

New Hampshire Insurance Department



Producer Role in NH Health Marketplace

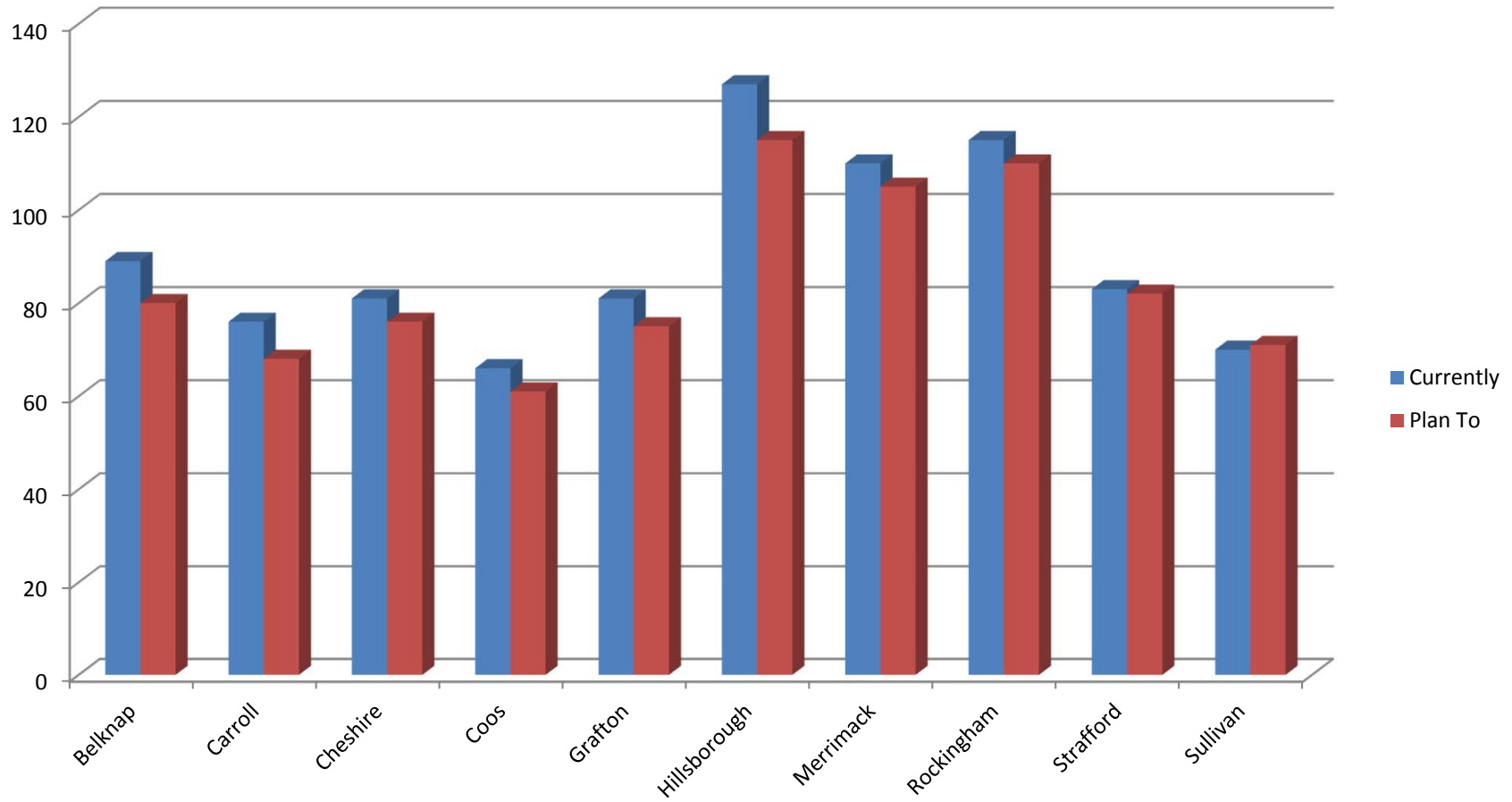
Agenda – May 6, 2013

- **Welcome**
- **NHID producer survey results**
- **May 1, 2013 federal guidance on producer role**
- **Updated “Application for Health Coverage & Help Paying Costs”**
- **NH Marketplace status and Consumer Assistance model**
- **Questions & Answers**
- **Next Steps**

