



TO: FFE Steering Committee
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SUBJECT: Recommendations from the Consumer Assistance Advisory Committee
COMMITTEE TOPIC: AR IN PERSON ASSISTER TRAINING
DATE: July 18, 2012

PART I - RECOMMENDATIONS

A. **RECOMMENDATION SUMMARY:** The Consumer Assistance Advisory Committee (CAAC) discussed the topic of AR In Person Assister Training at the committee meeting on July 13.

The Steering Committee is being asked to vote on the following recommendations:
1. What are the appropriate training competencies to be acquired by individual AR In Person Assisters?
2. What are the appropriate methods of delivery to provide initial training?
3. What are the appropriate methods of delivery to provide regular training updates?
4. What are the appropriate methods of delivery to provide refresher training?

B. **RECOMMENDATION DETAILS:** The Consumer Assistance Advisory Committee provides the following recommendations for the Steering Committee’s adoption.



AR IN PERSON ASSISTER TRAINING COMPETENCIES

Core Competency # 1 – Understanding the FFE Partnership and what it means for Arkansans

1. Understanding of the FFE Partnership Model adopted by the state of Arkansas;
2. Exchange Marketplace concepts – “Health Care 101”
 - a. Understanding of similarities and differences between public and private insurance.
3. Understanding of the Exchange Marketplace, including, but not limited to the following concepts:
 - a. Affordable Care Act policies;
 - b. Eligibility;
 - c. MAGI income determination;
 - d. Alternative Premium Tax Credit; and,
 - e. QHP and public coverage enrollment.
4. Understanding of Federal regulations governing the Exchange;
5. Understanding of the AR In Person Assister program and the state’s rules concerning its operation;
6. Understanding of program eligibility guidelines specific to the consumer’s income, including Medicaid, ARKids First, and the exchange;
7. Understanding of the concepts of cost sharing and premiums for applicable groups;
8. Understanding of the application components and how to apply for each program including on line; and,
9. Understanding of how technology will be used to support AR In Person Assister duties.

Core Competency # 2 - Consumer Privacy and Confidentiality

1. Understanding of what is considered personal health information (PHI);
2. How to protect a consumer’s PHI especially when interacting in public places;
3. HIPAA rules and regulations;
4. Arkansas State privacy and confidentiality rules and regulations;



5. The definition of conflict of interest and how to avoid it; and,
6. Understanding of professional ethical standards.
7. It is important to note that consumer and privacy is not limited to simply HIPAA privacy. There is a great deal of personal and financial information that AR In Person Assisters are going to be privy to. It is important that -AR In Person Assister understand the responsibility inherent in this relationship.

Core Competency # 3 – Qualified Health Insurance Plans – for both the individual market and for SHOP –in the FFE Partnership

1. Expertise in program requirements and service coverage for health plans in the exchange including dental and optical plans for children;
2. Key terminology (“out-of-pocket expense” and “non-covered services,” network choice, plan networks, annual, lifetime, and service limits)
3. Program requirements and service coverage for individual and SHOP health plans in the exchange, including dental and optical plans for children;
4. Expertise in federal tax credits/subsidies;
5. Facilitating enrollment in plans and plan renewal or during coverage transitions that arise when income or other life circumstances change;
6. Understanding rating systems for qualified health plans and their importance on the quality of care the member will receive in the plan.

Core Competency # 4 – Medicaid and ARKids First

1. Understanding of Program requirements and service coverage for Medicaid and ARKids First;
2. Understanding of coverage periods for eligibility and enrollment – continuous eligibility – the length of time a consumer is eligible for Medicaid or another insurance before renewals will need to be submitted, and a general overview of renewal processes;
3. Income calculation(s) for determining eligibility for public programs, cost sharing and co-pays based on income level;
4. Expertise in facilitating enrollment during coverage transitions that arise when income or other life circumstances change.

