employed as hourly workers

## ▶ Key Message Points

- ❖ The law has changed, providing two new coverage options
- ❖ A new opportunity to get covered at little or no cost to you
- ❖ Thousands are eligible (*always show FPL chart*)
- ❖ Check out your options on [coveringnewhampshire.org](http://coveringnewhampshire.org)

## ▶ Consistency and Repetition

- ❖ Simple, straightforward, consistent



Category	Sub-Category
<b>Learn More</b>	<ul style="list-style-type: none"> <li>▪ Get Started</li> <li>▪ Health Insurance Glossary</li> <li>▪ Do I Need Health Insurance?</li> <li>▪ Success Stories</li> </ul>
<b>Health Insurance Marketplace</b>	<ul style="list-style-type: none"> <li>▪ About the Health Insurance Marketplace</li> <li>▪ For Small Employers</li> <li>▪ Financial Assistance</li> <li>▪ How to Compare Plans</li> <li>▪ Compare Plans Now</li> <li>▪ Enroll Now</li> </ul>
<b>NH Health Protection Program</b>	<ul style="list-style-type: none"> <li>▪ About the NH Health Protection Program</li> <li>▪ Compare Plans</li> <li>▪ Enroll Now</li> </ul>
<b>Get Help</b>	<ul style="list-style-type: none"> <li>▪ In-Person Assisters</li> <li>▪ Producers</li> <li>▪ Events</li> </ul>

Letter	Description	Volume
Joint Outreach Mailer #1	10.5x12, 1-Fold, covers both NHHPP & CNH	49,000
Joint Outreach Mailer #2	10.5x12, 1-Fold, covers both NHHPP & CNH	49,000
Joint Outreach Mailer #3	10.5x12, 1-Fold, covers both NHHPP & CNH	49,000
Joint Outreach Mailer #4	10.5x12, 1-Fold, covers both NHHPP & CNH	49,000
Joint Outreach Mailer #5	10.5x12, 1-Fold, covers both NHHPP & CNH	49,000
Joint Outreach Mailer #6	10.5x12, 1-Fold, covers both NHHPP & CNH	49,000

Total of ~300K mailers in mail-boxes before 11/30

## Need Health insurance?

Discover two new, low-cost options for Granite Staters.



Covering New Hampshire  
P.O. Box 2336  
Concord, NH 0330

Post Std  
U.S. Postage  
PAID  
TPG



Find affordable health insurance that work for you at

[www.CoveringNewHampshire.org](http://www.CoveringNewHampshire.org)

CNH 4\_033 |



## The New Hampshire Health Protection Program & The Health Insurance Marketplace:

Two new options for affordable health coverage.

**1 The New Hampshire Health Protection Program:**  
The New Hampshire Health Protection Program, part of the New Hampshire Department of Health and Human Services, provides high-quality health insurance to low-income Granite Staters at little or no cost.

**2 The Health Insurance Marketplace:**  
The Health Insurance Marketplace provides more than 60 high-quality health insurance plan choices. Thousands of Granite Staters are eligible for financial assistance if they enroll in a Marketplace plan, with plans costing as little as \$50 per month.



Both programs offer quality health coverage.

Whether you're eligible for the New Hampshire Health Protection Program or you choose a plan through the Health Insurance Marketplace, you'll be covered for regular check-ups with your doctor, prescription drugs, emergency room visits, visits to specialists and more.

Find out which program works for you, and get covered now.

Thousands of Granite Staters are eligible for coverage through the New Hampshire Health Protection Program or financial assistance through the Health Insurance Marketplace. Find your yearly household income on the chart below to see which program you may be eligible for:

