

Kentucky Health Benefit Exchange

Navigator / In-Person Assister Program Planning

Navigator / Agent Subcommittee Update
January 10, 2013

Agenda

Introductions

Project Overview

Project Approach

Discovery Phase – Overview and Update

Navigator Program Planning – Project Overview

The ACA requires the development of a Navigator program to assist Kentucky citizens to apply for health benefits. A project has been initiated to plan the program.

Background

- A Navigator Strategy must be developed well in advance of October 2013 so that KY citizens can receive the proper assistance when requesting benefits online
- KHBE was awarded Level One Establishment Grant Funds for the planning and development of a Navigator Program
- KHBE has requested Level Two Establishment Grant Funds
- Kentucky has held public forums across the state to educate the public about the HBE
- Kentucky created internal work groups to conduct preliminary research

Project Scope

- Identify the role of Navigators, in person assisters, agents, and how they will interact with one another and the KHBE
- Propose how KHBE should plan and contract with Navigator and IPAs
- Develop appropriate RFPs to request services and contractors for the program
- Create training and certification processes for the program
- Propose a system of developing metrics, reporting standards and evaluation
- Develop timeline to operationalize the program

Project Approach

The approach includes the identification of factors that are most important in Kentucky for potential enrollees. These factors inform the strategy and will be reflected in the RFP issued to entities that could serve as Navigators or In-Person Assisters.



Discovery Phase - Overview

The approach includes the identification of factors that are most important in Kentucky for potential enrollees. These factors inform the strategy and are reflected in the RFP issued to entities that could serve as Navigators or In-Person Assisters.



Goal: Collect data sources to derive a picture of Kentucky’s current population and needs. Collect Navigator program structures from other states

- Reviewing State Navigator Programs (publicly available documentation) for states with approved blueprints

Goal: Validate current needs assessment framework and identify additional data sources needed to provide a complete analysis of Kentucky’s population to inform Navigator program strategy

Goal: Generate a comprehensive picture of Kentucky’s population and potential Navigator groups

- Assess other State Navigator programs and populations to provide further insight

Discovery Phase Update: Role definition

16 State Navigator Programs were reviewed to understand the role definition for navigators, in-person assisters, agents and other participants: Colorado, Connecticut, Delaware, D.C., Kentucky, Maryland, Massachusetts, Minnesota, New York, Oregon, Rhode Island, Washington, California, Arkansas, Nevada, Illinois. Six states expressed plans to develop an In-Person Assister (IPA) Program: CT, KY, NY, WA, CA (named as Certified Enrollment Assisters), AR.

State	Key Differentiators
Colorado	<ul style="list-style-type: none"> • Navigators will partner with “Education and Outreach Assisters”- organizations that currently provide education/outreach services related to promoting health coverage
Connecticut and Nevada	<ul style="list-style-type: none"> • Two Navigator Roles- Tier 1: Focused on Education; Tier 2: Focus on Enrollment
Delaware	<ul style="list-style-type: none"> • Marketplace Assistance Program- 1st point of contact for the majority of consumers; similar to Navigators role but will also provide case management services and follow up with other State agencies
Maryland	<ul style="list-style-type: none"> • Two Navigator roles: Individual and SHOP (SHOP Navigators will focus on small microenterprises: e.g.-businesses of less than 10 employees; small, minority owned businesses)
Washington	<ul style="list-style-type: none"> • IPAs will supplement Navigators during high volume times. IPAs will: target hard to reach population; augment navigator services (increase/decrease IPA funding/staffing based on needs); be (potentially) dedicated to referral services and coordination of other services if needed by Navigators
Arkansas	<ul style="list-style-type: none"> • Explicitly highlights that the Navigator program will ensure accessibility and usability of tools and functions for individuals with disabilities in accordance with ADA Section 504

Discovery Phase Update: Request For Sources

Over 20 demographic variables are being considered at the county level or at an aggregate level. Data synthesis is in process. The primary sources include the US Census Bureau, studies conducted for the KHBE and statistical references maintained by CMS and State agencies.

The committee's input is requested in the following areas:

Prose literacy:

- Basic Prose Literacy Skills (BPLS) measures how well an individual understand and use information found in newspapers, magazines, novels, brochures, manuals or flyers. Potential exchange enrollees may need support from a literacy perspective. This is an important consideration in determining the skills needed for potential navigators/in-person assisters.
- Data available to the project team is from the 2003 National Assessment of Adult Literacy (NAAL).
- Please advise if updated prose literacy data is available at the county level.

Seasonal employment:

- In addition to full-time and part-time employment, given the agriculture and equestrian businesses in Kentucky, seasonal employment is a consideration.
- Sources for county-by-county or aggregated estimates of seasonally employed individuals likely to use the exchange are requested.

Mental health:

- Please advise of any sources with mental impairment data at the county level.

Data Sources Utilized

A wide variety of data sources was utilized to conduct research during the discovery phase.

Population Segment Data Sources (Quantitative)

A variety of sources were utilized to find social and demographic data by county:

• Health Insurance Coverage in Kentucky (UK Study), 2012	• KidsCount.org State Rankings for Kentucky, 2010
• US Census Bureau, Decennial Census, 2010	• U.S. Census Bureau, County Business Patterns, 2010
• U.S. Census Bureau, American Community Survey, Five Year Estimates, 2011	• KY Cabinet for Health and Family Services, Office of Vital Statistics, 2005
• U.S. Census Bureau, American Community Survey, Three Year Estimates, 2011	• National Center for Education Statistics, 2003
• Center for Medicare Medicaid Services Data, 2010	• Foundation for a Healthy Kentucky, 2007

Population Segment Data Sources (Qualitative)

- *Regional Dialect, Mental Disability, and Seasonal Employment*: Deloitte worked with KHBE staff and its agency partners to understand county needs
- *Top three occupations/industries*: U.S. Department of Labor, Bureau of Labor Statistics listings

Entity Sources (Qualitative)

- *Agents, Consultants, and Customer Service Representatives*: The following questions were asked to determine if each group could serve a given population: What are the relevant socio-economic characteristics of the population? Is the population likely to receive insurance from elsewhere? Are there accessibility issues that may influence the type of entity the population uses?
- *State/Local Agencies and Community Organizations*: Deloitte gather entities from KHBE staff input, Unlocking the Complexity of the Health Care System: Kentucky's Health Navigators Report, and internet research

Questions?