



Michigan Consumers
for Healthcare

HEALTHCARE REFORM:

Outreach, Education & Enrollment Opportunities

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Michigan Consumers for Healthcare (MCH)

MCH represents a diverse statewide alliance of over 200 community-based organizations located in all 83 Michigan counties working together to achieve affordable, accessible, quality healthcare for everyone in Michigan.

Consumer Outreach & Education Summary

- ACA education, training, and training-of-trainers
- Educational materials development & distribution
- Community Education Partnership Mini-Grants
- Public Service Television Statewide Programming w/DPTV
- Customized tools including: language-specific materials & presentations, video for and by members of the disability community, PPTs, webinars, website resources, etc.
- Presenter/producer of a symposium, conferences, and roundtable discussions
- Conducted two research-based surveys
- Leading health-equity initiatives



Local, State & National Partners



Overview of Outreach, Education, and Enrollment Opportunities

10 DAYS!!!

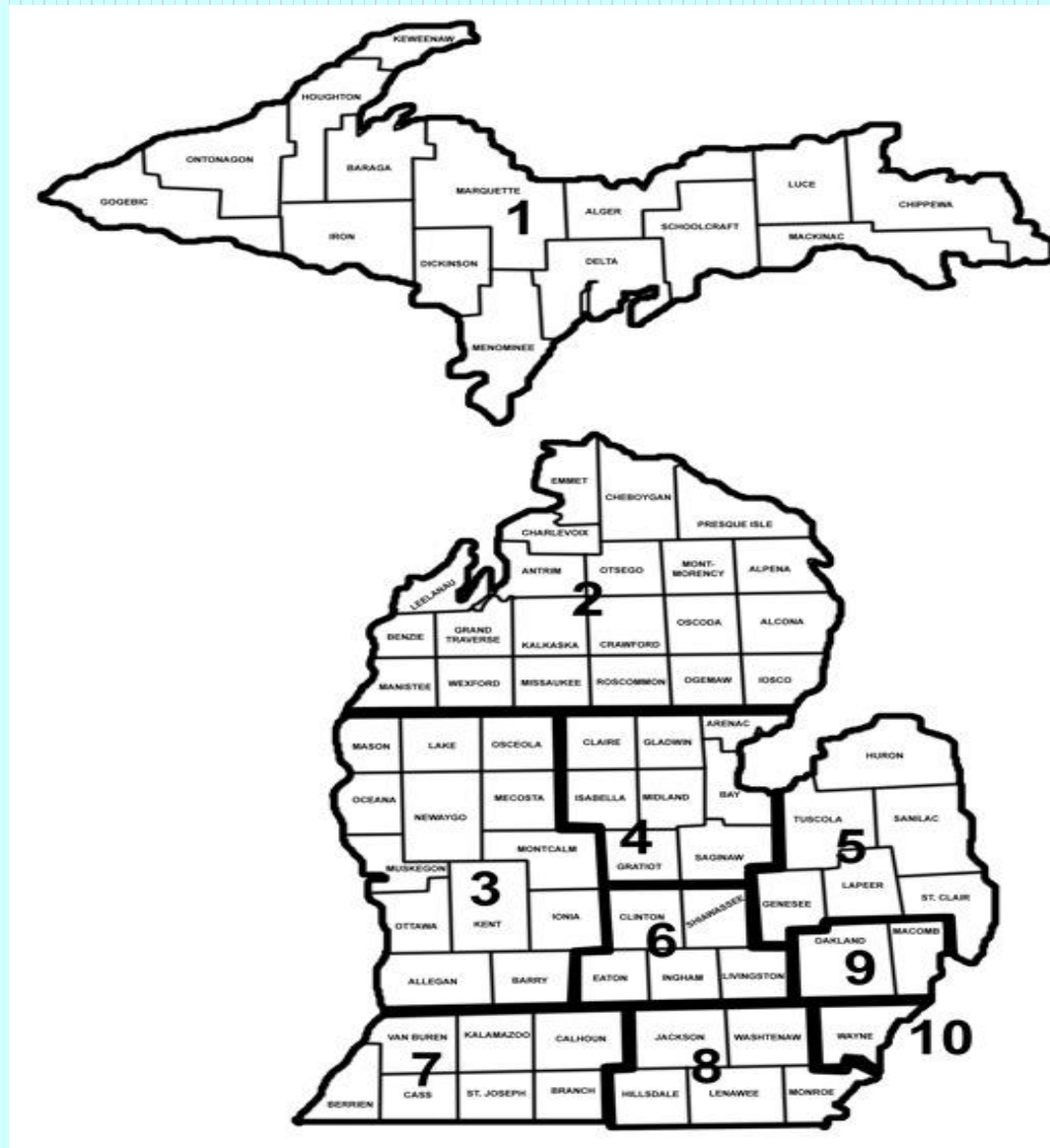
- Six month open enrollment period begins Oct. 1, 2013 and ends March 31, 2014.
- Coverage begins as early as Jan. 1, 2014

