



National Association of
Health Access Assistants

You, and the State of Enrollment

Health Action 2018





National Association of
Health Access Assistants

Agenda

State of Enrollment

- Heather Bates, NAHAA
- Karen Pollitz, Kaiser Family Foundation
- Liz Hagan, NAHAA

Q & A

NAHAA Introduction

- Lisa Olson, Wisconsin Primary Care Association, CCHI, NAHAA

Celebrate & Network at the Dubliner!



National Association of
Health Access Assistants

The State of Enrollment

Consumer Assistance in Health Insurance: Where We've Been and What Lies Ahead?

2018 Health Action Conference

National Association of Health Access Assisters (NAHAA) Workshop

January 25, 2018

Karen Pollitz, Senior Fellow

Kaiser Family Foundation

Figure 5

Affordable Care Act consumer assistance capacity

- Inspired by predecessors:
 - State health insurance ombudsman programs (e.g., CA, CT)
 - Health advocacy units established by State Attorneys General (e.g., MD)
 - Independent, nonprofit consumer assistance and advocacy programs (eg, ME, Medicare Rights Center)
 - Medicare SHIP
 - FQHC and public health department community health workers
 - Connecting Kids to Coverage outreach and enrollment campaign
- Intended to create a new, permanent capacity within the health coverage system to:
 - Help consumers understand health coverage options, rights, responsibilities
 - Help consumers enroll in coverage, financial assistance
 - Help consumers resolve post-enrollment problems and questions
 - Help regulators monitor consumer experiences and improve oversight

Figure 6

Consumer assistance capacity under the ACA: CAPs

- State independent offices of health insurance consumer assistance/ombudsman (CAPs)
 - Permanently authorized (§1002)
 - Initial appropriation of \$30 million
 - Serve all state residents (group and non-group coverage and uninsured)
 - Duties:
 - Public education and outreach
 - Enrollment assistance
 - Post enrollment assistance, including help filing grievances and appeals, resolve problems obtaining premium tax credits
 - Collect data on consumer problems; Secretary shall use such data to identify enforcement priorities and share data with other state/federal regulators
- Established in 2010; 36 operating as of March 2016

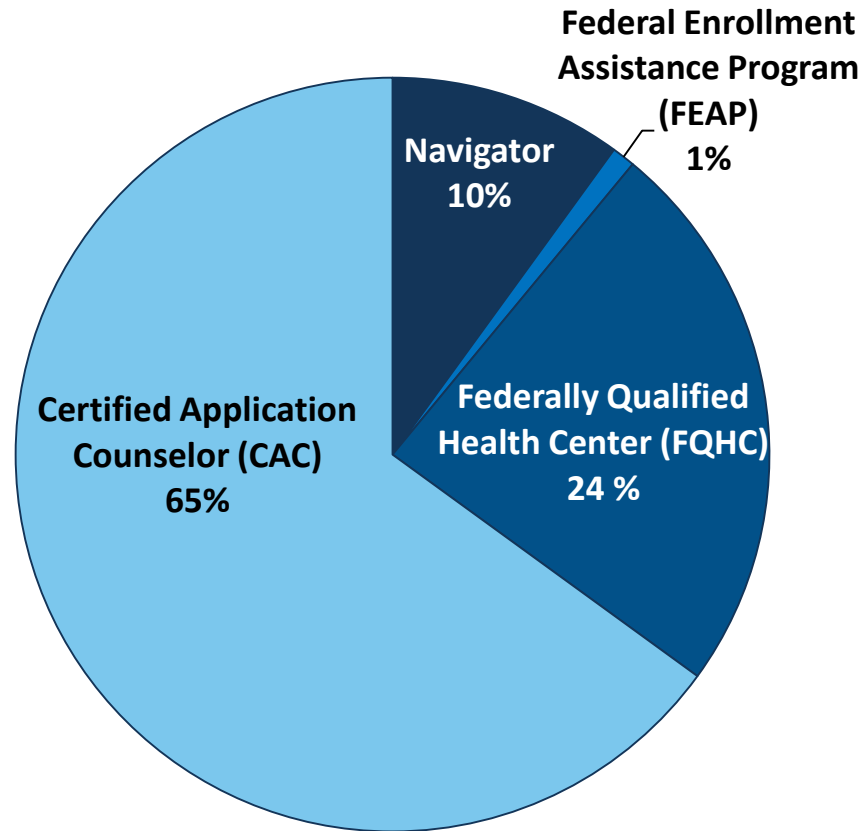
Figure 7

Consumer assistance capacity under the ACA: in-person assisters in the marketplace

- Marketplace enrollment assisters (Navigators)
 - Permanently authorized, required by law in every marketplace (§1311(i))
 - Funded through Marketplace operating revenue
 - Duties:
 - Public education and outreach
 - Enrollment assistance
 - Refer consumers to CAPs for help filing grievances and appeals
 - Provide information in a manner culturally and linguistically appropriate
- Additional in-person assister programs established by regulation and federal contract:
 - Certified Application Counselors (CACs)
 - Federal Enrollment Assistance Program (FEAP)

