

Insurance Benefit Exchange
Workgroup Reporting Format to the Insurance Benefit Exchange Steering Team
Version 03/23/2011

Workgroup Name: Agents/Brokers/Navigators

Date presenting to Steering Team: October 20, 2011

Topic or Decision Point Being Addressed: Training of Navigators

1. Recommendations or perspectives considered

The workgroup developed the following recommendations which are based on the training model used by Kansas Senior Health Insurance Counseling of Kansas (SHICK) and other similar organizations.

1. Training and education requirements should be established and monitored by the Exchange.
2. All Navigators should be trained in the functions of the insurance marketplace, including the individuals and entities eligible to purchase policies in the Exchange; the essential benefits package and other covered and non-covered services; enrollment; consumer rights and appeals processes; eligibility for subsidies and tax credits; and Medicaid eligibility, benefits, and enrollment.
3. In addition to training required for initial certification, Navigators must meet standards for ongoing continuing education and training.
4. Navigators should be trained in the process of enrolling consumers into Qualified Health Plans (QHPs). This training should emphasize that Navigators must provide impartial and unbiased information and may not recommend particular plans, products, or insurers.
5. The Exchange should incorporate an evaluation/monitoring function to assess Navigator training/education and the performance of the Navigator program as a whole.

2. Consensus Recommendation from the Workgroup to the Steering Team

See the five above recommendations concerning the training of Navigators.

<u>Pros</u>	<u>Cons</u>
<ul style="list-style-type: none">• The SHICK program provides the closest and most obvious parallel to Navigators as envisioned in the ACA.• A centralized model that establishes	<ul style="list-style-type: none">• The extensive requirements for Navigator training content could limit the number of volunteers willing to become certified.• Some Navigators may make inappropriate

<p>uniform requirements for Navigators ensures that training will be comprehensive and consistent throughout the state.</p> <ul style="list-style-type: none"> • Training content meets the requirements for Navigator duties and functions as established in law and regulations. • Continuing education ensures that Navigators are up-to-date as the health system and insurance market changes and functions and requirements of the Exchange evolve. • Navigators must clearly understand that they may not steer consumers to particular products or insurers • Ongoing evaluation ensures that the program meets Navigator and community needs. 	<p>recommendations about insurers or policies.</p> <ul style="list-style-type: none"> • Data collection requirements can be burdensome.
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3. If a Consensus Recommendation was not reached, please list here the Majority and Minority Recommendations as well as pros/cons for each

Majority Recommendation:

<p><u>Pros</u></p> <ul style="list-style-type: none"> • 	<p><u>Cons</u></p> <ul style="list-style-type: none"> •
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Minority Recommendation:

<p><u>Pros</u></p> <ul style="list-style-type: none"> • 	<p><u>Cons</u></p> <ul style="list-style-type: none"> •
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4. Rationale behind the recommendation(s)

1. A centralized model of training that establishes uniform requirements for Navigators ensures that training will be comprehensive and consistent throughout the state.
2. Training content must meet the requirements for Navigator duties and functions as established in law and regulations.
3. The health system and insurance markets are constantly changing, with new programs and products regularly introduced. As a result, it is essential that Navigators receive continuing education each year to ensure they remain up-to-date on products, services, and requirements.
4. Navigators will be permitted to assist consumers with enrollment into private health plans if such assistance is requested. As a result, it is essential that Navigators be trained on the importance of providing impartial and unbiased information.

5. Ongoing monitoring and evaluation is a fundamental value that should be incorporated into all Exchange activities.

5. Impact or Consequences

Please address all of the following that apply

- a) Adverse selection
- b) Fiscal impact (Cost of care, Cost of the exchange)
- c) Quality of care
- d) Other, please list
- e) Topic requires support from or may impact another workgroup:
 - i. Focus/Business Operations Issues
 - ii. Governance/Legal/Legislative **The content and requirements of the Navigator program, including training/education should ultimately be determined by the Exchange governing body.**
 - iii. Background Research
 - iv. Customer Outreach/Education/Information **Extensive consumer outreach will be necessary to educate the public about the Exchange and inform them of the availability of Navigators. Navigators will also play a role in the public education/outreach process.**
 - v. Insurance Market Issues
 - vi. Funding/Financial **Navigators will be funded through grants from the Exchange. The financial requirements of the Navigator program must be considered in decisions about Exchange funding.**
 - vii. Agents/Brokers/Navigators
 - viii. Medicaid Integration and Interagency Communications
 - ix. Insurance Company IT Interface **Navigators will need access to the Exchange interface and the ability to enroll consumers into health plans. The system must also collect data/information on enrollees.**