

August 10, 2012



Agenda | Topics of Discussion

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|------|---|-----------|
| I. | Welcome | 1:00-1:10 |
| II. | July Steering Committee Update | 1:10-1:20 |
| III. | “Navigators” and “In-Person Assisters” | 1:20-1:50 |
| IV. | Entity Application Content and Scoring | 1:50-2:50 |
| V. | Break | 2:50-3:05 |
| VI. | Entity Application Renewal and Denial Content | 3:05-4:00 |

Steering Committee | August Decision

Consumer Assistance Advisory Committee

Recommendations

FFE Partnership Steering Committee

Recommendations

AID Commissioner

Decision

Implement

What is the In Person Assistance (IPA) Program?

The IPA Program will consist of three (3) distinct parts:

1. Navigators – Paid for by Federal grants through a Federal application process. The state will have oversight responsibilities, but we are not sure at this point what that will be, waiting for further word from the Federal government. When written guidance is released some of our decisions may change. We are sharing all of our content with the Feds to minimize that possibility.
2. In Person Assister Entities – Entities such as non profit organizations and many others who will file an application with the Arkansas Insurance Department and have a relationship with individual enrollment assisters – either by way of contract , volunteer, or employment –and will be the recipients of Arkansas IPA payments.
3. Individual In Person Assisters - individuals who will be working directly with consumers to educate and guide them through the health care system. Individual In Person Assisters may have a relationship with an In Person Assister Entity or be independent and apply to become an entity.

What Role do Licensed Agents and Brokers Play?

Health insurance agents and brokers are neither Navigators nor part of the “in-person assistance” program. They would be their own group, functioning largely as they have in the past. Right now the Federal regulation spells out that if an agent or broker of other types of insurance wishes to be a Navigator, they could not sell health insurance.

Can they enroll on the Exchange and still receive a commission?

Yes – just in the capacity of agents or brokers (i.e., not as a Navigator or enrollment assister)

We also anticipate that in order to sell on the Exchange agents and brokers will have to be certified by the AID licensing division. The certification would include training on such topics as Medicaid, ARKids First, APCD, and other appropriate training topics.

Roadmap | Topic #4

May	Navigator Eligibility
June	Certification Standards
July	Training Requirements
August	Grant Application Process
September	Funding Options
October	Performance Measurement
November	On-Going Navigator Monitoring

The Committee will make recommendations related to IPA Entity:

- application requirements;
- application renewal; and,
- application denials.

IPA Entity Application| CAAC Recommendations

The Consumer Assistance Advisory Committee will today be making recommendations to the Steering Committee regarding these main questions:

- **What are the appropriate application requirements to acquire IPA Entities?**
- **What are the appropriate application renewal requirements for IPA Entities?**
- **What constitutes an IPA Entity application denial?**

IPA Entity Application Requirements

- A description of the Entity's qualifications and IPA program
- Financial considerations for an IPA entity to participate;
- Attestations from the IPA Entity that they and the individual IPAs will comply with all Federal and state requirements;
- Competency expectations following state training;
- A commitment to program goals and principles identified by the advisory committee; and
- A commitment from licensed insurance brokers and producers who are certified and under the entity's employ as individual IPAs that they will comply additionally with Federal IPA regulations specific to brokers and producers in §155.220.

A Description of the Entity's Qualifications and IPA program

- Explain the length of time your entity has been in business, the type of work your Entity has done that has prepared you for this work, the organizational capacity of the entity to carry out the duties as identified in Federal regulations and the state of Arkansas, and the financial solvency of the entity,
- Explain how the Entity 's prior experience prepares you for a position that requires strong interpersonal communication skills and what qualifications in this regard you will look for in selecting individual IPAs for outreach services,
- Explain your process for identifying and recruiting AR In Person Assistants who are qualified to carry out the IPA duties as described in the application with whom you will hire or enter in a contractual relationship,
- Description of the region of the state and the population(s) the IPA program will serve,
- Description of the plan for identifying the uninsured, underinsured and uninformed consumers who are eligible to purchase insurance through the exchange for conducting outreach activities for the population you intend to serve,

A Description of the Entity's Qualifications and IPA program

- Description of a comprehensive plan for conducting education activities to include venues and types of organizations that apply specifically to the individual IPA's proposed region of the state and targeted population and enrollment facilitation (a final targeted consumer outreach plan will be submitted to the AID 60 days after the start of payment.)
- A description of the evaluation methodology to be used to track and report consumer assistance activities to the AID as requested including but not limited to complaints tracking and resolution.
- Describe existing relationships in the community and how they will benefit the IPA program with consumers your Entity will need to educate; and/or, if you do not currently have existing relationships, provide an explanation of who the program could readily establish relationships with, examples may include but are not limited to:
 - small business employers and employees,
 - consumers(including uninsured and underinsured consumers),
 - consumers who are disabled;
 - consumers who are homeless;
 - culturally diverse groups, and/or;
 - self-employed individuals likely to enroll in a qualified health plan;

