State of Indiana Health Care Coverage: Current and Changing Processes

August 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:

<u>Indiana-Specific Customer Assistance:</u>

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

- ► PPACA allows states to develop additional standards, as long as they do not prevent implementation of the federal Navigator program (§155.210)
- ► Indiana Code 27-19 promotes competence and consumer protections
- ► Application Organizations
- ► Indiana Navigators

<u>Federal Customer Assistance:</u>

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	► 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 determinations ► 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 Indiana Navigator
	► Report all other Indiana Navigators working on the AO's behalf
	► Pay application fee
	  ▪ $50 for in-state
	  ▪ $100 for out-of-state
		► 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
	  ▪ $50 for in-state
	  ▪ $100 for out-of-state
	► Update individual Indiana Navigator(s) report as needed
		► Become a certified training entity with IDOI and provide continuing education to individual Indiana Navigator(s)

State Navigator Program
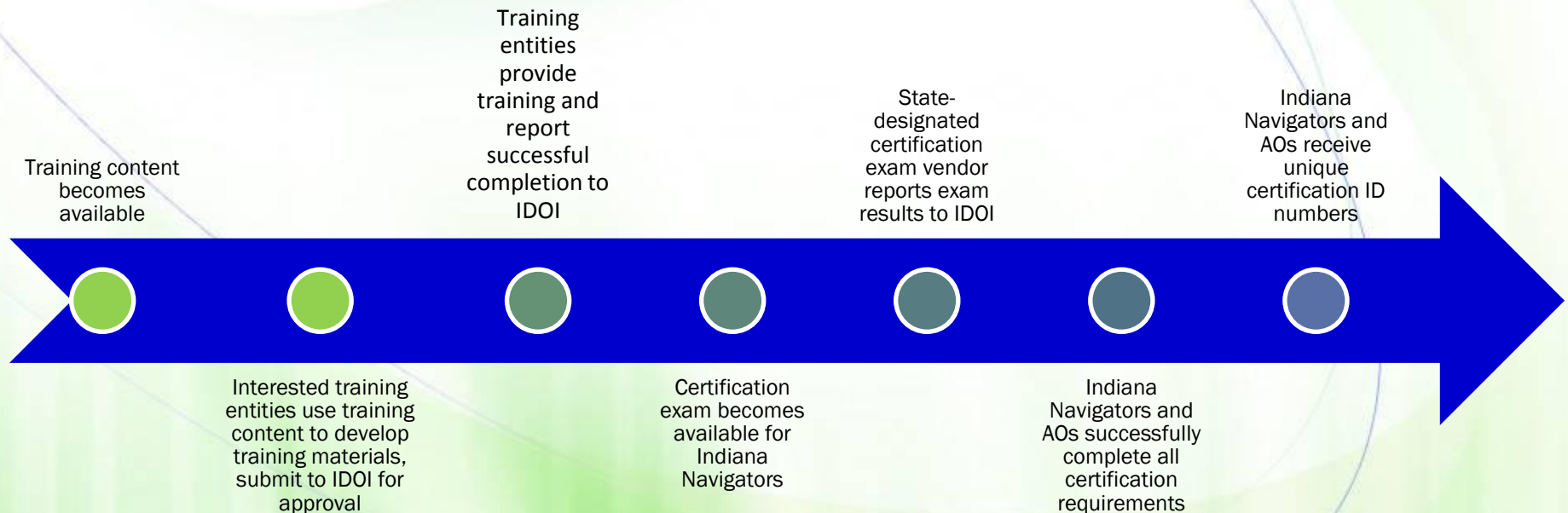# Individual Indiana Navigators

	Requirement	Option

Application	► Complete application
	► Pass Criminal Background Check
	► No financial conflict of interest
	► Disclose any conflict of interest
	► Pay application fee
	   ■ $50 for in-state
	   ■ $100 for out-of-state
	► 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 annually
	► Complete Continuing Education
	► Pay application/renewal fee
	   ■ $50 for in-state
	   ■ $100 for out-of-state
	► 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