Figure 8

Types of Marketplace Assister Programs, 2016



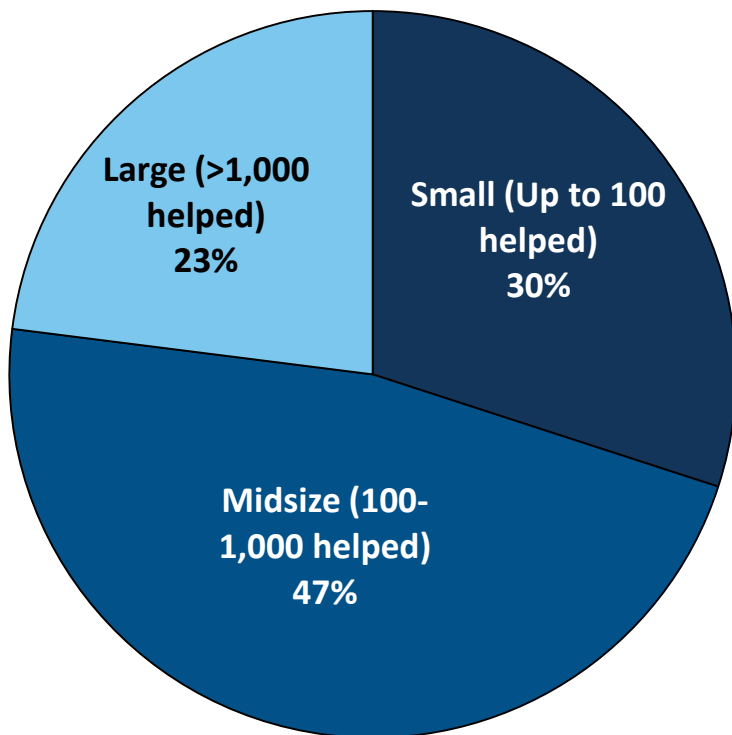
Total Number of Assister Programs = 5,094

SOURCE: Kaiser Family Foundation, *2016 Survey of Health Insurance Marketplace Assister Programs and Brokers*, June 2016.

Figure 9

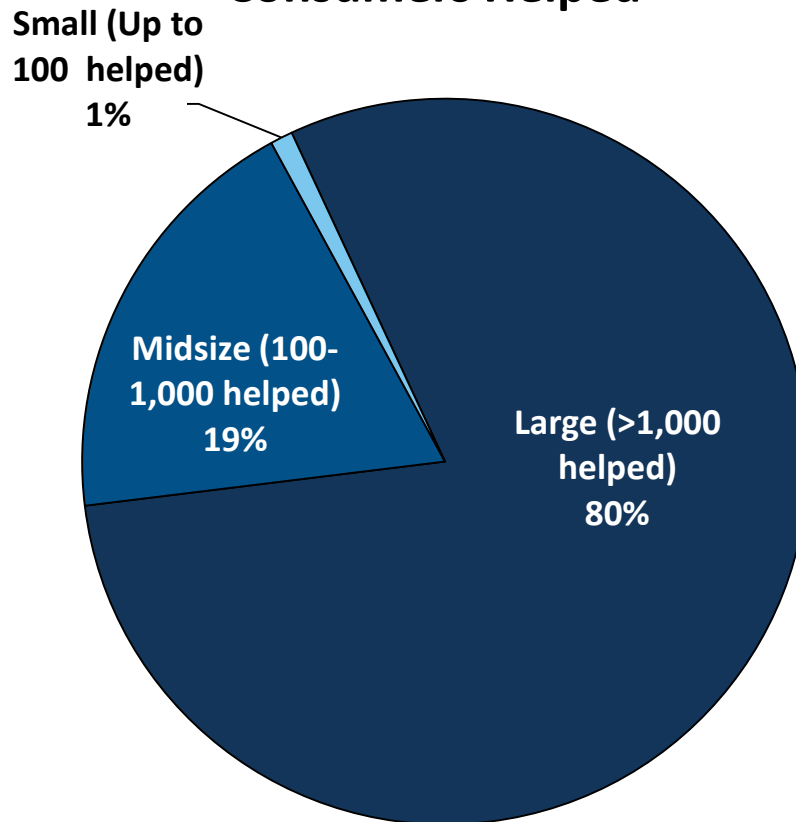
Distribution of Marketplace Assister Programs and Consumers Helped by Program Caseload Size