A Description of the Entity's Qualifications and IPA program

- Description of the plan for availability to consumers and description of types of assistance that will be provided and on-going Operations Tasks (e.g., hours of availability, locations in person, phone availability, on line assistance or web availability, and/or other ways the IPA entity will be available to the public),
- Description of a proposed methodology for providing the state feedback from the respective communities regarding how the exchange is working,
- Description of a comprehensive plan for assuring that individual IPAs are informed of AID training opportunities and confirming that each individual IPA has taken the training, achieved a passing grade and been certified by the State. The IPA entity shall also provide a description of the methodology they will use to ensure that individual IPAs have adequate support to ensure their readiness to provide consumer services.

A Description of the Entity's Qualifications and IPA program

- Description of an evaluation plan, including how the IPA Entity and individual IPAs acting on the entity's behalf will:
 - measure the success of their services;
 - seek feedback on the services of their IPAs;
 - plan for corrective action if AR IPAs do not comply with requirements;
 - provide ongoing monitoring of the staff employed, volunteers, or contracted;
 - provide complaint intake and resolution tracking to assure resolution of any identified problem, and
 - generally provide appropriate management of employed or contracted staff.
- How the entity will handle repeated complaints about individual IPAs by consumers and inability to resolve issues even with corrective action by the state.

A Description of the Entity's Qualifications and IPA program

- The entity shall provide a description of the methodology it will use to ensure Entity / IPA computer skills and how technology will be used to support IPA activities,
- Submission of three references in the area in which the entity will provide services.

Financial Considerations

- The IPA Entity must provide a commitment that all funding provided by the AID to the entity will be used for the sole purpose of the IPA activities.
- A breakdown of the IPA Entity's budget including allocations, and a written justification for all proposed expenses will be an important consideration in the evaluation of the IPA entity's application. An itemized budget will include at a minimum the following components:
 - **PERSONNEL** (itemize all positions, indicating percent of time, salary and names of senior personnel)
 - Comprehensive job description including primary duties and qualifications
 - Salary Justification
 - Salaries will be commensurate with the duties being performed
 - Fringe benefits rates must be or percent of the salary cost for fringe benefits. "Salary figure includes X% for fringe benefits."
 - How was rate of pay determined for the position? Provide explanation about how pay is commensurate with the duties that will be performed as part of the project.

Financial Considerations

- **SUBCONTRACTORS**

- Include detailed information outlining the primary activities the subcontractor will conduct and qualifications they must meet in order to be hired to carry out these activities.
- Provide justification for the activities that will be done by subcontractors, along with the reasons it is necessary to use subcontractors and why you cannot perform these tasks and require someone else to do it.
- Include estimates from identified subcontractors to show reviewers how you arrived at the specific costs for the subcontracted work.

- **TRAVEL**

- Travel justification includes the reasons why it is necessary to the successful completion of the project. (If including out of state travel identify why it is necessary)
- Travel expenses cannot exceed the current per diem and mileage limits used by the state for public employees.

Financial Considerations

- **SUPPLIES**
 - List costs only for supplies that will be used in carrying out project activities. Explain why they are necessary and how they will be used to benefit the project.
- **PUBLICATIONS and PRINTING COSTS**
 - publish and print materials, such as training materials, best practice guides, or other products arising from the project
 - Costs for reproducing and distributing electronic media produced by the project, such as CDs, DVDs, or other media to be used
- **OTHER AND/OR INDIRECT COSTS**
 - Include all categories of indirect costs and an explanation of what is included in the indirect costs. Most costs of the project should already be detailed in the other categories listed above.

Financial Considerations

- **IN-KIND CONTRIBUTIONS**
- What are you or your partners (collaborators) contributing to the project besides listed management or project activities?
- Contributions like office space, telephone access, computer or other equipment use, or other contributions should be listed at their relative value.
- **Note:** while the relative value of in-kind contributions are listed here as costs, they are not added into the project costs.