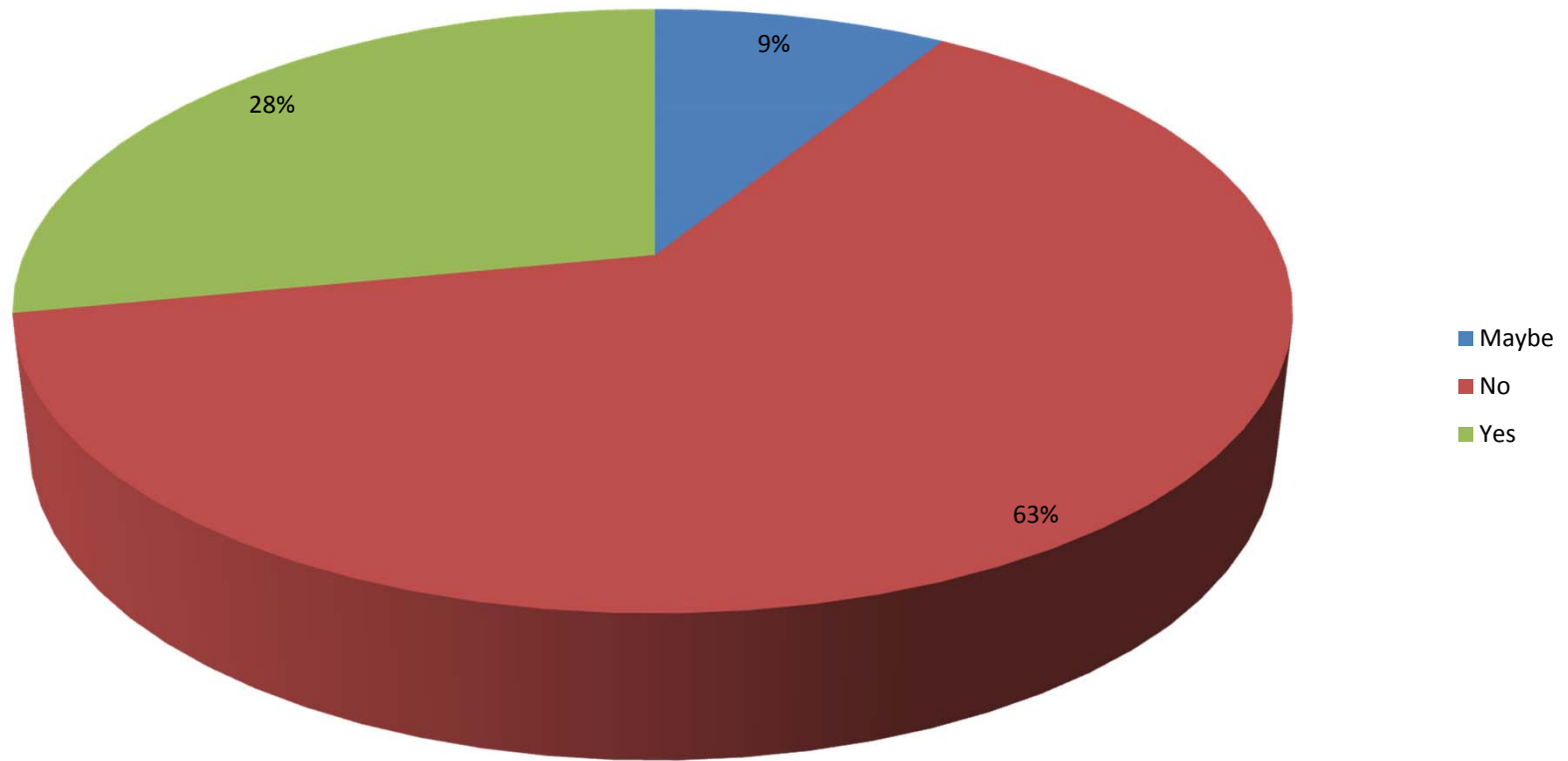
NHID Producer Survey

- Sent to 3,000 producers in New Hampshire
- Collected results for six days - April/May 2013
- About 260 responses from those selling health insurance, representing 1250 producers in all
- Strong representation from producers in the individual and group markets
- Entities asked to respond on behalf of their individuals

