

Consumer Assistance

Module #1
Training Resource for
Indiana Navigators



Module #1 Objectives



- **After reviewing this module, you will be able to:**
 - Correctly identify different types of consumer assistants, based on their roles, responsibilities, and requirements
 - Comply with Indiana law regarding Indiana Navigators and Application Organizations
 - Know where to go for information about becoming a consumer assistant
 - Know how to direct consumers for additional information

Module #1 Terminology (1 of 2)



Term	What It Means
Indiana Navigator; Application Organization (AO)	Individuals and entities that must be certified or registered with the Indiana Department of Insurance (IDOI) to provide application assistance through the Federally-facilitated Marketplace (FFM) or Indiana Health Coverage Program (Medicaid, Children's Health Insurance Program (CHIP), Healthy Indiana Plan (HIP 2.0)).
Federal Navigator; Certified Application Counselor (CAC)	Federal trained and certified consumer assistants, established under the Affordable Care Act (ACA), to provide Federally-facilitated Marketplace (FFM) education and enrollment assistance. Federal Navigators and CACs assisting with the FFM operating in Indiana must also be certified as Indiana Navigators with the Indiana Department of Insurance.
Conflict of Interest Policy; Conflict of Interest	A state policy that establishes what may constitute an actual or potential Conflict of Interest (Financial Interest or Conflict of Loyalty) and disclosure and other requirements surrounding such conflicts by which all Indiana Navigators and AOs must comply.
Privacy & Security; Personal Information; Security Breach	All Indiana Navigators and Application Organizations (AOs) must comply with state privacy and security agreements established, which defines what constitutes a consumer's Personal Information and a Security Breach or improper disclosure of such information. It also establishes privacy and security standards and procedures that all Indiana Navigators and AOs must follow in order to protect a consumer's Personal Information.
Reporting Requirements	Information that must be reported to IDOI by an Indiana Navigator or Application Organization (AO), including a change in name or address, an administrative or criminal action, a change in Conflict of Interest status, a Security Breach of a consumer's Personal Information, or an addition/removal of a navigator or AO location from an AO.

Module #1 Terminology (2 of 2)



Term	What It Means
Indiana Health Coverage Program (IHCP)	Any of the several programs operating under Indiana Medicaid, such as Hoosier Healthwise, Healthy Indiana Plan (HIP 2.0), Children’s Health Insurance Program (CHIP), Hoosier Care Connect, Traditional Medicaid, and Home and Community-Based Programs. Applications for IHCPs can be accessed online at www.dfrbenefits.in.gov .
Federally-Facilitated Marketplace (FFM)	A federally developed and operated insurance marketplace operating in Indiana (available at www.healthcare.gov) that makes Qualified Health Plans (QHPs) available to qualified individuals and/or qualified employers in accordance with the Affordable Care Act (ACA).
Navigator Precertification Education (PE)	Education and training programs approved by the Indiana Department of Insurance (IDOI) that must be completed by individuals as part of the initial Indiana Navigator certification application process and prior to taking the Navigator Examination. The full Indiana Navigator application process is posted online at www.in.gov/idoi/2929.htm .
Navigator Continuing Education (CE)	Education and training programs approved by the Indiana Department of Insurance (IDOI) that must be completed by certified Indiana Navigators to satisfy their yearly two-hour Navigator CE requirement. The full Indiana Navigator annual renewal process is posted online at www.in.gov/idoi/2930.htm .
Producer; Agent; Broker; Agency	Individual or business entity licensed by the state to sell, solicit, or negotiate insurance products. A licensed insurance agent/broker/producer that receives compensation from a health insurance carrier for the enrollment of an individual in a health plan, is prohibited from being an Indiana Navigator or Application Organization (AO).

Types of Consumer Assistants Who May Help Hoosiers



- **Indiana Navigators**
- **Application Organizations**
- **Authorized Representatives**
- **Health insurance agents and brokers**
- **Other consumer assistant titles consumers may see:**
 - Federal Navigators
 - Certified Application Counselors (CACs)
 - Champions for Coverage



Other Consumer Assistants

- **The Federally-facilitated Marketplace (FFM) certifies consumer assistants, such as:**
 - Federal Navigators*
 - Certified Application Counselors (CACs)*
- **Both groups MUST:**
 - **Meet federal standards and requirements**
 - Individuals: Complete federal training and certification
 - Organizations: Complete federal registration
 - **Meet Indiana standards and requirements**
 - Individuals: Complete Indiana Navigator certification
 - Organizations: Complete Application Organization (AO) registration

*For more information on these programs, see the Centers for Medicare and Medicaid Services (CMS) website at <https://www.cms.gov/CCIIO/Programs-and-Initiatives/Health-Insurance-Marketplaces/assistance.html>

Advising Consumers on Assistance and Protection



- Consumers **DO NOT** have to use a consumer assistant to complete their application for health coverage
- If consumers **DO** choose to ask someone for help, there are ways they can protect themselves from fraud and abuse by:
 - Asking if the individual has been certified **by Indiana** as a:
 - Certified Indiana Navigator
 - Licensed health insurance agent or broker
 - Verifying if the individual is certified or licensed by:
 - Visiting the Indiana Department of Insurance website at:
 - www.in.gov/idoi/2823.htm
 - Asking to see copy of the certification or license



Indiana Navigators and Application Organizations

To protect Hoosier consumers from possible fraud, abuse, and confusion, Indiana passed a law to require individuals and organizations helping consumers with healthcare coverage applications to go through a certification or registration process.



