



CO L O R A D O
H E A L T H
B E N E F I T
E X C H A N G E

Connect for Health Assistance Network

April 8, 2013

Guidance for Establishing the Assistance Network



SB 11-200 and COHBE Mission

To increase access, affordability and choice for individuals and small employers purchasing health insurance in Colorado.



Federal Blueprint

- 2.6 The Exchange has established or has a process in place to establish and operate a Navigator program that is consistent with the applicable requirements of 45 CFR 155.210, including the development of training and conflict of interest standards, and adheres to privacy and security standards specified in 45 CFR 155.210 and 45 CFR 155.260.
- 2.6b The Exchange has a plan for the ongoing funding of an Exchange Navigator program, and has awarded grants to at least two (2) types of entities, one of which is a consumer-focused organization or non-profit entity. Grant agreements ensure that Navigator grantees (“Navigators”) will conduct the five (5) duties outlined in 45 CFR 155.210.



5 Navigator Duties

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 selection of a QHP.



5 Navigator Duties Cont'd

4. Provide referrals to any applicable office of health insurance consumer assistance or health insurance ombudsman.
5. Provide information in a manner that is culturally and linguistically appropriate to the needs of the population being served by the Exchange, and ensure accessibility and usability for individuals with disabilities.



Board Approved Guiding Principles

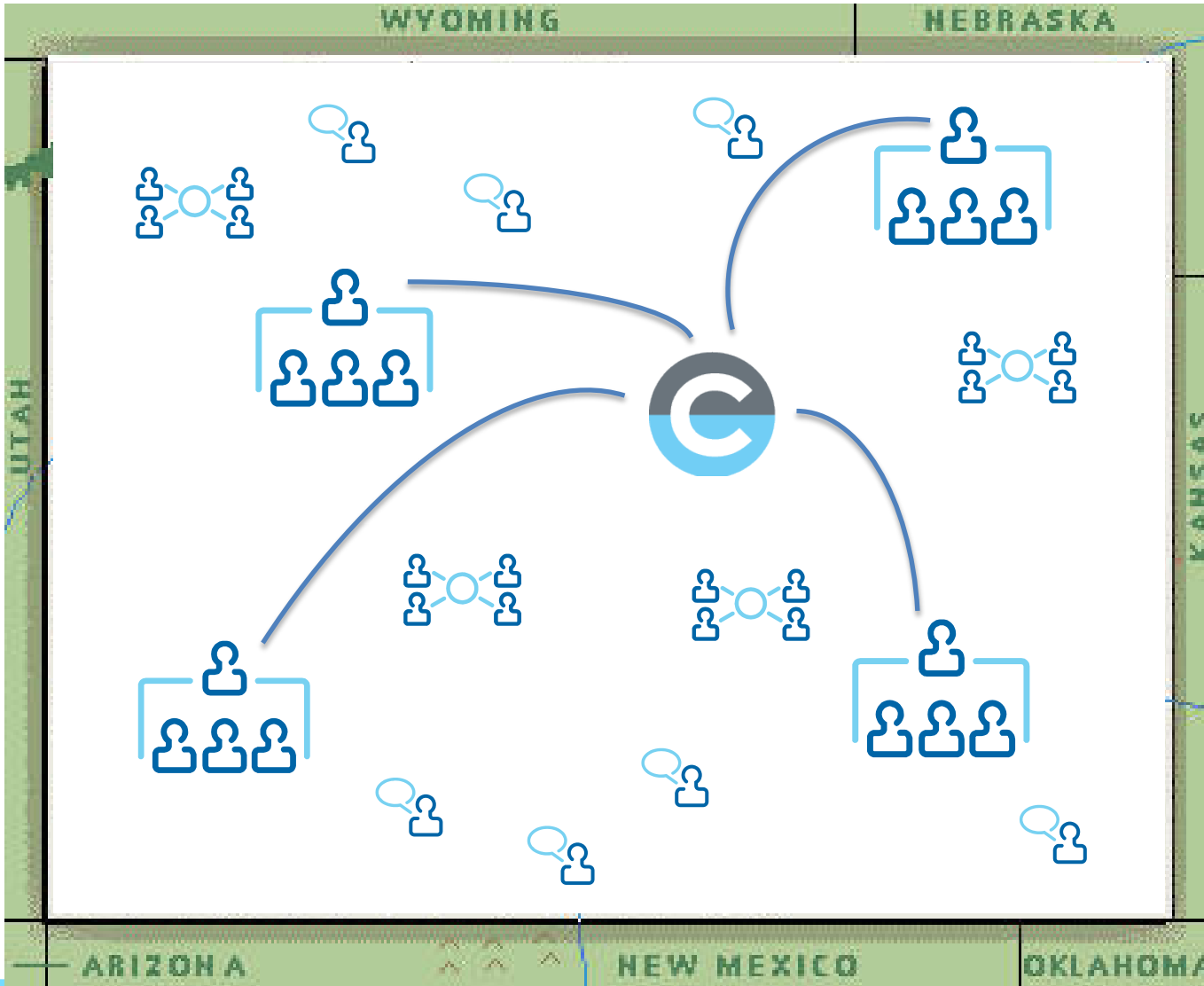
- The program should be statewide
- Certified entities should provide education/outreach & enrollment services
- Competitive grant process would be a good approach to funding
- There should be a training program
- There should be entities to support both the Individual and SHOP Exchanges
- Evaluation should be conducted quarterly
- Stakeholders and survey results from various consumer groups should inform program development