Assister Programs



Total Number of Assister Programs = 5,094

Consumers Helped



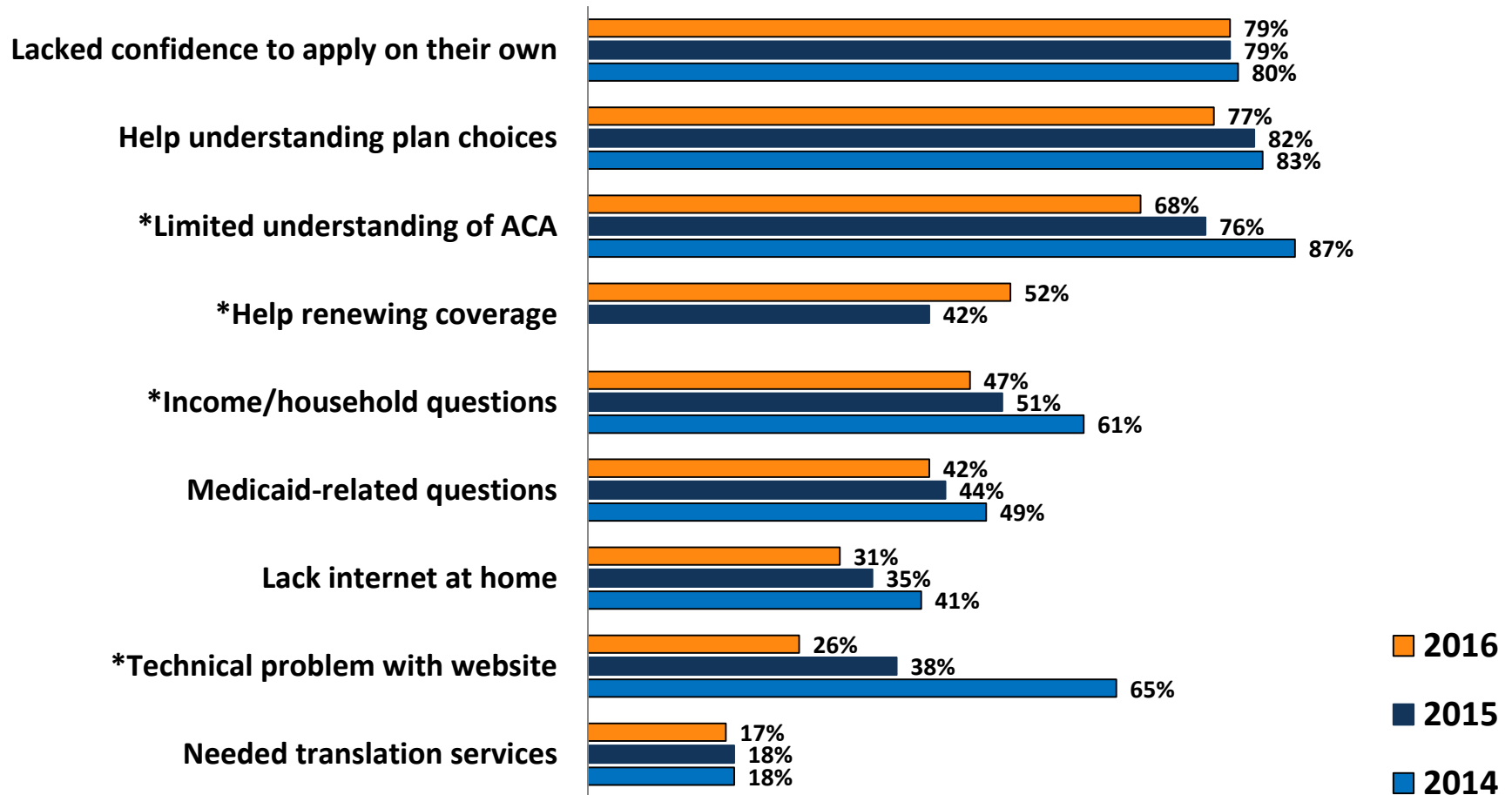
Total Number of Consumers Helped = 5.3 million

SOURCE: Kaiser Family Foundation, 2016 Survey of Health Insurance Marketplace Assister Programs and Brokers, June 2016.

Figure 10

Reasons Consumers Sought Help, 2014 - 2016

Share of Assister Programs reporting “most” or “all or nearly all” consumers sought help for the following reasons:



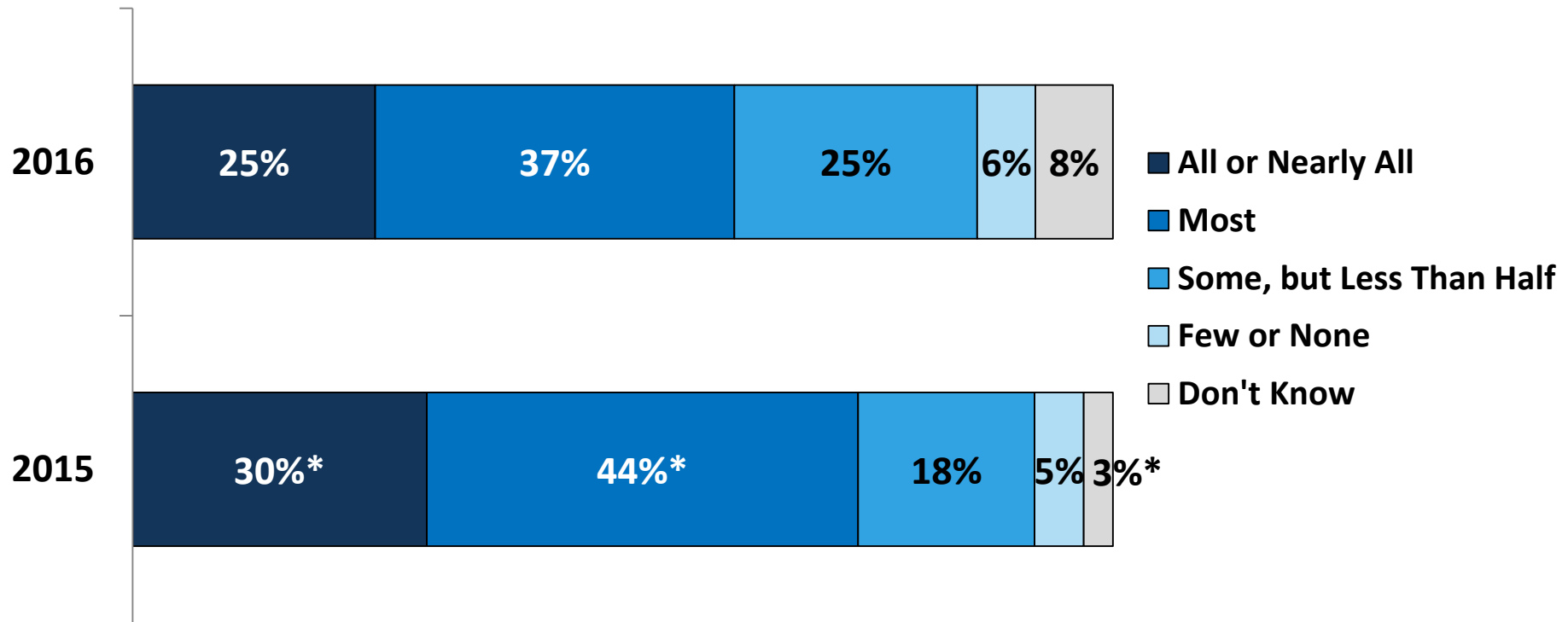
* Reasons that have statistically significant changes between 2014 to 2016.