AVAILABLE ONLINE NOW:

► Training information, including:
- Training outline
- Certification exam question topics

► Electronic applications for:
- Indiana Navigators
- Application Organizations
- Training entities

Training content becomes available

Training entities provide training and report successful completion to IDOI

State-designated certification exam vendor reports exam results to IDOI

Indiana Navigators and AOs receive unique certification ID numbers

Interested training entities use training content to develop training materials, submit to IDOI for approval

Certification exam becomes available for Indiana Navigators

Indiana Navigators and AOs successfully complete all certification requirements

State Navigator Program
Individual Indiana Navigators and Application Organizations (AOs)

Certification Requirements
Application
Training (Pre-Certification)
Certification Exam
Re-Certification (Renewal)

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

Individual Indiana Navigators Checklist

Requirement	Option
► Start Certification Process at http://www.in.gov/idoi/2824.htm ► Complete Electronic Application- New Application for Individual Indiana Navigator Certification	
Pre-Application Detail ► Submit Resident Application- Select <u>Individual</u> ► Complete Last Name and SSN ► Preparer- Select Applicant ► Select Indiana ► Payment Processing Method- Active Sircon Account ► Select Continue ► License Type- Res Navigator Indv ► Select Continue	
Complete Application ► Individual Information ► Employment History ► Individual Navigator Questions- "Yes" Responses Email Supporting Document to Navigator@idoi.in.gov 　► Include Firm Name in Subject Line 　► Conflict of Interest- Complete Navigator Conflict of Interest Statement and Disclosure Form- Review Conflict of Interest Policy 　► Provide Associated AO Information, if applicable ► Individual Navigator Attestation ► Individual Application and Fee Summary ($50 In-State; $100 Out-of-State) ► Complete Criminal Background Check - http://www.in.gov/idoi/2827.htm	► Application fee may be paid by associated AO ► Background check may be performed by associated AO or by state-designated background check entity

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Individual Indiana Navigators Checklist

	Requirement	Option
Training (Pre-Certification)	▶ Lead Navigator to Review <u>Training Content Manual</u> http://www.in.gov/idoi/2824.htm ▶ Lead Navigator to Request Course Waiver	

Certification Exam	▶ Pass Certification Exam - See Examination Guidelines http://www.in.gov/idoi/2836.htm
	    ▶ Register with PAN
	    ▶ Schedule an Exam Date and Location
	    ▶ Exam Cost Estimate $84
		▶ Certification exam fees may be paid by associated AO to state certification exam vendor

Re-Certification (Renewal)	▶ Annual Renewal - Start Renewal Process at http://www.in.gov/idoi/2824.htm ▶ Complete Electronic Renewal Application- Renewal Application for Individual Indiana Navigator Certification ▶ Select- To renew an existing license, click here ▶ Conflict of Interest- Complete Navigator Conflict of Interest Statement and Disclosure Form- Review Conflict of Interest Policy- Email to Navigator@idoi.in.gov ▶ Individual Navigator Renewal Application and Fee Summary ($50 In-state; $100 for Out-of-State)	▶ Renewal application fee may be paid by associated AO

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Individual Indiana Navigators Checklist

	Requirement	Option

Re-Certification (Renewal)	► Complete Continuing Education (CE) – 2 hrs Annually
	► Find Approved Courses via Vertafore (formerly Sircon)
	   ► Select Approved Courses Inquiry, State, Continuing Education, and Navigator CE
	   ► Obtain Notice of Completion
	   ► CE Costs Vary
		► Continuing education fees may be paid by associated AO to third party offering approved course (s)
		► CE may be provided by associated AO (if State approved courses)

► Receive Unique Individual Navigator ID after Application Requirements are Complete

► Update Navigator Information- On-Going Requirement- Email updates to Navigator@idoi.in.gov
   ► Individual Navigators must maintain Navigator Reporting Requirements - http://www.in.gov/idoi/2824.htm and complete a Service Request Form, as applicable, for changes to personal information

