

## New York Health Benefit Exchange

### Detailed Design Review Summary for Sections 2.6 and 2.7: Navigators and In Person Assistance October 9-10, 2012

<u>Item Number</u>	<u>Topic</u>
2.6	Description of Navigator program
2.6a	Establish a Navigator program
2.6b	Navigator funding & types of Navigator entities
2.6c	Training and Conflict of Interest Standards for Navigators
2.7	In-person assistance program

#### Overview

The State of New York currently operates several successful consumer assistance programs to assist eligible individuals obtain information about, and enroll in, health insurance programs. To date, most of the assistance has been geared towards individuals eligible for public insurance. With the launch of the Exchange, there will be additional support for individuals enrolling in Qualified Health Plans in the New York State Health Benefit Exchange. Through its In Person Assistor and Navigator programs, the Exchange will integrate these new and existing consumer assistance programs to provide high quality consumer assistance.

#### Description and Timeline of Navigator and In Person Assistance Programs

The New York State Health Benefit Exchange will operate a Navigator program and an In Person Assistance (IPA) program. Through stakeholder meetings and convenings of the Exchange's Regional Advisory Committee, the Exchange has solicited input about the design and delivery of Navigator and IPA services. The programs will provide in-person, multilingual application assistance to children and adults applying for New York State sponsored health insurance programs, qualified health plans and standalone dental plans in the New York State Health Benefit Exchange, and as well as federally sponsored Advanced Premium Tax Credits (APTCs) and cost-sharing benefits in the New York State Health Benefit Exchange. By contracting with organizations that are culturally and linguistically appropriate to the populations they serve, the Navigator and IPA programs will reach individuals who have minimal access to public and commercial insurance programs. The Navigator and IPA programs are being designed to eliminate barriers in accessing the application process by providing in person assistance in community based locations frequented by target populations, at times that are convenient to working families, including evenings and weekends.

The In Person Assistor program will commence in late summer or early fall of 2013. The Navigator program will commence on a date to be determined. The two programs will closely mirror each other and it is expected that any entity providing IPA services would also be able to provide Navigator services. The funding for the Navigator and IPA program will come from separate sources (see below).

## Funding and Types of Entities

Federal 1311 funds will support the development of training programs for the Navigator program and the IPA Program. The operating activities of the Navigator program will be funded with revenue from the Exchange. The operating activities of the IPA program will be funded with federal 1311 funds, but will be cost-allocated as appropriate for public program assistance.

The New York State Health Benefit Exchange will select Navigator and IPA entities through two processes. First, the Exchange will contract directly with Local District Social Service Agencies. Second, the Exchange will use a competitive procurement process to select additional Navigator/IPA entities. Through these two processes, the Exchange will meet the federal requirement to select at least one community and consumer-focused nonprofit group and one or more of the other types of permissible entities listed in 45 CFR 155.210(c)(2). A single procurement process will be used to secure Navigator and IPA services. We expect the Request for Applications (RFA) to be posted in late fall 2012. The procurement process is further detailed in the attached work plan.

## Training, Conflict of Interest, and Privacy and Security Standards

The RFA will be structured to ensure that Navigators and IPAs provide high-quality customer assistance. The RFA will specify minimum standards and preferred characteristics of Navigator and IPA entities. Conflict of interest standards will be clearly spelled out in the RFA. The RFA will also define expectations regarding ongoing training and education, quality assurance, and privacy and security standards. The award process for the RFA will consider the needs of New Yorkers with regard to regional coverage and cultural and linguistic competence.

## Next Steps

1. The Exchange will determine a budget for Navigator and IPA programs.
  - a. Include budget considerations in the Exchange's sustainability analysis
2. The Exchange will move forward with the procurement for Navigator and IPA services.
3. The Exchange will determine licensing and/or certification standards for Navigators and IPAs.
4. The Exchange will hire a full-time staff person to oversee the Navigator and IPA programs.

**IPA/Navigator Workplan**

TASK/DETAILS	TIMEFRAME
<b>1. Stakeholder Outreach</b>	
<ul style="list-style-type: none"> <li>• Stakeholder Meetings</li> <li>• Regional Advisory Committees</li> </ul>	<p>Spring/Summer</p> <p>Early Fall 2012 and on-going</p>

TASK/DETAILS	TIMEFRAME
<b>2. Procurement Process for IPA/Navigator Program</b>	
(n.b. there will be a separate procurement process for LDSS and for other IPAs/Navigators)	
Develop Criteria for IPA/Navigator Program, including conflict of interest and training standards	September 2012
Draft RFA/Circulate for Comment	September 2012
Obtain the necessary internal approvals	November 2012
Due Date for Submission of Technical Questions to RFA	January 2013
Post Questions on the DOH Website	February 2013
Proposal Due Date	March 2013
Proposal Review Completed	April 2013
Obtain necessary internal approvals	April 2013
Award(s) Announced and Contracts Sent to Successful Applicant(s)	May 2013
Contract Processed Internally and Sent to Office of State Comptroller for Approval	May 2013
Contract Approved/ Fully Executed by OSC	July 2013

TASK/DETAILS	TIMEFRAME
<b>3. Development of Training Curriculum for IPA/ Navigator Program</b>	
Review Existing Curriculum to Determine what Information Can be Used and what Changes are Necessary (For Example, MAGI Rules, QHP Options, Privacy and Security Standards)	October 2012
Meet with Training Contractor to Discuss New Curriculum that Needs to be Developed	Nov/December 2012
Contractor Develops and Submits Updated Training Material for Approval	Jan/February 2013
Review and Provide Comments on Training Material	March 2013
Training Curricula Finalized	April 2013
Trainer Delivers Pilot/Demonstration of Training Module to DOH Staff	April/May 2013
Training Contractor Reserves Dates/Locations for In-Person IPA/Navigator Training	April/May 2013
In Person Training Delivered to Successful IPAs/Navigator(s)	Aug/Sept 2013
Trainer Develops Webpage on DOH Training Site Dedicated to IPAs/Navigators	August 2013
Trainer Develops Webinar-Based Training for IPAs/Navigators	August 2013

TASK/DETAILS	TIMEFRAME
<b>4. IPA/Navigator Contractor(s)</b>	
Recruit and Hire Staff (i.e., Navigators and IPAs)	July/August 2013
Attend DOH Sponsored IPA/Navigator Training	Aug/Sept 2013
Contractor(s) Begin Offering Services	September 2013

TASK/DETAILS	TIMEFRAME
<b>5. Planning for Sustainability</b>	
Developing timeline and strategy for funding the Navigator program in 2014 and beyond	Fall 2012