Washington Health Benefit Exchange

Role of Washington Health Benefit Exchange
Certified Assisters
Navigators and Certified Application Counselors
Today’s Agenda

- Role of Washington Health Benefit Exchange (WAHBE) Certified Assisters
- Navigators and Certified Application Counselors
- Requirements
- Guiding Principles and Responsibilities
Purpose and Objectives

Purpose

Present the role and functions of a Navigator/In-Person Assister/Certified Application Counselor. (Health Benefit Exchange (HBE) Certified Assisters)

Objectives

Upon completion of this presentation you will:

Understand the role and requirements of Health Benefit Exchange Certified Assisters, the functions they perform, duties and responsibilities to the individuals they assist.
What are Navigators, and Certified Application Counselors?

- People that have been trained and certified by the Health Benefit Exchange

- Assist individuals to make informed decisions about health care coverage based on their needs and resources – Navigators/In-person Assisters/Certified Application Counselors

- One-on-one, in person on-going support to individuals and families – Navigators/IPAs/Certified Application Counselors

- Community outreach and education – Navigators/IPAs
## AT A GLANCE - ADMINISTRATION

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<tr>
<th>Administer and Oversee</th>
<th>Certified Application Counselor (CAC)</th>
<th>Navigator</th>
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<td>HBE</td>
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<td>Hospital/Provider Enrollment Activities</td>
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<td>HBE Lead Organization</td>
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## AT A GLANCE - QUALIFICATIONS

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<th>CAC</th>
<th>Navigator</th>
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<tbody>
<tr>
<td>Specified HCA training</td>
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<td>Specified HBE training</td>
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<tr>
<td>Pass Background check</td>
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<td>Pass Certification Exam</td>
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ACA Requirements for Navigators/CACs

- Knowledgeable in eligibility, enrollment and program requirements
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- Knowledgeable in eligibility, enrollment and program requirements
- Fair and impartial
ACA Requirements for Navigators/CACs

- Knowledgeable in eligibility, enrollment and program requirements
- Fair and impartial
- Facilitate QHP selection
ACA Requirements for Navigators/CACs

- Knowledgeable in eligibility, enrollment and program requirements
- Fair and impartial
- Facilitate selection of a qualified health plan
- Refer Health Plan issues to Office of Insurance Commissioner Ombudsman
ACA Requirements for Navigators/CACs

- Knowledgeable in eligibility, enrollment and program requirements
- Fair and impartial
- Facilitate QHP selection
- Refer to consumer assistance or ombudsman
- Protect confidentiality and privacy
ACA Requirements for Navigators/CACs

- Knowledgeable in eligibility, enrollment and program requirements
- Fair and impartial
- Facilitate QHP selection
- Refer to consumer assistance or ombudsman
- Protect confidentiality and privacy
- Cultural, language and disability access
Navigator/CAC Qualifications

- Complete required training
- Certification examination
- Background check
- Verification of language certification (if applicable)
  - Does not apply to CACs
- Attestations - Code of Ethics, Privacy and Security
Language Access

- Universal access to services
  - Equal access for individuals who are LEP
  - Provide information in primary language at no cost
- How to request language services
Language Access Resources

- Lead Organization Language Access Plan/Strategies
  - Web site available in English and Spanish
  - Key documents, such as outreach material, translated in 8 most common languages

- Assess the need for language services
  - Bi-lingual Assister
  - Provide translated material
  - Referral to another network partner
  - Arrange for a translator/interpreter
Disability Access

- Many accommodations require only minor adjustments to usual procedures
- Accessible, barrier free settings
- Material in alternative formats, such as large print
- Organizational policies/procedures for providing accessible services
- Inform individuals about their right to receive disability-related accommodations and how to request these services
Disability Access

- Ask what accommodations or assistance an individual needs

- Common examples
  - Material in alternate formats (large print, Braille, on a CD or thumb drive)
  - Meetings/events in locations that are accessible
  - Service Animals

- Partners and referral resources, such as vocational rehabilitation or independent living centers

- Invisible disabilities
Guiding Principles

- Duty to consumer
- Community and consumer trust
- Promoting Health Equity
- Knowledge and Skills
- Timeliness and Accuracy
- Enduring Relationships
- Seamlessness
Guiding Principle: Duty to Consumer

