



**Federal Health Care Reform  
in New York State**

# **Third Party Assistors in New York's Public Health Insurance Programs**

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# **Third Party Assistors for Public Programs Serve Various Roles**

- Program Information and Referral
- Application Assistance and Renewal
- Plan Enrollment

# I. Program Information and Referral

- General program information, including how to apply for coverage
- Program materials (e.g., applications and brochures)
- Enrollment status updates
- Referral to application assistors for help completing applications
- Complaint resolution and/or referral
- Provider referrals

# Program Information and Referral

- New York Health Options Call Center (Enrollment Center)
- Community Health Advocates (CHA)
- New York City 311 and Health Insurance Link

# New York Health Options

- In 2011, consolidated six different informational toll-free numbers related to New York's public health insurance programs (Medicaid, FHP, CHPlus)
- Customer services representatives answer questions about:
  - Potential program eligibility
  - Application and renewal processes
  - Covered benefits
  - Problems accessing services/prescriptions
- Processes mail in renewals in 12 counties and telephone renewal in 7

# New York Health Options

- Since its inception in June 2011, the Call Center has received nearly 1.3 million calls; an average of 90,000 calls per month are answered by a live agent
- 51 percent of calls originate from New York City, 17 percent of all calls were non-English language calls, 70 percent are enrolled in a public health insurance program
- 91 percent of callers who want a live agent receive one, average wait time is 72 seconds, and average call time is 4 minutes

# Community Health Advocates: Background

- 21 CBOs serving all counties and 3 specialist agencies (Empire Justice Center, Legal Aid Society, and Medicare Rights Center) provide training and technical assistance
- Live-answer central toll-free helpline at Community Service Society
- Individual, one-on-one counseling and assistance
- Community-based trainings and education about topics such as options for the uninsured to access health coverage and health care, the Affordable Care Act, and access to tax credits for small employers
- CSS administers sub-contracts, conducts quality assurance, develops training and education materials, reports to government agencies
- Per US DOL, CSS listed on adverse determinations issued by commercial insurers

# Year One Achievements: November 2010-September 2011

- 28,669 New Yorkers served ; 10,506 receiving individual assistance
- Counseled 2,911 through the central Helpline
- Handled 3,864 cases involving enrollment and renewals
- Helped 889 consumers apply for free and discounted care, including hospital financial assistance
- Helped 336 young adults find coverage or stay insured, helping many take advantage of the ACA provision to remain a dependent on a parent's coverage until age 26
- Gave clients one-on-one counseling about the Bridge Plan in 169 cases
- Conducted 750 community-based presentations (topics include ACA, options for the uninsured, etc.)
- Provided services in 11 languages other than English (Spanish, Chinese, Korean, Yiddish, Russian, Punjabi, Urdu, Hindi, Bengali, Gujarati, Polish)



# Year Two

## October 2011-August 2012

- CAP program ended September 2011; CHA continued and refocused under Exchange Establishment Grant (Level 1)
- CHA network helping to inform design of customer service and communication/outreach functions for new Health Benefit Exchange
- Expanded network, 27 CBOs and 3 Specialists
- Expanded Helpline capacity : 15 people between personnel and volunteers
- CBOs provide general information to consumers on appeals rights and refer clients to CSS for further assistance using non-CHA funds
- Design and testing of educational and outreach materials
- Small business initiative

# New York City

- 311
  - New York City’s website and phone number for government information and non-emergency services
  - 1.8 million calls a month
  - Live person assistance 24 hours a day, 7 days a week in 170 languages
- NYC Health Insurance Link
  - Offers information about health insurance options
  - Compares private health plans
  - Connects to public coverage

## II. Application Assistance and Renewal

- Online screening for public health insurance
  - DOH Web Site
  - ACCESS NYC
  - My Benefits
- Print and fill applications
  - DOH Web Site
- Facilitated Enrollment
  - Community-based FE
  - Plan FE
  - Medicaid out-stationed workers
  - Local Districts

# Facilitated Enrollment

- Application assistance provided in community based settings
- Facilitated enrollers are culturally and linguistically appropriate to the populations they serve; assistance is available in 60 languages
- Assistance is available during non-traditional hours including evenings, weekends, and early mornings
- Since its inception in 2000, the program has submitted over 4.3 million applications for 6 million individuals
- In some counties, the majority of applications are submitted by facilitated enrollers

# Facilitated Enrollment

- 41 community based agencies and local governments provide facilitated enrollment services through a grant program
  - 202 facilitated enrollers available statewide
- 16 health plans also provide facilitated enrollment services
  - 1,371 facilitated enrollers available statewide

# Role of a Facilitated Enroller

- Screen applicant for program eligibility
- Assist the applicant with completing the Access New York Health Care application
- Assist applicant with collecting the required documentation to support the application
- Certify that original documentation of citizenship was presented, if necessary
- Educate the applicant about managed care and assist with plan selection and
- Transmit the completed application to the appropriate entity, either the local department of social services for Medicaid and FHP or the CHPlus health plan, in a timely manner

# Training of Facilitated Enrollers

- Facilitated enrollers are required to participate in SDOH sponsored training programs
- Training is currently provided by a vendor through a contract with SDOH
- Use of the “train-the-trainer” approach is allowed for new/replacement staff when SDOH training is not available
- Current training modules include Basic Training, Refresher Training and Income Calculation for Self-Employed Individuals
- Training slides used by the trainer are available on-line for agencies using the train-the-trainer approach

# III. Plan Enrollment: Enrollment Broker

- Provides education and enrollment into health plans for Medicaid, Family Health Plus, SSI, HIV SNPs, Dual Eligible plans, and Managed Long Term Care (MLTC)
- Helpline services for phone enrollment, complaints, verification of plan-assisted enrollment, and referrals to other resources
- Processes plan enrollments from health plans, consumers, and CBOs
- Handles plan transfers, disenrollments to fee-for-service, and auto-assignments



### Third-Party Assistors for Public Health Insurance

<i>Function</i>	<i>NY Health Options</i>	<i>CHA</i>	<i>NYC 311</i>	<i>DOH Website</i>	<i>Access NYC</i>	<i>My Benefits</i>	<i>Facilitated Enrollment</i>	<i>Medicaid Out Stationed Sites</i>	<i>LDSS</i>	<i>Enrollment Broker</i>
<i>Information and Education</i>	<b>X</b>	<b>X</b>	<b>X</b>	<b>X</b>	<b>X</b>		<b>X</b>		<b>X</b>	<b>X</b>
<i>Individual Assistance with Insurance Problems</i>	<b>X</b>	<b>X</b>							<b>X</b>	
<i>Referrals</i>	<b>X</b>	<b>X</b>	<b>X</b>	<b>X</b>	<b>X</b>		<b>X</b>	<b>X</b>	<b>X</b>	
<i>Eligibility Screening</i>	<b>X</b>	<b>X</b>	<b>X</b>	<b>X</b>	<b>X</b>	<b>X</b>	<b>X</b>	<b>X</b>	<b>X</b>	
<i>Individual Application Assistance</i>							<b>X</b>	<b>X</b>	<b>X</b>	
<i>Plan Enrollment</i>									<b>X</b>	<b>X</b>