Indiana Navigators

- **Role:**

- To provide consumers with fair, accurate, and impartial health coverage application assistance.

- **Responsibilities:**

- Become certified by the Indiana Department of Insurance (IDOI) to assist consumers with:
 - **Applications for the Federally-facilitated Marketplace (FFM) (available at www.healthcare.gov)**
 - Qualified Health Plans (insurance coverage)
 - Premium Tax Credits
 - Cost-Sharing Reductions
 - **Applications for Indiana Health Coverage Programs (IHCPs) (available at www.dfrbenefits.in.gov)**
 - Medicaid /Hoosier Healthwise
 - Children's Health Insurance Program (CHIP)
 - Healthy Indiana Plan (HIP 2.0)



Who needs to be certified as an Indiana Navigator?

- **Individuals working with FFM* and IHCP* applicants to complete their application(s), including:**

- Federally-funded, federally-selected Navigators
- Federally-designated Certified Application Counselors (CACs)
- Medicaid Enrollment Center staff or volunteers
- Licensed insurance producers who do not sell health insurance plans or receive compensation from health insurance issuers
- Staff or volunteers of other organizations

*The Federally-facilitated Marketplace (FFM) application may be accessed online at www.healthcare.gov and the Indiana Health Coverage Program (IHCP) application may be accessed online at www.dfrbenefits.in.gov.

Prohibited History for an Indiana Navigator



- **An individual cannot be an Indiana Navigator if the individual:**
 - Has had the following denied, suspended, or revoked:
 - Insurance agent or broker license,
 - Indiana Navigator certification,
 - or equivalent license or certification
 - Has been convicted of a disqualifying felony or other crime
 - As determined by the Commissioner of Insurance
 - Has admitted to or been convicted of unfair trade practice or fraud in the insurance business
 - Has a state income tax or child support obligation that has not been paid or is not subject to a repayment agreement

Indiana Navigator* Certification Process



Complete Indiana Navigator online application, along with the Conflict of Interest Disclosure Form, Privacy and Security Agreement, and Criminal Background Check; Pay non-refundable application fee**

Complete pre-certification education (PE)

Pass certification examination

Complete continuing education (CE) requirements annually

Complete online renewal application and pay renewal fee** annually

*Indiana Navigators do not have to live in Indiana to assist Hoosiers – they may be either Indiana residents or non-residents

**Currently \$50 (Indiana residents) or \$100 (non-residents), plus an online processing fee

Indiana Navigator Initial Application Process - 6 Steps



- **The initial Indiana Navigator application process consists of the following 6 steps*:**
 1. Complete online application and pay non-refundable application fee**
 2. Submit criminal background check***
 3. Review Conflict of Interest Policy, then submit Conflict of Interest Disclosure Form
 4. Review then submit Privacy and Security Agreement
 5. Complete Navigator precertification education (PE) from IDOI-approved PE provider
 6. Pass Navigator certification examination

*The Indiana Navigator application steps are posted at www.in.gov/idoi/2929.htm . **Note:** Licensed insurance producers may complete steps 3-5 only, and submit the designation form posted online.

**The application fee is \$50 for Indiana residents and \$100 for non-residents and includes an online processing fee. Fees may be paid by an individual's associated Application Organization (AO).

***Criminal background checks may be completed by an individual's associated AO.

Indiana Navigator Initial Application Process - Online Application (Step 1 of 6)



- ❑ **The online application may be found on the IDOI website at www.in.gov/2929.htm or at www.sircon.com by selecting “Apply for a License.”**
 - The application collects identifying and contact information from the individual and asks basic questions regarding the individual’s background and status as a Navigator.
 - The application fee and online processing fee are non-refundable and must be paid online by major credit card.
 - After submission, the applicant will receive a confirmation email to the applicant email on the application, which will include a confirmation ID number. The applicant may check the status of the application using the confirmation ID by going to www.sircon.com and selecting “Check the Status of a License Application.”
 - The application will remain “pending” or “under state review” until all 6 steps of the application process are complete. Applications still incomplete after 90 days from submission will be withdrawn.
 - **Note:** Additional forms (*e.g.*, background check, Conflict of Interest Disclosure Form, Privacy & Security Agreement) may be attached electronically to the online application at the time of application or through a link in the confirmation email.

Indiana Navigator Initial Application Process - Background Check (Step 2 of 6)



- **Guidance on submitting a criminal background check is available on the IDOI website at www.in.gov/idoi/2827.htm.**
 - The applicant may either have a paper or online limited background check completed by the Indiana State Police, or have an alternative background check completed by their employer or another acceptable source.
 - Background checks must be dated no more than 30 days prior to the date of the online application submission.
 - **Note:** Additional forms (*e.g.*, the background check, Conflict of Interest Disclosure Form, Privacy & Security Agreement) may be attached electronically to the online application at the time of application or through a link in the confirmation email.

Indiana Navigator Initial Application Process - Conflict of Interest Policy and Disclosure Form (Step 3 of 6)



- ❑ **Applicants for the Indiana Navigator certification must review and understand the Conflict of Interest Policy* for Indiana Navigators.**
 - By submitting the online application, applicants agree to abide by the Conflict of Interest Policy.
- ❑ **After an applicant has reviewed the Conflict of Interest Policy, they must submit the Conflict of Interest Disclosure Form* along with the online application.**
 - Any actual or potential Conflict of Interest, as defined by the Policy, must be disclosed on the form.
 - **Note:** Additional forms (e.g., the background check, Conflict of Interest Disclosure Form, Privacy & Security Agreement) may be attached electronically to the online application at the time of application or through a link in the confirmation email.