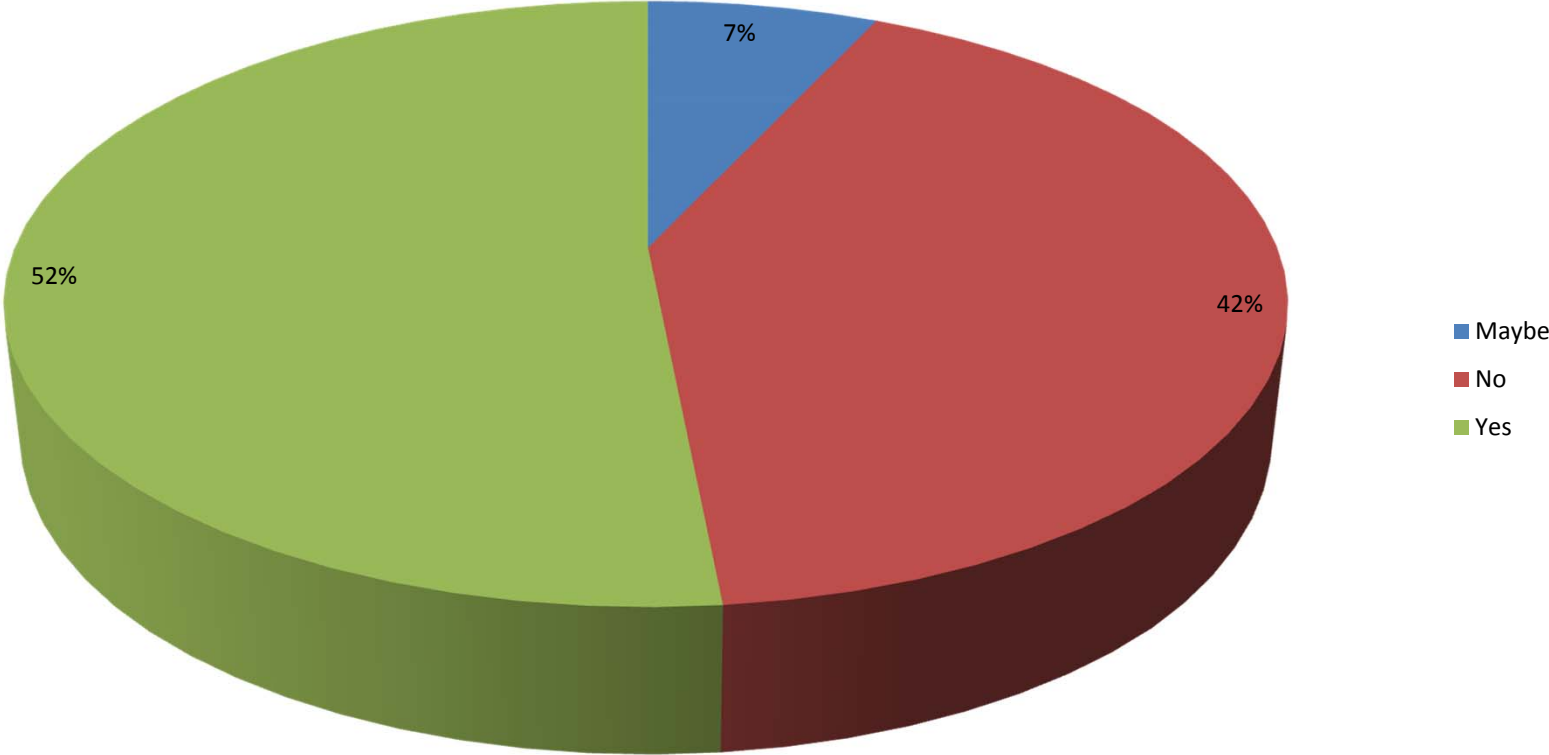
In what counties do you, or will you operate?



