

# Navigator and Certified Application Counselor Technical Advisory Committee



MAY 15, 2019





# TAC Members

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<b>Angela Ward</b>	<b>Northeast Washington Health Programs</b>
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<b>Israel Vidales</b>	<b>Better Health Together</b>
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<b>Jennifer Dyrseth</b>	<b>Olympic Medical Center</b>
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<b>Sarah Mitchell</b>	<b>Community Health Center of Snohomish County</b>
<b>Sharissa Tjok</b>	<b>International Community Health Services</b>
<b>Todd Dixon</b>	<b>Office of the Insurance Commissioner</b>
<b>Teri Schoening</b>	<b>Confluence Health</b>
<b>Toni Allen</b>	<b>The Native Project</b>



# Agenda



- Updates
- 2019 Legislative recap
- 2018 Navigator Survey Recommendations
  - Review one pager – tax credits
  - Identify content - cost sharing/silver plan
- Navigator Organization guidelines



## Updates

- 2019-2020 Lead Navigator Procurement under way
  - May 22 – 3 p.m. deadline for responses
  - June 12 notification to successful bidders
  - July 1-ish new contracts begin
  - Shift focus to balance efforts on new enrollments and retention
  - Training/coaching for new navigators
  - Exchange target populations
- Enrollment report – coming soon!



## Legislative Recap

- Exchange received full budget request
- Individual market
  - 5526 – Cascade Care\*
  - 5274 – COFA dental\*
  - 1870 – ACA consumer protections
  - 5602 – Two premium bills
  - 1065 – Surprise billing
- Did not pass – State individual mandate



# 5526: Cascade Care

## *First public option bill in the country!*

APRIL 30, 2019

The Seattle Medium  
A Message From The People... To The People

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### Legislature Passes Historic Public Option Healthcare Bill

Posted on Apr 29 2019 - 5:01am by Seattle Medium

Olympia - A bill passed April 27 by the Washington State Legislature would create a public option for health care coverage, available through Washington's Health Benefit Exchange. The plan would be known as Cascade Care, and would be the first public health insurance option in the nation.



**PUBLIC OPTION:** A plan to create a public health insurance option in Washington cleared the Legislature and is awaiting Inslee's signature. Dubbed Cascade Care, the proposal [would create a state-contracted](#) individual insurance option for purchase on the state's insurance exchange by 2021. Backers say rate caps for doctors will make the plans cheaper than insurance from private companies.

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### Public Health Care Option Clears Washington Legislature

A plan for a limited public health insurance option cleared the Washington State Legislature.



Navigation icons: back, forward, search, and page number 22 / 49.