October 2013						
Sun	Mon	Tue	Wed	Thu	Fri	Sat
		1	2	3	4	5
6	7	8	9	10	11	12
13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28	29	30	31		

Who are the uninsured?

- 1,193,021 under 65 total uninsured
- 1,059,273 under 65 less than 400% FPL (likely eligible for Marketplace tax credit/subsidized coverage)
- 799,691 (70%) *have a full-time worker in the family*
- 69,077 children under 19 less than 200% FPL (**currently eligible for Medicaid/CHIP but uninsured**)
- 474,734 adults 18-64 uninsured less than 138% FPL (potentially Medicaid eligible, 83% don't know about this opportunity.
- 78% of the uninsured don't know about the new Healthcare Marketplace
- Cost and affordability are the biggest barrier
- Financial and health security are the biggest motivators

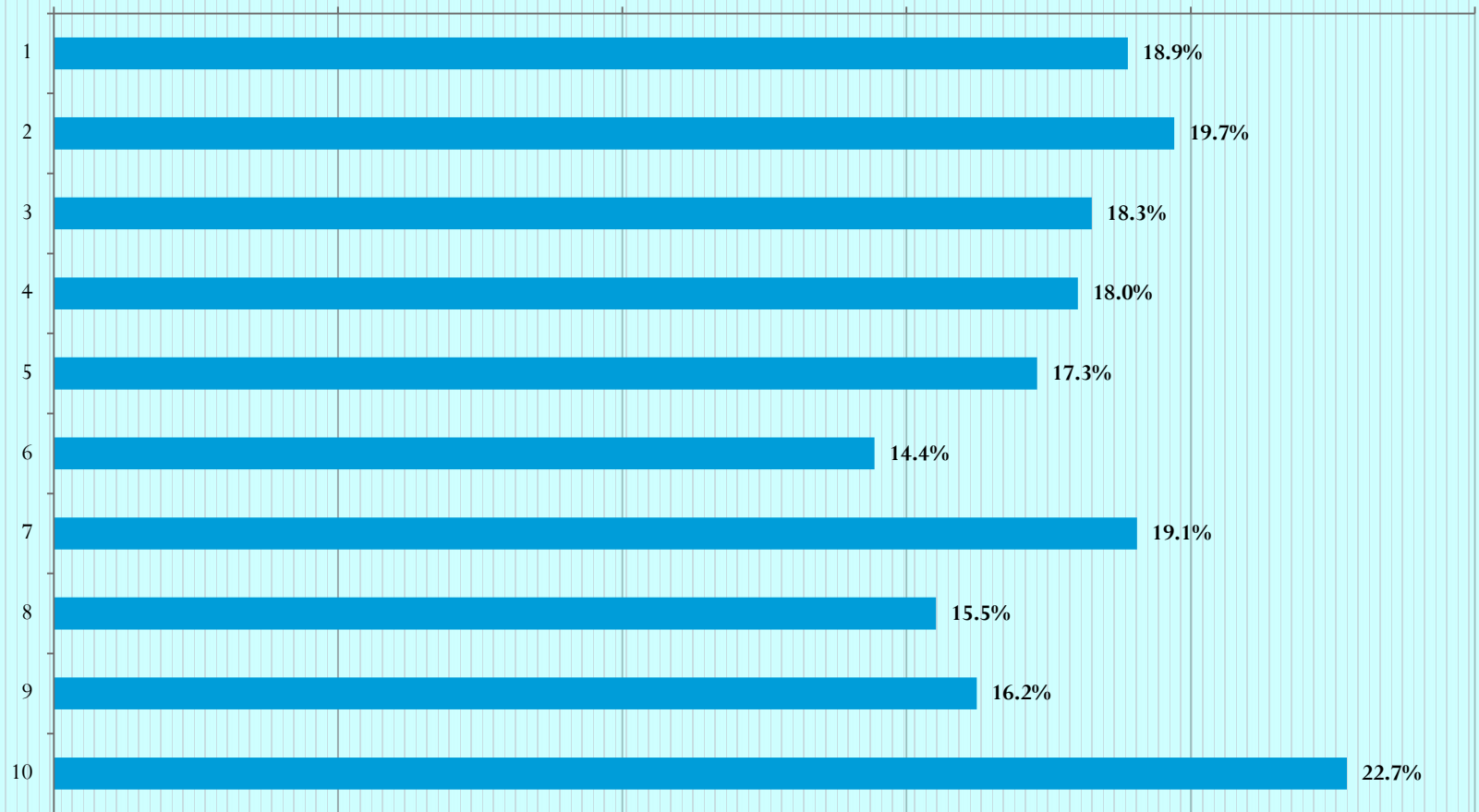
State of Michigan Regional Map



Michigan's Uninsured

Navigator Region	Population 2010	Population 2012	2010 Total - 18-64 years	Uninsured	Percent Uninsured	Percent Uninsured	<138% poverty	Uninsured	Percent Uninsured
1	311,361	310,787	180,869	34,167	18.9%	17.1%	22,918	6,986	30.5%
2	506,658	505,768	296,885	58,517	19.7%	17.6%	36,974	12,008	32.5%
3	1,518,039	1,532,851	912,931	166,671	18.3%	15.5%	111,099	33,512	30.2%
4	539,744	535,795	327,263	58,957	18.0%	15.6%	42,913	12,337	28.7%
5	846,239	834,327	509,674	88,146	17.3%	14.8%	71,242	18,580	26.1%
6	715,651	717,802	444,773	64,213	14.4%	12.1%	51,392	12,441	24.2%
7	778,384	778,106	470,675	89,678	19.1%	16.5%	64,601	19,072	29.5%
8	803,640	807,519	492,369	76,398	15.5%	13.6%	54,828	15,694	28.6%
9	2,043,340	2,068,040	1,268,197	205,873	16.2%	13.8%	111,499	37,190	33.4%
10	1,820,584	1,792,365	1,124,077	255,687	22.7%	18.6%	185,112	53,679	29.0%