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

Navigator Application Organizations (AOs) Checklist

Requirement		Option
► Start Certification Process at http://www.in.gov/idoi/2825.htm ► Complete Electronic Application- New Application for Application Organization Registration		
Pre-Application Detail	► Submit Resident Application- Select <u>Firm</u> ► Complete Firm Name and EIN ► Preparer- Select Applicant ► Select Indiana ► Payment Processing Method- Active Sircon Account ► Select Continue ► License Type- Res Navigator AO or Res PE Hospital AO ► Select Continue	► Perform criminal background check on Indiana Navigator(s) ► Pay for criminal background check on behalf of Indiana Navigator(s) ► Pay application fee on behalf of Indiana Navigator(s)

Complete Application	► AO Information
	► Owners and Officers
	► Designate Lead Navigator- Individual Navigator Certification Requirements Complete- Pend AO Application
	► AO Navigator Questions- "Yes" Responses Email Supporting Document to Navigator@idoi.in.gov
	   ► Include Firm Name in Subject Line
	   ► Conflict of Interest- Complete AO Conflict of Interest Statement and Disclosure Form- Review Conflict of Interest Policy
	► AO Navigator Attestation
	► AO Application and Fee Summary ($50 In-State; $100 Out-of-State)	

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Navigator Application Organizations (AOs) Checklist

	Requirement	Option
Training (Pre-Certification)	► Attest that Lead Navigator has Completed Training- Complete in Application	► 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)	► Annual Renewal – Start Renewal Process at http://www.in.gov/idoi/2825.htm ► Complete Electronic Renewal Application- Renewal Application for Application Organization Registration ► Select- To renew an existing license, click here ► Conflict of Interest- Complete AO Conflict of Interest Statement and Disclosure Form- Review Conflict of Interest Policy- Email to Navigator@idoi.in.gov ► AO Renewal Application and Fee Summary ($50 In-state; $100 for Out-of-State	► Provide continuing education course approved by IDOI to Individual Indiana Navigator(s)

► Receive Unique AO Navigator ID after Application Requirements are Complete

► Update Navigator Information- On-Going Requirement- Email updates to Navigator@idoi.in.gov

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Navigator Pre-Certification Training Provider & Continuing Education Checklist - Optional

	Pre-Certification Requirement	Continuing Education Requirement

Complete Application	► Complete Pre-Certification Training Provider Application http://www.in.gov/idoi/2826.htm
	  ► Study Material to follow the Subject Matter Content Outline
	  ► Training Providers can use Training Content Manual
	► Mail Application Material to IDOI
	► Fee Summary ($50 Filing Fee; $25 Director Fee; $10 Instructor Fee)
	► Subscribe to Vertafore (formerly Sircon) after Receive Provider Approval from IDOI
		► Complete Continuing Education (CE) Training Provider Application http://www.in.gov/idoi/2826.htm
		  ► Include Content Outline/Agenda and Text Material for 2 hr Course
		► Mail Application Material to IDOI
		► Filing Fee - $40
		► Subscribe to Vertafore (formerly Sircon) after Receive CE Course Approval from IDOI

Re-Certification (Renewal)	► Renewal- 2 years
	► Complete Pre-Certification Training Provider Application http://www.in.gov/idoi/2826.htm
	  ► Select Renewal Application
	► Renewal Fee - $50
		► Renewal- 2 years
		► Complete Continuing Education (CE) Training Provider Application http://www.in.gov/idoi/2826.htm
		  ► Select Renewal Application
		► Renewal Fee - $40

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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

  - Allow State to contact Indiana Navigator with questions about an application

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

Indiana Navigators
- Complete application and pay fee
- Get training, take exam
- Complete Continuing Education