*The Conflict of Interest Policy and Conflict of Interest Disclosure Form for Indiana Navigators may be found online with the initial application steps at www.in.gov/idoi/2929.htm. **Note:** there is a separate Conflict of Interest Disclosure Form for Application Organizations.

Indiana Navigator Initial Application Process - Privacy & Security Agreement (Step 4 of 6)



- **Applicants must review and understand the Privacy & Security Agreement* for Indiana Navigators and submit it along with the online application.**
 - By submitting the online application and Privacy & Security Agreement, applicants agree to abide by the Agreement on an ongoing basis, including the protection and confidentiality of consumers' Personal Information, as defined by the Agreement.
 - Any Security Breach, as defined by the Agreement, or improper disclosure of Personal Information, must be disclosed to the consumer and the IDOI as set forth in the Agreement.
 - **Note:** Additional forms (*e.g.*, the background check, Conflict of Interest Disclosure Form, Privacy & Security Agreement) may be attached electronically to the online application at the time of application or through a link in the confirmation email.

*The Privacy & Security Agreement for Indiana Navigators may be found online with the initial application steps at www.in.gov/idoi/2929.htm. **Note:** there is a separate Privacy & Security Agreement that must be submitted by Application Organizations.

Indiana Navigator Initial Application Process - Navigator Precertification Education (Step 5 of 6)



- ❑ **Must complete Navigator precertification education (PE) course from an IDOI-approved Navigator PE provider**
 - Approved Navigator PE providers may be found online at www.in.gov/idoi/2826.htm.
 - Courses are a minimum of 8 hours and may be either classroom/seminar or online/self-study.
 - Prices may vary by course provider.
 - Once course is completed, provider will report PE completion to IDOI and issue course completion certificate to student.
 - **Course completion certificate must be taken by student to the Navigator state certification exam.**

Indiana Navigator Initial Application Process - Navigator Certification Examination (Step 6 of 6)



- ❑ **Must pass Navigator certification examination in order to be considered for Indiana Navigator certification.**
 - Exam is 90 minutes and 60 multiple-choice questions.
 - Exams are taken at Ivy Tech Community College locations across the state.
 - Must receive a score of 70% or higher to pass.
 - Examination guidance, procedures and registration/scheduling information is available online at www.in.gov/idoi/2836.htm.

Indiana Navigator Certification Renewal (3 Steps)



- **Annual Renewal Process (3 Steps)*:**
 1. Complete two (2) hours of Navigator continuing education (CE) each year from an **IDOI-approved** Navigator CE course provider
 2. Complete online renewal application and submit non-refundable renewal fee and online processing fee
 3. Submit new Conflict of Interest Disclosure Form, if conflict of interest status has changed

*The annual Navigator certification renewal steps are posted online at www.in.gov/idoi/2930.htm.

Indiana Navigator Certification Renewal - Continuing Education (Step 1 of 3)



- Each year, Indiana Navigators must complete a minimum two (2) hours of Navigator continuing education (CE).
 - Navigator CE must be taken from an **IDOI-approved** CE course provider.
 - Approved Navigator CE course providers may be viewed online through www.in.gov/idoi/2826.htm.
 - Courses may be either classroom/seminar or online/self-study.
 - Prices may vary by course provider.
 - The CE provider will report a Navigator's CE completion to IDOI and issue a course completion certificate to the Indiana Navigator.

Indiana Navigator Certification Renewal - Online Renewal Application (Step 2 of 3)



- ❑ **Each year, Indiana Navigators must complete the online renewal application and submit renewal fee***
 - A courtesy renewal email reminder is emailed to a Navigator's business email on file approximately 60 days prior to the certification expiration date.**
 - **The renewal application may only be submitted within 60 days prior to the certification expiration date.**
 - May access renewal application online at www.in.gov/idoi/2930.htm or at www.sircon.com by selecting "Renew a License."
 - The non-refundable renewal fee and online processing fee must be paid online when submitting application.
 - **Note:** Additional forms (e.g., Conflict of Interest Disclosure Form) may be attached electronically to the application at the time of application.

*Fee is non-refundable, \$50 for Indiana residents and \$100 for non-residents. There is also an online processing fee.

**Indiana Navigators need to be aware of their certification expiration dates, because reminder notices are not guaranteed. Navigators may improve the chances of receiving the notice by keeping contact information up-to-date. Regardless of whether the reminder email is received, it is still the Navigator's responsibility to complete the renewal.

Indiana Navigator Certification Renewal - Conflict of Interest Disclosure Form (Step 3 of 3)



- ❑ **As part of the renewal application, if a Navigator has a change in Conflict of Interest status that has not been previously disclosed to IDOI, the Navigator must disclose the change on the Conflict of Interest Disclosure Form.**
 - A change in Conflict of Interest status may include, amongst other things, a new actual or potential Conflict of Interest, as defined by the Conflict of Interest Policy, or an omission of or change to an existing actual or potential Conflict of Interest.
 - The Conflict of Interest Disclosure Form may be accessed online, along with the other renewal steps, at www.in.gov/idoi/2930.htm.
 - **Note:** Additional forms (*e.g.*, Conflict of Interest Disclosure Form) may be attached electronically to the renewal application at the time of application.