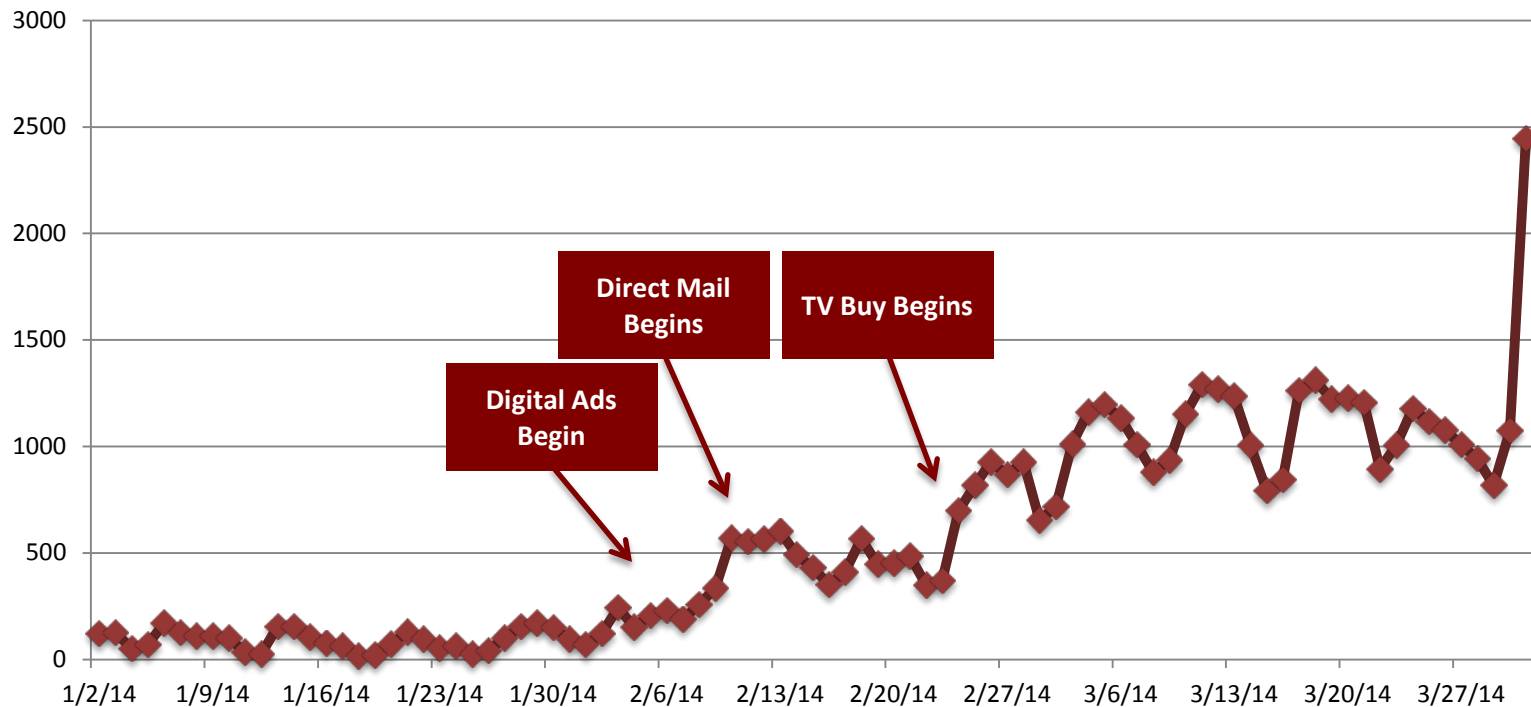
You may be eligible for:	Number of people in your household			
	1	2	3	4
Health insurance at no cost through the New Hampshire Health Protection Program	\$0 - \$16,105	\$0 - \$21,707	\$0 - \$27,310	\$0 - \$32,913
Lower premiums and lower out-of-pocket costs through the Health Insurance Marketplace	\$16,106 - \$28,725	\$21,708 - \$38,774	\$27,311 - \$48,825	\$32,914 - \$58,875
Lower premiums through the Health Insurance Marketplace	\$16,106 - \$45,960	\$21,708 - \$62,040	\$27,311 - \$78,120	\$32,914 - \$94,200

Learn more and get covered now at

[www.CoveringNewHampshire.org](http://www.CoveringNewHampshire.org)

## CoveringNewHampshire.org Site Traffic

1/2/14 – 3/12/14



# Program Accomplishments

Over the course of this project the CoveringNH program has accomplished many establishment focused activities on top of building lasting infrastructure

