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Justice and Economic Security for all Coloradans



January 9, 2013

Colorado Health Benefit Exchange Board of Directors
3773 Cherry Creek N. Drive, Suite 1025
Denver, Colorado 80209

Dear Board of Directors:

For the past eight months, the Colorado Consumer Health Initiative, the Colorado Center on Law and Policy, and the Colorado Public Interest Research Group Foundation have been collecting data and conducting analysis related to setting up a Navigator program in Colorado. The attached background document summarizes each of the project phases. At the January 14, 2013 Board meeting, these three partner organizations the Project Partners will be presenting to you project the Project findings and recommendations. At that time, we will also provide the COHBE board, and the staff, with flash drives containing the results from each of the project phases. Should you have any questions beforehand, please feel free to contact any of the undersigned.

We appreciate the opportunity to share this information at Monday's board meeting and we look forward to engaging in discussions with you about creating a Navigator program that works for all Coloradans.

Sincerely,

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Affordable Care Act Implementation Fund Project: The Colorado Exchange Navigator Program Project Summary

The Affordable Care Act (ACA) requires states to develop a Navigator program to educate and assist consumers in purchasing coverage through the health insurance exchanges established by the federal law. The three Project Partners, the Colorado Consumer Health Initiative (CCHI), the Colorado Center on Law and Policy (CCLP), and the Colorado Public Interest Research Group Foundation (CoPIRG Foundation), have undertaken research and analysis to develop consumer driven recommendations for Colorado's Health Benefit Exchange (COHBE or Exchange) Navigator program.

The project is supported by the Affordable Care Act Implementation Fund (ACA Fund), a collaboration of eight national foundations, The Atlantic Philanthropies, The California Endowment, The Nathan Cummings Foundation, Ford Foundation, The Jacob and Valeria Langeloth Foundation, and two anonymous funders, and The Colorado Health Foundation. The Project Partners worked with a Leadership Steering Committee, consisting of representatives from 6 organizations representing diverse contingencies (including Latinos, LGBT, those with chronic conditions, and low income women) who provided guidance and input in shaping the project.

The project consisted of five stages:

- Research state models for Exchange Navigators
- Develop consumer-oriented guiding principles for the Navigator program
- Survey community based organizations on their knowledge, capacity and interest in the Navigator program
- Convene a series of community discussions to seek perspectives from likely Exchange users about supports and Navigator needs
- Develop recommendations for Colorado's Navigator program

This document describes the Project Partners' process for conducting each of these stages. The results from each stage are summarized in separate documents that will be provided to the COHBE Board and staff.

Research state models for Exchange Navigators

The Project Partners looked both at what has been done in Colorado in terms of various Navigator programs and undertook a survey of what other states are considering in developing their exchange Navigator program. The analysis focused on four major areas:

- Proposed structure and selection of Navigators;
- Financing and compensation;
- Licensing, training and certification (including cultural competency); and
- Navigator duties and functions.

In addition, Project Partner members contacted advocacy groups in several states, including New York, California, and Massachusetts, and national health care consumer advocacy groups for their perspectives and input. The final document, titled "Other State Navigator Program Models" includes information from nine states.

Develop consumer-oriented guiding principles for the Navigator Program

The Project Partners worked with CCHI's 50 organizational members and the Health Advocates Alliance (HAA), a coalition of approximately 20 consumer and provider groups convened by CCLP, to develop a set of Navigator guiding principles. The Project Partners brainstormed the principles at the July and September 2012 HAA meetings and held a webinar in August 2012 with CCHI members. A draft set of guiding principles was circulated to HAA, CCHI members and the project Leadership Steering Committee for comment and endorsement. At this time, 17 organizations have signed on.

Survey community based organizations on their knowledge, capacity and interest in the Navigator program

The Project Partners contracted with JVA Consulting (JVA) to develop a survey and related tools for this phase of the project. The survey was conducted on-line using Survey Monkey. CCHI sent the survey directly to over 100 organizations. Although the exact number of recipients is unknown (because recipients were encouraged to forward it to interested groups and relevant listservs), recipients/respondents included CCHI member organizations, Senior Health Insurance Program (SHIP) sites, counties, and medical assistance and presumptive eligibility/certified application assistance sites. Over the course of the survey, 137 responses were received from 109 different organizations. A copy of the survey is included in the materials provided to COHBE.

The Project Partners also convened three roundtable discussions with representatives from organizations that had some level of interest in the Navigator program. The same individual, using a format and guide developed with the assistance of JVA, facilitated all three roundtables. The results of these three roundtables are contained in the document titled "Community Based Organization Roundtable Discussions: Organizational Questions and Needs on Navigators."

Convene a series of community discussions to seek perspectives from likely Exchange users about support and Navigator needs

Using a discussion guide developed with the assistance of JVA, CoPIRG Foundation convened 20 community meetings with groups of anywhere from 8 to 44 people over a two-month period (August and September 2012). The following questions were covered in the discussion groups:

- What questions do you have when shopping for insurance?
- Who helps you make insurance decisions now?
- At what stages in the process might you have difficulty shopping for insurance?
- Who would/wouldn't you turn to for help and why?
- How long have you spent/are you willing to spend shopping for insurance?
- When shopping for insurance, did you feel you found the right plan?

JVA was also responsible for developing the database for the discussion groups. The analysis of the data are contained in the report titled "Community Discussions: What Supports Do Consumer Need When Shopping For Insurance?"

Develop recommendations for Colorado's Navigator program

Using the data collected from all the previous project phases, the Project Partners developed a set of recommendations for Colorado's Navigator program. Those recommendations are summarized on the info graphic titled "The Colorado Exchange Navigator Program: Conclusions and Recommendations."