SOURCE: Kaiser Family Foundation, *2016 Survey of Health Insurance Marketplace Assister Programs and Brokers*, June 2016.

Figure 11

Assister Program Clients Needing Help Understanding Basic Insurance Concepts, 2015-2016

Among your Program's clients who considered or purchased QHPs, how many needed help understanding basic insurance terms, such as "deductible" or "in-network service"?



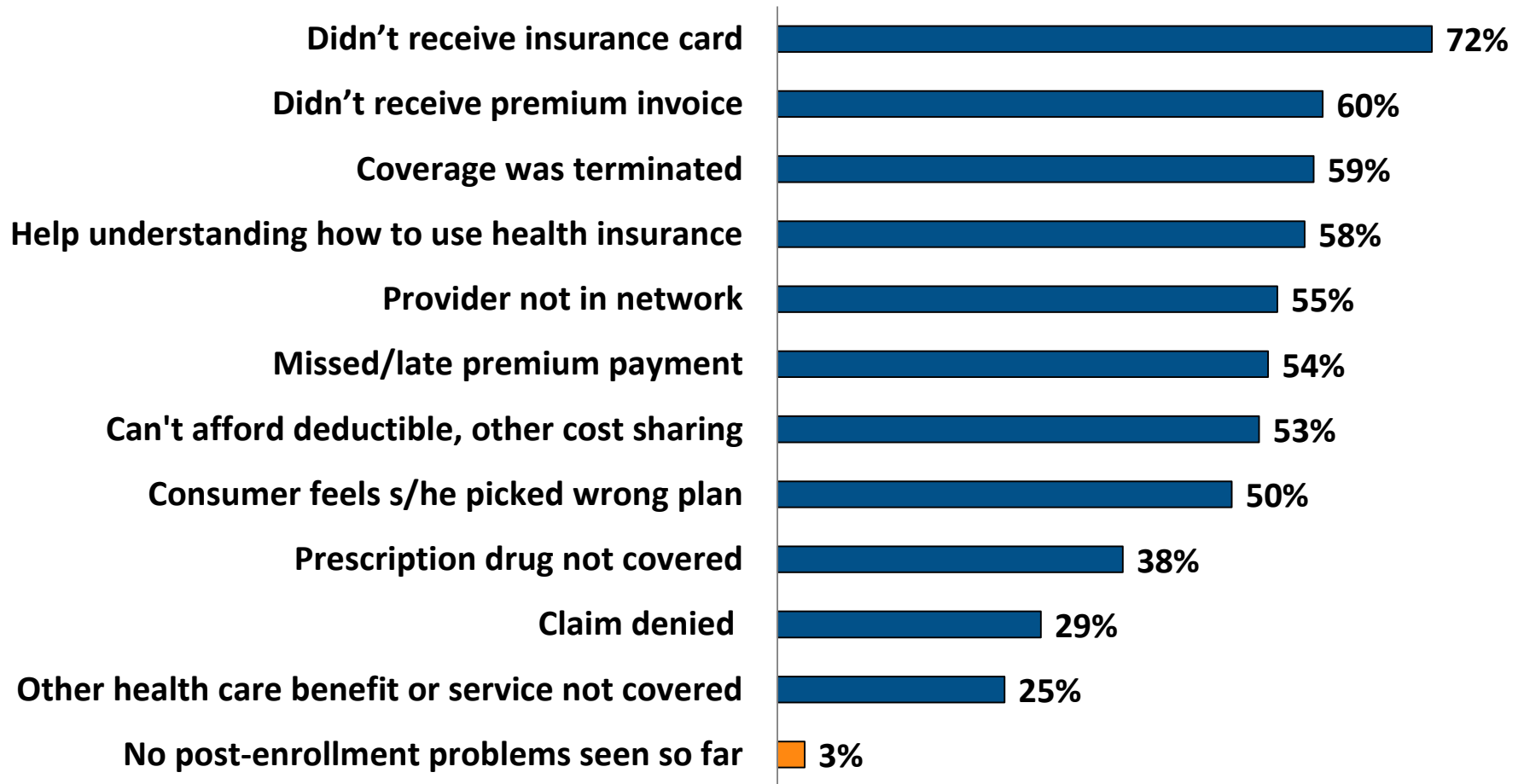
*Significantly different from 2016 at the 95% confidence level.

NOTE: Data may not sum to 100% due to rounding.

SOURCE: Kaiser Family Foundation, 2016 Survey of Health Insurance Marketplace Assister Programs and Brokers, June 2016.

