State of Indiana Health Care Coverage: Current and Changing Processes

May 2013

Indiana Department of Insurance

Indiana Family and Social Services Administration

PPACA and Indiana: New Roles in Consumer Assistance

Consumer Education and Application Assistance

CONCERN:

Beginning October 2013, there will be significant changes in healthcare coverage options, including:

- New health coverage options
- New eligibility criteria
- New applications

These changes will likely cause:

- Consumer confusion
- Administrative burden from incomplete or incorrect applications

Consumer Education and Application Assistance

RESULT:

Indiana-Specific Customer Assistance:

Roles and standards for individuals helping Hoosiers find and enroll in coverage through Medicaid and the Marketplace

- Indiana Code 27-19 promotes competence and consumer protections
- Application Organizations
- [Indiana] Navigators

Federal Customer Assistance:

Roles and standards for federally-selected individuals helping all consumers with focus on vulnerable populations

- PPACA and subsequent guidance promote consumer outreach, education, and enrollment
- Federal Navigators
- Certified Application Counselors

State Navigator Program
Application Assistance

	Application Organizations	[Indiana] Navigators
Entity	► Organization	► Individual
Examples	► Medicaid Enrollment Centers ► Social Service Agencies ► Hospitals	► Medicaid Enrollers ► Individuals that help consumers complete Medicaid or insurance applications ► Licensed insurance agents and brokers <u>not</u> receiving commission from health insurance companies for plan enrollment
Exemptions & Exclusions	► Organizations that only offer general information ► Organizations that do not help consumers complete Medicaid or health coverage applications	► Authorized Representatives ► Individuals that only perform Presumptive Eligibility Assessment ► Licensed health insurance agents and brokers receiving commission from insurance companies for plan enrollment

Information subject to change based upon pending federal guidance and state legislation

State Navigator Program
Application Organizations (AOs)

	Requirement	Option
Application	► Register with the State (Complete application) ► Be in good standing with the Secretary of State ► No financial conflict of interest ► Disclose any conflict of interest ► Designate a lead Navigator ► Report all other Navigators working on the AO's behalf ► Pay application fee	► Perform criminal background check on individual [Indiana] Navigator(s) ► Pay for criminal background check on behalf of [Indiana] Navigator(s) ► Pay application fee on behalf of [Indiana] Navigator(s)
Training (Pre-Certification)	► Attest that all individual [Indiana] Navigators have completed training	► Become approved training entity with IDOI ► Provide training to individual [Indiana] Navigator(s)
Certification Exam	► Not applicable	► Pay for certification exam on behalf of individual [Indiana] Navigator(s)
Re-certification (Renewal)	► Complete new application annually ► Pay application/renewal fee annually ► Update individual [Indiana] Navigator(s) report as needed	► Become a certified training entity with IDOI and provide continuing education to individual [Indiana] Navigator(s)

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State Navigator Program
Individual Navigators

	Requirement	Option
Application	► Complete application ► Pass Criminal Background Check ► No financial conflict of interest ► Disclose any conflict of interest ► Pay application fee ► Report overseeing AO(s) as applicable	► Background check may be performed by overseeing AO or by state-designated background check entity ► Application fee may be paid by overseeing AO
Training (Pre-certification)	► Complete training with state-approved training entity	► Training fees may be paid by overseeing AO to third party training entity ► Training may be provided by overseeing AO (if State-approved)
Certification Exam	► Pass certification exam with state certification exam vendor	► Certification exam fees may be paid by overseeing AO to state certification exam vendor
Re-certification	► Complete new application ► Complete Continuing Education ► Pay application/renewal fee ► Annual ► Update overseeing AO(s) as applicable	► Application fee may be paid by overseeing AO ► Continuing education fees may be paid by overseeing AO to third party training entity ► Training may be provided by overseeing AO (if State-approved)