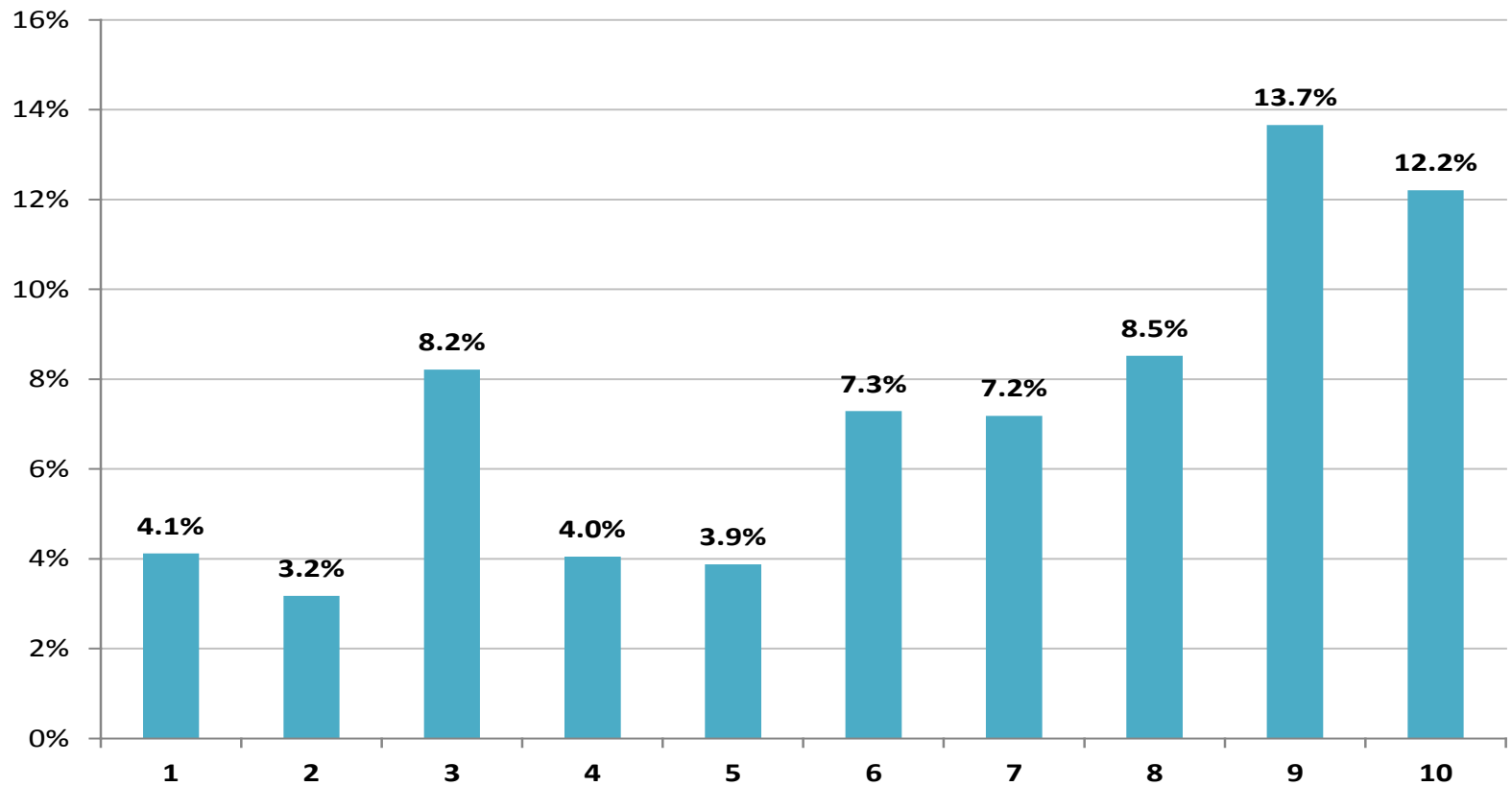
Percent Uninsured Population by Navigator Region