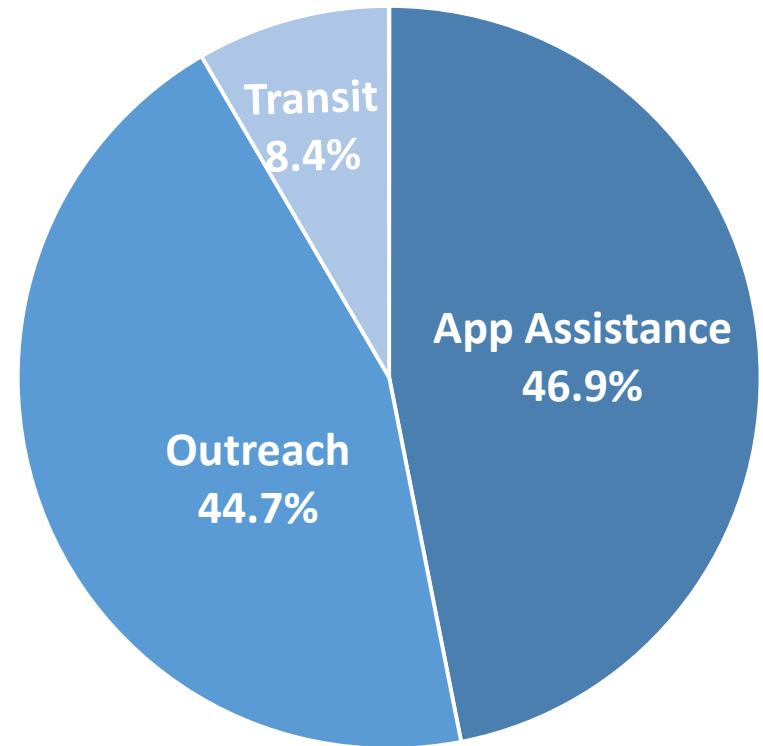
Main Areas	Accomplishments
<b>Establishment</b>	<ul style="list-style-type: none"> <li>▪ Recruited, hired, and trained marketplace assistance personnel</li> <li>▪ Negotiated a deployment plan with the 6 MPA organizations to reach the necessary 90% threshold of coverage of services</li> </ul>
<b>Targeting</b>	<ul style="list-style-type: none"> <li>▪ Focused outreach efforts on demographic groups who underperformed in terms of enrollment expectations</li> <li>▪ Positioned MPAs at community events for enrollment/education purposes</li> </ul>
<b>Infrastructure</b>	<ul style="list-style-type: none"> <li>▪ Coordinated with the states Navigators and CACs for successful implementation of our Consumer Assistance program</li> <li>▪ Engaged with local institutions such as non-profit organizations and libraries to attract marketplace-eligible individuals</li> </ul>
<b>Insight</b>	<ul style="list-style-type: none"> <li>▪ Conducted a deployment survey to map the greatest “demand” for coverage</li> <li>▪ Provided oversight of our MPAs by requiring monthly operations reporting</li> <li>▪ Completed consumer survey to engage NH Marketplace user experiences during first open enrollment period</li> <li>▪ Conducted a Small Business survey to better understand the current healthcare landscape for the small business community</li> </ul>
<b>Branding</b>	<ul style="list-style-type: none"> <li>▪ Partnered with a media vendor to provide material for continued outreach/education</li> <li>▪ Further developed <a href="http://www.coveringnewhampshire.org">www.coveringnewhampshire.org</a> to list events and MPA availability</li> </ul>

Across our first two grant phases, the Marketplace Assister (MPA) program has remained fairly consistent with currently 31.1 full-time-equivalents deployed across the State.

## MPA Program Overview

Organization	FTE
Foundations for Healthy Communities	4.8
Planned Parenthood of Northern NE	5.8
Bhutanese Community of NH	3
Greater Derry Community Health Services	1
North Country Health Consortium	1.75
ServiceLink	14.75