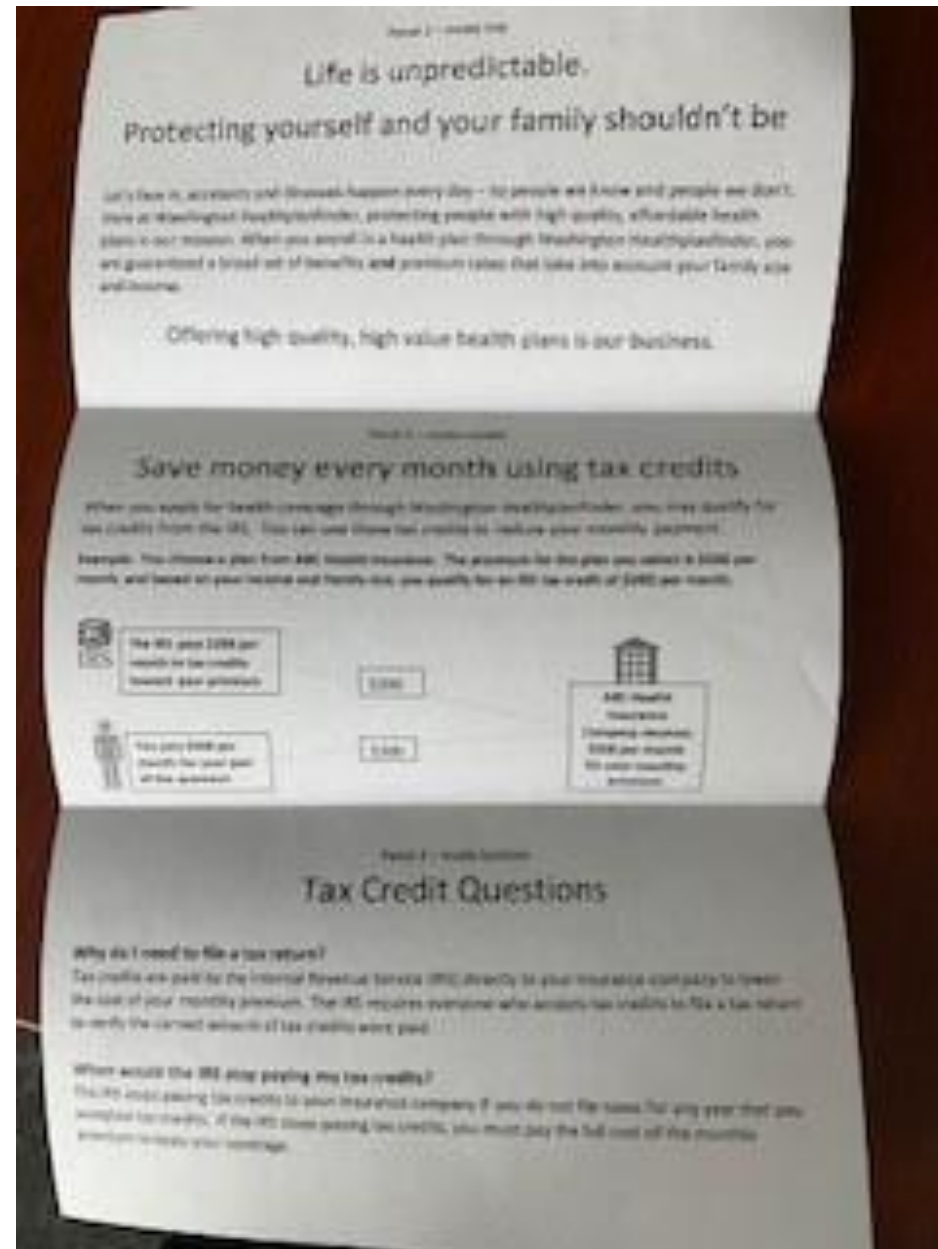
# What is Cascade Care?

1. Standard QHPs for 2021 plan year (OE8)
  - HBE to establish standardized benefit plans for each metal level
    - Cost sharing and benefit design is the same across all carriers
    - Plans distinguished by premiums, network
  - QHP carriers must offer at least 1 standardized plan
  - May also offer non-standardized plans
2. State-procured QHPs – Public Option 2021 (OE8)
  - Standard plan
  - HCA leads procurement
  - Carrier participation is voluntary
  - Reimbursement rates are capped with intent to reduce premiums
3. Subsidy study
  - HBE, HCA, and OIC develop a recommended plan to implement and fund premium subsidies for enrollees up to 500% FPL
  - Enrollees spend no more than 10% of income on premiums
  - Recommendations due November 15, 2020



- Expands COFA medical to include dental
- HCA administers
- Eligibility and enrollment through Washington *Healthplanfinder*
- Coverage begins January 1, 2021 (OE 8)
- Can enroll in dental only (Medicare/not in a COFA QHP)
- Covered costs will be consistent with Medicaid adult dental coverage
- HCA responsible for outreach
- COFA advisory committee extended to December 31, 2021





## Why establishing guidelines for organizations to establish/keep navigators?

- HBE maintains about 1,000 Navigators, Tribal Assisters and CACs
- For each:
  - Post training modules
  - Post exams
  - Reset exams
  - Reset passwords
  - Set up accounts for new navigators
  - Close accounts for exiting navigators
  - Etc. etc. etc.
  - Purchase LMS license @ \$100 per navigator

