



# **Arkansas In-Person Assister (IPA) Guide Entity RFQ**

*Proposal Conference*

March 21, 2013

BID NO: SP-13-0190

# Workshop Purpose

- The purpose of this workshop is to assist respondents in complying with the requirements set forth in the RFQ.
- During the workshop the following items will be discussed:
  - General RFQ information.
  - The ACA individual mandate.
  - Development of the Arkansas In-Person Assister (IPA) Guide Program, and
  - RFQ response expectations.

# Workshop Purpose

- Purpose of RFQ is to recruit qualified entities to provide services described, with the ultimate goal being the enrollment of over 500,000 uninsured individuals in the State of Arkansas.
- Eligible entities must
  - Must demonstrate existing relationship with the population to be served.
  - Must possess an Employer Identification Number.
  - Must not be on State/Federal barred provider list.
  - Must not have affiliation with insurance providers.

# RFQ General Information

A representative from the Office of State Procurement is available to answer questions regarding Section 1 – General Information.

# ACA Individual Mandate

## RESPONSIBILITY

ACA requires everyone to obtain health insurance.

Benefits of this requirement include:

- \* Reduces the cost for many.
- \* Assistance may be available.
- \* Penalty not applicable to those not required to file a tax return.
- \* Limited exemptions available.

# Individual Mandate

## EXEMPTIONS

- Those covered with minimum essential coverage in other plans.
- Those living outside the USA
- Those not lawfully present
- Prisoners\*
- Those covered by healthcare sharing ministries
- Those having a religious conscience objection
- Those suffering financial hardship.
- Native Americans\*

# Individual Mandate

## PENALTIES

Anyone not complying with the mandate may be subject to the following penalties:

- 2014 - \$95 per adult or 1% of adjusted gross household income, whichever is greater.
- 2015 - \$325 per adult \$885 or 2%, whichever is greater.
- 2016 – 695 per adult or 2.5%, whichever is greater.

Penalty for a child is  $\frac{1}{2}$  that of an adult.

# In-Person Assister (IPA) Guide Program

- To assist consumers in understanding insurance options, determining eligibility, and facilitating enrollment, the Arkansas Insurance Department has developed an In-Person Assister (IPA) Guide Program.
- The IPA guide program was developed by soliciting input from numerous stakeholders (consumers, health care providers, insurance issuers, etc.)
- entities with existing relationships with employers and employees, consumers, or self-employed individuals likely to be qualified to enroll in a qualified health plan will contract with AID to provide “Guides” to assist consumers.

# In Person Assister (IPA) Guide Program

- Guides will be trained and certified.
- Guides will provide outreach/education and enrollment assistance to hard-to-reach populations.
- Guides will assist consumers in understanding insurance choices and federal tax subsidies, public plans, etc.
- Guides will facilitate enrollment, *but only consumers will make decisions about in which plan to enroll.*

# In Person Assister (IPA) Guide Program

- During open-enrollment, it is anticipated that individual IPA guides will spend the majority of their time in one-on-one settings with consumers.

The enrollment process is complex and time-consuming, therefore individual IPAs must possess the ability to break down complex information in an understandable manner.

Individual IPAs must also possess patience, as each enrollment assistance session may take several hours.

# In Person Assister (IPA) Guide Program

## ELIGIBLE ORGANIZATIONS *(not an all inclusive list):*

- Community and consumer-focused nonprofit;
- 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; and
- Others - Indian tribes, tribal organizations, urban Indian organizations, and State or local human service agencies.

# IPA Guide Program RFQ Response Submission

Section 4.1 C (1): Organizational Capacity (Page 24 )

- Existing relationship with target population.
- Community partnerships.
- Previous experience.
- Organizational structure (staff qualifications, financial stability, board of directors, etc.).
- Service availability.

# IPA Guide Program RFQ Response Submission

## Section 4.1 C (2): Population and Area to be Served (Page 24)

- Clearly identified.
- Unique requirements/barriers (bi-lingual, geographically isolated, disabled, etc.)
- Previous experience with proposed population.
- Number to be served.
- Service availability.

# IPA Guide Program RFQ Response Submission

Section 4.1 C (3): Project Activities/Goals (Page 24 – 25)

- Outreach strategies clearly identified.
- Staff/volunteer qualifications.
- Innovative activities.
- Collaborations.

# IPA Guide Program RFQ Response Submission

## Section 4.1 C (4): Evaluation and Continuous Quality Improvements (Page 24)

- Policy for handling complaints.
- Consumer feedback methodology.

# IPA Guide Program RFQ Response Submission

## Appendix C: Attestations:

Attestations are primarily designed to ensure consumer safety.

- Criminal background checks.
- Adequate training.
- No conflict of interest.

# Questions/Comments

