

# State of Arkansas Consumer Assistance Advisory Committee

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## In Person Assister Program: IPA Reimbursement Strategies

*October 12, 2012*



# Agenda | Topics of Discussion

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I.	Welcome .....	1:00-1:10
II.	Branding Update with Debra Pate.....	1:10-1:40
III.	Design Review Update .....	1:40-1:50
IV.	Steering Committee Update .....	1:50-2:00
V.	Funding Discussion .....	2:00-2:10
VI.	Reimbursement Options and Discussion .....	2:10-3:30
VII.	Wrap-Up and next steps for Consumer Assistance Advisory Council.....	3:30-3:55

# Branding Update | Debra Pate

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- Advertising campaign update

# Design Review | Update

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- October 1-2 in Bethesda, Maryland
- Reviewed Consumer Assistance and Plan Management plans

***Arkansas' approach and documents were seen as national best practices***

# Steering Committee | Sept. Update

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Consumer Assistance Advisory Committee

**Recommendations**

FFE Partnership Steering Committee

**Recommendations**

AID Commissioner

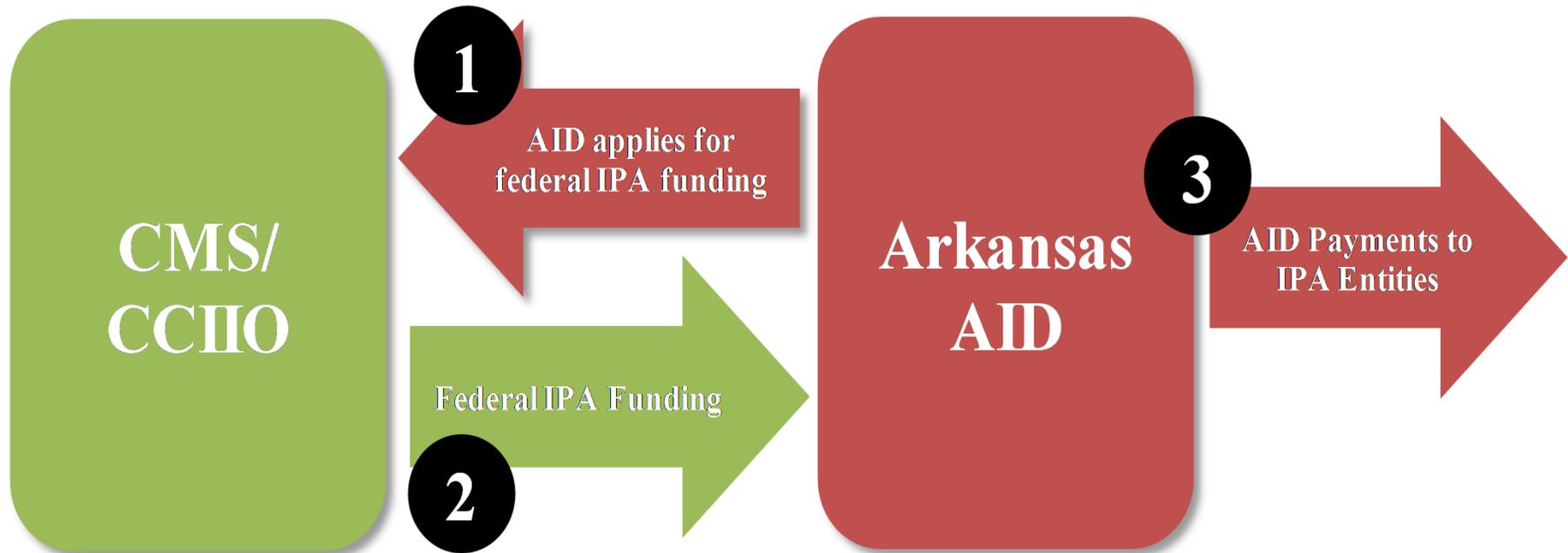
# Roadmap | Topic #4

May	Navigator Eligibility
June	Certification Standards
July	Training Requirements
August	Grant Application Process
Sept.	Performance Measurement & On-Going Monitoring
October	Payment Options

The Committee will make recommendations related to:

- Reimbursement methodology for IPA Entities

# Funding | Where's the money coming from?



- 1** AID has already applied for funding
- 2** AID's grant has been approved
- 3** Once contracted, AID can pay IPA Entities

# Funding | Awarded grant request calculation

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- Arkansas was awarded \$16.1M to make payments to the IPA Entities. This estimate was calculated by estimating the following costs:
  - Costs to train IPAs
  - IPA Staffing Costs
  - Post-Enrollment IPA Staffing Costs
  - IPA Supervision Costs
  - IPA Entity Overhead Costs
- Assumed IPAs would be paid about \$12.00 per hour
- Assumed 210,000 consumers will be enrolled

# IPA Program | Goals

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1. Maintain expertise in eligibility, enrollment, and program specifications and conduct public education activities to raise awareness about the Exchange;
2. Provide information and services in a fair, accurate and impartial manner. Such information must acknowledge other health programs;
3. Facilitate enrollment in QHPs;
4. Provide referrals to any applicable office of health insurance consumer assistance for any enrollee with a grievance, complaint, or question regarding their health plan, coverage, or a determination under such plan or coverage; and,
5. Provide information in a manner that is culturally and linguistically appropriate to the needs of the population being served by the Exchange, including individuals with limited English proficiency, and ensure accessibility and usability of Navigator tools and functions for individuals with disabilities in accordance with the Americans with Disabilities Act and section 504 of the Rehabilitation Act

# IPA Reimbursement Options | Option I

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## No Compensation / Volunteers

- Arkansas would offer no compensation for IPA activities.