## Program Performance

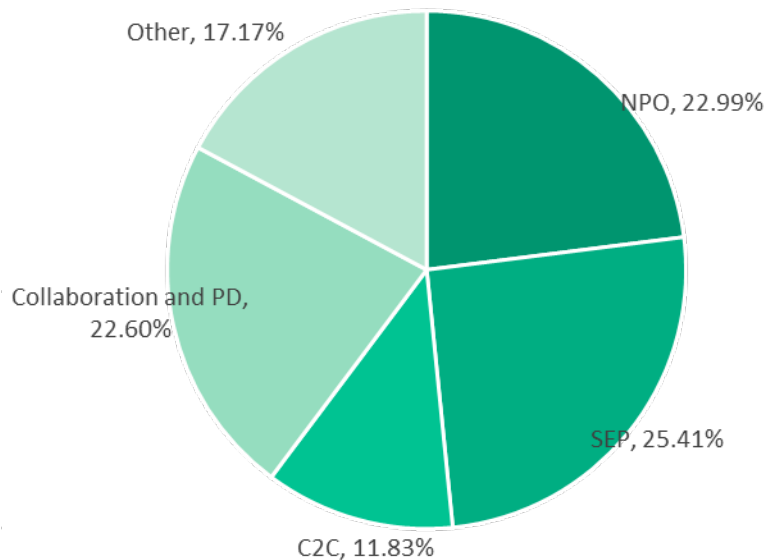


**Total Logged Hours: 20,158**

# Post Open Enrollment Activities

Since Open Enrollment concluded, the Covering NH program have had four main areas of focus concentrating on education, data collection, relationship building, and enrollments.

Main Areas	Accomplishments
<b>Special Enrollment Period</b>	<ul style="list-style-type: none"> <li>Continued to enroll consumers who experience a qualifying life event</li> <li>Conducted proactive engagement with consumers using existing networks and strategies to educate and enroll consumers</li> </ul>
<b>Nonprofit Outreach</b>	<ul style="list-style-type: none"> <li>Contacted over 350 NPOs to create partnerships and expand upon existing relationships</li> <li>Reconnecting with all NPO partners to confirm material and educational needs</li> </ul>
<b>Small Business Survey</b>	<ul style="list-style-type: none"> <li>Conducted a survey to gain insight into the state's small businesses perspective on the ACA and the SHOP</li> <li>Over 4,000 small businesses contacted via phone calls and/or emails</li> </ul>
<b>Coverage to Care</b>	<ul style="list-style-type: none"> <li>Educated newly insured to discuss basic healthcare literacy topics with Marketplace consumers</li> </ul>



### Chart Key

C2C - Coverage to Care (Healthcare literacy)  
 SEP - Special Enrollment Period  
 NPO - Nonprofit Outreach  
 Other - Admin, transit, etc.  
 Collaboration and PD - Regional meetings, trainings, etc.

Our State Agency Trainer Program focuses on identifying and engaging hard to reach populations through partnership with New Hampshire State Agencies



- 
- FTE Count: 3
  - Staff trained and deployed 5/13/14
  - Locations:
    - Nine NHWorks offices
    - Expanding shortly to three more
  - Next Steps:
    - Focus on scheduling training of key NHES personnel and partners
    - Outreach to additional state agencies

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- FTE Count: 3
  - Staff trained and deployed 5/28/14
  - Locations:
    - Three state prisons
    - Three transitional housing units
    - Two District offices (i.e., Parole offices)
  - Next Steps:
    - Expansion to additional D.O.'s
    - Continued training of DOC Case Managers

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## Program Goals

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1. Provide direct, on-site application assistance for select populations that are significantly more likely to need coverage than the general public
2. Train “front line” state agency staff to educate clients on Marketplace options and refer individuals to application assistance when needed.



# Goals For 2<sup>nd</sup> Open Enrollment Period

For the second Open Enrollment Period, we have developed updated strategies to build on the success from the first Open Enrollment Period.



## “Hard to reach” populations Outreach

- Understand the barriers to coverage
- Targeted Latino, African American, immigrant, and young adult outreach efforts
- Form a coalition to focus on connecting with and insuring these key demographics
- Leverage our existing working relationships for support and direction

## Health Care Literacy

- Expand the role of MPAs to address insurance literacy shortcomings of NH’s uninsured population
- Require MPAs to attend presentations held by each carrier to learn the details of each plan offered (Oct 1<sup>st</sup>, Oct 23<sup>rd</sup>, Nov 6<sup>th</sup>)



## Small Businesses Outreach

- Research the current state of the healthcare landscape for small businesses
- Inform small business owners about SHOP and relevant marketplace information

## Additional Producer Outreach

- Participation in Carrier meetings with Producers
- Town Hall meeting being organized for early November between producers and MPAs / Navigators (likely first week of November)



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