



Navigator Program

Pre-Solicitation Conference

November 28, 2012

A service of Maryland Health Benefit Exchange

Meeting Objective:

- Provide updated guidance and information on Maryland's Navigator program to prospective Outreach Entities
- Provide a forum for collaboration and networking

Agenda:

- Welcome and Introductions (10 mins)
- Overview of the Navigator Program (20 mins)
- Intersection: Navigators, Local Departments of Social Services and Local Departments of Health (10 mins)
- Draft Grant Solicitation Requirements (20 mins)
- Questions (45 mins)
- Wrap Up & Next Steps (15 mins)

MHBE Staff

- ✦ Leslie Lyles Smith – Director of Operations
- ✦ Frank Kolb, Esq. – Director of Policy
- ✦ Danielle Davis – Director, Outreach & Communications
- ✦ Maansi Raswant, JD – Policy Analyst
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Overview of the Navigator Program



Background

Navigator Program Requirements

- ✦ Section 1311 of the Affordable Care Act lays out the general requirements for the Exchange Navigator Program:
 - Exchange must create a grant program through which it awards grants to eligible entities
 - To be eligible, entities must show that they have existing relationships, or can “readily develop” relationships with individuals within the Exchange populations (e.g., small-business employers, uninsured or underinsured consumers)
 - An eligible entity may not be a health insurance issuer, or receive compensation – directly or indirectly – from an health insurance issuer in relation to enrolling individuals into health insurance plans

Background

Navigator Program Requirements

- ✦ To be eligible for a grant, entities must (in addition to ACA requirements):
 - Meet state Exchange licensing or certification standards
 - Have no conflicts of interest when serving as navigators
 - Comply with all privacy and security standards as specified in the final rule. MHBE must award grants to at least two categories of entities:
 - Community and consumer focused nonprofit groups; and
 - One of the other following categories: trade or professional organizations; commercial fishing, farming, or ranching organizations; chambers of commerce; unions; resource partners of the Small Business Administration; licensed agents and brokers; other private entities meeting the eligibility requirements

Background

Navigator Program Requirements

- ✦ Once awarded a Navigator Program grant, an entity must perform several consumer assistance duties, including:
 - conducting public outreach activities to raise awareness of qualified health plans (QHPs)
 - providing fair and impartial information on QHP enrollment
 - facilitating enrollment in QHPs
 - providing information in a culturally and linguistically appropriate manner

