



# Navigators & In-person Assistors: Medicaid Integration

State Network

Consumer Assistance

Small Group Consultation Meeting

*October 4, 2012*

# Transitions of Coverage

- Exchanges should promote continuity of coverage across health programs and health plans, including Medicaid/Children’s Health Insurance Plan (CHIP), employer-sponsored coverage, and Qualified Health Plans sold through the Exchange.
- Well-designed coverage transitions are critically important for individuals with chronic and special health care needs—e.g., those receiving ongoing services, pregnant women, and the very ill.
- The more people purchasing through an Exchange, the more portable coverage there will be. For example, if many small employers offer coverage through the Exchange, as individuals move from one employer to another they can potentially maintain the same coverage. Or if an individual loses employment, the Exchange could facilitate a seamless transition to non-group coverage.

# Transitions of Coverage (con't)

## Opportunities for the Exchange:

- **QHP Contracting:** States should consider requiring issuers to assist with the smooth transition in and out of coverage. Assistance could include the development of transition plans, payment responsibility, dedicated support staff, and supporting a universal provider directory.
- **Offering requirements:** The Exchange could require family members enrolled in different products (Medicaid vs. Exchange) receive coverage through a common carrier.
- **Standardization** – The Exchange should encourage issuers to offer products in both markets, or participate in managed care.

# Transitions of Coverage (con't)

Opportunities for the Exchange (con't):

- **Consolidation and integration:** The Exchange should work with State partners to limit the amount of distinct health programs an individual may be eligible for. All programs should develop an integrated approach to customer service and leverage common business practices.
- **Simplification:** Eligibility and enrollment processes should be as uncomplicated as possible
- **HIT Infrastructure:** Accurate and accessible data allows the State to identify and coordinate coverage for high-risk populations/individuals.

# Transitions of Coverage (con't)

- A successful outreach and education strategy can help consumers enroll in plans that fit their needs, minimize churn, and help consumers understand the type of assistance available to them.
- The Exchange may want to identify community organizations or institutions that assist individuals in transition to help connect residents with health options available. Such institutions could include:
  - unemployment insurance agencies
  - educational institutions
  - employers
  - family courts,
  - motor vehicle departments
  - colleges/universities