Access



Statewide Coverage

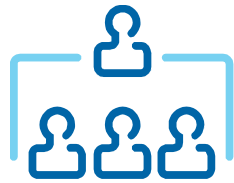



Regional Hub


Assistance Site

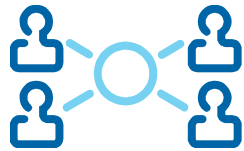

Health Coverage Guide





Regional Assistance Hubs

- Provide regional support, supervision, and training to Assistance Sites and their Health Coverage Guides
- Assist COHBE with communications throughout the Assistance Network



Assistance Sites

- Hire Health Coverage Guides
- Ensure Guides are properly trained and remain current on COHBE policies and procedures
- Support services provided by Guides
- Complete all reporting required by COHBE



Health Coverage Guides

- Deliver general education about COHBE
- Assist customers with opening and modifying a COHBE account
- Explain affordability programs, Qualified Health Plans (QHP), Essential Health Benefits, and rights when using insurance
- Support customer with application for coverage and cost savings
- Assist customers with understanding web-based decision tools
- Refer customers with appeals, grievances, and complaints to the appropriate agency



Health Coverage Guides

- Make referrals as needed to the COHBE customer service center, certified brokers, or government and community resources
- Explain to customers when life changes can be reported and when renewal will be needed
- Provide all services in a manner that is culturally and linguistically relevant to the customer
- Maintain expertise about COHBE programs and maintain certification
- Accurately track and record activities for reporting to COHBE