## The Navigator team and lead orgs support many navigators with no enrollment or very low enrollment activity

	No enrollment activity	No QHP enrollments	5 or fewer QHPs	5 or fewer WAH
Navigator 1 (WAH only)	91	--	--	129
Navigator 2 (WAH and QHP)	55	229	159	--

\*Nearly 150 navigator accounts could be closed due to no activity

\*Nearly 230 Navigator 2's could be moved to Navigator 1

\*Nearly 300 navigators could be evaluated for "need"

## 1. Navigator Organization

- Has a subcontract with a Lead Navigator Organization contracted with the Exchange.
- May receive compensation from the Lead Navigator Organization related to enrollment in both Qualified Health Plans and Washington Apple Health.
- Has one or more certified navigators on staff.
- Provides year-around assistance to any member of the public who seeks assistance enrolling or updating coverage through *Washington Healthplanfinder*.
- May also perform outreach and consumer education related to coverage through *Washington Healthplanfinder*.

## 1. Certified Application Counselor (CAC) Organization

- Has a signed agreement with the Exchange.
- Are not compensated by the Exchange for facilitating enrollment through *Washington Healthplanfinder*.
- Has one or more staff with current Exchange CAC certification.
- May limit services to their own clientele and may or may not conduct outreach or consumer education.

## Health Care Authority Community Partner Program

- Administered by the Health Care Authority
- Only facilitates enrollment in Washington Apple Health (Medicaid)

## Exchange Certification Criteria

### 1. Requests from new organizations (no existing navigators or CACs)

To establish one or more Exchange navigators/CACs in an organization, the organization must expect to facilitate enrollment in both Washington Apple Health and Qualified Health Plans. The organization must have:

- An existing relationship to uninsured individuals;
- Estimated enrollment volume of at least 10 Qualified Health Plans per year.

**Washington Apple Health only:** Organizations that intend to facilitate enrollment in Washington Apple Health (Medicaid) only can request access under the Health Care Authority community partner program.

## Requests from organizations with existing navigators to add navigators/CACs

Organizations with one or more existing navigators/CACs may request additional navigators/CACs due to staff turnover or increased enrollment volume. HBE considers each request based on the need for an additional navigator/CAC.

HBE will determine need based on:

- The number of navigator/CACs currently on staff
- The number of sites at which the organization offers enrollment assistance
- The site where additional navigators/CACs will be stationed
- The volume of enrollments at the designated site
- Any (optional) additional justification for the request

## Determining navigator/CAC level of access to Washington Healthplanfinder

User access to Washington *Healthplanfinder* is based on the lowest level of system access necessary to perform the individual's work and meet the organization's needs. Organizations with higher enrollment volume in Washington Apple Health and lower enrollment volume in Qualified Health Plans often retain a mix of Navigator/CAC 1's and Navigator/CAC 2's.

### **Navigator/CAC – Role 1**

- Navigator/CAC 1's work for an organization with a mix of Navigator 1's and Navigator 2's.
- Navigator/CAC 1's facilitate enrollment in **Washington Apple Health (Medicaid) only**.
- Navigator/CAC 1's have access to perform change reporting for all enrollment types, except changes that result in new QHP enrollments.

### **Navigator/CAC – Role 2**

- Navigator 2's work for an organization with (1) Navigator 2's only or (2) a mix of Navigator 1's and 2's.
- Navigator 2's facilitate enrollment in **Qualified Health Plans** and may also facilitate enrollment in Washington Apple Health (Medicaid).
- Navigator 2's have access to perform all change reporting, and to facilitate QHP enrollment through a Special Enrollment Period.

## Annual Review

Enrollment in Qualified Health Plans is complex and requires a navigator/CAC to develop and retain extensive knowledge and skill to offer accurate, effective assistance.

- HBE expects Navigator/CAC 2's to facilitate at least **10** QHP enrollments per year to maintain designation as a Navigator/CAC 2.
- HBE expects Navigator/CAC 1's to facilitate at least **10** Washington Apple Health enrollments per year to maintain certification.
- Exceptions may be granted, i.e., in a rural community where enrollment volume is low but access to enrollment assistance is limited.
- Notification to organization affected with opportunity to provide rationale for varying from guidelines.