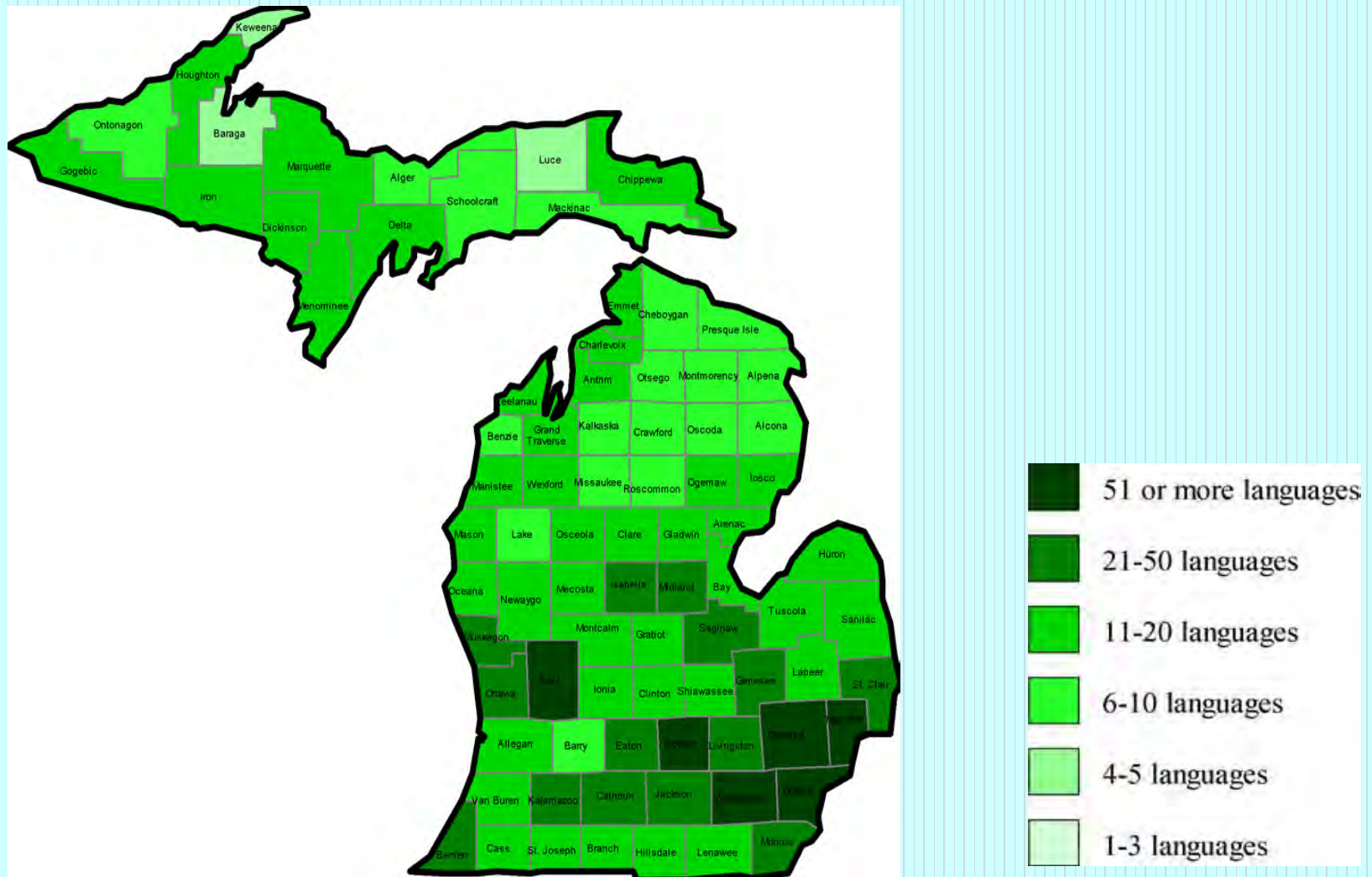
Race & Ethnicity - Regional View

Navigator Region	Total Population	Hispanic or Latino	White	African American	Native American	Asian	Native Hawaiian and PI	Other Race	Multi-Race
1	311,361	3,382	278,053	6,791	13,982	2,174	76	106	6,797
2	506,658	8,233	479,583	3,017	6,290	2,109	141	165	7,120
3	1,518,039	111,732	1,254,088	93,373	6,648	23,435	320	1,282	27,161
4	539,744	17,002	494,705	10,635	4,279	4,365	126	279	8,353
5	846,239	35,845	658,246	126,354	3,459	6,637	164	640	14,894
6	715,651	33,729	602,995	41,179	2,906	19,058	208	749	14,827
7	778,384	38,356	631,878	73,791	3,808	10,996	258	877	18,420
8	803,640	31,804	659,120	61,459	2,435	29,641	193	1,139	17,849
9	2,043,340	61,015	1,609,091	234,356	5,223	92,485	380	2,242	38,548
10	1,820,584	95,260	902,180	732,801	5,635	45,590	304	2,387	36,427

Percent of Population 5 Years and Over That Speaks a Language Other Than English At Home



Language Spoken by Counties



What do 89% of the uninsured need to know?

- All insurance plans will have to provide coverage in the 10 essential benefits categories (i.e., prevention, maternity care, hospitalization, emergency room care and prescriptions).
- Insurance plan cannot deny coverage for pre-existing conditions.
- You might be eligible for financial help to pay for health insurance coverage
- All plans will have to show the costs and what is covered in plain, simple language with no fine print.

The Application Process

- A “no wrong door” approach to enrollment- one application for all programs
- Options to apply via the Internet, by phone, mail and with in-person help
- Modernized eligibility verification will rely primarily on electronic data sources (less paper proof of circumstances, income, etc. will be required)
- Streamlined eligibility categories using modified adjusted gross income
- Eligibility for tax credits to offset insurance premiums will be made in “real time”
- In Michigan, the Marketplace will likely conduct an assessment for Medicaid, with final eligibility determination made afterward by the state

How the Marketplace Will Work



Create an account

First you'll provide some basic information. Sign up for Marketplace emails now and we'll let you know as soon as you can create an account.

Apply

Starting October 1, 2013 you'll enter information about you and your family, including your income, household size, and more.

Visit HealthCare.gov to get a checklist to help you gather the information you'll need.

Pick a plan

Next you'll see all the plans and programs you're eligible for and compare them side-by-side.