Application Organizations

- **Application Organizations (AOs) are:**
 - Organizations with employees and/or volunteers assisting Hoosier consumers with either:
 - **Applications on the Federally-facilitated Marketplace (FFM) (available online at www.healthcare.gov)**
 - Qualified Health Plans (insurance coverage)
 - Cost-lowering programs
 - **Examples: Premium Tax Credits (PTCs), Cost-Sharing Reductions (CSRs)**
 - **Indiana Health Coverage Programs (IHCPs) (available online at www.dfrbenefits.in.gov)**
 - **Examples: Medicaid/Hoosier Healthwise, Healthy Indiana Plan (HIP 2.0), Children's Health Insurance Program (CHIP)**

Application Organizations: Initial Registration Application Requirements (4 Steps)



- **Organizations that meet the definition of an Application Organization (AO) must register as AOs with IDOI.**
- **The initial AO registration application process consists of the following 4 steps:**
 1. Complete the online AO application and pay non-refundable application fee and online processing fee.
 2. Provide a contact list of each location of the AO, including: (1) Name of Location; (2) Address; (3) Telephone; (4) Email; (5) Website; and (6) Main Contact Person.
 3. Review the Conflict of Interest Policy, then submit the AO Conflict of Interest Disclosure Form.
 4. Review and submit the AO Privacy and Security Agreement.

*The initial AO registration application steps are posted on the IDOI website at www.in.gov/idoi/2825.htm.

Initial AO Registration Application - Online Application(Step 1 of 4)



- **The online AO application may be found on the IDOI website at www.in.gov/2825.htm or at www.sircon.com by selecting “Apply for a License.”**
 - The application collects identifying and contact information from the organization and asks basic questions regarding the organization’s background and structure.
 - The application fee and online processing fee are non-refundable and must be paid online by major credit card.
 - After submission, the organization will receive a confirmation email, which includes a confirmation ID number. The organization may check the status of the application using the confirmation ID by going to www.sircon.com and selecting “Check the Status of a License Application.”
 - The application will remain “pending” or ”under state review” until all 4 steps of the application process are complete. Applications still incomplete after 90 days from submission will be withdrawn.
 - **Note:** Additional forms (*e.g.*, list of locations or Navigators, Conflict of Interest Disclosure Form, Privacy & Security Agreement) may be attached electronically to the online application at the time of application or through a link in the confirmation email.

Initial AO Registration Application - List of AO locations(Step 2 of 4)



- ❑ **AO's with more than one location must submit to IDOI the following for each location:**
 - Name of Location;
 - Address;
 - Telephone;
 - Email;
 - Website (if applicable); and
 - Contact Person.
 - **Note:** Additional forms (*e.g.*, list of locations or Navigators, Conflict of Interest Disclosure Form, Privacy & Security Agreement) may be attached electronically to the online application at the time of application.
- ❑ **The AO may also include a list of all Indiana counties a particular location services, if the location services one or more counties outside of its location. The list will be used to publish AO locations by county on the Indiana Healthcare Reform website at www.in.gov/healthcarereform/2468.htm.**

Initial AO Registration Application - Conflict of Interest Disclosure Form (Step 3 of 4)



- ❑ **Organizations registering as Application Organizations must review and understand the Conflict of Interest Policy* for Indiana Navigators and AOs.**
 - By submitting the online application, organizations agree to abide by the Conflict of Interest Policy.
- ❑ **After the authorized submitter of the AO application must submit the Conflict of Interest Disclosure Form* along with the online application.**
 - Any actual or potential Conflict of Interest, as defined by the Policy, must be disclosed on the form.
 - **Note:** Additional forms (e.g., list of locations or Navigators, Conflict of Interest Disclosure Form, Privacy & Security Agreement) may be attached electronically to the online application at the time of application.

*The Conflict of Interest Policy and AO Conflict of Interest Disclosure Form may be found online with the initial application steps at www.in.gov/doi/2825.htm. **Note:** there is a separate Conflict of Interest Disclosure Form for Indiana Navigators.

Initial AO Registration Application - Privacy & Security Agreement (Step 4 of 4)



- ❑ **Organizations must review and understand the Privacy & Security Agreement* for Application Organizations and submit it along with the online application.**
 - By submitting the online application and Privacy & Security Agreement, organizations agree to abide by the Agreement on an ongoing basis, including the protection and confidentiality of consumers' Personal Information, as defined by the Agreement.
 - Any Security Breach, as defined by the Agreement, or improper disclosure of Personal Information, must be disclosed to the consumer and the IDOI as set forth in the Agreement.
 - **Note:** Additional forms (*e.g.*, list of locations or Navigators, Conflict of Interest Disclosure Form, Privacy & Security Agreement) may be attached electronically to the online application at the time of application.

*The Privacy & Security Agreement for AOs may be found online with the initial application steps at www.in.gov/idoi/2825.htm. **Note:** there is a separate Privacy & Security Agreement that must be submitted by Indiana Navigators.