Core Competency # 5 – Understanding Your Audience

1. How to vary your presentation to meet the needs of all groups that you may encounter while performing AR In Person Assister duties whether it be one or all (examples may include but are not limited to):



- a. consumers with disabilities, , including Traumatic Brain Injury and Serious and Persistent Mental Illness
 - b. limited English proficiency,
 - c. limited literacy skills,
 - d. Individuals of different ethnicities (cultural competency)
 - e. low-income individuals and families,
 - f. individuals with special health care needs, and;
 - g. Small businesses
 - h. Deaf and hard of hearing
 - i. Families with mixed citizenship
 - j. Location and geography
 - k. Transportation
 - l. Medically disenfranchised
 - m. Homeless
2. How to provide consumers information in a way that is fair, accurate, and impartial and does not favor one insurance plan over another;
 3. How to use AR In Person Assister tools and functions for individuals with disabilities in accordance with the Americans with Disabilities Act and section 504 of the Rehabilitation Act; and;
 4. How to assess the likelihood of the consumer to enroll in a plan on their own versus a consumer that will need further assistance;
 5. Resolve information conflicts and conflict management;
 6. Providing information in a manner that is culturally and linguistically appropriate to the needs of the population being served by the Exchange;

Core Competency # 6 – Post Enrollment Support

1. The AR In Person Assister role and the importance of post-enrollment support, such as referring consumers to consumer assistance offices or ombudsmen for any enrollee with a question, complaint or grievance regarding their health plan coverage, or a determination under such plan or coverage as well as the regulations regarding the frequency and reasons for changing the qualified health plan with whom the consumer is enrolled;
2. How post enrollment support helps consumers stay insured;
 - a. All processes for complaints and grievances and appeals (state, federal, and each QHP);



- b. Next steps if a consumer's complaint/appeal/grievance is not resolved.

RECOMMENDED METHODS OF DELIVERY TO PROVIDE INITIAL AND ONGOING TRAINING

1. A combination of three types of training be offered, web, in person, and ITV;
2. All candidates must achieve a passing grade;
3. Training should be provided by a central entity with availability in remote locations, in person and on line availability in all parts of the state so that candidates can participate remotely;
4. Film the in person training and post on line so that others who could not participate can view it;
5. Test the efficacy of the training beforehand by delivering to a market audience and getting reactions/input;
6. Include examples and scenarios of what candidates may encounter;
7. Vary the training content so that it is not all lecture, include role playing;
8. Provide continuous, open door sessions;
9. Conduct webinars for content testing;
10. Review Medicare and licensing format for ideas;
11. Consider using colleges to deliver the training, internships

ONGOING TRAINING UPDATES

1. Provide updates on line
2. Confirm that the candidate is who they say they are through the use of:
 - a. IPA identifier
 - b. Assure confirmation information was received before awarding certification
3. Allow IPAs to specialize in certain topics and/or cultural groups

REFRESHER TRAINING

1. Provide on line training that is available by both entities and individuals anytime and regularly updated;
2. Consistency in the information provided is key.



PART II - BACKGROUND AND DISSENTING OPINIONS

The Consumer Assistance Advisory Committee convened on July 13, 2012, from 1 p.m. to 4 p.m. at the Arkansas Insurance Department. The purpose of the meeting was to make recommendations to the Federally Facilitated Exchange Partnership Steering Committee (“the Steering Committee”) concerning topic area 3, Training Competencies framed as the following:

1. What are the appropriate training competencies to be acquired by individual AR In Person Assisters?
2. What are the appropriate methods of delivery to provide initial training?
3. What are the appropriate methods of delivery to provide regular training updates?
4. What are the appropriate methods of delivery to provide refresher training?

The Committee had a lively, interactive discussion regarding training competencies and methods of delivery for initial, ongoing and refresher training. There was agreement on all aspects of the training provided in these recommendations. There were no dissenting opinions regarding this topic.

The Consumer Assistance Advisory Committee thanks the Steering Committee for the opportunity to provide recommendations for the successful implementation of the Navigator Program. We look forward to the Committee’s decisions in this regard.