You'll also find out if you can get lower costs on monthly premiums and out-of-pocket costs.

Enroll

Choose a plan that meets your needs and enroll!

Coverage starts as soon as January 1, 2014.

GOAL OF OUTREACH, EDUCATION & ENROLLMENT

Provide assistance that helps people choose the right health care option for themselves and their families.



Opportunities for Consumer Assistance in Michigan

1. Navigators
2. Certified Application Counselors
3. Federally Qualified Health Centers
4. Medicaid/DHS Out-Stationed Eligibility Workers
5. DHS & DCH Community Partners & Agencies
6. Insurance Agents & Brokers
7. Other Outreach & Education Efforts



What are Certified Application Counselors (CAC)

- Will perform many of the same functions as Navigators, including educating consumers and helping them complete an application for coverage.
- These groups might include community health centers or other health care providers, hospitals, or social service agencies.
- Organizations that want to become Marketplace-designated organizations to train and certify CACs should complete the online application now. Visit [Marketplace.cms.gov](https://www.Marketplace.cms.gov) and sign up.
- Requirements and training are less stringent than for navigators.

What are Navigators?

Navigators are entities that help consumers prepare electronic and paper applications to establish eligibility and enroll in coverage through the Marketplace.

Navigators can be:

- Consumer and consumer-focused nonprofit groups
- Trade, industry, or professional association
- Chamber of Commerce
- Unions
- Partners of the Small Business Administration
- Licensed Insurance agents and brokers
- Others

Roles of Navigators

- Maintain expertise in eligibility, enrollment, and program specifications and conduct public education activities to raise awareness about the Health Insurance Marketplace/Exchange.
- Provide information and services in a fair, accurate and impartial manner.
- Facilitate enrollment in Qualified Health Plans.
- Will refer consumers with a grievance, complaint, or question regarding their health plan, coverage, or a determination under such plan or coverage to ombudsmen and other consumer assistance programs when necessary.
- 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 for individuals with disabilities in accordance with the Americans with Disabilities Act and section 504 of the Rehabilitation Act.
- Navigators must adhere to all privacy and security standards of conduct as established by the ACA and the Department of Human Services' (HHS) standards regarding conflict of interest.

Prohibitions on Navigator Conduct

- Be a health insurance issuer.
- Be a subsidiary of a health insurance issuer.
- Be an association that includes members of, or lobbies on behalf of, the insurance industry.
- Receive any consideration directly or indirectly from any health insurance issuer in connection with the enrollment of any individuals or employees in a QHP or non-QHP.



Michigan Navigators

- **Community Bridges Management Inc.**
Anticipated grant amount: \$896,366
- **Arab Community Center for Economic & Social Services**
Anticipated grant amount: \$276,593
- **American Indian Health & Family Services of SE Michigan, Inc.**
Anticipated grant amount: \$49,583.50
- **Michigan Consumers for Healthcare**
Anticipated grant amount: \$1,319,345

MCH Navigator

In partnership with over 135 community groups and organizations, the project will provide OEE services in all 10 Michigan regions and tribal health centers. Partner organizations reach low-income, vulnerable populations in every region and county in the state, guaranteeing that the project will serve Michigan residents regardless of where they live.

The funds will support 255 community-based navigators who will work in every corner and every county in the state to assist an estimated 44,000 applicants in understanding the new health insurance options and facilitate selection of qualified health plans.