Application Organizations: Other Requirements and Options



Function	Required Activity	Optional Activity
Online Application	<ul style="list-style-type: none"> <input type="checkbox"/> Attest that all individual Indiana Navigators are eligible (No prohibited conflicts of interest, no disqualifying criminal history) <input type="checkbox"/> Pay non-refundable fee 	<ul style="list-style-type: none"> <input type="checkbox"/> Pay application fees on behalf of Indiana Navigator(s) <p style="text-align: center;">AND/OR</p> <ul style="list-style-type: none"> <input type="checkbox"/> Perform criminal background checks on behalf of Indiana Navigators
Precertification Education	<ul style="list-style-type: none"> <input type="checkbox"/> Attest that all individual Indiana Navigators have completed Navigator precertification education (PE) 	<ul style="list-style-type: none"> <input type="checkbox"/> Become an approved Navigator PE provider with IDOI and provide training to Indiana Navigators <p style="text-align: center;">OR</p> <ul style="list-style-type: none"> <input type="checkbox"/> Pay Navigator PE fees on behalf of Indiana Navigators
Certification Examination	Not applicable	<ul style="list-style-type: none"> <input type="checkbox"/> Pay Navigator state certification examination fees on behalf of Indiana Navigators
Annual Re-Certification (Renewal)	<ul style="list-style-type: none"> <input type="checkbox"/> Complete online renewal application <input type="checkbox"/> Pay non-refundable renewal fee <input type="checkbox"/> Update Indiana Navigator associations within 30 days of any association changes 	<ul style="list-style-type: none"> <input type="checkbox"/> Become an approved Navigator continuing education (CE) provider with IDOI and provide CE training to Indiana Navigators <p style="text-align: center;">OR</p> <ul style="list-style-type: none"> <input type="checkbox"/> Pay CE fees on behalf of Indiana Navigators

Application Organization Registration Renewal (3 Steps)



- **Annual AO Renewal Process (3 Steps):***
 1. Complete the online AO renewal application and submit non-refundable renewal fee and online processing fee
 - The online renewal application may be accessed at www.in.gov/idoi/2934.htm or at www.sircon.com by selecting “Renew a License.”
 - The application may only be submitted within 60 days of the AO’s registration expiration date.
 - **Note:** Additional forms (e.g., list of locations or Navigators, Conflict of Interest Disclosure Form) may be attached electronically to the renewal online application at the time of application.
 2. If the AO has more than one location, it must submit to IDOI the following *for each location*:** (1) Name, (2) Address, (3) Telephone, (4) Email, (5) Website (if applicable), and (6) Contact Person.
 3. Submit new Conflict of Interest Disclosure Form, if conflict of interest status has changed

*The AO annual registration renewal steps are posted online at www.in.gov/idoi/2934.htm.

****NOTE:** The AO may also include on the list all Indiana counties a particular location services, if the location services one or more counties outside of its location. The list is used to publish AO locations by county on the Indiana Healthcare Reform website at www.in.gov/healthcarereform/2468.htm.



Limitations for Indiana Navigators and Application Organizations

Indiana Navigators and Application Organizations (AOs) must work in the best interests of the consumers by reviewing, agreeing to, and adhering to state-specific standards, including conflicts of interest, privacy and security, and conduct.



Conflict of Interest Policy*

- **When to review?**

- Prior to submitting new or renewal application/registration
- Any time a question or concern as to an actual or potential conflict of interest arises

- **What does it say?**

- Defines personal and business interests that may influence one's assistance with health coverage applications
 - **If conflicts of interest are prohibited by the policy:**
 - Disqualified from serving as Indiana Navigator or Application Organization (AO)
 - **If conflicts of interest are not prohibited by the policy:**
 - Must report to IDOI and disclose to each consumer assisted
 - Complete Conflict of Interest Disclosure Form**
 - **There is one form for Indiana Navigators and one form for AOs**

*The Conflict of Interest Policy for Indiana Navigators and AOs is available online at www.in.gov/idoi/2823.htm.

**The Indiana Navigator and AO Conflict of Interest Disclosure Forms are posted online at www.in.gov/idoi/2823.htm.

Compensation from Insurance Companies/Issuers



- **Indiana Navigators and Application Organizations (AOs) have rules relating to what they can and cannot accept from insurance companies**
 - **CANNOT** accept
 - Cash
 - Paid commission
 - Grants
 - Credit/loans
 - Gifts
 - Free or discounted travel or prizes
 - **CAN** accept
 - Goods or other advertisement with a value of less than \$100 per year, per insurance issuer

Conflicts of Interest: Financial Interest



Conflict of Interest	Example	Permissible?
Direct financial incentive	Health insurance broker or agent receives direct compensation from health insurance or stop loss insurance issuer *for enrollment in specific plans.	No
Indirect financial incentive	Application Organization (AO) staff or board member holds stock in an insurance company and may indirectly benefit if Indiana Navigator helps consumer purchase a plan from that company.	Perhaps**
No additional financial incentive	Indiana Navigator receives an hourly wage from employer/AO, regardless of number of consumers assisted or the plans selected by the consumers.	Yes

*Although Indiana Navigators cannot accept compensation from insurance issuers, they are not expressly prohibited from requesting compensation from consumers, unless they are Federal Navigators or Certified Application Counselors (CACs).

**Although potentially allowed, the AO or Indiana Navigator must disclose the conflict of interest in writing to the IDOI and all consumers assisted with health coverage applications prior to assisting.

Conflicts of Interest: Conflict of Loyalty



- **Definition:**

- Business or family/personal interest that keeps the Indiana Navigator or Application Organization (AO) from acting in the best interest of the consumer
- Example:
 - Indiana Navigator or AO has a relationship with a hospital that prefers certain plans with higher payment rates

- **Report the Conflict:**

- If a Conflict of Loyalty exists, the Indiana Navigator and/or AO must:
 - Complete the Conflict of Interest Disclosure Form and submit to Indiana Department of Insurance (IDOI)
 - Disclose the conflict to consumers in writing before assisting them

Privacy, Security, and Confidentiality: Required Actions



- **All Indiana Navigators and Application Organizations (AOs) must review and sign the Privacy and Security Agreement***
 - By signing the Privacy and Security Agreement, Indiana Navigators and AOs agree to:
 - **Protect consumer's personal information:**
 - Protect against threats to confidentiality, security breach, or improper disclosure
 - Dispose of/destroy information so it is unidentifiable and unusable
 - Collect only the minimum amount of information necessary
 - **Do Not** give information to anyone unless requested by the consumer or the consumer's Authorized Representative
 - **Abide by IDOI disclosure requirements:**
 - If a security breach or improper disclosure of personal information occurs, notify the consumer no later than ten (10) business days after discovery, and notify the IDOI no later than five (5) business days after discovery
 - Submit to IDOI the AO's or Indiana Navigator's internal privacy policies upon request from IDOI

*The Privacy and Security Agreement may be found on the IDOI website at www.in.gov/idoi/2823.htm.

