

# New Hampshire Insurance Department



**Consumer Assistance Model Development**

# 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.

# 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 – 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 Assisters**

- 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

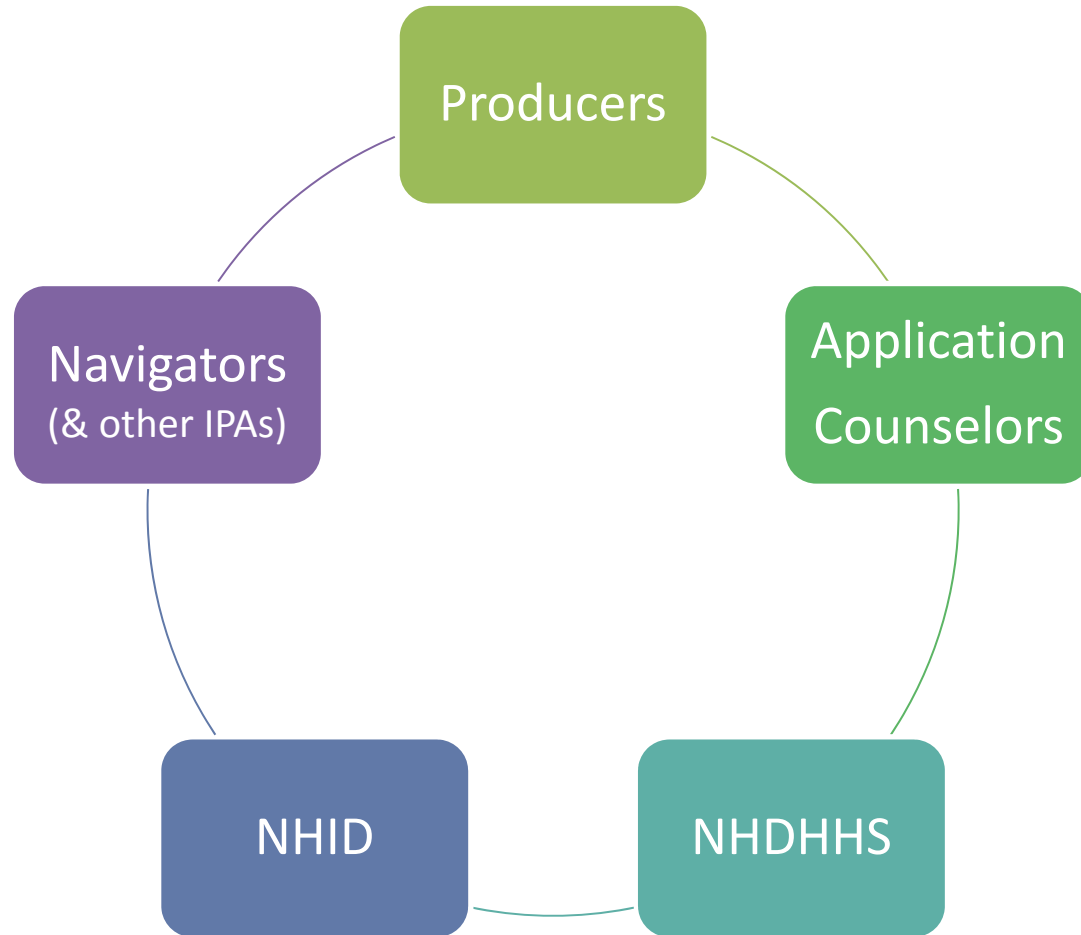
# Consumer Assistance – Brainstorming



# **Consumer Assistance – Groups to Reach**

# **Consumer Assistance – Existing Resources**

# Consumer Assistance – Roles of Assisters





# **Consumer Assistance – Types of Outreach**

# New Hampshire Insurance Department



THANK YOU

QUESTIONS?