Application Organizations
- Complete application and pay fee
- Submit reports of employed/ volunteer Indiana Navigators, update as needed
- Optional: Provide training for Indiana Navigators
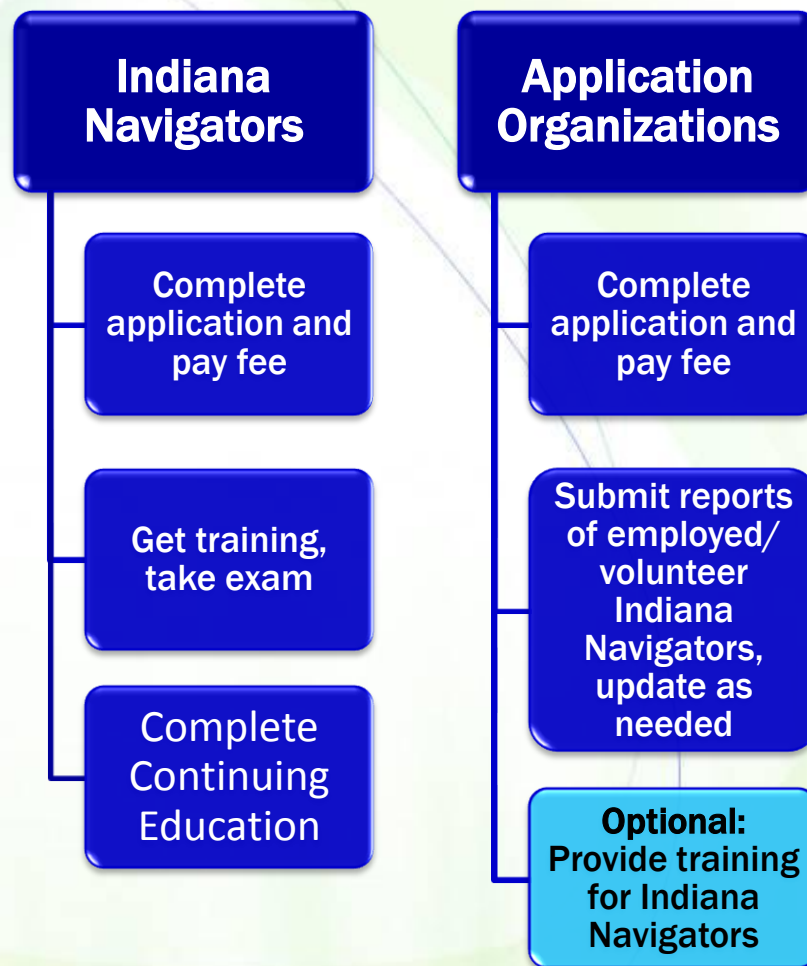
Federal Consumer Assistants

► 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, §155.225 Standards & training

► **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

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Timeline for Federal and State Consumer Assistance

June 7, 2013

Federal Navigator Cooperative Agreement requests due

Summer 2013

Health Insurance agents/ brokers selling plans on Marketplace register with CMS & complete federal training

Late Summer 2013

Federal Navigator training becomes available

December 31, 2013

Current Medicaid Enrollment Centers must apply to be Application Organizations in order to continue serving in the same capacity

Summer 2013

State training curriculum and content becomes available to training entities

August 15, 2013

Federal Navigator funding awards released

October 1, 2013

Open enrollment for FFM begins

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)
	Required Coverage:
	► Starting in 2015: Employers with ≥ 50 full time equivalent employees required to 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): https://www.in.gov/fssa/dfr/provider-information/agency-portal/

