

National Minority AIDS Council & National Treatment Education Think Tank

# **Opportunities to Resource Treatment Education through ACA and Medicaid Expansion**

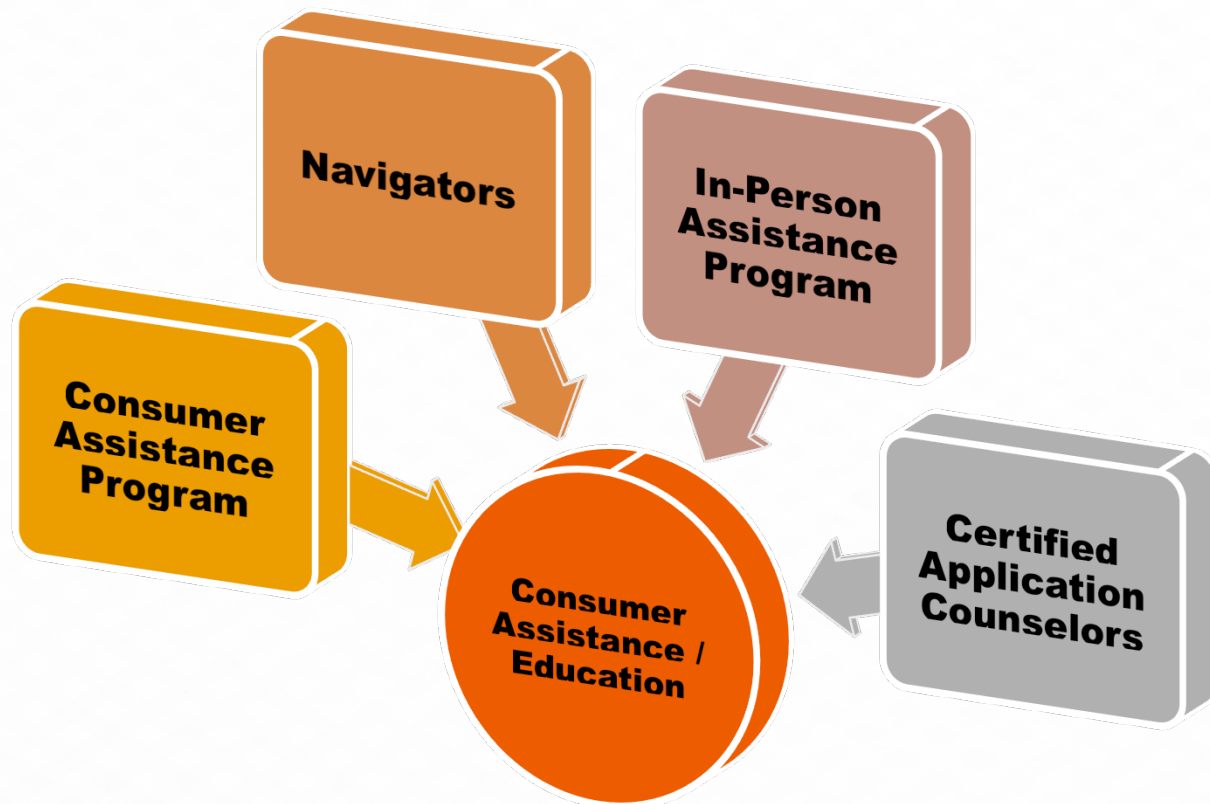
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## **Presentation Agenda**

- **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



## (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

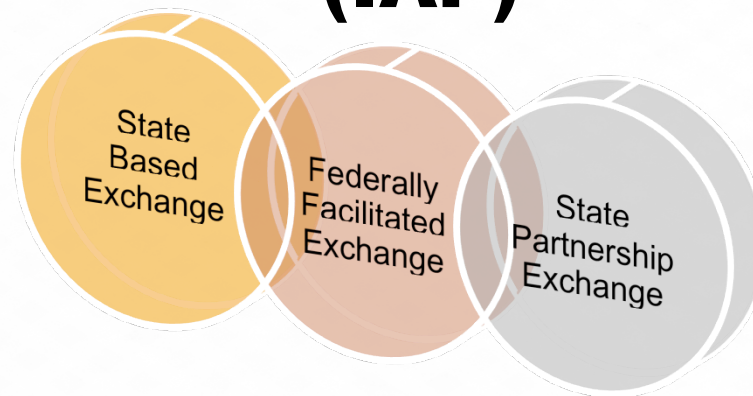
- **Maintain expertise in eligibility, enrollment, and program specifications and conduct public education activities to raise awareness about the Marketplace**
- **Provide unbiased and impartial information to consumers about health insurance, the Marketplace, premium tax credits and cost-sharing reductions, 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

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

# **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
  - <https://careacttarget.org/library/affordable-care-act-and-ryan-white-program-learning-modules>
- HIV AIDS Bureau Website
  - [www.HAB.HRSA.gov](http://www.HAB.HRSA.gov)
  - [www.Healthcare.gov](http://www.Healthcare.gov)