National Minority AIDS Council & National Treatment Education Think Tank

Opportunities to Resource Treatment Education through ACA and Medicaid Expansion

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Presentation Agenda

- ACA and Consumer Assistance
- Traditional Role of Treatment Education and Patient Navigation
- New Opportunities and New Delivery Methods
- Ryan White Providers and Treatment Education and Patient Navigation in light of ACA
Affordable Care Act & Consumer Assistance

- Navigators
- In-Person Assistance Program
- Certified Application Counselors
- Consumer Assistance Program
- Consumer Assistance / Education
(ACA §1002)

Consumer Assistance Program

- Affordable Care Act establishes grants for states and territories to start or strengthen Consumer Assistance Programs (CAP’s)
- They are intended to help states expand efforts to:
  - Help consumers enroll in health coverage;
  - Help consumers file complaints and appeals against health plans;
  - Educate consumers about their rights and empower them to take action; and
  - Track consumer complaints to identify problems and strengthen enforcement
- Eligible applicants include: state insurance departments, state attorneys general offices, independent state consumer assistance agencies, or other state agencies. States and territories may also partner with non-profit organizations that have a track record of working with consumers
  - To see what states are doing with CAP grants visit: http://cciio.cms.gov/Archive/Grants/cap-grants-states.html
Who are they?

Navigator Program (ACA §1311)

• An Exchange shall establish a program under which it awards grants to “Navigators”

• Must select at least two different types of entities as Navigators, one of which must be a community and consumer-focused non-profit group

• Eligible entities must demonstrate existing relationship or could readily establish relationships with consumers
Duties of Navigators

Navigator Program

• Maintain expertise in eligibility, enrollment, and program specifications and conduct public education activities to raise awareness about the Marketplace

• Provide unbiased and impartial information to consumers about health insurance, the Marketplace, premium tax credits and cost-sharing reductions, qualified health plans (QHP’s), and public programs including Medicaid and CHIP

• Facilitate selection of a QHP by providing impartial information to assist consumers with submitting the eligibility application, clarify distinctions among QHP’s, and help individuals make informed decisions during plan selection process
  • CANNOT make eligibility determinations
  • CANNOT select QHP for applicant
  • CANNOT enroll applicant into QHP
  • CANNOT steer individuals to particular issuers, plans, or policies
Duties

Navigator Program

• Provide referrals to an office of health insurance consumer assistance or ombudsman, or any other appropriate state agencies, for any enrollee with a grievance, complaint, or question regarding their health plan

• Provide information in a manner that is culturally and linguistically appropriate to the needs of the population served by the Exchange

• Must be capable of providing language assistance in timely manner, including through use of toll-free Marketplace language line
In-Person Assistor Program (IAP)

- Marketplaces are required to provide consumer assistance, outreach and education that is separate and functionally distinct from the Navigator Program.
- “In-Person Assistor” Duties
  - supporting consumers in filing an application,
  - obtaining an eligibility determination,
  - reporting a change in status,
  - comparing coverage options, and
  - Facilitating QHP selections.
# In-Person Assistors vs. Navigators

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<thead>
<tr>
<th>In-Person Assistor</th>
<th>Navigator</th>
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<tr>
<td>Serve <strong>short-term</strong> basis during peak periods such as open enrollment</td>
<td>Conduct work on a <strong>year round</strong> basis and develop sustained relationships with consumers</td>
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<td>Program may be built through contracts or direct hiring and <strong>other funding mechanisms</strong></td>
<td>Statutorily required to be a <strong>grant</strong> program</td>
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<td>May be funded using Section 1311 Exchange Establishment Grant funds</td>
<td>May <strong>not</strong> be funded by 1311 Exchange Establishment Grant funds</td>
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Certified Application Counselors (proposed 155.225)

• Medicaid Eligibility II NPRM issued on January 22, 2013 proposed requiring Marketplaces to certify staff and volunteers of Exchange and Medicaid/CHIP agencies to act as application counselors

• Proposed duties include:
  • Providing information about health insurance coverage options including premium tax credits and cost-sharing reductions
  • Assist individuals in applying for coverage in QHP and for insurance affordability programs
  • Facilitate enrollment of eligible individuals into QHP or other program
New Opportunities

• There will be a major role for providers and patient groups to increase awareness among our populations about their options. This will include:
  • Who is eligible for what (& who’s not)
  • Timelines
  • How to enroll
  • Issues to consider when selecting a plan
New Opportunities (cont.)

• Understand how health insurance works (i.e. premium, deductible, co-pay, etc).

• Make a list of consumer questions to ask:
  • Can I stay with my current doctor?
  • Are my prescriptions covered?
  • Are there providers close to where I live?

• Collect information on household income and set a budget
Hybrid Model of Treatment Education, Health and Insurance Literacy and Patient Navigation

- ACA Definition of Navigator and In-Person Assistors different from our traditional work

- New payer mix and emerging needs require re-thinking traditional model of navigation and assistance

- Become an Essential Community Provider – NOW – March 27, 2013 Letter

- HRSA encouraged grantee and planning bodies to re-think Ryan White service categories used for outreach, enrollment and benefits counseling in light of ACA
Additional Resources

- Target Center – Tools for Ryan White Community

- HIV AIDS Bureau Website
  - [www.HAB.HRSA.gov](http://www.HAB.HRSA.gov)