

Agenda | Topics of Discussion

- I. Welcome
- II. Committee Introductions
- III. Navigator Program Roadmap
- IV. Research/Alternatives Analysis Report -
Navigator Eligibility

Committee | Introductions

- Name
- Organization that you are representing
- Your goals for participation in the Committee

Navigator Roadmap | Explanation

- The Roadmap document provides Committee Assistance Advisory Committee (‘the Committee’) members with a description of the topics that will be brought before the Committee.
- Each month the Committee will provide recommends to the FFE Partnership Steering Committee on a specific Navigator topic.

Roadmap | Topic #1

May	Navigator Eligibility
June	Certification Standards
July	Grant Application Process
August	Funding Options
September	Performance Measurement
October	Training
November	On-Going Navigator Monitoring

The Committee will make recommendations related to:

- a) Navigator goals beyond those prescribed by Federal regulation.
- b) Program eligibility beyond Federal regulation.
- c) Broker/Producer participation.

Roadmap | Topic #2

May	Navigator Eligibility
June	Certification Standards
July	Grant Application Process
August	Funding Options
September	Performance Measurement
October	Training
November	On-Going Navigator Monitoring

The Committee will make recommendations related to:

- a) Affirmation of Federal certification and recertification standards.
- b) Additional certification standards for Arkansas Navigators

Roadmap | Topic #3

May	Navigator Eligibility
June	Certification Standards
July	Grant Application Process
August	Funding Options
September	Performance Measurement
October	Training
November	On-Going Navigator Monitoring

The Committee will make recommendations related to:

- a) Features of the application to ensure quality control and integrity.
- b) Application processes and policies.

Roadmap | Topic #4

May	Navigator Eligibility
June	Certification Standards
July	Grant Application Process
August	Funding Options
September	Performance Measurement
October	Training
November	On-Going Navigator Monitoring

The Committee will make recommendations related to:

- Funding Options and Alternatives.
- Considerations to ensure financial sustainability of the Navigator Program.

Roadmap | Topic #5

May	Navigator Eligibility
June	Certification Standards
July	Grant Application Process
August	Funding Options
September	Performance Measurement
October	Training
November	On-Going Navigator Monitoring

The Committee will make recommendations related to:

- a) Metrics that can be used to assure high quality Navigator performance.
- b) Metrics that can be used to monitor the integrity of the Navigator Program.

Roadmap | Topic #6

May	Navigator Eligibility
June	Certification Standards
July	Grant Application Process
August	Funding Options
September	Performance Measurement
October	Training
November	On-Going Navigator Monitoring

The Committee will make recommendations related to:

- a) The process(es) to be used to train Navigators.
- b) Information components to be included in Training modules.

Roadmap | Topic #7

May	Navigator Eligibility
June	Certification Standards
July	Grant Application Process
August	Funding Options
September	Performance Measurement
October	Training
November	On-Going Navigator Monitoring

The Committee will make recommendations related to:

- a) On-going monitoring activities necessary to ensure high-quality services are being provided to Arkansas residents.

Navigator Roadmap | Process

Consumer Assistance Advisory Committee

Recommendations

FFE Partnership Steering Committee

Recommendations

AID Commissioner

Decision

Implement

May's Discussion | Navigator Eligibility

There are two main questions before the Committee:

1. Beyond the regulatory requirements, what Goals and Duties does Arkansas want to require of the Navigator Program?
2. Beyond regulatory requirements, who should be eligible to participate?
 - Should Brokers and Producers be eligible to become Navigators?

Navigator Eligibility | Regulations

- Fed regulations re: Navigator Duties
 - Maintain expertise in eligibility, enrollment, and program specifications and conduct public education activities to raise awareness about the Exchange;
 - Provide information and services in a fair, accurate and impartial manner. Such information must acknowledge other health programs;
 - Facilitate enrollment in QHPs;
 - Provide referrals to any applicable office of health insurance consumer assistance or health insurance ombudsman established under section 2793 of the PHS Act, or any other appropriate State agency or agencies, for any enrollee with a grievance, complaint, or question regarding their health plan, coverage, or a determination under such plan or coverage; and
 - Provide information in a manner that is culturally and linguistically appropriate to the needs of the population being served by the Exchange, including individuals with limited English proficiency, and ensure accessibility and usability of Navigator tools and functions for individuals with disabilities in accordance with the Americans with Disabilities Act and section 504 of the Rehabilitation Act

Navigator Eligibility | Regulations

- Arkansas' Navigator Program must include **at least one community** and **consumer-focused nonprofit group** and an entity from at least one of the other following categories:
 - Trade, industry, and professional associations;
 - Commercial fishing industry organizations, ranching and farming organizations;
 - Chambers of commerce;
 - Unions;
 - Resource partners of the Small Business Administration (SBA);
 - Licensed agents and brokers (“Agent or broker” is defined in § 155.20 as “a person or entity licensed by the State as an agent, broker, or insurance producer.”); and
 - Other public or private entities that meet the requirements of this section. Other entities may include but are not limited to Indian tribes, tribal organizations, urban Indian organizations, and State or local human service agencies.

Navigator Eligibility | Regulations

- **Navigators must not:**
 1. Be a health insurance issuer; subsidiary of a health insurance issuer, or an association that includes members of or lobbies on behalf of the insurance industry; or
 2. Receive any consideration directly or indirectly from any health insurance issuer in connection with the enrollment of any qualified individuals or qualified employees in a Qualified Health Plan (QHP).

Navigator Eligibility | Goals

Are there Goals or Principles that Arkansas would like to see included in the Navigator Program in addition to the Federal regulations?

In order to begin discussion, the following examples are provided:

- To ensure selected Navigators are trusted sources of health care coverage information in the communities they choose to serve;
- To ensure that services are culturally and linguistically appropriate; and,
- To ensure that information is relayed in a way that simplifies choices and considers the individual needs of each consumer and their families.
- Accountability to the Consumer
- Clear communication
- No conflict of interest
- Demonstrate existing relationships
- Provide application assistance
- Provide Services in a culturally and linguistically appropriate manner
- Provide resources or avenues to register complaints and grievances with any service provided through the exchange

Navigator Eligibility | Participation

- Arkansas may permit **Brokers** and **Producers** to:
 1. Enroll qualified individuals, qualified employers or qualified employees in any QHPs in the individual or small group market as soon as the QHP is offered through an Exchange in the State; and
 2. Assist individuals in applying for advance payments of the premium tax credit and cost-sharing reductions for QHPs, subject to some provisions.

Navigator Eligibility | Participation

Does the Committee see a role for Brokers and Producers in the Arkansas Navigator Program?

Navigator Eligibility | Next Steps

- Organize Consumer Assistance Advisory Committee comments and recommendations.
- Consumer Assistance Advisory Committee voting
- Draft Consumer Assistance Advisory Committee Recommendations
- Attach Committee Recommendations to Research/Alternatives Report - Submit to FFE Partnership Steering Committee.
- FFE Partnership Steering Committee Meeting on Thursday, May 24

Navigator Eligibility | Next Month...

May	Navigator Eligibility
June	Certification Standards
July	Grant Application Process
August	Funding Options
September	Performance Measurement
October	Training
November	On-Going Navigator Monitoring



The Committee will make recommendations related to:

- a) Affirmation of Federal certification and recertification standards.
- b) Additional certification standards for Arkansas Navigators

Next Consumer Assistance Advisory Committee Meeting on **Friday, June 8**

Questions? | PCG Contacts

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