- Needs and interests of the individual/family come first
- Understand and work within the Navigator role
- Impartiality and objectivity
- Free of a relationship/conflict of interest with insurance carriers
- Promote informed choice
- Confidentiality and privacy
Conflict of Interest

- No private or personal interest in any insurance carrier
- No direct or indirect payment/incentive from insurers
- May not charge for services
- May not solicit or persuade a consumer to enroll in a specific plan or switch from
- Reporting perceived conflict
Confidentiality and Privacy

- Nondisclosure statement
- Proper protection of tax and other personal information (non-disclosure, storage)
- Only collect information necessary for program requirements
- Scan/upload eligibility documents
- Counseling in a private setting (absent parent, immigration, legal status)
Guiding Principle: Community and Consumer Trust

- Trusted, knowledgeable resources
- Culturally knowledgeable about the community served and sensitive to service delivery needs
- Communicate effectively and sensitively with diverse populations
- Accountability
- Review process available and encouraged
Code of Ethics

- Treat all people respectfully
- Respect privacy and confidentiality
- Do not engage in any relationship with a consumer that creates a risk of harm
- Maintain knowledge and skills
Guiding Principle: Knowledge and Skills

- QHP benefits and costs
- Health Insurance Premium Tax Credits and Cost Sharing
- Washington Apple Health
- Enrollment and eligibility requirements
- Other programs that offer assistance
Guiding Principle: Timeliness and Accuracy

- Responsive, prompt service delivery and follow-up
- Accurate, up to date information
- Inform communities
Assister Functions

- Community outreach and education
- One-on-one customer assistance
- Facilitate enrollment
- Information and follow up
Community Outreach and Education

- Information and education for all
- Engagement with target groups
- Hard to reach, vulnerable groups
- Events, community gathering places
One-on-One Consumer Assistance

- Program overview
- Using the Healthplanfinder
- Entering information in the Healthplanfinder
- Explaining coverage options
- Comparing, filtering using “decision support tools”
Facilitate Enrollment

- Washington Apple Health
  - System Interface with HCA
- QHP
  - Initial premium payment
  - Tax credits
- Ongoing account access for updates or changes
Voter Registration

- New application
- Renewal
- Change of Address
Information and Follow-Up

- Next steps in accessing coverage
  - Washington Apple Health
    - Notification from Health Care Authority
    - Designation of Plan
    - Check provider or preferred plan
    - Contact HCA to request a change
  - QHP
    - Designation of a primary care provider
    - Getting started
Referral

- Know your community resources and programs
- Connect people to resources
- Referrals
- Office of Insurance Commissioner Ombudsman
- Broker/Washington Healthplanfinder Business
Brokers

- Address overall insurance needs
- Offer plans inside/outside Healthplanfinder
- Make recommendations
- Compensated by Carriers
- Enroll Small Businesses

Brokers

- Provide information and assistance
- Facilitate enrollment

Navigators

- Impartial, objective information
- Only discuss Healthplanfinder coverage options
- Compensated by Exchange
Key Points for Consumers

- Individual Mandate and penalties?
- Eligibility requirements
Eligibility

- Real-time eligibility decision
- Federal-state interfaces for verification
  - Internal Revenue Service
  - Immigration and Naturalization Service
  - Employment Security
- Automated verification
  - HIPTC Conditional Eligibility (90 days)
  - WAH Conditional Eligibility (15 days)
ASSISTER SUPPORT/RESOURCES

▪ Operators Manual – A guide to performing many of the most important functions in Washington Healthplanfinder (i.e., navigating QHP and WAH application flows, matching person IDs, or performing manual verifications)

▪ Troubleshooting Desk Aid – A document to help troubleshoot common errors and issues that occur in the Washington Healthplanfinder

▪ Call Center – Language line can help customers in a wide array of languages. Certified Application Counselors may call here for additional questions such as application errors, submitting help tickets, and policy questions among others

▪ Lead Organization (Navigators only) – WAHBE Assister lead organization are the go-to resource for any additional questions such as application errors, submitting help tickets, and policy questions among others