MCH NAVIGATOR

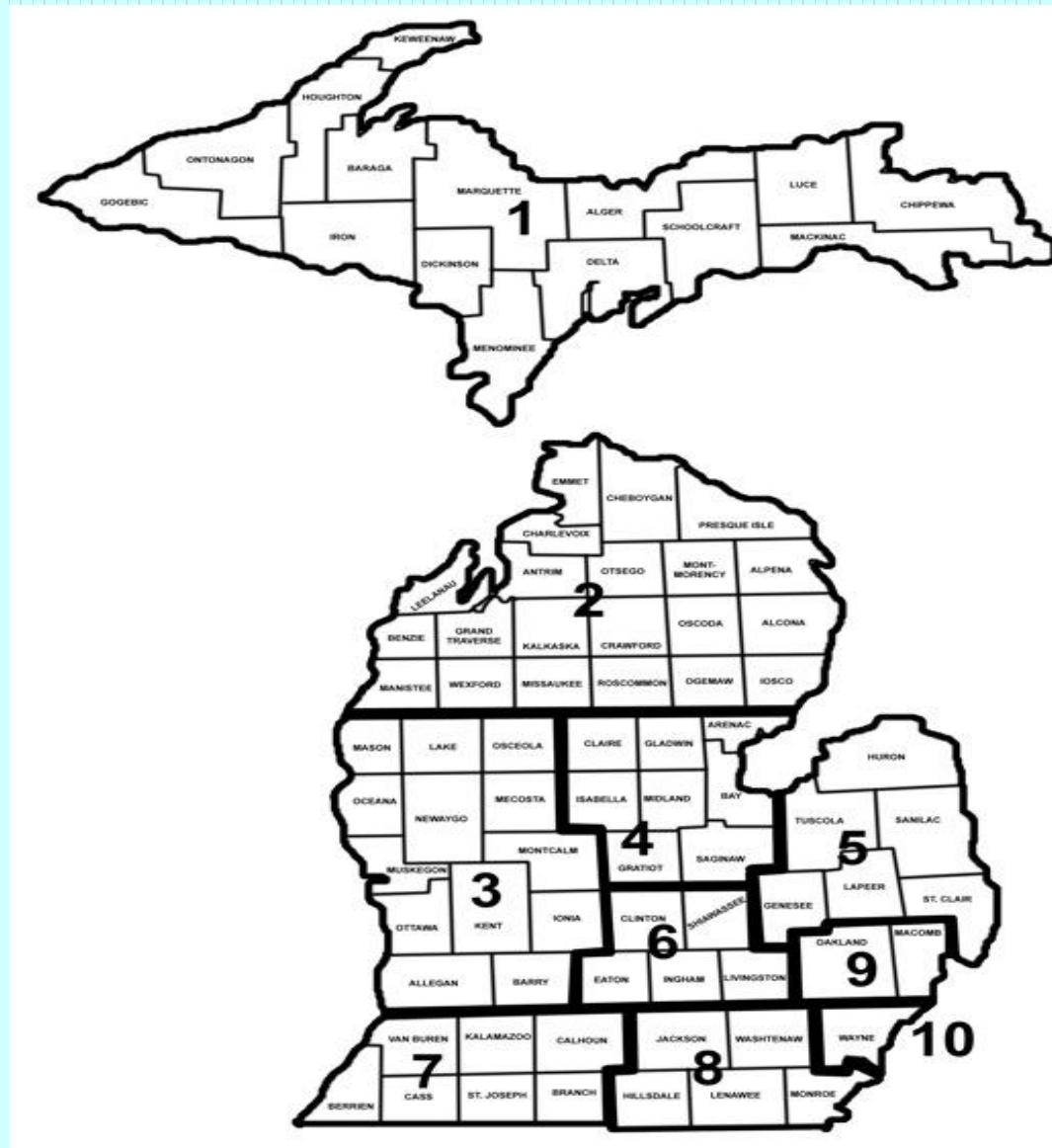
Michigan Consumers for Healthcare:

Grantee and manager of nationally funded grant program.

Services:

- Statewide coordination of ACA educational forums
- Materials development & dissemination
- Media outreach
- Supplemental trainings
- Statewide monitoring of impacts of implementation
- Development and coordination of stakeholders engagement project

State of Michigan Regional Map



Statewide Navigator Partners

- **Michigan Primary Care Association**
- Health Centers (115 FTEs in 35 Health Centers) process second highest volume of Medicaid applications in state. Many Health Centers are also utilizing the MI Bridges system to assist adults in applying for Medicaid and/or the Adult Benefits Waiver (ABW) program.
- **Michigan Community Action Agency Association**
- Statewide coordination of Medicaid Enrolls. Case managers and benefits counselors located in every one of state's CAAs.
- **Michigan Disability Rights Coalition**
- Track ACA implementation specific to disabled populations under the auspices of the Michigan Developmental Disabilities Council. Assist disabled individuals statewide under multiple projects (e.g., assistive technologies, college students).
- **Michigan Association of Community Mental Health Boards**
- 46 mental health agencies manage the Medicaid specialty services benefit for 1.3 million beneficiaries under federal 1915(b) and (c) waivers (1998-Present).
- **Michigan Tribal Health Center Directors**
- Serving health needs of Native Americans through 12 tribal health centers and 1 urban health clinic – American Indian Health and Family Services.

