

State of Arkansas Consumer Assistance Advisory Committee

In Person Assister Program Monthly Update

April 12, 2013



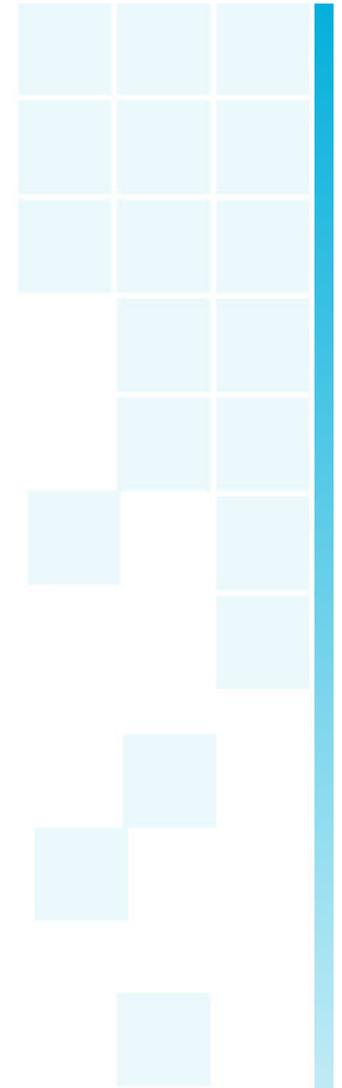
Agenda | Topics of Discussion

- | | | |
|------|------------------------------|-----------|
| I. | Welcome | 1:00-1:05 |
| II. | Updates – see agenda handout | 1:05-2:00 |
| III. | CMS/CCIIO news | 2:00-2:45 |
| IV. | Break | 2:45-3:00 |
| V. | Discussion/ Recommendations | 3:00-4:00 |

Introduction of New Staff

Thomas Herndon
Contract Manager

Terry Rogers
Administrative Specialist



UPDATES

Medicaid Suzanne Bierman

IPA Guide RFQ Sandra Cook

IPA Guide Training Cindy Crone

Speaker's Bureau Terri Clark

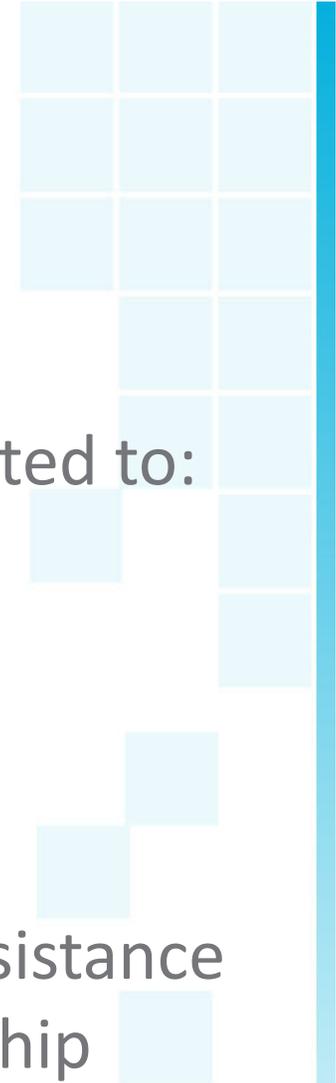
Outreach and Education Heather Haywood

Agents/broker Outreach Bruce Donaldson

Steering Committee Anna Strong

Legislation Anna Strong

CMS/CCIIO | Navigator Standards



Navigator Standards – Released April 3, 2013

- Adds a new provision establishes standards related to:
Eligibility;
 - Conflict-of-Interest;
 - Training, and
 - Accessibility.
- Applicable to Navigators and “non-Navigator assistance personnel” in Federally-facilitated and Partnership Exchanges.

CMS/CCIIO | Navigator Standards

- States cannot add restrictions which would prevent the Navigators from performing duties outline in ACA.
- Ineligible for Navigator grants.
 - stop loss insurance issuers;
 - subsidiaries of stop loss insurance issuers; or
 - that receive direct or indirect consideration from a stop loss insurance issuer connected to the enrollment of individuals into QHPs or non-QHPs,

CMS/CCIIO | Navigator Standards

Conflict-of-Interest Standards

1. Must not have specified relationships with health insurance issuers or the health insurance industry in general;
2. Directs that all Navigator entities deliver to the Exchange an action plan describing how those entities will remain free of conflicts of interest in their term as Navigators;
3. All Navigators, both individual and entities, and their staff should inform consumers about the full range of QHP options and insurance affordability programs (i.e. premium tax credits, cost sharing reductions, Medicaid and CHIP, if applicable).

CMS/CCIIO | Navigator Standards

Conflict-of-Interest Standards (cont'd)

4. Conflicts of interest that do not prohibit one from being a Navigator should be disclosed not only to the Exchange, but also to each individual looking for application assistance.
5. Allows agents and brokers to perform the duties of Navigators in an Exchange controlled by HHS; however, the agent or broker should satisfy all standards applied to all Navigators in the Exchange

CMS/CCIIO | Navigator Standards

Training Standards

- Must meet any licensing, certification and other standards dictated by the state or Exchange.
- The following topics must be covered:
 - QHP options;
 - insurance affordability programs; and
 - eligibility and benefits applicable to the above.
- Requires up to 30 hours of training .

CMS/CCIIO | Navigator Standards

Accessibility Standard

- Must provide culturally and linguistically appropriate services.
- Provide services to consumers living with disabilities and/or those with limited English proficiency.
- Ensure accessibility and usability of tools and information to individuals with disabilities. Information should be accessible at no cost.
- Information provided in plain language.

CMS/CCIIO | Navigator FOA

- Funding Opportunity Announcement (FOA) for Navigators in Federally-facilitated Marketplace (FFM) and State Partnership Marketplace (SPM) states.
- Eligible entities and/or self-employed individuals may apply. At least two (2) awards will be made, one of which must be a community and consumer-focused nonprofit.
- Application are due June 7th.
- Anticipated award date is August 15, 2013.
- Amount available in Arkansas is \$797,059.

Discussion/Recommendations

Group Discussion

IPA RECRUITMENT - How will local contractors find and employ qualified individual IPAs?



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