Providing Advice on Health Plan Options



- **Indiana Navigators and AOs cannot provide specific plan selection advice.**
- **Indiana Navigators and AOs must provide the full-range of health coverage options available to the consumer in a fair, accurate, and impartial manner.**

Examples: Acceptable and Unacceptable Plan Selection Advice



Interaction	Example	Acceptable?
Indiana Navigator helps a consumer consider healthcare use	How often do you go to the doctor? What type of doctors?	Yes
Indiana Navigator helps a consumer compare plan benefits	Reviews the Summary of Plan Benefits for available plans; Reviews other consumer feedback posted on FFM website	Yes
Indiana Navigator helps consumer compare premiums and cost-sharing requirements for different plans	Would need to pay \$X per month for premiums, plus co-payments, co-insurance, etc.	Yes
Indiana Navigator helps a consumer estimate out-of-pocket expenses for different plans, based on self-assessed healthcare utilization patterns	Would need to pay \$X per month for premiums, plus \$X for estimated doctor visits, etc.	Yes
Indiana Navigator recommends that a consumer enroll in a specific health plan	“You should choose Plan X...”	<u>NO</u>



Prohibited Actions

- **Indiana Navigators and Application Organizations (AOs) may NOT:**
 - Provide incorrect, misleading, incomplete or untrue information in the Indiana Navigator and/or AO application
 - Obtain or attempt to obtain a license, certification, or registration through fraud
 - Violate:
 - An insurance law or regulation
 - A subpoena or order of the Commissioner of Insurance
 - A Federally-facilitated Marketplace (FFM) rule
 - A rule adopted under Indiana Code 27-19-3-3
 - Affordable Care Act (ACA) final regulations

(cont. to next slide)



Prohibited Actions (cont.)

- **Indiana Navigators and Application Organizations (AOs) may NOT:**
 - Intentionally misrepresent the terms of an actual or proposed:
 - Insurance contract, OR
 - Application for insurance
 - Use fraudulent, coercive, or dishonest practices
 - Demonstrate incompetence or untrustworthiness
 - Cheat on Navigator state certification exam
 - Receive consideration from a health insurance company for enrolling a consumer into a health plan



Reporting Requirements

- **Indiana Navigators and Application Organizations (AOs) must follow all reporting requirements with the IDOI.**
 - Indiana Navigator reporting requirements are posted online at www.in.gov/idoi/2931.htm
 - AO reporting requirements are posted online at www.in.gov/idoi/2935.htm.
- **Failure to comply with reporting requirements may result in an enforcement/administrative action by the IDOI under IC 27-19-4-3.**

Reporting Requirements for Indiana Navigators



- **Reporting requirements for Indiana Navigators* include, but may not be limited to, the following:**
 - Change in name or contact information
 - Criminal, administrative, or other legal action
 - A changed or new Conflict of Interest as defined by the Conflict of Interest Policy
 - A Security Breach or improper disclosure of a consumer's Personal Information as defined by the Privacy & Security Agreement

*Indiana Navigator reporting requirements and additional guidance and forms are posted online at www.in.gov/idoi/2931.htm.