Figure 12

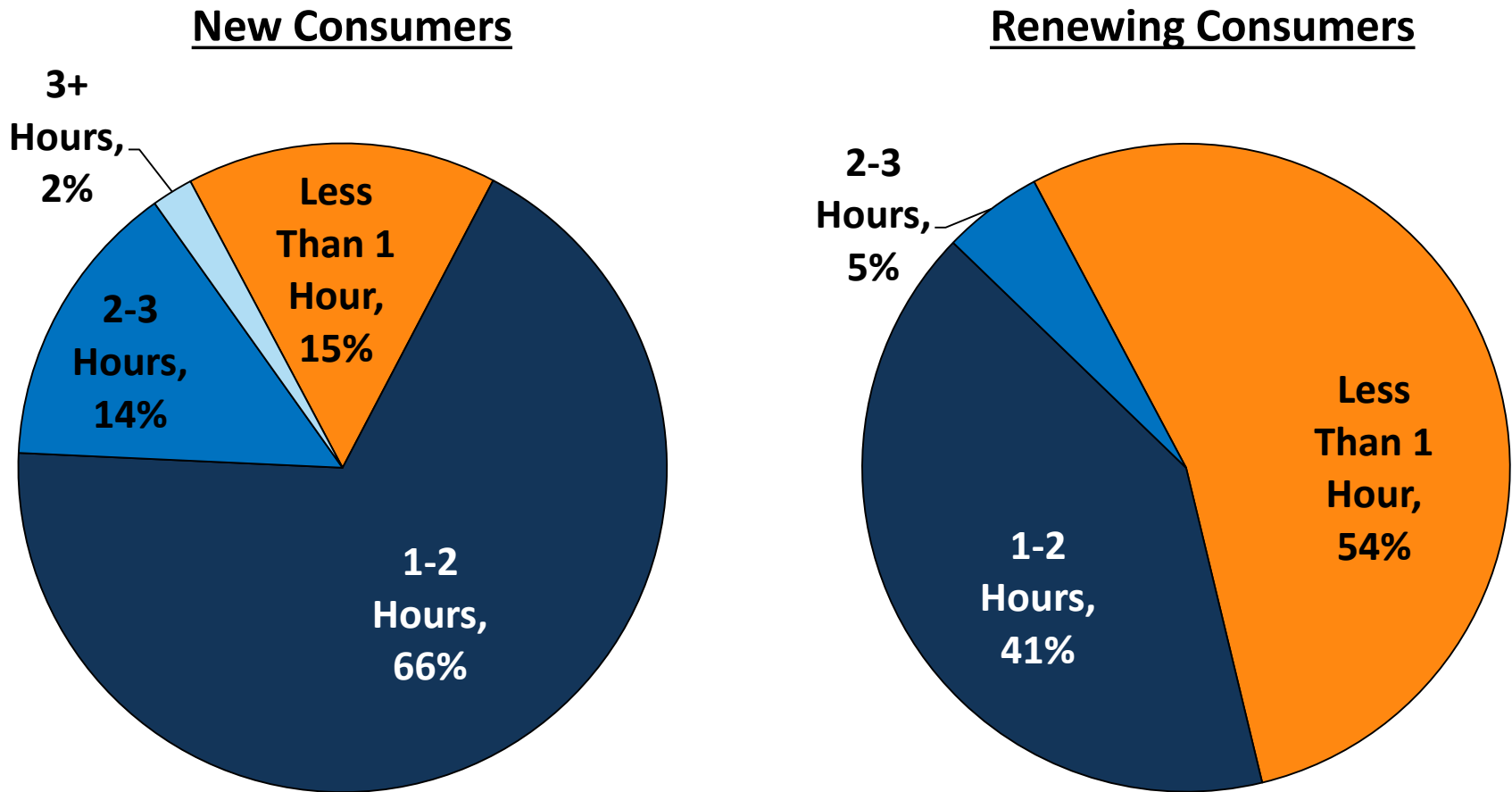
Post-Enrollment Problems Assister Programs Encountered, 2016



SOURCE: Kaiser Family Foundation, *2016 Survey of Health Insurance Marketplace Assister Programs and Brokers*, June 2016.

Figure 13

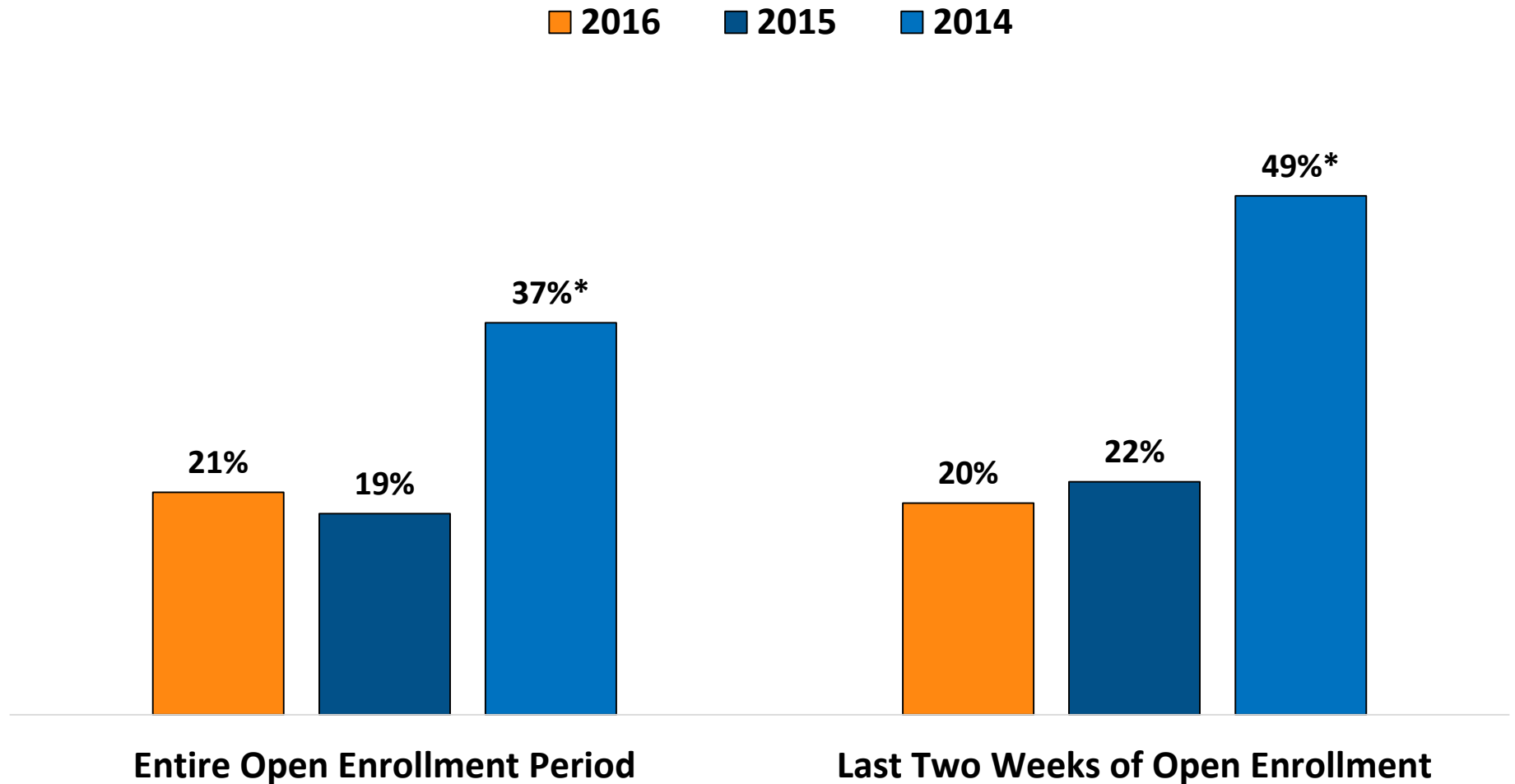
Average Time Assister Programs Spent Helping New and Renewing Consumers, 2016