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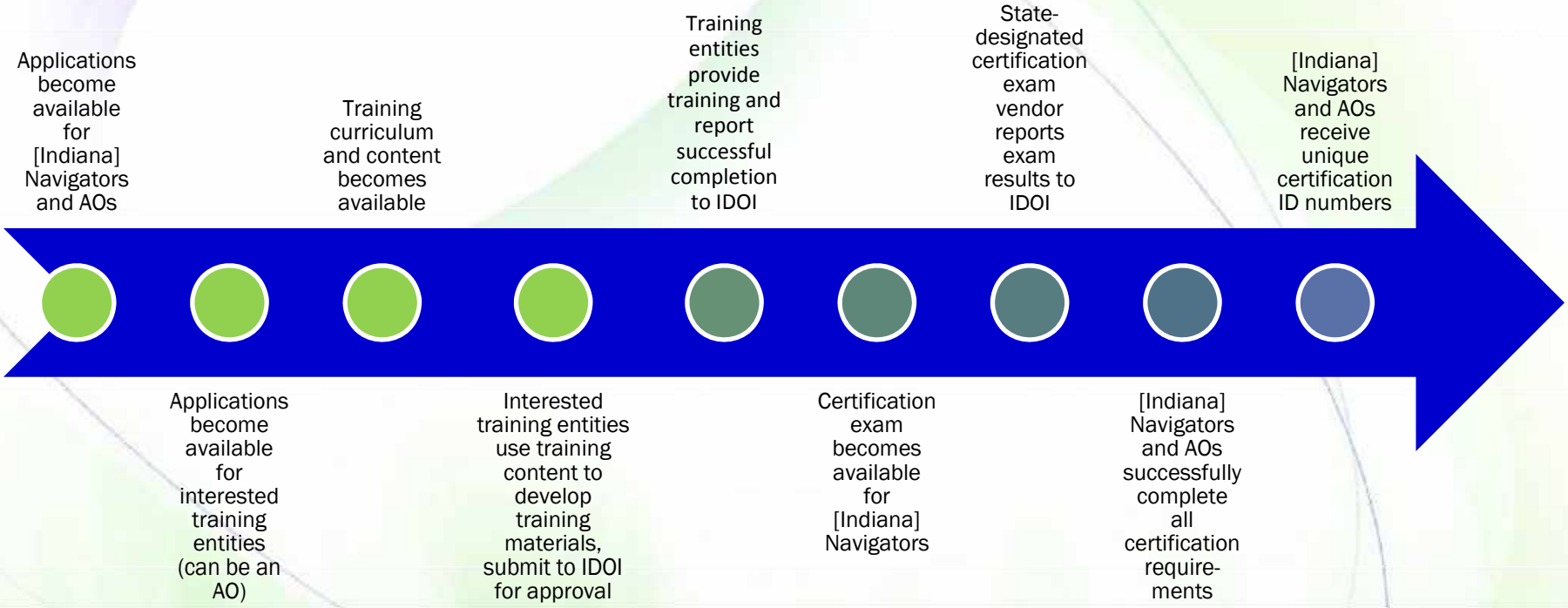
State Navigator Program
Navigator Certification

Beginning Summer 2013



Unique certification IDs will:

- Allow State to contact [Indiana] Navigator with questions about an application
- Help track Presumptive Eligibility Hospitals to determine compliance with State quality requirements

State Navigator Program Certification in Action

Beginning October 2013, FFM Open Enrollment

Certified [Indiana] Navigators assist consumers complete applications for insurance affordability programs

- Certified [Indiana] Navigators must provide personal unique ID and AO unique ID (as applicable) for all applications receiving Navigator assistance
- For consumers assessed eligible for Medicaid Presumptive Eligibility, complete applications must include: PE Hospital AO ID, individual [Indiana] Navigator ID, & consumer's PE RID number

If certified [Indiana] Navigator leaves one AO and joins another AO or becomes independent