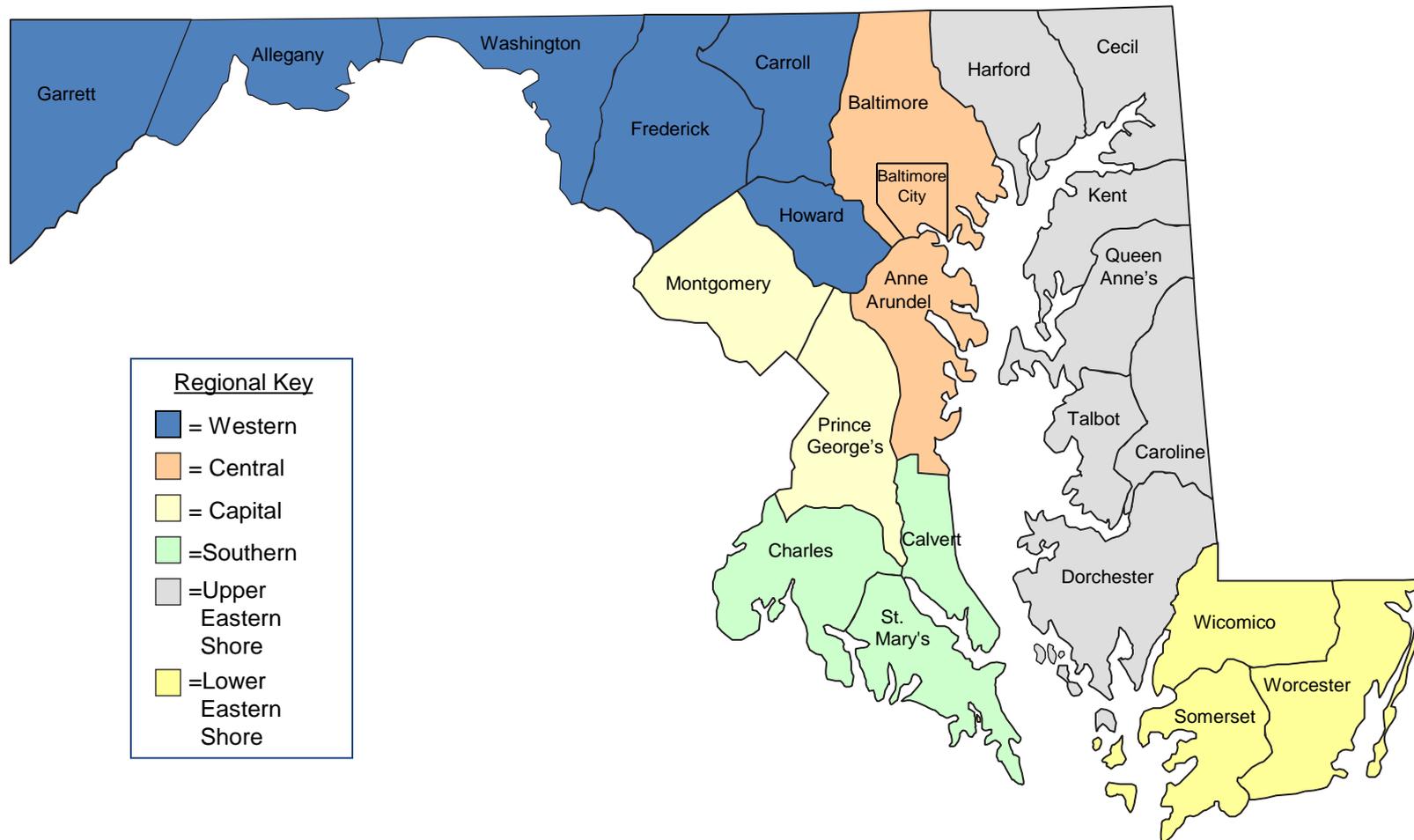
Navigator Advisory Committee & MHBE Recommendations

- ✦ Advisory Committee established to provide stakeholder feedback in the development of a Navigator Program for MD
- ✦ Met 7 times since the summer of 2012
 - ✦ Includes representation from a diverse group of committee members and State Agency Liaisons
 - ✦ RFI distributed – responses received from 26 stakeholders
 - ✦ Public meetings
- ✦ Final Report Posted to MHBE website with Committee findings
- ✦ At the end of the advisory committee process, MHBE made recommendations to the Board

Regional Distribution:

- ✦ One Outreach Entity per region; must provide coverage for the entire region; can apply for multiple regions
- ✦ The MHBE will supplement the regional Outreach Entities with state-wide services or capabilities that target a small percent of the population in any given geographic area but are needed statewide (ex: sign language interpreters, 24/7 language line, TTY/TTD capabilities, etc.)
- ✦ The MHBE to leverage smaller organizations that target specific sub-populations within each region
- ✦ Post-implementation, the MHBE will re-evaluate the regional distribution approach and make adjustments as necessary

Navigator Program- Outreach Entity Regions



Regional Key

-  = Western
-  = Central
-  = Capital
-  = Southern
-  = Upper Eastern Shore
-  = Lower Eastern Shore

- ✦ Organizations are encouraged to partner together to collaboratively support consumers in their region
- ✦ The Maryland Health Benefit Exchange Act of 2012 indicates that a Outreach Entity may be made up of an entity or partnership of entities. In a partnership of entities:
 - ✦ One organization will serve as the applicant (the “prime”) and contract directly with MHBE
 - ✦ Applications must include information on the services that will be provided by partner organizations and how coordination and oversight will occur
 - ✦ Applications must include “Letters of Intent” from all partnering entities which confirm their intent to provide the services described in the application and comply with the rules of the program
 - ✦ All partnering entities are subject to the terms and conditions of the grant solicitation and navigator program and subject to MIA oversight.
- ✦ The Maryland Insurance Administration has regulatory oversight over Outreach Entities and certified navigators

Role for Non-Certified Personnel/ “Assisters”

