

Prioritizing Key Functions of a Year-Round Consumer Assistance Program

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Decision Points

Limited funding is available to implement a comprehensive year-round consumer assistance and education program. The goal of this program is to provide year round help for people with limited experience with the health care systems and limited insurance literacy to use their benefits, get value out of their insurance, and understand their obligations.

A successful year-round consumer assistance and education program will provide one-on-one help to consumers through high-impact interactions. In-person assistance provided by trusted and familiar resources can provide stable, on-going help and outreach to consumers over the course of the year.

However, funding is limited and it is important to prioritize which functions are most critical to help consumers enroll in health insurance, stay covered, and understand how to use their coverage.

Listed below are several questions and decision points to consider when prioritizing which functions are most important for the year-round consumer assistance program.

Geography

While assistance is needed in every part of the state, are there any specific geographic parameters that should be considered?

- Are there specific regions of the state where in-person assistance would have a great impact?
- Where in the state can consumers easily access assistance? How can it be convenient to public transportation?
- For those consumers in harder-to-reach areas, what is the most effective way for them to receive in-person assistance?
- How important is a store-front location?
- What other physical locations should be considered?

Targeted Populations

Are there specific populations who would most benefit from a consumer assistance and education program? For example:

- Populations of color
- Consumers with mental illness or chronic conditions
- Families with mixed immigration status
- Consumers with income just above Medicaid-eligibility
- “Working poor”; people who work several part time jobs
- Consumers likely to “churn”
- Unemployed
- Consumers with limited English proficiency
- Consumers with low literacy levels (and/or low health insurance literacy)
- Consumers with limited access to the internet
- Consumers with limited access to phone services
- LGBTQ
- Small business owners
- Pre-retirees (e.g., women in their 50s)

What are the most effective methods of reaching and maintaining contact with the populations that you identify as high-need? For example, are translated materials effective in helping consumers with limited English proficiency; which materials in particular need to be translated? Or does in-language conversation yield a deeper benefit?

Key Functions of Consumer Assistance Programs

A comprehensive consumer assistance program can do many things and fill many different roles. There are a few core elements that will form the foundation of a successful program:

- Marketplace Enrollment. Both Marketplace enrollment during Open Enrollment periods and Special Enrollment Periods (SEPs) after Open Enrollment has ended. This includes supporting the application process and plan selection.
- Medicaid and CHIP Enrollment. Year-round eligibility determinations and enrollment in Medicaid and CHIP;
- Data Collection. The consumer assistance program will collect data on enrollment, activities and other key features.

There are many additional elements of a comprehensive consumer assistance program, all of which are important. But given the limited funding, it is important to prioritize the functions and tasks that are most necessary to achieve the goals.

In addition to enrollment and data collection, what are the critical functions of a consumer assistance and education program? Listed below are several examples. Which are key priorities? Which of these supports the populations you have identified as highest need? (Note: this list is illustrative and does not contain all the tactics involved in a consumer assistance program.)

Function: Consumer Education

- Provide detailed education about what it means to have insurance, how to use insurance
- Define key insurance terms (e.g., deductibles; out-of-network) for consumers with low health insurance literacy
- Describe the consumer obligations for continuing health insurance (e.g., cost sharing requirements)
- Respond to consumer questions on an on-going basis
- Target education efforts to the consumers needs

Function: On-going Consumer Assistance

- Familiar, trusted face who is associated with health insurance coverage
- One-stop shop for everything health insurance
- Help consumers make choices about their coverage (e.g., provide guidance on how to pick an in-network primary care provider)
- Help consumers navigate health insurance
- Help consumers understand confusing paperwork
- Work with consumers to identify and resolve problems
- Triaging other sources of help (e.g., legal aid if an appeal is needed)
- Predictable and convenient “office hours” for consumer drop-by (including hours outside of M-F, 9-5)
- Provide guidance during the renewal process or if the consumers’ life situation changes

Function: Outreach

- Identify hard-to-reach populations and engage in outreach
- Periodic outreach to targeted communities to let them know the insurance options available to them
- Regular outreach to consumers to educate them about how to use their insurance
- Meet people where they are (e.g., target events; in-person events)
- Partner with community leaders and community health workers
- Partner with providers and hospitals and their outreach efforts

Function: Public Education

- Marketing and PR to consumers and other key stakeholders (e.g., employers)
- Combat myths that may lead to people not signing up (e.g., mistrust of government)
- Target public educations to the key populations
- Include elements of health literacy and health insurance literacy in public education

Function: Materials Development

- Creation of materials directed at core populations, including in-language
- Develop materials and online tools
- Materials developed at a low reading level
- Multi-media tools because not all families will be online
- While many consumers have smartphones, not all will have extensive data plans. Develop tools and materials that are easy to view

Function: Dissemination of Best Practices

- Collect and disseminate best practices for enrollment and consumer education
- Collect information about what is working for consumers and what challenges a consumer is facing
- Real-time updates on new policies
- Share suggestions on tools and tactics for making an impact on consumers
- Workshops to “train the trainers”
- Dissemination of materials and other policy documents
- Include best practices from providers and hospitals; ensure that they have access to lessons learned from the in-person assistance program

Function: Communication Between Assisters

- Provide a safe space for assisters to communicate and learn from each other
- Function as a feedback loop to share new policy across the state—and collect feedback to share with policymakers
- Work in partnership with others doing enrollment (e.g., FQHCs; hospitals)
- Problem solve difficult cases in real time
- Problem solve policy challenges (with the state or the feds) in real time
- Propose short and longer term policy recommendations to address feedback from consumers, or common problems

Function: Communication with Policy Makers

- Facilitate communication between assisters, and between assisters and the state
- Function as a real-time feedback loop
- Engage decision makers to promote good policy

- Collect and share consumer insights for future policy conversations

Function: Administration

- Engage with a very wide range trusted partners
- Be responsive in real time
- Gather and analyze data, and share findings in real time
- Design accessible service Sites for target communities
- Foster collaboration and partnership
- Effective Oversight
- Respond and adapt to outside criticism
- Run an efficient hotline or call center