

August 7, 2012

Outreach, Education, Adoption and Enrollment Committee

Agenda

- Introductions
- Scope of Committee
- Definition of a Navigator
- Spanish Speaking Only Report Summary
- Off Reservation Report Summary
- Committee Responses to Focused Questions
- Workgroup discussion, Next Steps
 - Concerns, unresolved questions, research assignments
- Public Comment
- Next Committee meeting date August 14th

Scope of Committee

- Our work is limited to the Navigators, Brokers and Agents interactions with a the Exchange
 - Navigators directing uninsured to coverage under Medicaid and IAPs
 - Navigators enrolling individuals into the Exchange
 - Broker and Agents enrolling individuals and small groups into the Exchange
- Medicaid patient advocates are not in the scope of this committee

Definition of a Navigator

Under the law, navigators have the following five duties:

- 1) To conduct public education about the availability of qualified health plans.
- 2) To distribute fair, impartial information about enrollment in qualified plans and about the availability of premium tax credits and cost-sharing assistance in the exchange.
- 3) To facilitate enrollment in qualified plans.
- 4) To refer people who need help resolving a problem with their health plan or with their premium assistance to a consumer assistance or ombudsman program or to another appropriate agency that can help with a grievance or appeal.
- 5) To provide information in a culturally and linguistically appropriate manner to the population being served by an exchange.

Standards for Navigators

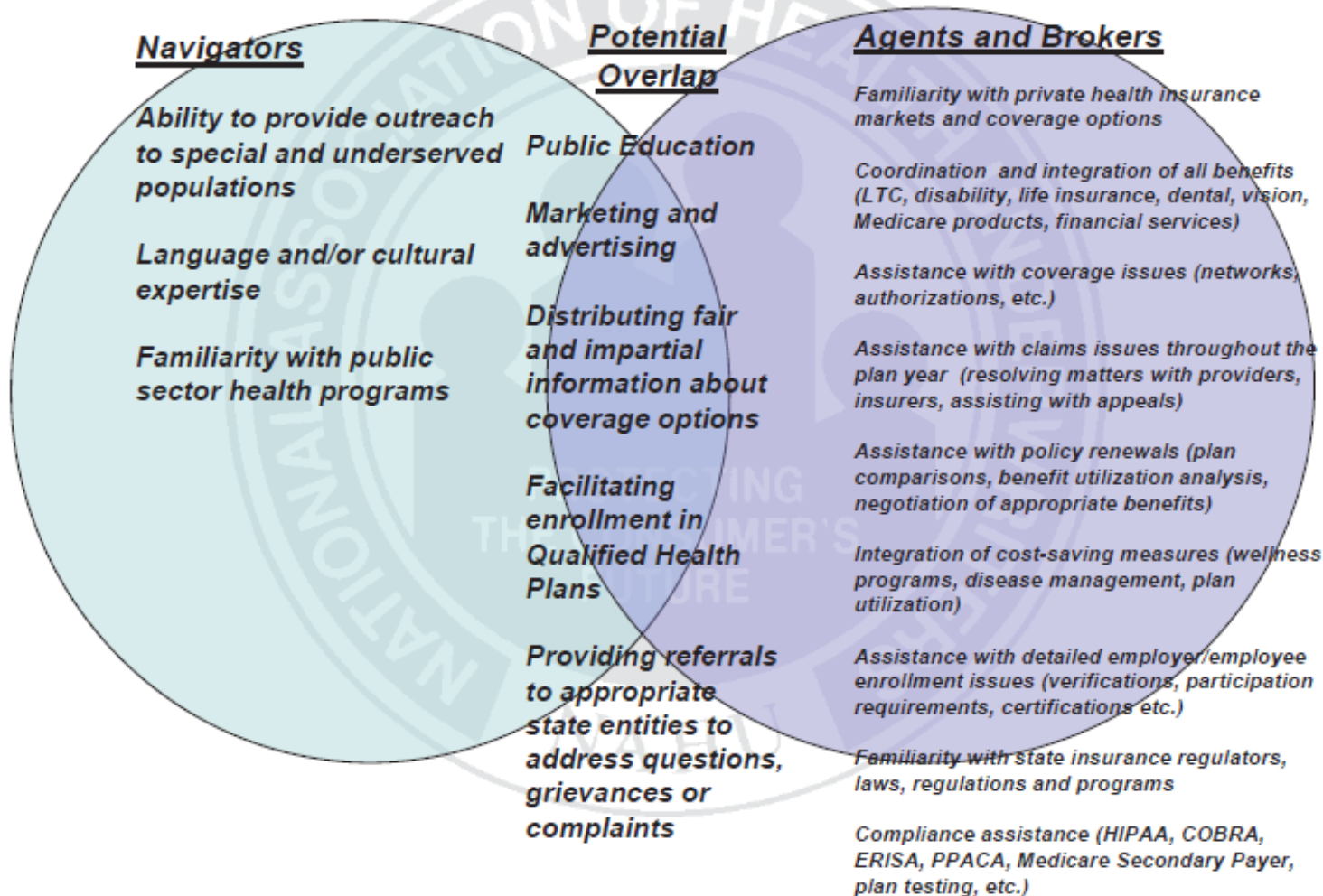
- Shall not be a health insurance issuer
- Shall not receive any consideration directly or indirectly from any health insurance issuer in connection with the enrollment of any qualified individual, or employees or a qualified employer in a qualified health plan inside or outside the exchange
- Additional standards to be set by HHS secretary.