- ✦ In addition to individual navigators, entities may use non-certified personnel to provide certain services, including:
 - ✦ Consumer education and outreach
 - ✦ Facilitating eligibility determinations and redeterminations for premium tax subsidies, Medicaid and MCHP
 - ✦ Facilitating and providing ongoing support with respect to the selection of managed care organization, application processes, enrollment and disenrollment for Medicaid and MCHP



MHBE Management/Oversight

- ✦ Outreach Entities will have a dedicated MHBE Navigator program manager that will provide:
 - ✦ grant/entity management (similar to an Account Manager);
 - ✦ monitor performance and reporting;
 - ✦ serve as a resource for updates and changes to the program;
 - ✦ manage state-wide contracts and provide referrals to them; and
 - ✦ manage database of individual navigator certification and training.



MHBE Support for Navigators

MHBE will provide a number of services to support Outreach Entities, including:

- ✦ **Health Insurance Exchange Web-Portal (HIX):** The “HIX” will be a full service website that will enable navigators to help consumers learn about coverage options, determine eligibility for programs and/or subsidies, and complete the enrollment process. The HIX will be available in multiple languages.
- ✦ **Materials:** A number of marketing materials will be available for use by Outreach Entities. These materials will include MHBE-approved messaging and many will be customizable by the Outreach Entities. Most materials will be available in both English and Spanish and some materials will be available in other languages. Outreach Entities will be responsible for printing and distribution costs.



MHBE Support for Navigators

MHBE will provide a number of services to support Outreach Entities, including:

- ✦ **Consolidated Service Center:** The CSC/Call Center will be available to support navigators in assisting clients. The CSC will have a dedicated group to respond to navigators questions/inquires. (Include tech assistance.)
- ✦ **Training:** There will be a comprehensive training program that will be required to certify/license individual and SHOP navigators. Training anticipated to be between 80-120 hours.
- ✦ MHBE will offer accessibility, language & hearing impaired support services centrally



Funding

- ✦ Outreach Entities will receive grants from the MHBE
- ✦ The MHBE will award 6 grants -- 1 per region
 - ✦ Grants will allow for a certain percentage of funding to be available immediately for start up costs
 - ✦ Grants will be performance-based
- ✦ Total grant funding for navigators anticipated to be \$4 million; however, final number is not yet available and subject to Medicaid match
- ✦ Regional funding amounts anticipated but not yet available
- ✦ The first grant period is anticipated to be April 2013 – June 2014



SHOP Navigators

- ✦ Outreach Entities are encouraged, but not required, to provide SHOP exchange navigator services, either through direct employment or engagement with SHOP exchange navigators
- ✦ One or more staff may be trained and serve as navigators to both the Individual and SHOP exchanges
- ✦ SHOP exchange navigator funding will be allocated and tracked separately from individual exchange navigator funding
- ✦ MHBE will also employ SHOP exchange navigators who will be located in the call center and perform limited outreach functions



Intersection: Navigators, Local Departments of Social Services, and Local Departments of Health





LHD Engagement with Navigator Program



- ✦ Each Local Health Department (LHD) will be required to establish relationships with Outreach Entities
- ✦ LHDs have several options for how to participate in the navigator program



Local Department of Social Services



- ✦ DHR, which oversees the LDSS, requires a letter of commitment with the LDSS office
- ✦ DHR will also require the Outreach Entity to enter into an agreement regarding the protocols with the LDSS offices



Draft Grant Solicitation Requirements





Grant Solicitation Process

- ✦ For entities interested in applying for more than one region, a separate application is required for each region
- ✦ Each application will have two components: a technical proposal and a budget proposal
- ✦ The solicitation will outline the format and submission requirements
- ✦ Applicants are anticipated to have four weeks to respond to the solicitation
 - ✦ Opportunity to ask questions will be provided post solicitation release



Grant Solicitation Components

- ✦ A. Entity Overview, Experience and Ability to Provide Full Range of Services
- ✦ B. Outreach and Operational Approach for Meeting the Needs of the Target Populations
- ✦ C. Entity Management and Operations – Managing Hand-Offs
- ✦ D. Communication, Coordination and Monitoring of Partners
- ✦ E. Performance Measurement
- ✦ F. SHOP Navigators (Optional)
- ✦ G. Required Forms
- ✦ Budget Proposal

