

## **DRAFT:**

# **Proposed Navigator, Assister and Community Enrollment Support Program**

## **1.0 Introduction:**

Access Health CT (AHCT) is in the process of planning and executing a state wide campaign in support of open enrollment efforts beginning on November 15<sup>th</sup> and seeking to accomplish the following objectives:

- Continue to raise awareness about the benefits of accessing affordable health insurance among those who still do not have coverage, and enrolling them
- Reinforce the benefits and opportunities for enrolling in coverage via AHCT for those who may already have health insurance, but may see better value in an AHCT product
- Communicate the value of AHCT insurance products among those who already enrolled and need to renew coverage.
- Continue to elevate consumer understanding of insurance products, and inform and educate state residents about how to fully utilize their current insurance coverage.

In support of these goals, AHCT will be embarking on both a state wide and focused geographic outreach and promotion strategy, as well as establishing a scalable and repeatable program for both short term enrollment assistance (the 90-day enrollment period) and full year consumer support. With the dual challenge of providing robust support during the limited annual window of opportunity to enroll individuals in coverage with year round consumer education and assistance needs, the following 2 tiered approach is proposed.

## **2.0 Open Enrollment Assistance Program:**

In support of annual enrollment activity, and acknowledging the factors which proved to be successful in AHCT's prior year's enrollment efforts, AHCT is proposing that the following guiding principles be adhered to when launching this year's community focused open enrollment program:

- Individuals seeking coverage need resources which are trusted and familiar, in their geography, can be accessed conveniently via public transportation and are in places they may already frequent for advice and services
- Support resources need to be consistently available throughout the week, with established hours at visible and/or public locations
- Resources need to have access to scalable technology to facilitate enrollment
- Opportunities to engage in-person-assistance needs to be able to be communicated in a concise fashion (even printable), not burden potential enrollee's with the need to use online look-up functionality (as an example), which many cannot navigate.

In light of these factors AHCT would like to propose the following program structure to effectively engage with individuals to enroll in coverage. AHCT would like to partner with the following entities to establish additional enrollment locations for the 90-day open enrollment period in areas with large remaining populations of the uninsured:

- The Connecticut Library Association
- The Connecticut Department of Labor
- New Opportunities (Waterbury location)
- The Hispanic Health Council
- The Access Community Action Agency
- United Community and Family Services

A selected number of locations associated and overseen by these entities will serve as an expansion of our two store fronts located in New Britain and New Haven and function as mobile enrollment/education centers from approximately November 1, 2014 - February 15, 2015. Partnering with these organizations we will bring AHCT enrollment availability directly to the consumers in their home communities, and allow for consistent hours of operation conducive to people's busy lives.

AHCT would commit to providing services and funding the expense related to AHCT staffing and support as noted below in order to execute this proposal:

- Active promotion of these partner agency locations as enrollment resources via AHCT advertising campaigns, printed collateral and online assets.
- Computer support at these entities (3 -4 computers per locations, encrypted with security allowing for only AHCT enrollment)
- Collateral/signage support at these locations (e.g. posters, signs, collateral, table clothes, etc)
- Rotating AHCT staff support (20 additional outreach workers hired to rotate between the identified locations). Baseline assumptions are \$180,000 (20 workers @ \$18 per hour times 40 - 50 hrs per week max). AHCT will reach out to top performing individuals from the past year's prior NIPA program to fill these roles first when possible.
- Access to enrollment training and support of 20 additional outreach staff as well as any partner location staff who would desire training. Training would be online and in-person through AHCT Trainers.

### **3.0 Full Year Consumer Support Program:**

In acknowledgement of the need for continued community based consumer support beyond the limited 90-day enrollment period, CMS may provide award opportunities for outreach and education establishment funds that AHCT would apply for if the funds are made available. Given the composition of the enrollment being predominantly Medicaid eligible, any funds applied for would have a substantial Medicaid allocation and would require a symmetrical funding filing by DSS.

Alternatively, DSS may have the opportunity to apply for an operating advanced planning document award that would support a year round community based program. If the award was successful, AHCT would consider participating in the State contribution portion depending on the amount of the total award achieved.

These funds would be used to secure full time personnel within OHA to coordinate and administer this year-long program, as well provide support to community partners across the state. While not final, the tentative structure for the program would be:

- Selection of 6 regional agencies to perform consumer enrollment support functions year round. 9 individuals would be recruited and hired to lead consumer outreach efforts within these agencies and their surrounding communities. Additionally, 12 full-time enrollment staff would be hired to handle daily enrollment activities specifically in these locations, under the management of the agency entities.
- An additional 12 agencies would also be identified across the state, with funding provided to house 12 full time enrollment assisters in these entities as well, expanding the impact and the footprint of the program.
- Annual funding will also be provided to support required supplies, printed materials and other items necessary for successful outreach efforts.
- In future open enrollment periods, these full year resources will continue to provide support to their communities, in addition to any AHCT related retail, mobile enrollment, or partner enrollment locations and events executed for the open enrollment period specifically.