SOURCE: Kaiser Family Foundation, *2016 Survey of Health Insurance Marketplace Assister Programs and Brokers*, June 2016.

Figure 14

Share of Programs Reporting Demand for Consumer Assistance Exceeded Capacity, 2014-2016



*Significantly different from 2016 at the 95% confidence level.

SOURCE: Kaiser Family Foundation, *2016 Survey of Health Insurance Marketplace Assister Programs and Brokers*, June 2016.

Figure 15

Marketplace assister programs and brokers tend to serve different populations with different needs

	% of Assister Programs	% of Brokers
Few or no clients required language translation help	54%	85%
Few or no clients lacked internet at home	24%	60%
Helped Latino clients	76%	48%
Most or nearly all clients were uninsured when sought help	56%	30%
Most or nearly all clients could qualify for Medicaid	42%	8%

Figure 16

Federal funding for in-person marketplace consumer assistance (Navigator and FEAP), 2014-2018

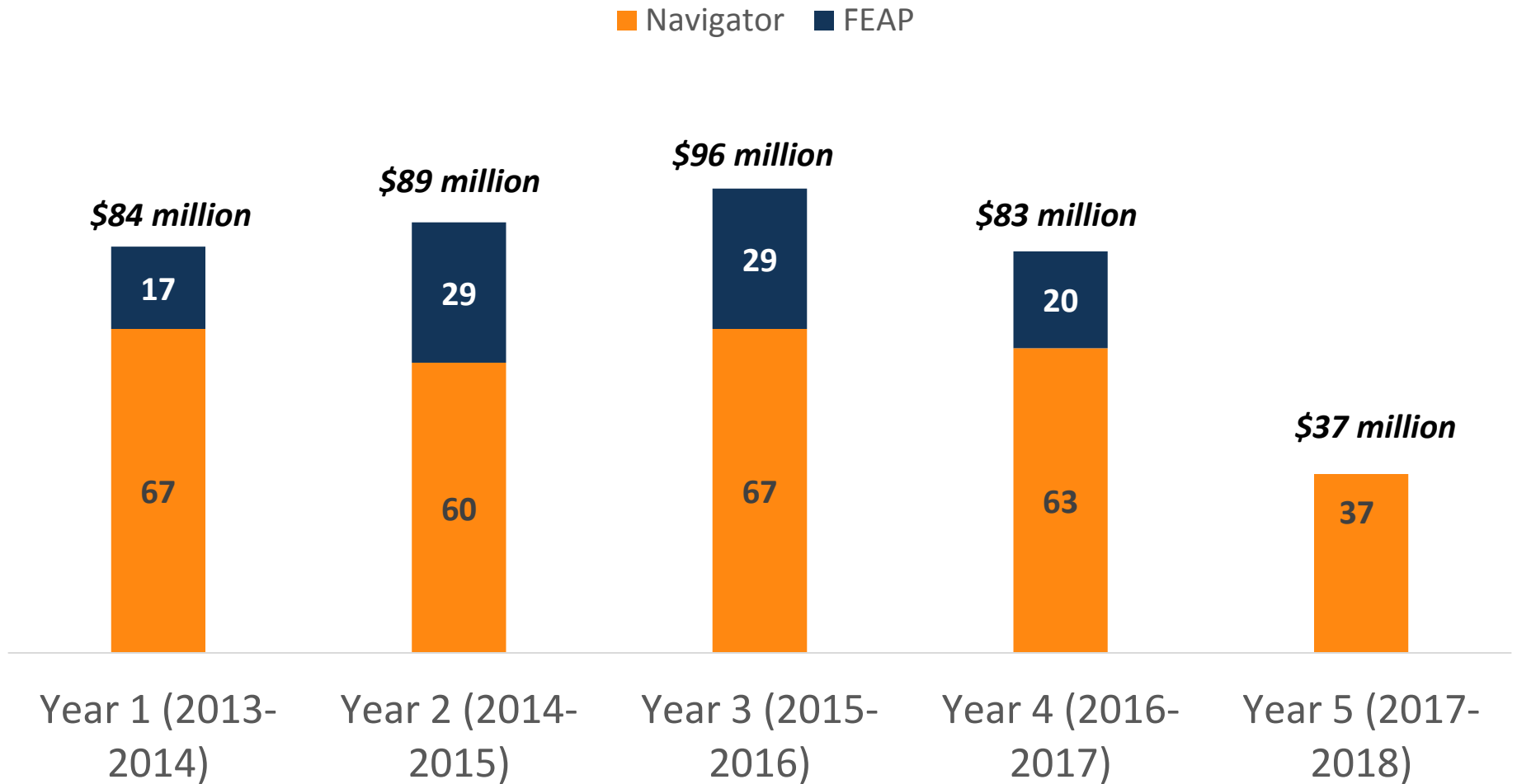
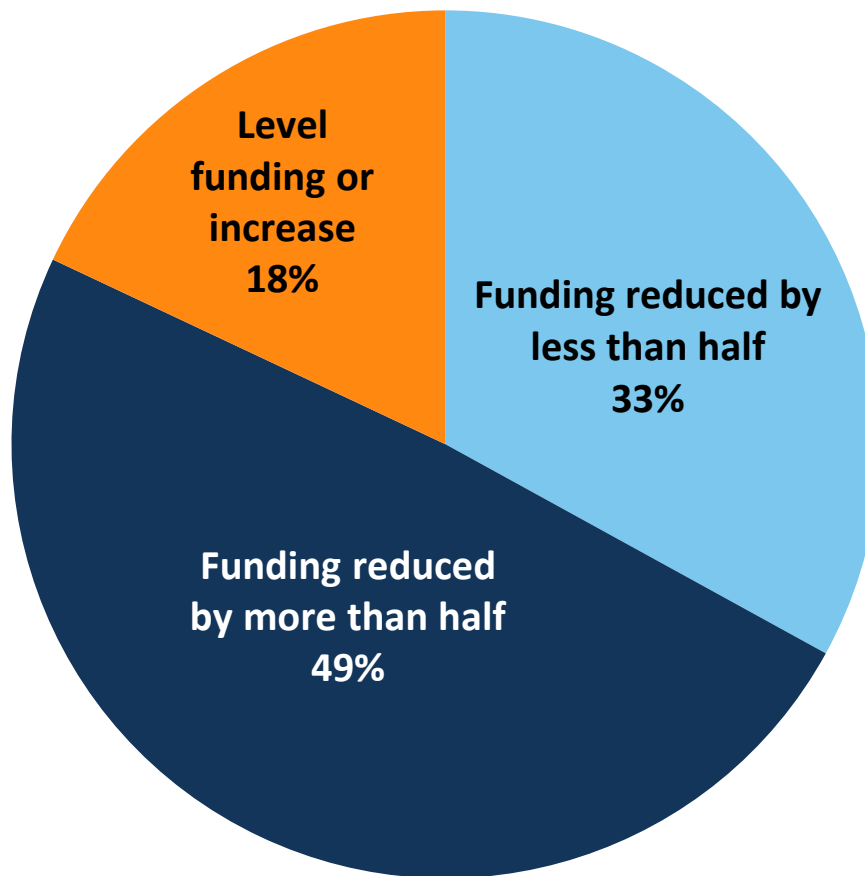