- 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

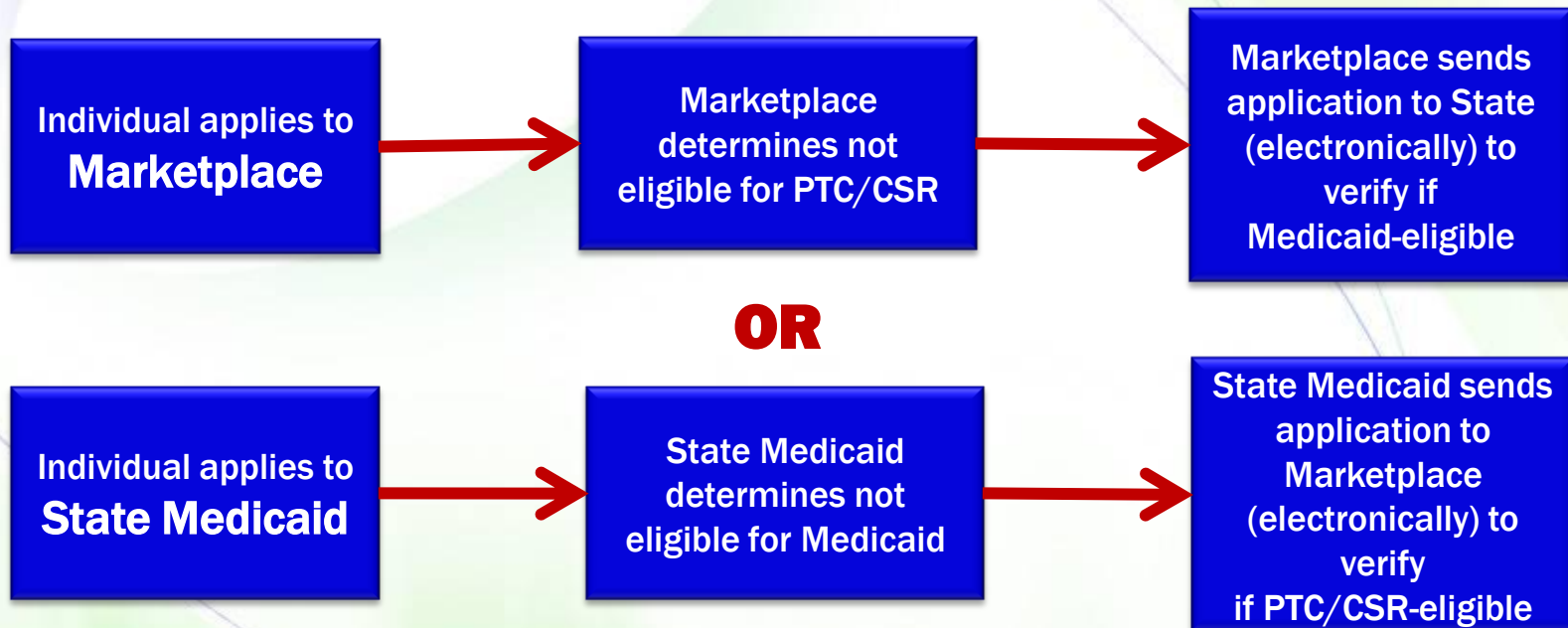**New with PPACA:**

► 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:

| Individual applies to **Marketplace** | → | Marketplace determines not eligible for PTC/CSR | → | Marketplace sends application to State (electronically) to verify if Medicaid-eligible |

OR

| Individual applies to **State Medicaid** | → | State Medicaid determines not eligible for Medicaid | → | State Medicaid sends application to Marketplace (electronically) to verify if PTC/CSR-eligible |

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 should implement procedures to promote completion of Medicaid applications by PE beneficiaries.

Hospital-Based Presumptive Eligibility

Federal Requirements:

► PE applications must be completed by hospital employees.

► Hospital-based PE to begin Jan. 1, 2014.

State Requirements:

► The state will set performance standards that hospitals must meet in order to be a PE participating provider.

- Providers will attest to understanding the performance standards.

- Performance metrics will be established and monitored.

► Hospital PE providers have flexibility in how they choose to assist members in completing streamlined Medicaid applications.

- Dedicated staff, referrals to an Application Organization, kiosks available, etc.

Information Resources

State and Federal ACA and Marketplace Resources

State Resources:

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

▶ **Indiana Navigator Website:** https://www.in.gov/idoi/indiana-navigators/

Federal Resources:

▶ **FFM Call Center:** 1-800-318-2596

▶ **Website:** http://www.healthcare.gov

▶ **U.S. Department of Health & Human Services**
Website: http://www.hhs.gov
Mailing Address: 200 Independence Avenue, S.W. - Washington, D.C. 20201

▶ **Social Media**

- **Facebook:** https://www.facebook.com/Healthcare.gov

- **Twitter:** @HealthCareGov