

Consumer Assistance: Connecting People to Health Reform

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State Network Meeting

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Community Catalyst

- A national non-profit health advocacy organization
- Working to ensure everyone has access to high quality, affordable health care
- Collaborates with national, state and local consumer organizations, policymakers and foundations
- Builds and supports consumer advocacy networks in more than 40 states
- Developing a coordinated voice from state advocates to national officials and opinion leaders

AGENDA

1. The Goal of Consumer Assistance
2. What Works
3. One Experience: Massachusetts
4. Why Partner with Consumer Advocates

The Goal

**Helping individuals and families
get connected to the right
health care for them**

What we mean by consumer assistance

Build cohesive programs for education, enrollment assistance, and troubleshooting to get people the care they need

- **Consumer Assistance Programs (CAPs)**
- **Navigators**
- **Other Exchange enrollee assistance**
(assisters, outreach and education)

Who will enroll?

Assistance grounded in the needs of real people

- Exchange enrollees
 - 2/3 qualify for tax credits
 - 65% previously uninsured
 - Lower income than others covered by private insurance (median 235% FPL)
 - 77% have high school diploma or less
- Medicaid enrollees
 - 78% have incomes below poverty level

WE KNOW WHAT WORKS IN CONSUMER ASSISTANCE

1. Trusted sources in the community
2. Independent groups
3. Seamless support
4. One-on-one help that educates and empowers
5. Mechanism to report back to policymakers

1. Trusted sources in the community

Choose entities that:

- Are trusted to provide appropriate, clear and correct information
- Work with people who might not otherwise seek assistance
- Understand how to reach and assist low-income and vulnerable populations
- Partner with strong network of complementary organizations
- Are culturally competent and help people in their own communities

2. Independent

- Clear, unbiased information
- Assistance is best provided by organizations that are independent from government and political pressures

3. Seamless support

- Create no wrong door for help
- Provide assistance to consumers at different income levels and with varying coverage options - including private insurance, subsidies and Medicaid
- Make sure people do not need different assisters for different problems or coverage

4. Educate and empower one-on-one

- Complex problems require intensive help
- Every interaction is an opportunity for consumer education
 - Health coverage options
 - Health insurance terminology (deductible, network)
 - How to use health insurance coverage
 - Finding a health care provider
 - How to keep your health insurance

5. Provide feedback to agencies

- Partners can give specific information quickly about what's working and what's not
- Learn implementation successes and problems in real time
- Important data for improving systems

Challenges

Fragmented, confusing system

- Brokers and licensing rules
- Thorough and appropriate training and certification
- Sustainable funding from different sources

Lessons from Massachusetts

- Multi-faceted strategy: top-down and bottom-up
- Mini-grants for outreach and enrollment assistance to many community-based organizations
- Intensive public education campaign
 - Corporate and community partners
- The experience of HCFA's Helpline

PARTNERING WITH CONSUMER ADVOCATES

- Consumer advocates are a great resource
 - Understand vulnerable populations
 - Experts in designing consumer-friendly processes
 - Can do outreach and public education
- Develop a feedback loop
- Option to contract as CAP, Navigator, assister
- Help the system work for real people and respond to consumers' needs

Thank You

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