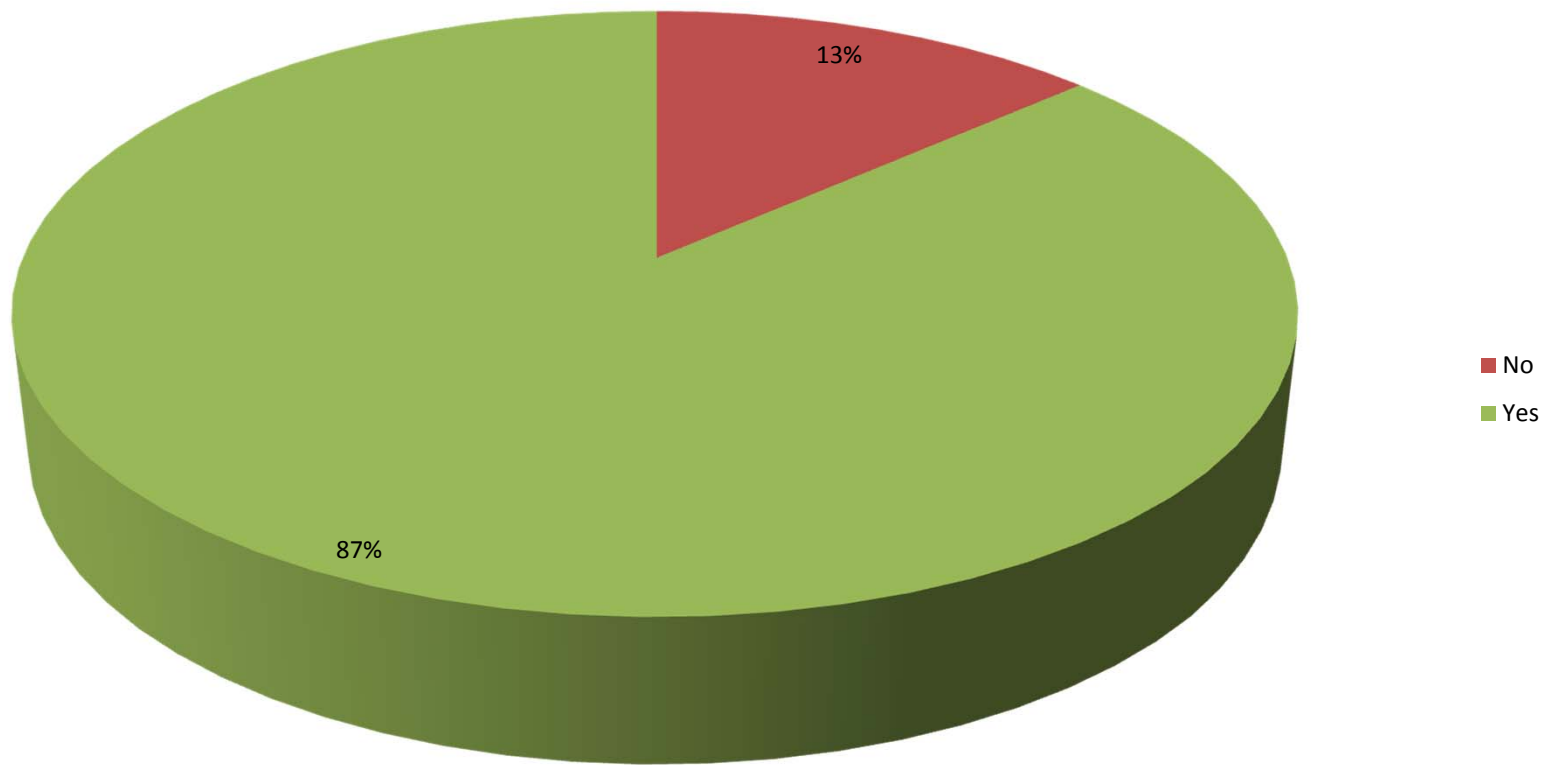
Would you be interested in serving as a Navigator?



Will you, or someone in your business entity, complete the federal training and register to sell through the Marketplace or SHOP?