### Pros

- Easy to administer

### Cons

- Likely no IPA Entities step forward
- Likely no potential IPAs step forward
- Arkansas will not be able to influence enrollment behavior
- Not taking advantage of federal funds

# IPA Reimbursement Options | Option 2

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## Contract Payment Only

- IPA Entities would apply for funding, similar to a grant
- Frequency options include: all up-front or periodic

### Pros

- Budget predictability for both State and IPA Entities
- Allows State to fund start-up and other IPA Entity costs
- Contracts easy to administer and pay

### Cons

- Requires contract monitoring resources
- Not much control over what IPA Entities do once the payment is made

# IPA Reimbursement Options | Option 3

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## Contract Payment + Per Enrollee Add-On

- IPA Entities would apply for funding, similar to a grant
- IPA Entities would be paid a pre-set amount for each uninsured individual who enrolls in some form of insurance
- What is the definition of “enrollee”?\*
  - ✓ In a QHP?
  - ✓ In Medicaid?
  - ✓ In another type of insurance
- Should Per Enrollee Add-Ons vary based on “population” type or some other variable like region or county?

# IPA Reimbursement Options | Option 3

## Contract Payment + Per Enrollee Add-On

### Pros

- Budget predictability for both State and IPA Entities
- Allows State to fund start-up and other IPA Entity costs
- Contracts easy to administer and pay
- Provides incentive to perform the ultimate goal of the IPA program – enroll individuals!

### Cons

- \* Data availability will dictate the feasibility of this option
  - ✓ Possible disincentives created by lack of data
- Data will need to be accurately collected and validated “real-time”

# IPA Reimbursement Options | Option 4

## Contract Payment + Performance Add-On

- Similar to previous payment options, but instead of limited the add-on to just enrollment, Arkansas could provide financial incentives for other important measurable activities

### Enrollment Measures

- # individuals that IPAs enrolled in a QHP or Medicaid (and/or other insurance type)
- # individuals that IPAs enrolled in a QHP or Medicaid from a “hard-to-reach population” (to be defined)
- # applications that IPAs started with individuals
- # applications that IPAs completed with individuals
- % of IPA Entity “target” enrolled during open enrollment
- Other?

# IPA Reimbursement Options | Option 4

## Contract Payment + Performance Add-On

### Outreach and Education

- # outreach activities completed (by type)
- # education activities completed (by type)
- Other?

### Administrative

- Data reported accurately and timely
- Complaints resolved timely

### Enrollee Satisfaction

- Individuals' overall satisfaction with IPA and/or IPA Entity
- Individuals' overall satisfaction with the Exchange
- Other?
  
- Return on Investment calculation

# IPA Reimbursement Options | Option 4

## Contract Payment + Performance Add-On

### Pros

- Provides the IPA Entity with funding for program start-up costs (contract payment)
- Incentivizes IPA Entities to strive to meet Arkansas' goals
- Allows for incentives beyond just enrollment

### Cons

- Defining and then collecting data to measure the P4P standards can be difficult, depending on the measure
- Will require a lot of up-front work to define the measures and agree upon how they are measured with the IPA Entities

# IPA Reimbursement Options | Option 5

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## Per Enrollee Payment Only

- Pay IPA Entities only for individuals who are enrolled in some form of insurance.
- Similar to California recommended approach.

### Pros

- Provides incentive to perform the ultimate goal of the IPA program – enroll individuals!

### Cons

- Data availability will dictate the feasibility of this option
- This is a risk for IPA Entities, which may influence the number of Entities that apply – *enrollment is not the only IPA responsibility*

# IPA Reimbursement Options | Option 6

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## Per Enrollee Payment + Performance Payment

- Pay IPA Entities for individuals who are enrolled in some form of insurance + provide financial incentives for other important measurable activities

### Pros

- Provides incentive to perform the ultimate goal of the IPA program – enroll individuals!
- Rewards IPA Entities for achieving other program goals

### Cons

- Data availability will dictate the feasibility of this option
- This is a risk for IPA Entities, which may influence the number of Entities that apply

# CAAC | November Meeting

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- This is the last policy recommendation discussion for this Consumer Assistance Advisory Committee
- Are there any policy topics that need CAAC input?
- Other topics that may be useful:
  - Operational overview and timeline
  - Federal Navigator program overview
  - Updates on IPA recruitment activities
  - Outreach and Education strategies
  - Medicaid integration updates

# Questions? | PCG Contacts

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