Figure 17

Changes in Federal Marketplace Navigator Program Funding, 2016-2017



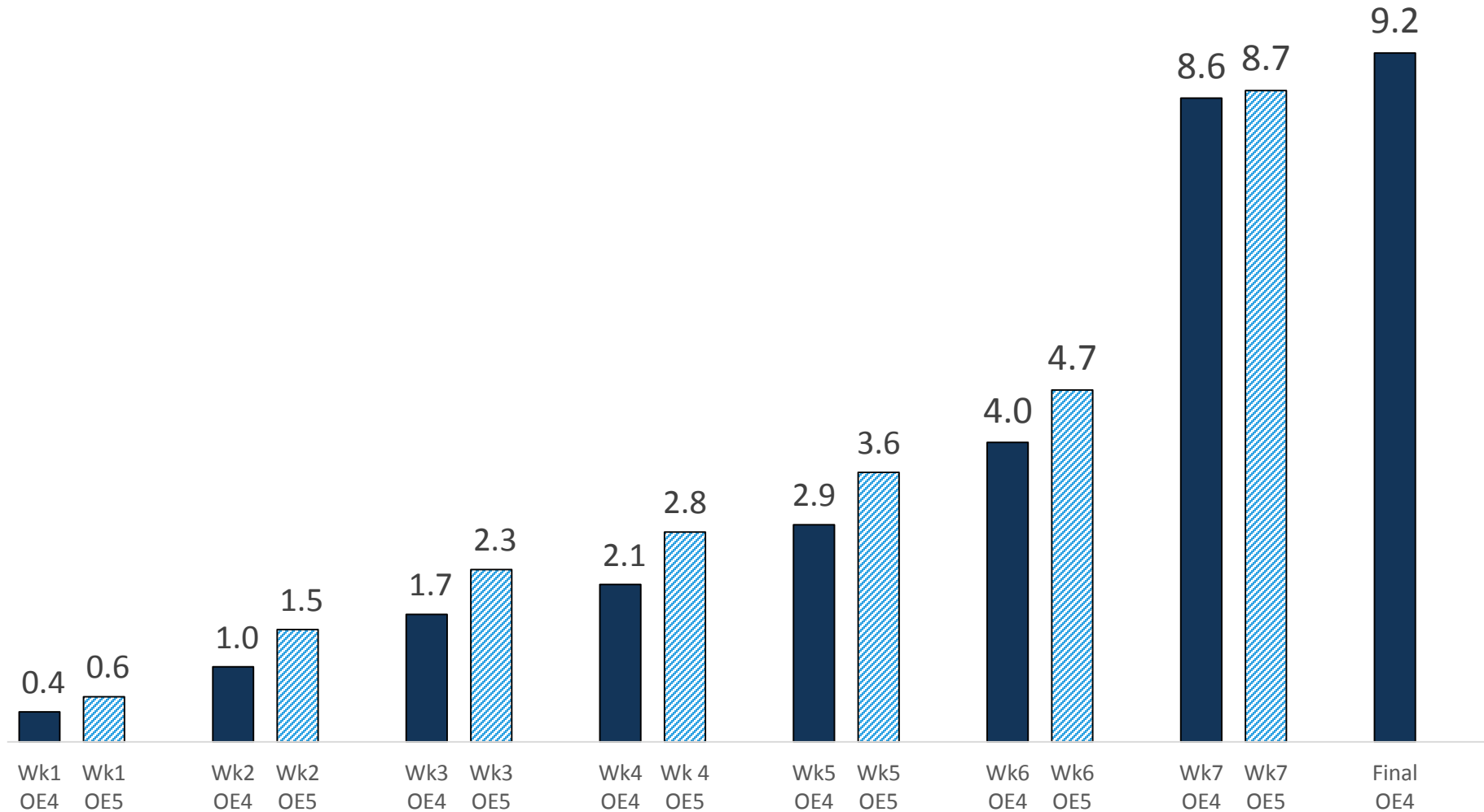
Total Number of FFM Navigator Programs = 98