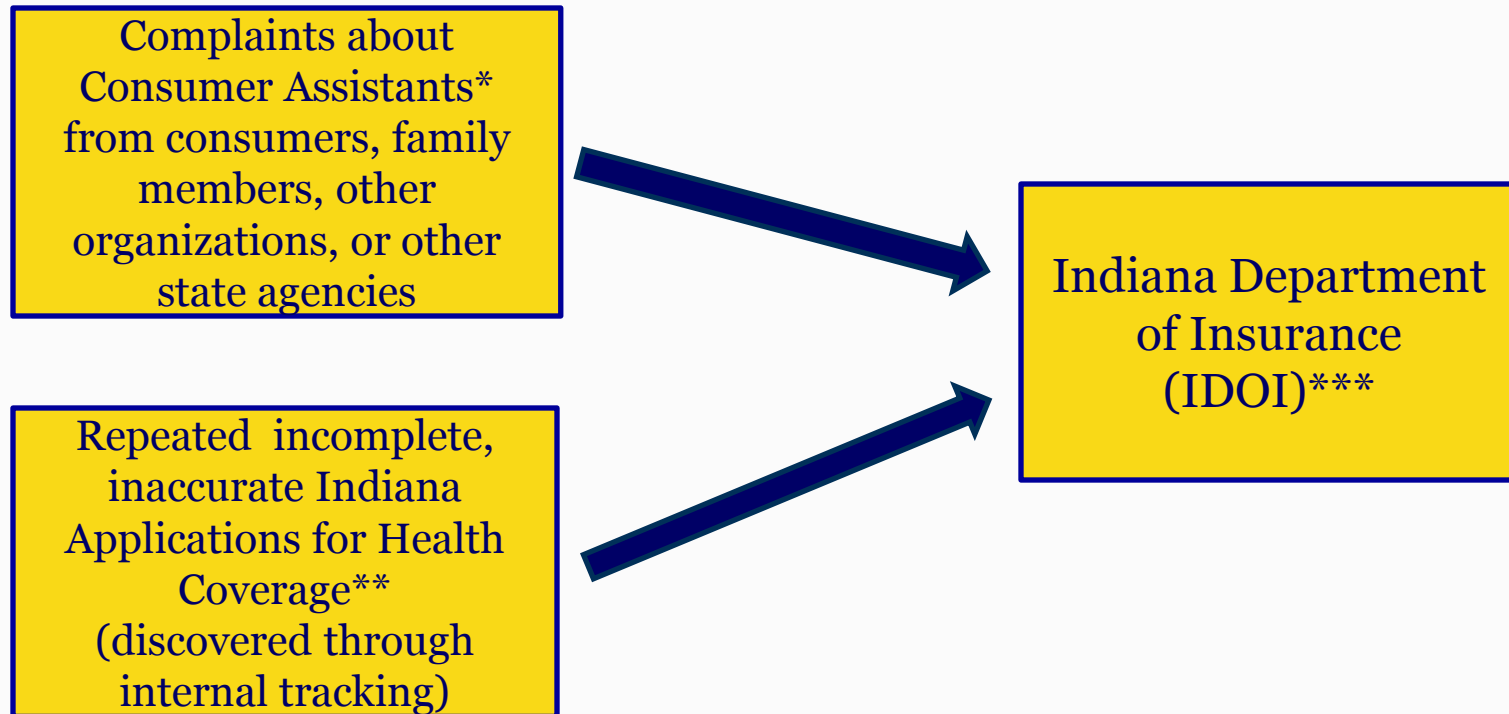
Reporting Requirements for Application Organizations



- **Reporting requirements for AOs* include, but may not be limited to, the following:**
 - Change in name, FEIN, or contact information
 - Criminal, administrative, or other legal action
 - A changed or new Conflict of Interest as defined by the Conflict of Interest Policy
 - Additions or removals of associated Indiana Navigators
 - A Security Breach or improper disclosure of a consumer's Personal Information as defined by the Privacy & Security Agreement
 - Change, addition, or removal of a location of an AO with more than one location

*AO reporting requirements and additional guidance and forms are posted online at www.in.gov/doi/2935.htm.

State Monitoring and Enforcement: Complaints and Internal Tracking



*Complaints about health plans should be directed to the health insurance company first, and if no resolution, to IDOI.

**Application accuracy and completeness are particularly important for hospitals conducting presumptive eligibility (PE) determinations, as they will be held to state quality standards

***Online and paper complaint forms can be found on the IDOI website at www.in.gov/idoi/2547.htm.



State Enforcement Actions

- **The Indiana Department of Insurance (IDOI) may respond to complaints against Indiana Navigators and Application Organizations (AOs) with:**
 - Reprimand
 - Civil penalty (fine)
 - Suspension of certification
 - Revocation of certification (temporary or permanent)
 - Cease and desist order
- **Severity of action will depend on the severity of the offense, and it is at the discretion of the Commissioner of IDOI**



Health Insurance Brokers and Agents (Producers)

Licensed with the Indiana Department of Insurance (IDOI), this group of consumer assistants has been helping with private insurance plan enrollment for a long time. Each may choose to continue in the same role or expand their work into the Federally-facilitated Marketplace (FFM) operating in Indiana.

The Basics: Brokers and Agents



- **Authorized to sell insurance plans in Indiana**
 - **License:**
 - From Indiana Department of Insurance (IDOI)
 - Complete pre-licensing education, state licensing examination, and license application
 - **Operation:**
 - Sign agreement with one or more insurance companies to sell the company's health insurance plan(s)
 - Sell plans in the existing health insurance market
 - Contact information posted through IDOI website
 - **Payment:**
 - Receive commission directly from insurance company for each plan sold*

*Health insurance brokers and agents receiving commission for the sale of health insurance **may not** serve as Indiana Navigators.

Agents and Brokers: Requirements for selling on the Federally-facilitated Marketplace



- **Post-Affordable Care Act (ACA):**
 - **Before** selling plans on the Federally-facilitated Marketplace (FFM):
 - **Must have health producer license with IDOI, AND**
 - **Must complete FFM registration and training***
 - May help consumers enroll in Qualified Health Plans (QHPs) through:
 - **FFM website (www.healthcare.gov), OR**
 - **Insurance company website**
 - **Must inform consumers of option to access FFM and QHPs**

*Registration and training information may be found on the Centers for Medicare & Medicaid Services (CMS) website at www.cms.gov/CCIIO/Programs-and-Initiatives/Health-Insurance-Marketplaces/a-b-resources.html.



Authorized Representatives

May be authorized by a consumer applying for health coverage to act in the place of the consumer

Authorized Representatives Assisting with Indiana Application for Health Coverage



- **Definition of Authorized Representative (AR):**
 - Individual authorized by the consumer to act on behalf of the consumer to do the following:
 - Assist with Indiana Application for Health Coverage (IAHC) (e.g., Medicaid, CHIP, HIP 2.0)*
 - Receive notice of application decision
 - Appeal decision and act on behalf of applicant at hearing
 - Report changes (e.g., change in address, household size, health status, income)
 - Act on behalf of consumer for periodic redeterminations
 - Receive appointment notices and any redetermination mail-in forms
 - Support ongoing health coverage needs
- **How to become an AR?**
 - Complete the AR form attached to IAHC, and submit with IAHC
 - AR form is bar-coded to match IAHC
 - **IMPORTANT:** ARs SHOULD NOT submit AR form separate from IAHC. AR form should be submitted with IAHC on form bar-coded to match IAHC. Also, an AR form **MUST NEVER** be copied and attached to other cases.