Regions by County

1. **Upper Peninsula Region**
2. **Northern Lower Region:** Alcona, Alpena, Antrim, Benzie, Charlevoix, Cheboygan, Crawford, Emmet, Grand Traverse, Iosco, Kalkaska, Leelanau, Manistee, Missaukee, Montmorency, Ogemaw, Oscoda, Otsego, Presque Isle, Roscommon, Wexford
3. **Western Region:** Allegan, Barry, Ionia, Kent, Lake, Mason, Mecosta, Montcalm, Muskegon, Newaygo, Oceana, Osceola, Ottawa
4. **Mid-Michigan Region:** Arenac, Bay, Claire, Gladwin, Gratiot, Isabella, Midland, Saginaw
5. **Thumb Region:** Genesee, Huron, Lapeer, Sanilac, St. Clair, Tuscola
6. **Capitol Region:** Clinton, Eaton, Ingham, Livingston, Shiawassee
7. **Southwestern Region:** Berrien, Branch, Cass, Calhoun, Kalamazoo, St. Joseph, Van Buren
8. **Southeastern Region:** Hillsdale, Jackson, Lenawee, Monroe, Washtenaw
9. **North Metro Region:** Oakland, Macomb
10. **Metro Region:** Wayne

Regional Lead Navigators

1. **Alger-Marquette Community Action Board**
2. **Health Department of Northwest Michigan & District Health Department #10**
3. **Cherry Street Health Services**
4. **Mid-Michigan CAA**
5. **Hamilton Community Health Network**
6. **Michigan Disability Rights Coalition**
7. **Summit Pointe Mental Health Services**
8. **Center for Family Health**
9. **Jewish Family Services**
10. **Voices of Detroit Initiative (VODI), Bridging Communities, Inc. & Detroit Wayne County Health Authority**



Role of Regional Lead Navigators

Lead Regional Navigators will serve key coordinating roles in 10 Michigan regions. Lead Regional Navigators will be based out of local agencies in each of the regions and **will proactively work with local community-based organizations and community navigators within their regions** to perform all of the navigator duties.

In addition to these requirements, Lead Regional Navigators will be expected to **support consumers and community-based navigators in their regions** through multiple approaches, including:

- Lead Regional Navigators to **report on progress, share experiences, provide feedback** on efforts.
- **Convene regular meet-ups by phone or in-person with community-based navigators** in their regions.
- **Providing technical assistance** to other navigators on such areas as community outreach techniques, health insurance plan selection scenarios, cultural awareness, and following up with consumers needing assistance;
- **Conduct educational events** in the community;
- **Disseminating educational materials**, flyers, posters, hand-outs produced by the project for community events.

Local Community Navigators

Region	Number of Uninsured	Percent of Total Uninsured	Number of Partners
1	30,746	3.2%	4
2	52,796	5.4%	7
3	150,076	15.4%	19
4	56,290	5.8%	7
5	75,469	7.8%	9
6	56,424	5.8%	7
7	80,806	8.3%	10
8	67,214	6.9%	8
9	173,601	17.9%	21
10	228,712	23.5%	28
	972,134	100.0%	120

Other Outreach & Education Opportunities

Let people know about coverage options.

Strategies to consider:

- **Media:** print ads, marketing materials, TV spots, radio, letters to the editor, editorials
- **Ground Floor:** health fairs, door-to-door canvassing, school backpacks, community events, etc.
- **Champion for Coverage**
<http://marketplace.cms.gov/help-us/champion.html>



MCH-RELATED OPPORTUNITIES

- **Partner with MCH: become a local community Navigator.**
- **Join MCH's OEE Network.**
- Help develop plans to monitor on-the-ground experiences of consumers and share feedback to improve systems.
- Work with MCH to coordinate with local, state, and federal policymakers .
- Identify and share success stories within your community.
- **Develop plans and start education and outreach NOW !!!**

RESOURCES

- MCH'S Navigator Program: Enroll Michigan.com
- Healthcare.gov
- Marketplace.cms.gov
- CuidadoDeSalud.gov (Spanish Speaking)
- (800) 318-2596

Thank You!

Dizzy L. Warren

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Project Director**

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