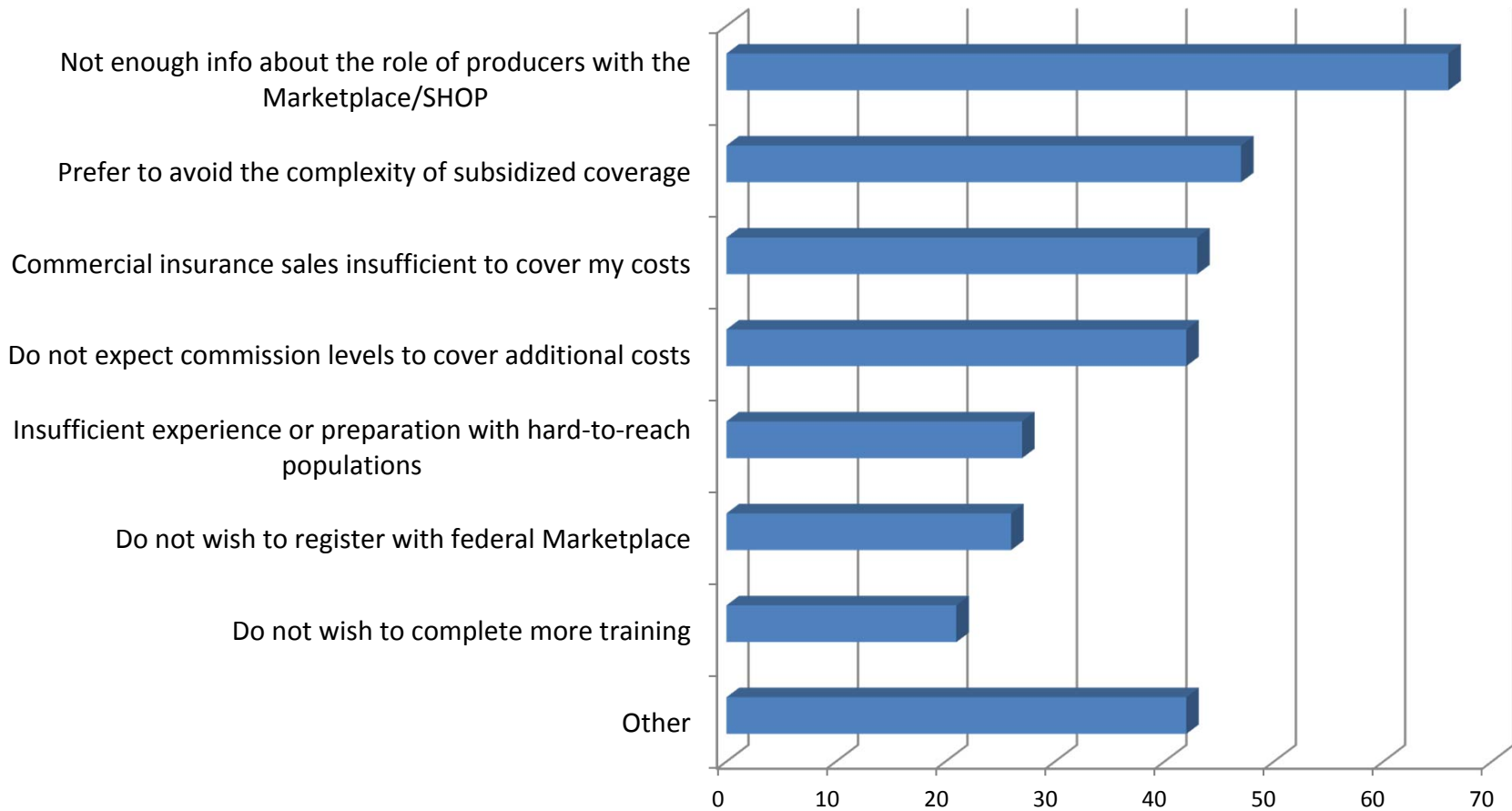


If “yes” to federal training and registration, do you expect to assist consumers with the forms necessary for tax subsidies?



Total responses = 141

If you do not plan to sell through the Marketplace or SHOP, what makes you inclined not to do so?



Federal Guidance on the Role of Producers

- Centers for Medicaid and Medicare Services (CMS) will work with producers so they can help consumers:
 - Complete the tax subsidy eligibility application
 - Compare and select qualified health plans (QHPs)
 - Enroll through the Marketplace
- Producers may also assist small employers and employees with plan selection and enrollment in the Small Business Health Options Program (SHOP).

Federal Guidance on the Role of Producers

(continued)

- Guidance released on May 1, 2013 on CMS/CCIIO website.
- Applies to both pure Federally-facilitated Marketplaces and State Partnership Marketplaces.
- Lays out three pathways that NH producers may use to sell coverage through the NH Marketplace:
 - Issuer-based Pathway
 - Marketplace Pathway
 - Web-broker Pathway

See: <http://cciio.cms.gov/resources/regulations/Files/agent-broker-5-1-2013.pdf>

Federal Guidance on the Role of Producers (continued)

- Producers must first register with the Marketplace.
- Registration is an online process that will begin this summer and will require that the producer:
 - Confirm his or her identity.
 - Complete an online training course about the Marketplace.
 - Agree to comply with privacy and security standards.
- Upon completion of these 3 steps, the producer will receive a Federally-facilitated Marketplace user ID.
- This unique identifier, along with the producer's national producer number (NPN), will be essential to receiving compensation from an issuer.

Federal Guidance on the Role of Producers (continued)

Option 1: Issuer-based pathway

(For individual Marketplace only, not SHOP)

- The producer logs onto the issuer's website.
- The consumer determines that he or she would like to get coverage through the Marketplace.
- The producer is securely redirected from the issuer's website to the Marketplace website to complete the eligibility application.
- The application is completed and the consumer's eligibility determination is received from the Marketplace.
- The producer is securely redirected back to the issuer's website to assist consumer with plan comparison, plan selection, and enrollment.
- The producer's Marketplace user ID and NPN are included in the Marketplace enrollment record sent to the issuer.