***NOTE:** ARs serving *only* as ARs for *each* consumer assisted are *not* required to, but may, obtain the Indiana Navigator certification. If an AR assists with the IAHC as an AR in some instances and not as an AR in other instances, the individual *must* obtain the Indiana Navigator certification.



Ethics and Working with Underserved Populations

Consumer assistants may be working with vulnerable and underserved populations who have little to no experience with health insurance, so it is important to help them access reliable and accurate resources.

Ethical Standards for Indiana Navigators



- **Commitment to the consumer's best interests**
- **Support consumer's ability to make informed personal decisions**
- **Informed consent and clear expectations about the Indiana Navigator's role**
- **Competence and remaining up-to-date on new information**
- **Provide fair, impartial, and accurate information on consumer's health-plan options**
- **Cultural competence and respect**
- **Disclosure of [permissible] conflicts of interest**
- **Privacy and security of consumer's personal information**
- **Professional conduct**



Serving Consumers

- **In addition to financial challenges, consumers may face other barriers to health coverage, including:**
 - Language
 - Disability
- **Resources to address these challenges may be found with:**
 - The FFM call center – 1-800-318-2596
 - The FFM website – www.healthcare.gov
 - Local DFR offices – listed online at www.dfrbenefits.in.gov.
 - Area Agencies on Aging – listed online at www.in.gov/fssa/da/3478.htm.
 - Division of Disability and Rehabilitative Services - www.in.gov/fssa/2328.htm
 - Other Indiana Navigators or Application Organizations – listed at www.in.gov/healthcarereform/2468.htm.



Addressing Consumer Questions

Health Insurance Basics

(e.g., Understanding insurance terms such 'premium,' 'copayment,' 'coinsurance,' 'deductible,' etc.)

- Health insurance company – searchable through IDOI website at www.in.gov/idoi/2567.htm
- Ask for glossary of commonly-used terms

The Affordable Care Act

(e.g., Minimum Essential Coverage, Exemptions, Premium Tax Credits, Cost-sharing Reductions, etc.)

- FFM call center or website – 1-800-318-2596, www.healthcare.gov

Health Plan Details

(e.g., If existing coverage is considered Minimum Essential Coverage, what benefits are covered, etc.)

- Health insurance company
- Health Plan Summary of Plan Benefits on the policy
- Employer's HR or benefits manager, as available

Selecting Health Insurance Plan

(e.g., Understanding quality comparisons; plan recommendations)

- Plan quality: FFM website, DFR call center – 1-800-403-0864 (Medicaid/CHIP), 1-877-438-4479 (HIP 2.0)
- Plan recommendations: licensed insurance agent or broker



Addressing Consumer Complaints

Complaints about an Indiana Navigator or AO

- Contact the Indiana Department of Insurance (IDOI)
- The online or paper IDOI complaint form can be found on IDOI's website at www.in.gov/idoi/2547.htm.

Complaints about Health Insurance Company or Plan

- Start by contacting the health insurance company
- If unable to resolve the issue with the health insurance company, complete IDOI complaint form available on IDOI website at www.in.gov/idoi/2547.htm.

Complaints about Federally-Facilitated Marketplace (FFM)

- Contact the FFM online at www.healthcare.gov or by phone at 1-800-318-2596.



Resources for Consumer Assistants

Resources for Consumer Assistants



Consumer Assistant	Resource	Reference source
Indiana Navigator	State Certification	State website: www.in.gov/idoi/2823.htm
Application Organization	State Registration	State website: www.in.gov/idoi/2823.htm
Insurance Agents and Brokers	State Licensure	State website: www.in.gov/idoi/2446.htm
	Federal Registration (to sell health plans on FFM)	Federal website: www.cms.gov/CCIIO/Programs-and-Initiatives/Health-Insurance-Marketplaces/a-b-resources.html
Authorized Representatives	State Registration	State website: www.in.gov/fssa/dfr/2689.htm



Resources for Consumers

Need	Contact	Contact information
General information about the Affordable Care Act	CMS	www.cms.gov
	FFM	www.healthcare.gov ; 1-800-318-2596
General information about health insurance	Glossary of Commonly Used Terms provided by the insurance company	
Consumer Complaints	Health Insurance Company	Varies, see insurance card
	IDOI (against insurance company, producer, Indiana Navigator or AO)	www.in.gov/idoi/2547.htm
	FFM (for FFM coverage)	www.healthcare.gov ; 1-800-318-2596
Language resources	FFM (for FFM coverage)	www.healthcare.gov ; 1-800-318-2596
	DFR local office (for IHCP coverage)	www.dfrbenefits.in.gov
Disability resources	FFM (for FFM coverage)	www.healthcare.gov ; 1-800-318-2596
	Area Agencies on Aging	www.in.gov/fssa/da/3478.htm
	Division of Disability and Rehabilitative Services	www.in.gov/fssa/ddrs/3341.htm



Module #1 Review

- Having completed this module, you should feel prepared to:
 - Correctly identify consumer assistants, based on their roles, responsibilities, and requirements
 - Comply with Indiana law regarding Indiana Navigators and Application Organizations (AOs)
 - Know where to go for information about becoming a consumer assistant
 - Know how to direct consumers for additional resources