

# Consumer Assistance: Connecting People to Health Reform

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# Community Catalyst

- A national non-profit health advocacy organization
- Working to ensure everyone has access to high quality, affordable health care
- Collaborates with national, state and local consumer organizations, policymakers and foundations
- Builds and supports consumer advocacy networks in more than 40 states
- Developing a coordinated voice from state advocates to national officials and opinion leaders

# AGENDA

1. Goals of Consumer Assistance
2. What Tools Does the Affordable Care Act Offer?
3. How Can Advocates Ensure Effective Consumer Assistance in our States?



# The Goal

**Helping families get connected  
to the right health care**

# Who will get coverage?

Assistance grounded in the needs of real people

- People in Health Insurance Exchanges
  - Two-thirds qualify for tax credits/subsidies
  - 65% previously uninsured
  - 77% have high school diploma or less
- People enrolling in Medicaid
  - 78% have incomes below poverty level

# How Can We Get People Covered?

- 1.25 million people in New England eligible for new programs in 2014
  - MA example: 4x increase in calls
- Need education, outreach and enrollment assistance to get people the care they need
- Affordable Care Act not perfect, but creates some tools

# New England States Have History with Consumer Assistance

- Programs in CT, VT, MA, ME pre-date the Affordable Care Act
- Experience with enrollment assistance
- Covering Kids and Families coalitions

# Tools In the Affordable Care Act

- **Consumer Assistance Programs (CAPs)**
  - Started in 2011; ongoing
- **Navigators**
  - HHS goal of programs running by Oct. 1, 2013
- **Other enrollee assistance and outreach**
  - By 2014



# Consumer Assistance Programs (CAPs)

- States can set up programs to serve all consumers with eligibility, enrollment, problems
- Funded through appropriations in Affordable Care Act

CAPs are:

- Non-profit organizations contracting with a state
- State ombudsman programs
- MA, ME, VT, CT are good examples

# Consumer Assistance Programs (CAPs)

## CAP duties:

- One-on-one education about public and private health care options
- Assist with eligibility, enrollment and plan selection
- Help navigate the health care system
- Troubleshoot problems to help maintain coverage
- Capture information on successes and problems to share with agencies and improve programs
- Assist with appeals and grievances

# Navigators

Exchanges must create Navigator grant program

Navigators:

- At least one **must** be a community/consumer-focused non-profit
  - Also: union, chamber, trade association, broker
- Must prove culturally competency
- Have relationships with uninsured
- May not receive funding from insurers
- Paid for through grants from Exchange

# Navigators

## Navigator duties:

- Serve people in Exchanges, but may enroll and assist people with public coverage
- Educate consumers on health care options
- Assist with eligibility, enrollment, and health plan selection
- Conduct public education
- Distribute impartial information on tax credits

# Assisters

- Optional for states to create Assister program
- Can apply for funding **now** through federal Exchange grants
- Not much known yet from HHS

## Assisters' duties:

- Same as Navigators
- Fill in the gaps
- Serve people in Exchanges or public programs

# ADVOCATES HAVE A CRITICAL ROLE IN CONSUMER ASSISTANCE



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# Tackling the Challenges

- Ensure people don't fall through the cracks
- Brokers and licensing rules
- Thorough and appropriate training and certification
- Sustainable funding from different sources
- We know what works:
  - Trusted, independent sources in the community
  - Mechanism to report back to policymakers

# Priorities for Consumer Assistance Programs (CAPs)

- Advocate for funds at the federal level
- Work with your state to strengthen your CAP
- Find creative ways to get CAP funding
- Partner with your CAP in other consumer assistance activities



# Priorities for Navigators

- Ensure adequate training on Exchange, Medicaid, public programs, private insurance
- Act in the interest of the consumer
- Provide information that can be understood:
  - In a culturally sensitive manner
  - For those with low-proficiency English
  - By people with disabilities and special communication needs

# Priorities for Navigators

Work with other advocates to design a Navigator program now

- Develop recommendations to the state and HHS about your needs for Navigator program
- Develop a process and criteria for choosing Navigators
- Weigh in on adequate training and certification
- Talk about funding now

# Priorities for Assisters

- Start talking about an Assister program
  - Decide how will work with Navigators
  - Ask your state to apply for federal grants for Assisters soon
- Watch for further information from HHS

# WRAP UP

1. Partner with CAP
2. Start to design your Navigator program
3. Encourage your state to apply for federal dollars for Assisters

# Thank You

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