- AOs change certified [Indiana] Navigator lists to reflect association change
- Certified [Indiana] Navigator notifies State of changing AO association
- Certified [Indiana] Navigator maintains unique ID

Enrollment Centers

Present-Dec. 31, 2013:
Enrollment Center agreements will remain in effect

Effective Jan. 1, 2014:
Enrollment Centers must:

- Register as Application Organizations (AOs)
- Fulfill the roles & responsibilities of AOs
- Continue to fulfill the roles & responsibilities of federally-defined outstation Medicaid enrollment offices

Federal Consumer Assistants

- In addition to the Indiana Navigator Certification, PPACA established Federal Navigators and Certified Application Counselors connected to the FFM

	Federal Navigators	Certified Application Counselors (CACs)
Selection	By HHS	By HHS
Payment	Federal Collaborative Agreement funds (must apply)	Not paid
Federal Requirements	§155.210 Minimum essential duties Federal training & certification	§435.908, §457.330 Not finalized

- **Both Federal Navigators and CACs will be subject to State requirements (IC 27-19), including:**
  - Conflict of interest requirements
  - State training and certification

Federal and State Consumer Assistants: Differences and Similarities

	Federal Navigators	Indiana Navigators	Federal Certified Application Counselors	Medicaid Authorized Representatives	Health Insurance Agents, Brokers, Producers
Funding	► Organization(s) apply for and receive federal cooperative agreement funding	► None	► None	► None	► Commission from Insurance companies (Cannot qualify as a Navigator)
Goal	► Outreach ► Education ► Facilitate application enrollment	► Facilitate application enrollment	► Facilitate application enrollment	► Perform functions on behalf of applicant for SNAP, TANF and Medicaid benefits	► Facilitate private insurance enrollment

Information subject to change based upon pending federal guidance and state legislation

Federal and State Consumer Assistants: Differences and Similarities

	Federal Navigators	Indiana Navigators	Federal Certified Application Counselors	Medicaid Authorized Representatives	Health Insurance Agents, Brokers, Producers
Requirements	► Receive federal cooperative agreement funding ► Maintain certification ► Meet essential minimum duties as established by federal authorities ► No conflict of interest ► See Indiana Navigator requirements	► Apply with IDOI ► Age 18 ► Pay application fee ► Pass criminal background check ► Maintain certification ► Disclose conflict of interest and conflict of loyalty to State and consumers	► Federal requirements have not been finalized by CMS ► See Indiana Navigator requirements	► Complete FSSA/DFR authorization form ► Knowledgeable of applicant's personal circumstances	► Register with CMS (if helping with Marketplace enrollment) ► Obtain Indiana agent, broker, producer license with IDOI
Certification	► Federal and State Training ► Federal and State Certification exam ► Federal and State Continuing education ► State Certification/ Renewal fee	► State Training (Pre-certification) ► State Certification exam ► State Continuing education ► State Certification/ Renewal fee	► Federal certification has not been finalized by CMS ► State Training ► State Certification exam ► State Continuing education ► State Certification/ Renewal fee	► Not applicable	► Federal Marketplace-specific training ► Indiana Navigator certification not applicable ► Insurance license pre-certification ► Insurance license exam ► Insurance license continuing education

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Timeline for Federal and State Consumer Assistance

PPACA and Indiana: New Marketplace Eligibility and Enrollment

ACA: Important Dates

October 1, 2013

Federally Facilitated Marketplace:

- Open enrollment starts: Individuals can apply for health insurance coverage from Qualified Health Plans (QHPs) and may qualify for Premium tax credits (PTCs) or Cost-sharing reductions (CSRs)
- Small business owners can choose a small group insurance plan for employees on SHOP

January 1, 2014

Federally Facilitated Marketplace:

- Qualified Health Plan coverage begins

Changes to Healthcare Coverage Requirements

Beginning January 1, 2014, there will be new coverage requirements for consumers and health insurance companies

Minimum Essential Coverage (MEC):

- PPACA designated certain types of coverage as minimum essential healthcare coverage (i.e. Medicare, Medicaid, Employer-sponsored health care).
- Even though some types of coverage are considered MEC now, they may need to add benefits to be MEC in the future.