Training

↳ Application Assistance

↳ Results

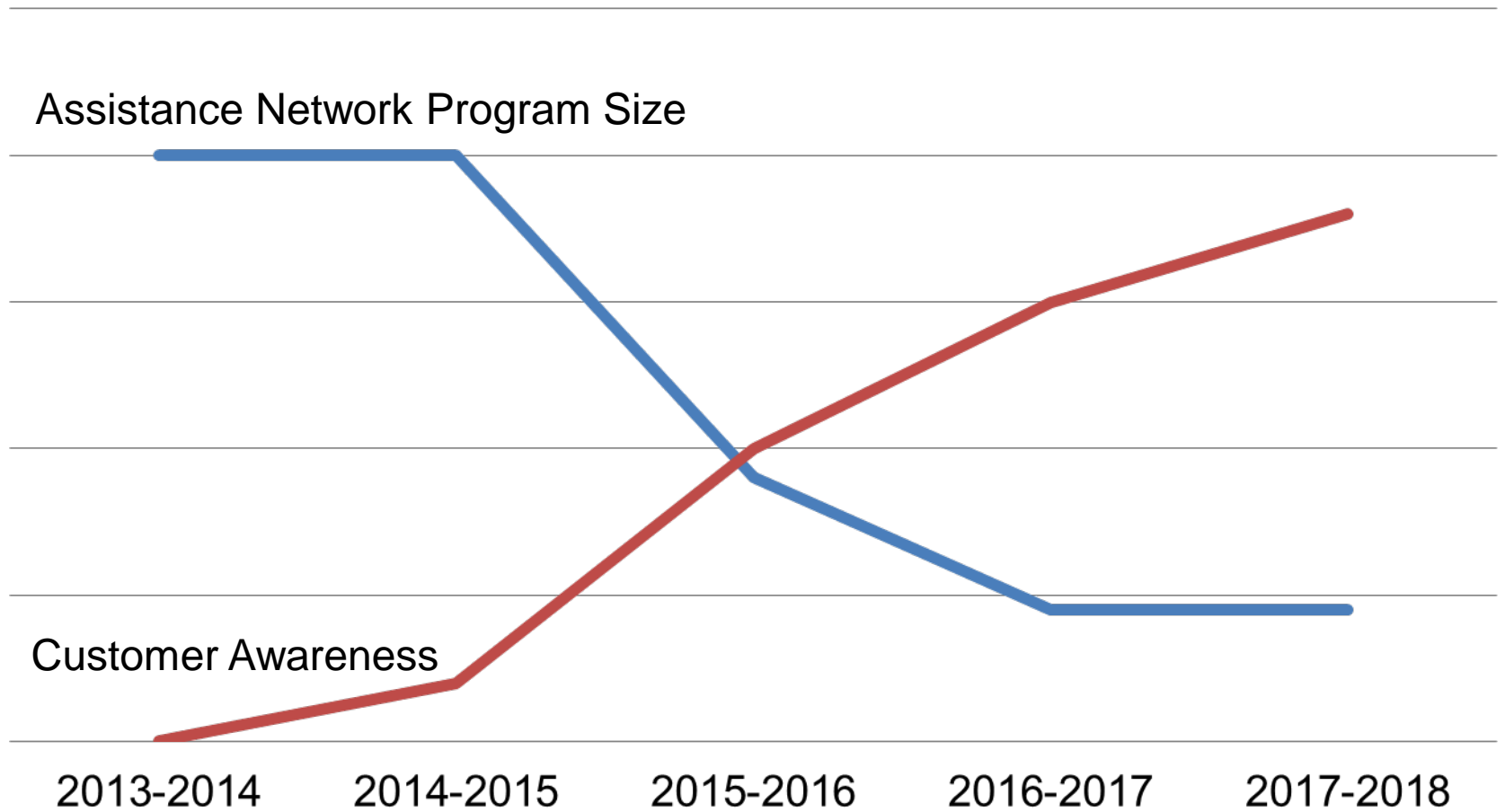
↳ Reduction



Assistance Network Timeline – 1st 18 Months



Assistance Network Size Over Time



Budget Considerations



Program Size Options

- Scenario 1 – Maximum Coverage

Description	Total Cost/12 months (Year 1)
6 Regional Assistance Hubs	\$1.8 million
Assistance Sites & Guides <ul style="list-style-type: none">Maximum number who could be served at this level of investment 142,000Estimated 90 minutes/full enrollment	\$17.7 million
Total	\$19.5 million

Year 2 = \$19.5M, Year 3 = 9.5M, Years 4-5 = \$3.8M



Program Size Options

- Scenario 2 – Moderate Coverage

Description	Total Cost/12 months (Year 1)
6 Regional Assistance Hubs	\$1.8 million
Assistance Sites & Guides <ul style="list-style-type: none">Maximum number who could be served at this level of investment 113,000Estimated 75 minutes/full enrollment	\$13.2 million
Total	\$15 million

Year 2 = \$15M, Year 3 = \$8.2M, Years 4-5 = \$3.6M



Minimum Program Size for Effectiveness

- Scenario 3 – Minimum Coverage

Description	Total Cost/12 months (Year 1)
5 Regional Assistance Hubs	\$1.5 million
Assistance Sites & Guides <ul style="list-style-type: none">Maximum number who could be served at this level of investment 103,000Estimated 60 minutes/full enrollment	\$10.5 million
Total	\$12 million

Year 2 = \$12M, Year 3 = \$7.2M, Years 4-5 = \$3.6M



Customer Strategies