A. Entity Overview, Experience and Ability to Provide Full Range of Services

- ✘ Geographic region of interest
- ✘ Description and qualifications of the prime applicant and partners
- ✘ Approach to providing the range of services across the region

B. Outreach and Operational Approach for Meeting the Needs of the Target Populations

- ✘ Approach to meeting the navigator program objectives
- ✘ Understanding of the culturally/ linguistically diverse and disabled populations in the region & Compliance with minimum protocols
- ✘ Staffing and operational plan, including how roles/responsibilities will be met across the year
- ✘ Assurance that navigators will be trained and qualified to perform the roles/responsibilities, including any training the entity will require beyond what is mandatory

C. Entity Management and Operations – Managing Hand-Offs

- ✦ How the applicant will ensure compliance with minimum protocols established by MHBE for coordination and interaction with:
 - ✦ the Call Center (CSC)
 - ✦ State Entities (LDHs, LDSS's, MIA, HEAU, OIG)
 - ✦ SHOP Navigators/Producers

D. Communication, Coordination and Monitoring of Partners

- ✦ How communication and coordination will occur across partners in the region
- ✦ How the entity will ensure that partners are providing quality services to consumers
- ✦ Confirmation that partners are aware that they will be bound by the terms and conditions of the contract between the prime and MHBE



E. Performance Measurement

- Confirmation of applicant's ability to track performance metrics quarterly, including across partners
- Data collection and reporting processes
- If applicable, suggested additional metrics

F. SHOP Navigators (Optional)

- ✘ Approach to meeting the navigator program objectives for small groups
- ✘ How SHOP Navigators will adhere to the minimum protocols related to cultural competency
- ✘ Staffing and operational plan, including deployment of SHOP Navigators across the region
- ✘ Assurance that navigators are trained and qualified to perform the roles/responsibilities, including any training the entity will require beyond what is mandatory
- ✘ Ability to comply with the minimum protocols for hand-offs



G. Required Forms

- State of Maryland required forms
- Conflict of Interest Terms & Disclosures (see next slides)
- Resumes for the key personnel
- Letters of intended commitment from all partners (a sample letter will be provided)

Conflict of Interest Standards

Standards

Funding and Compensation

Outreach Entities and Individual Exchange navigators can not receive compensation from a carrier, insurance producer, TPA or Medicaid MCO for enrollment into QHPs/Medicaid/MCHP or for enrollment in a non-QHP

Individual Exchange navigators can only be compensated through the Individual Exchange or an Individual Exchange Outreach Entity

SHOP Exchange navigators can only be compensated through the SHOP Exchange and may not receive compensation from or otherwise be affiliated with a carriers, insurance producers, a TPA or any other person connected to the insurance industry

Character

Individual and SHOP Exchange navigators should be of good character and trustworthy

Steering

Steering or otherwise encouraging individuals or small businesses to enroll in a plan or product on a basis other than the consumer or employer's best interests is prohibited

Entities (including partners) are required to disclose to MHBE any relationship they believe may be or may appear to be a potential conflict of interest. Not all relationships with carriers will disqualify an organization from becoming a Outreach Entity or retaining their entity status.



Grant Solicitation Components

Budget Proposal

- ✦ Budgets will be required to be submitted which will clearly delineate:
 - ✦ Navigators, non-certified personnel and assisters, by FTE
 - ✦ Non-personnel costs, including marketing, overhead, etc.
 - ✦ Needed start-up costs
 - ✦ Month-by-month expenditures



Questions?





Wrap Up & Next Steps





Next Steps

✦ Grant Solicitation Timeline:

- ✦ Late December: Grant Solicitation released
- ✦ Late January: Applications due
- ✦ Early March: Application review complete
- ✦ March: Negotiations between potential entities and MHBE
- ✦ April: Grant awardees announced

✦ Other Important Dates:

- ✦ Summer: Navigator training launched
- ✦ October 1, 2013: Open enrollment begins
- ✦ January 1, 2014: Coverage effective date

Thank you!

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contained in this presentation, please contact:

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