Individual Mandate:

- Individuals will be required to maintain minimum essential coverage.
- Individuals without coverage may apply for an exemption;
  - If granted, they will be exempt from the coverage requirement.
  - If not granted, they will have to pay the IRS penalty at tax-filing.

Guaranteed Issue:

- Insurance companies will not be able to deny coverage based on pre-existing conditions, gender or other medical conditions.

Changes to the Private Insurance Application Process

System Today	New with PPACA
Single application through: ► Assistance of an insurance broker or ► Direct application to the insurance carrier ► Small Employer-Sponsored Coverage	Multiple Applications (Optional): 1) Application for Federal Marketplace ► If under 100% FPL, application will be sent to Medicaid to qualify for Medicaid ► If 100-400%FPL, may qualify for PTCs and/or CSRs 2) Application for off-Marketplace health coverage (Optional) 3) Employers with ≥ 50 full time equivalent employees provide affordable coverage

PPACA and Indiana: Changing Medicaid Eligibility and Enrollment

Current Medicaid Access

Providers and clients share many resources:

- By Phone: 1-800-403-0864
- In Person: DFR local offices, Mon. to Fri., 8:00 a.m. to 4:30 p.m.

Separate resources available 24/7 online:

- Provider Links:
  - Agency Portal (access to client status): http://www.in.gov/fssa/dfr.4323.htm
  - Authorized Representative Forms: http://www.in.gov/fssa/dfr/2689.htm
- Client Links:
  - Client Benefit Portal (report changes, access case information): http://DFRBenefits.in.gov

Changes to the Medicaid Application Process

System Today	New with PPACA
Single application for: ► Supplemental Nutritional Assistance Program (SNAP) ► Temporary Assistance for Needy Families (TANF) and/or ► Medicaid/Health Coverage	Multiple Applications: 1) Application for SNAP/TANF 2) Application for Medicaid/Health Coverage ► If over income for Medicaid, application will be sent electronically to Federal Marketplace to qualify for PTCs and/or CSRs 3) Open Enrollment starts Oct. 1, 2013 ► Apply new Medicaid eligibility criteria for Jan. 1, 2014

Changes to the Application Process

System today:

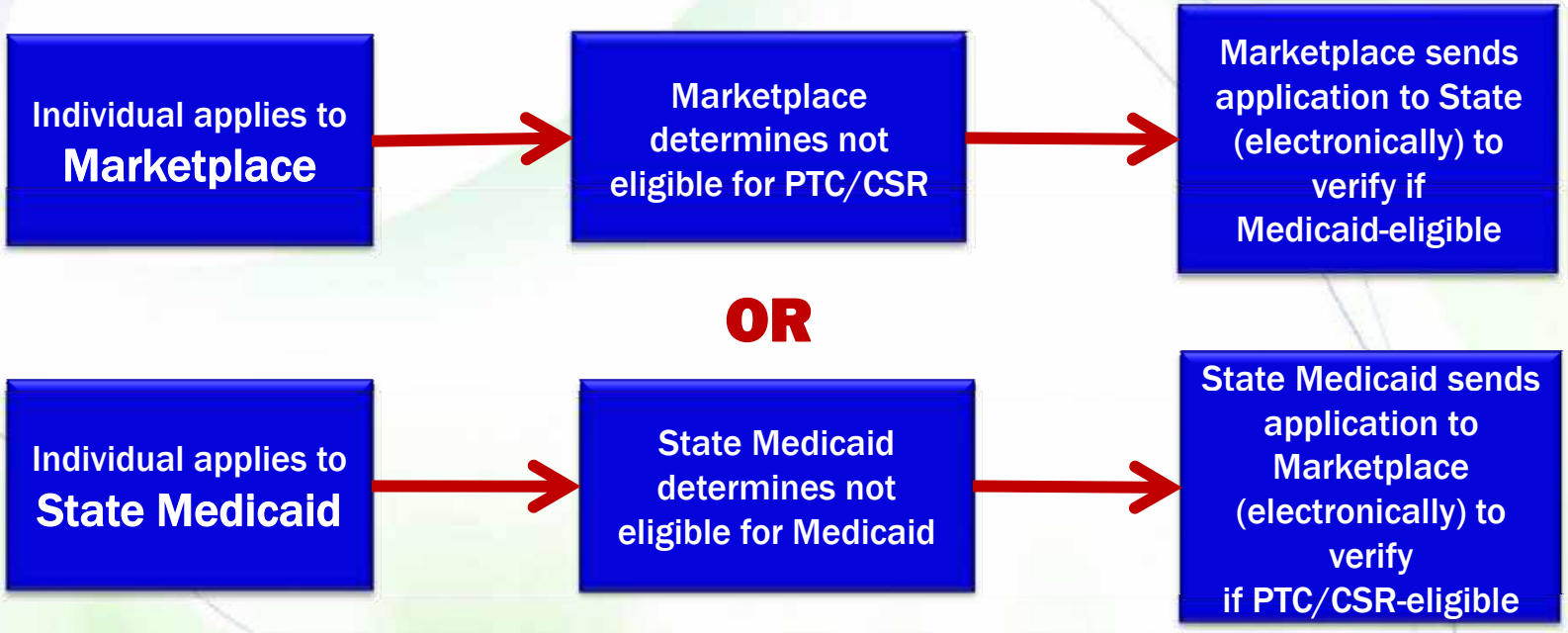
- Complete application online
- Complete and fax paper application
- Apply in person in a local DFR office
- Call DFR toll free number to request an application be mailed

New with PPACA:

- May complete the application process over the phone
  - Pros:
    - Provides new option to individuals with limited internet access or literacy challenges
  - Cons:
    - Could take a long time;
    - Cannot save application in progress

Changes to the Application Process

Sharing application data with the federal government:



State Medicaid cannot ask an applicant to provide data to the State if:

- He or she has already provided it to the Marketplace or
- The State can get it electronically (i.e. SSN, SSI-eligibility)

Hospital-Based Presumptive Eligibility

Medicaid-enrolled hospitals will be allowed to perform Presumptive Eligibility (PE) for financially eligible populations (very low income families, children, etc).

- Does not include those potentially eligible for HIP waiver or those potentially eligible based on disability.
- Hospital-based PE will not change current Pregnancy PE program.

Hospitals are required to assist PE members to submit the new streamlined Medicaid application.

Hospital-Based Presumptive Eligibility

Federal Requirements:

- PE applications must be completed by hospital employees.
- Hospital-based PE to begin Jan. 1, 2014.

State Requirements:

- Hospital PE providers must have state-certified navigators on staff to assist members completing streamlined Medicaid applications.
  - Streamlined Medicaid applications can be submitted by contract staff.
- The state will set performance standards that hospitals must meet in order to be a PE participating provider.
  - Provider Agreements will be modified to add hospital PE requirements.
  - Performance metrics will be established and monitored.

Information Resources

State and Federal ACA and Marketplace Resources

State Resources:

- **Website:** http://www.in.gov/aca **(updating Summer 2013)**

Federal Resources:

- **FFM Call Center:** Coming Summer 2013
- **Website:** http://www.healthcare.gov (updating Summer 2013)
- **U.S. Department of Health & Human Services**
  - **Website:** http://www.hhs.gov/
  - **Mailing Address:** 200 Independence Ave., S.W., Washington, D.C. 20201
- **Social Media**
  - **Facebook:** https://www.facebook.com/Healthcare.gov
  - **Twitter:** @HealthCareGov