Attestations from the IPA Entity

- The Entity will conduct targeted community outreach to beneficiaries under their sponsorship or with community-based partners or coalitions to increase understanding of the exchange and raise awareness of the opportunities for assistance with benefit and plan selection with special emphasis on vulnerable populations and others who experience barriers to receiving assistance due to their geographic location, language, and/or culture;
- Entities will increase and enhance access to an IPA workforce that is trained, fully equipped and proficient in providing the full range of services including enrollment assistance in appropriate benefit plans and referral for complaint resolution;
- A commitment that the entity will track and report activities as required by the AID;

Attestations from the IPA Entity

- A commitment that the entity and all contracted, volunteer, or employed individual IPAs are not a health insurance issuer; subsidiary of a health insurance issuer, or an association that includes members of or lobbies on behalf of the insurance industry health insurance issuer;
- A commitment that the entity will employ sufficient staff, including support staff, to meet the demand of the area and/or population it serves;
- A commitment that the entity will stay updated on all requirements, policies, and regulations regarding the Exchange and assure that employed, volunteer, and contracted individual IPAs associated with the entity will stay up to date as well.
- A commitment that the entity will conduct an annual evaluation to determine areas of strengths and weaknesses of its IPA program..
- A commitment that the IPA entity will abide by all performance indicators as provided by the AID;
- A commitment that the IPA entity agrees to provide direct payment to all contracted or employed IPAs as agreed upon through contract and/or employment agreement.

Attestations from the IPA Entity

- A commitment that the IPA Entity and all contracted, volunteer, or employed individual IPAs will not provide financial incentives to potential health coverage consumers, such as rebates or giveaways;
- The IPA entity will ensure that all contracted, volunteer or employed individual IPAs will agree to a criminal background check in accordance with State and Federal rules;
- The IPA entity will ensure that all contracted, volunteer, or employed individual IPAs will agree to put consumer safety first in carrying out the duties of the IPA;
- The IPA entity will ensure that all contracted, volunteer, or employed individual IPAs will be lawfully present;
- The IPA entity will ensure that all contracted, volunteer or employed individual IPAs will be at least 18 years of age.
- **Are there other requirements that should be considered?**

Attestations from the IPA Entity

- A commitment that the IPA entity and all contracted, volunteer, or employed individual IPAs will not receive any direct or indirect payments from any health insurance issuer in connection with the enrollment of any qualified individuals or qualified employees in a Qualified Health Plan (QHP) as explicitly prohibited by Federal law;
- A commitment that the IPA entity and all contracted, volunteer, or employed individual IPAs will not receive any compensation of any kind from any other entity, organization or agency for enrolling individuals in health plans;
- Disclosure by the IPA entity and all contracted, volunteer or employed individual IPAs of any past compensation received from plans, reason for compensation, and whether or not there is a desire to receive future compensation from any plan or insurer in the health care community;
- A commitment that at least one employed staff member of the IPA entity and all contracted, volunteer or employed individual IPAs will participate in initial and on-going training as required by the AID.;

Application Scoring

What components of the application does the committee feel should be weighted most heavily in the scoring process?

- Organizational history;
- Relationship with targeted enrollees;
- Organizational capacity to carry out the duties required by Federal and state requirements;
- Plan for outreach, education, and enrollment facilitation and the likelihood of success in reaching and facilitating enrollment for the population the entity intends to serve;
- Financial solvency of the entity;
- Budget;
- Plan for availability to consumers;
- Ability to track and report activities performed to the state;
- References;
- Commitment to all attestations;
- Ability to track and resolve complaints.

Entity Application Renewal Requirements

- Applications will occur on an annual basis and accepted entity applications will result in a contract with the state. Each contract will be for a one year period with the option for two (2) one year renewals. Renewals will include at a minimum the following:
- A more qualified entity proposing to serve the same population was selected.
- Budget reconciliation from the previous year, if the entity had a contract the prior year;
- Another entity was selected based on costs.
- Reaffirmation of the attestations required for initial certification;
- Changes to any elements provided in the initial application process;
- Annual submission of the entity's operating budget;
- Compliance of one staff person and employed, volunteer, or contracted individual IPAs with all state training requirements;
- A review of the services, reporting, and performance improvement provided during the previous year and the performance of the entity during that time; and,
- A review of complaints, the disposition of the complaints, and their resolutions.

Are there other requirements that should be considered?

Denial of the Entity's Application

- A minimum rating has not been achieved.
- A more qualified entity proposing to serve the same population was selected.
- Another entity was selected based on costs.
- IPA Entity does not meet specific quality and other standards;
- IPA Entity demonstrates conduct that the entity is not operating within professionally-accepted ethical standards;
- There has been a change in status of any of the attestations that result in the IPA Entity not meeting requirements for participation; or,
- Consumer complaints about the IPA Entity that were not resolved or corrected.

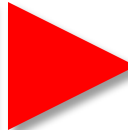
Are there other requirements that should be considered?

IPA Application Requirements| Next Steps

- Finalize CAAC recommendations and present to the Steering Committee
- Continue Arkansas In-Person Assister Recruitment Sub-Committee
- Complete IPA Funding Options

Roadmap | Topic #5

May	Navigator Eligibility
June	Certification Standards
July	Training Requirements
August	Grant Application Process
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The Committee will make recommendations related to Funding Options

Questions? | PCG Contacts

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