Broker Role

- Brokers are used to educate the business community and their employees about the benefits of the defined compensation marketplace.
- Brokers may also enroll individuals/employers/employees in health plans
- In order to participate in the Health Exchange a broker must be registered with the Exchange. To be registered, a broker must:
 - Be a licensed health insurance producer – with the NM Department of Insurance
 - Register with the Exchange and complete Certification
 - Complete producer training – classes approved by the NM Department of Insurance
 - (Be appointed with the majority of health carriers supporting the Exchange – not required but to be discussed)

Strengths of Navigators, Agents/Brokers

Navigators vs. Brokers



Financing Navigators

- ACA requires that states finance their navigator programs using grants.
- Additionally, a navigator may not receive any direct or indirect compensation from a health insurance issuer.
- States may not use federal exchange grant funds to establish or pay for navigators.
- The state Medicaid/CHIP programs may claim a portion of the navigator expenses, if the navigator facilitates enrollment in those programs.
- An Exchange may charge a separate fee to compensate the navigator

Spanish Speaking Only - Report Highlights

- Surveyed Spanish speaking-only individuals not eligible for health care services due to citizenships, but whose children have coverage
- 75% of respondents were employed (representing full-time, part-time and self employed- 38% were full time employees)
- 58% were earning < \$20,000
- 65% were married in households of 3.5 children
- 47% were uninsured
- Reasons for not having insurance
 - Could not afford coverage
 - Not eligible
- Cost was most important factor

Spanish Speaking Populations (Only children are eligible) Report Highlights

- Need is strong to develop early and ongoing education programs utilizing all available Spanish language material
- Knowledgeable regarding Health care reform law, but believe it will not affect them
- Fear of government is a difficult issue
 - Home visits are not favored, Compromise is “ Don’t come to me, I’ll go to you”
- Spanish language comprehension of native born Latinos is grossly overstated by health facilities
 - Most physicians understand just a little bit of what a person is saying
 - Patients only understand a little bit of is being said
 - Recommend assessment training and provision of trained interpreters
- Cultural transformation means good health
 - “when Hispanics sneeze, everyone get pneumonia”

Off Reservation Tribal Members Media Preferences

- Incorporate website hotlinks for Native Americans
- Ensure there are face to face opportunities
- Larger more frequent group meetings in public venues
 - Chapter Houses, senior centers, health fairs and Pow Wows
- Television, public stations and regular TV
- Radio
 - particularly Native radio – Singing wire and Native American calling
 - PSAs
- Print (Newspapers)
- Social and Alumni organizations through newsletter
- Social Networking/ Facebook
- Advertising on buses and bus stops
- Telephonic

NM Health Regions - Native American Indian Tribes by County/Region

New Mexico Indian Tribes

Northwest

Cibola County:

- Pueblo of Acoma
6,344 Members
- Pueblo of Laguna
423 Members

McKinley County:

- Pueblo of Zuni
9,780 Members
- Ramah Navajo Nation
2,463 Members

Sandoval County:

- Pueblo of Cochiti
1,189 Members
- Pueblo of Jemez
3,486 Members
- Pueblo of San Felipe
3,131 Members
- Pueblo of Sandoval
485 Members
- Pueblo of Santa Ana
716 Members
- Pueblo of Santo Domingo
4,492 Members
- Pueblo of Zia
773 Members

Southwest

Otero County:

- Mescalero Apache Nation
3,979 Members

Northeast

Rio Arriba County:

- Pueblo of San Juan
2,723 Members
- Jicarilla Apache Nation
3,403 Members

Taos County:

- Pueblo of Picuris
324 Members
- Pueblo of Taos
2,443 Members

Santa Fe County:

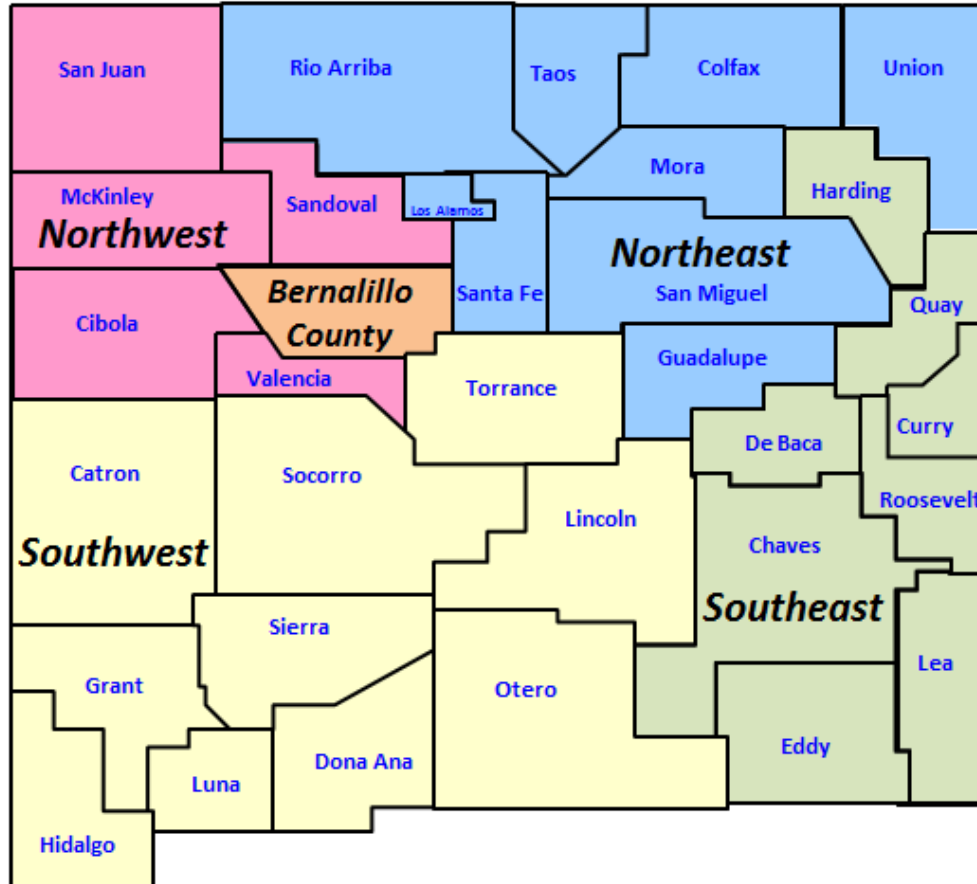
- Pueblo of Nambe
324 Members
- Pueblo of Ildefonso
628 Members
- Pueblo of Santa Clara
2,800 Members
- Pueblo of Tesuque
404 Members

Bernalillo County

- Pueblo of Isleta
4,441 Members

Southeast

- NA



Data Source:

<http://www.bia.gov/WhoWeAre/RegionalOffices/Southwest/What/index.htm>

Uninsured/Gender Demographics/ Alliance Chamber Memberships by NM Health Region

Northwest

20.8% of Adults are w/o Health Coverage

NMHA Chamber Memberships:

- Grants Chamber
- Gallup/McKinley County Chamber
- Silver City Chamber
- Chama Valley Chamber
- Espanola Valley Chamber
- Aztec Chamber
- Bloomfield Chamber
- Farmington Chamber
- Greater Sandoval Chamber
- Rio Rancho Regional Chamber
- Greater Belen Chamber

Bernalillo County

12.8% of Adults are w/o Health Coverage

NMHA Chamber Memberships:

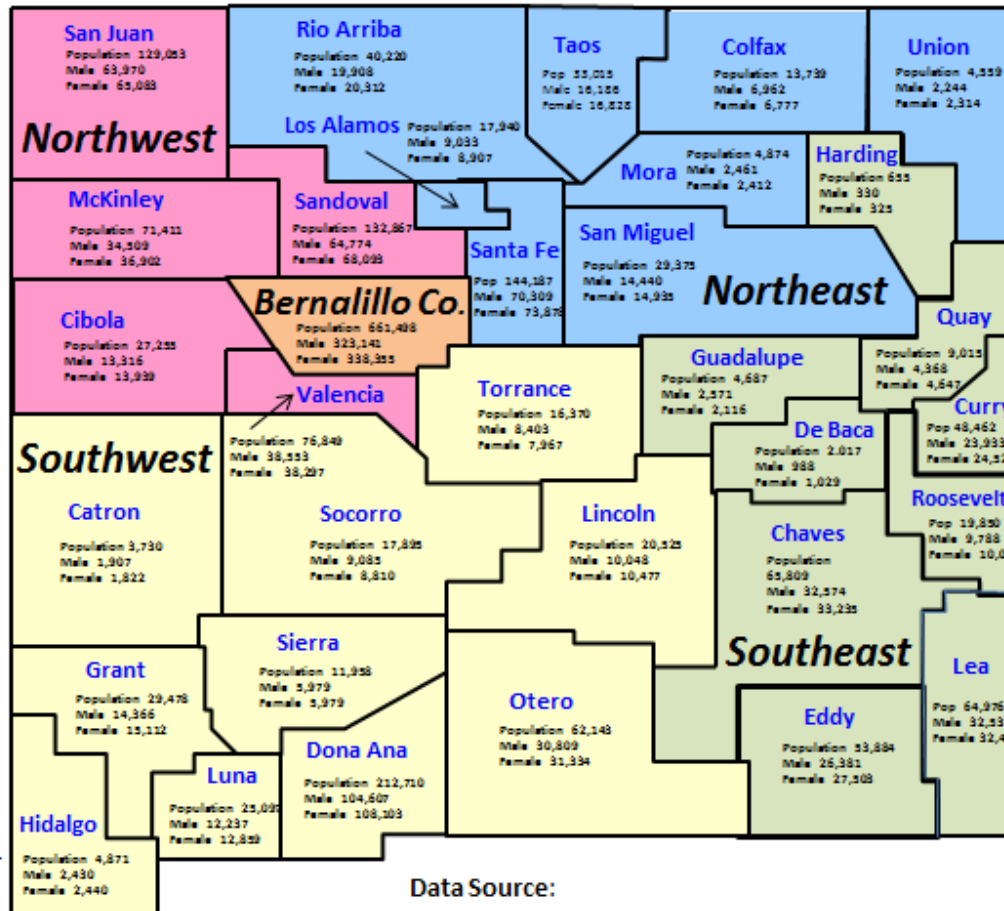
- American Indian Chamber
- Albuquerque Chamber
- Albuquerque Hispano Chamber

Southwest

23.7% of Adults are w/o Health Coverage

NMHA Chamber Memberships:

- Las Cruces Chamber
- Ruidoso Valley Chamber
- Luna County Chamber
- Lordsburg Hidalgo County Chamber
- Alamogordo Chamber
- Elephant Butte Chamber
- Socorro Chamber
- East Mountain Chamber



Northeast

18.6% of Adults are w/o Health Coverage

NMHA Chamber Memberships:

- Angel Fire Chamber
- Raton Chamber
- Edgewood Chamber
- Santa Fe Chamber
- Las Vegas San Miguel Chamber
- Red River Chamber
- Taos Chamber
- Clayton Chamber

Southeast

22.9% of Adults are w/o Health Coverage

NMHA Chamber Memberships:

- Roswell Chamber
- Curry County Chamber
- Artesia Chamber
- Carlsbad Chamber
- Hobbs Chamber
- Lovington Chamber
- Roosevelt County Chamber
- Tucumcari Chamber

Data Source:

2011 State of Health Report
 NM IBIS (Indicator Based Information System) – <http://ibis.health.state.nm.us>
 NM Environmental Public Health Tracking System – <https://nmtracking.unm.edu>
 NM Department of Health - Presentations on health status

Summary Chart of Committee Responses to Focused Questions

Public Comment

- An opportunity for Public to speak/comment on Committee topics and discussion.
- Time is limited to 3 minutes per speaker

Next Committee Meeting

- Meeting Takeaways

- _____
- _____
- _____

- Work Assignments

- _____
- _____
- _____

- Next meeting date August 14th
 - _ Same dial in number, time and location