Federal Guidance on the Role of Producers (continued)

Option 2: Marketplace pathway

(For both individual Marketplace and SHOP)

- With help from the producer, the consumer, employer, or employee logs directly onto his or her own Marketplace account.
- The producer works with the consumer to complete the eligibility application.
- After the consumer receives an eligibility determination, the producer assists the consumer in comparing QHPs on the Marketplace website and submitting the consumer's selection.
- At both the eligibility application stage and the enrollment stage, consumer will enter the producer's Marketplace user ID and NPN to indicate that producer has assisted the consumer.

Federal Guidance on the Role of Producers (continued)

Option 3: Web-broker pathway

(For individual Marketplace only, not SHOP)

- Consumers in the individual Marketplace may select a QHP through a producer's public-facing website.
- CMS is developing the capacity to support integration between the web-broker's website and the Marketplace's website.
- This interface will allow an individual to begin his or her shopping on the web-broker's website, connect securely to the Marketplace website to complete the eligibility determination, and return securely to the web-broker's site to compare plans, select a QHP, and enroll.

Federal Guidance on the Role of Producers (continued)

The parity requirement for producer compensation:

The federal HHS has established a QHP certification standard for issuers in Federally-facilitated Marketplaces and Federally-facilitated SHOPS (FF-SHOPS) that requires QHP issuers to pay the same producer compensation for enrollment through the Federally-facilitated Marketplace and FF-SHOPS and for enrollment in similar health plans offered outside the Federally-facilitated Marketplace and the FF-SHOPS.

See: <http://www.gpo.gov/fdsys/pkg/FR-2013-03-11/pdf/2013-04902.pdf>

Updated “Application for Health Coverage & Help Paying Costs”

April 30, 2013 – CCIIO issued new forms for the Marketplace Consumer Application

- [Individual Short Form](#) 3 pages, plus appendix if assisted
- [Family](#) 7 pages, plus appendices if assisted or employer coverage
- [Individual without Financial Assistance](#) 3 pages, plus appendix if assisted

Link to the three forms:

<http://cciio.cms.gov/resources/other/index.html#hie>

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.

NH Health Insurance Marketplace – With Partnership

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

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

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 – No 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.

Navigators

Funded by direct federal grant awarded by federal government.

Selected and trained by federal government.

Assist users of Marketplace:

- explain subsidies, terminology, eligibility
- help fill out application

May **not** recommend a particular insurance plan.

Certified Application Counselors

Trained and certified by federal government.

NOT FUNDED –already acting as employees or volunteers

Assist Marketplace users :

- explain subsidies, terminology, eligibility
- help fill out application

May **not** recommend a particular insurance plan

Agents and Brokers (Producers)

May recommend a particular insurance plan

May receive commissions on sales of coverage through the Marketplace

To assist in Marketplace, need training and agreement with federal government

NH DHHS will continue to operate the state Medicaid program, including an interface with the Marketplace.

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	Outreach and Education	Coordinated Consumer Assistance Model
<p>NHID reviews and approves plans, rates and forms</p> <p>NHID Consumer Services – Assist consumers who have complaints about carriers or plans.</p>	<p>NH-specific materials for assisters to use.</p> <p>NH-specific informational website, including information geared to producers.</p> <p>NH-specific training for all types of assisters</p> <p>NH-specific marketing and outreach</p>	<p>Agents and Brokers (Producers)</p> <ul style="list-style-type: none"> - clear and distinct role as <i>only assister able to recommend a particular plan</i> - clear system of handoffs <p>Navigators</p> <ul style="list-style-type: none"> - primary non-producer assisters - selected and funded by feds - day-to-day activities regulated by NHID, including (if legislated) licensure or certification <p>Certified Application Counselors</p> <ul style="list-style-type: none"> - non-funded assisters – assist as part of existing job (e.g., medical providers) <p>Marketplace Assisters</p> <ul style="list-style-type: none"> - 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
- 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
- Assist as part of existing job (e.g., medical providers)

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

Through a consumer assistance partnership, the state could:

- Develop NH-specific *materials* for assisters to use.
- Develop a NH-specific informational *website*, including information geared to producers.
- Conduct NH-specific *marketing and outreach*

New Hampshire Insurance Department



THANK YOU

QUESTIONS?