NOTE: Data may not sum to 100% due to rounding.

SOURCE: 2017 Preliminary FFM Navigator Funding Awards as of September 13, 2017

Figure 18

Cumulative healthcare.gov plan selections by week (millions)



Source: CMS Open Enrollment snapshot data.



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Success, Challenges, and a Look Forward

Liz Hagan, Associate Director of Policy





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A Successful Open Enrollment Period

Trump Administration Sharply Cuts Spending on Health Law Enrollment

By ABBY GOODNOUGH and ROBERT PEAR AUG. 31, 2017



Sharon Barker, an enrollment counselor for the Affordable Care Act, setting up her information booth at a gym in Nashville, Tenn., this summer. Joe Bugiewicz for The New York Times

Obamacare Sign-ups at High Levels Despite Trump Saying It's 'Imploding'

By ROBERT PEAR DEC. 21, 2017



Kelley Mui helped a client sign up last week in Chicago for health insurance through the Affordable Care Act. The number of people who signed up through the federal marketplace was only slightly lower than last year despite a shorter enrollment time. Scott Olson/Getty Images

Source: The New York Times





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Leading Up to OE5...

Cuts to
Marketing and
Advertisements

Last Minute
Cuts to
Programs

Prioritizing
Agents and
Brokers

Negative
Rhetoric

Consumer
Confusion



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Common Themes

Partner Support

Press Attention

Prioritizing
Enrollment

Outreach and
In-Reach

Consumer and
Partner
Education

Word of Mouth,
Trust, and
Consistency



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Remaining Challenges

Sustainability and Fundraising

New Rules and Laws

Rhetoric around Affordable Care Act

Uncertainty about OE6

Consumer Questions

Data and Sharing Your Value



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What is Left to do?

Plan, Plan, Plan!

Advocating for the role of assisters

Continued programming

And the list goes on....





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Questions?





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NAHAA Introduction



National Association of
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NAHAA Mission & Vision

MISSION:

The National Association of Health Access Assistants elevates, advances and advocates for the Health Access Assister profession. The goal is to promote and support the work of our members who help *individuals, children and families gain, use, and retain* high quality health care and coverage.



Become a member today at nahaa.org





NAHAA Steering Committee: connect to learn more!

National Association of
Health Access Assisters



Lisa Olson
Wisconsin



Mark Diel
California



Jodi Ray
Florida



Daniel Bouton
Texas



Jessie Menkens
Alaska



Deepak Madala
Virginia



Jennifer Simmons
North
Carolina



Jeb
Murphy
Maine



Elba
Gonzalez-Mares
California



Shelli Quenga
South
Carolina



Maggie
Norris-Bent
Delaware





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Why the phrase “Health Access Assisters?”

Health Access Assisters are a gateway to the health care delivery system all year.

Outreach	Enrollment (ACA, SEPs, Medicaid, CHIP)	Public Education	Renewal
Appeals	Provider Networks	Health Insurance Literacy	Trusted Messengers
Formularies	Vision/Dental	Connecting to Resources (e.g. Food, Housing)	Costs
Tax Credits	Referrals	Partner Engagement	Coverage
Follow Up	Storybanking	Language Translation	Tracking/Identifying Trends



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NAHAA Key Priorities

Communicate the value assisters provide by collecting and analyzing qualitative & quantitative research.

Develop and secure sustainable funding to properly resource assisters and enrollment (and post-enrollment) work nationally.

Provide effective training and best practices to increase & retain enrollment, and meet consumer healthcare needs.

Advocate at the federal level, and support member advocacy at the state and local levels, on policy issues impacting both assisters and consumers in the legislative and regulatory arenas.

Create space & opportunities to enhance membership support and community.



National Association of
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The NAHAA Experience

MEMBER INPUT DRIVES DIRECTION

Networking

Training

Policy

Visibility

Capacity Building

Best Practices

Learning Tables

Growth Opportunities

Advocacy



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Enrollment Workshops

Make the Money Follow You:
Diversifying Funding Models to Support Consumer Assistance

NAHAA: You, and the State of Enrollment

Tell Your Program Story: Upholding Your Place in the
Health Care Landscape

Hot Topics: Health Access Assisters Exchange & World Café
Discussion



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- 1) Network with us!
- 2) Sign up!
- 3) Collaborate!
- 4) Get in Touch!
- 5) Become a Member!

Next Steps





National Association of
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Contact Us

Heather Bates, Director

hbates@nahaa.org

Twitter @heatherjbates

Liz Hagan, Associate Director of Policy

ehagan@nahaa.org

Twitter @Hagan_Elizabeth

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