



San Diego Regional Navigator Program Model

Background

The success of the Patient Protection and Affordable Care Act (ACA) will be determined, in large part, by a significant increase in the number of individuals with meaningful health coverage and access to care. Other ACA cost, quality and value goals cannot be fully realized unless coverage and access to care increase, and the number of uninsured individuals decrease. The ACA has the potential to expand coverage to more than 400 thousand uninsured San Diegans, offer improved access and consumer protections to all insured and remove barriers to prevention and essential care. The ACA also provides new incentives, improved clarity and a level playing field to small business in purchasing health coverage.

To achieve the maximum potential and positive impact from ACA provisions will require coordinated outreach, education and assistance to business, individuals and families at the regional, local and grassroots levels. The ACA envisions a robust Navigator Program under the Health Benefits Exchange (Exchange) to address these needs and provides flexibility to State Exchanges for their development. The ACA and implementing regulations clearly identify Navigator Program responsibilities and criteria (*Exhibit 1*).

Overview

San Diegans for Healthcare Coverage (SDHCC) proposes to serve as the San Diego Regional Navigator Program under the State Exchange and working in partnership with its coalition members and other community based organizations.

SDHCC has long-standing and established linkages with business and trade associations, as well as experience conducting outreach to the small business community. Through its unique and diverse coalition and partners, SDHCC has established relationships with consumers and consumer advocates, business, labor, faith based groups, community health centers, hospitals and physician associations, health plans, community based organizations, and academia. Anticipating the need, this year, SDHCC has initiated efforts to reach out build a broader communications network to ensure that grassroots communication channels and partners are well established prior to full health reform implementation.

With a region close to the size and population of Connecticut, San Diego must have a dedicated local entity to coordinate outreach, education, and assistance with navigating the complex and significant changes brought about by the ACA. Without this key piece of the puzzle helping translate the ACA's provisions into meaningful *local* information and resources, federal and state efforts to implement the ACA may go unrewarded. Healthcare is delivered locally, relationships are local, and each community has a unique array of organizations serving its residents. It is our goal to maximize the benefits of the ACA to our community, to help provide meaningful roadmaps, and to transform our systems to meet both the challenges and opportunities of this new reality.

Organization

SDHCC will be the lead agency for the San Diego Navigator Program. SDHCC, a non-profit organization, has long served as an unbiased convener, educator and resource on health coverage, access to care and health systems change. As a community and consumer-focused nonprofit with linkages to all segments of the community, SDHCC has no conflict of financial interest in insurer decisions made by consumers or business.

SDHCC is governed by a diverse board of directors (*Exhibit 2*) representing business, consumers, consumer advocates, labor, hospitals, clinics, physicians, community based organizations, health plans and academia. Working together for over 10 years, the board has demonstrated a strong commitment to achieving health coverage and access to care for all

San Diegans and a strong desire to pursue local resources and strategies to achieve that reality; however, the SDHCC board is prepared to reorganize as necessary to meet federal or state regulatory criteria for governance of Navigator Programs.

SDHCC has identified two key partner organizations to share in day to day operations. These include the Consumer Center for Health Education and Advocacy (CCHEA) as a resource for policy review and interpretation and advocacy assistance and 2-1-1 San Diego for call center support to provide information, assistance and referral.

Along with the Exchange, SDHCC will work with its coalition members and community partners in developing communications plans, outreach and assistance resources, education and training programs, information materials and other plans and resources as necessary.

SDHCC will require additional staffing for management, Exchange interface, partnership development, operational start up, roll-out, implementation, accounting and performance improvement. SDHCC will directly hire/contract with and train *Health Coverage Connectors* with the cultural, linguistic and geographic mix to educate and assist both individuals and businesses in our region. Operating resources will also be needed to support start up, operations, call center, and linkages and interfaces with the Exchange information systems, once developed.

Functions

The San Diego Regional Navigator Model is inclusive and assumes that all sectors, community based organizations and grassroots organizations will be engaged in outreach, education and assistance if we are to maximize the enrollment potential in our region. SDHCC will serve as a source of unbiased information, tools and resources to the community. Many of those organizations already working with target populations are best equipped to serve as trusted sources of that unbiased information and assistance.

Some of the functions to be provided the Regional Navigator Program include:

- Coordinate and conduct community and public education to raise awareness and provide education about coverage requirements, options, qualified health plans. These efforts will be coordinated with the Exchange and conducted directly, through coalition members and partners, and through community based and business organizations
- Distribute fair and impartial culturally and linguistically appropriate information directly, through its coalition, partners and communications collaborative.
- Conduct training, education, certification and continuing education/updates to *Health Coverage Connectors*
- Provide general health coverage consumer assistance for both public and private coverage options, directly through SDHCC and community based certified *Health Coverage Connectors*
- Partner with 2-1-1 San Diego, a call-center familiar with local health plans, providers and resources to provide information, assistance and referral for Exchange programs and coverage
- Facilitate eligibility and enrollment in qualified health plans through the Exchange systems and refer to other assistance centers outside the Exchange as needed, including referral to brokers
- Initiate tracking systems to assist with enrollment follow-thru and coverage retention (accounts, tickler systems, etc)
- Refer issues and grievances to consumer advocacy organizations in accordance with Exchange and State policies
- Monitor, track and report issue and trends for process and protocol improvement to the Exchange

Under the San Diego Model, the Regional Navigator will have funded *Health Coverage Connectors* trained and certified for all coverage options (public and private). *Connectors* will provide outreach, education and assistance with enrollment throughout the region. At the same time, any individual, provider, community organization, or government agency should be able to assist individuals with coverage. Those funded through the Navigator Program, however, should be certified, unbiased resources that offer all options to consumers.

Brokers should be encouraged to conduct outreach, use Exchange comparison resources, and work closely with the Regional Navigator; however, brokers and agents should be funded as they are outside the Exchange to avoid any bias against the Exchange programs.

Funding and Resources

As outlined in the Health Law, Navigator program funding must come from the Exchange. We envision a start-up grant transitioning over time to base grant plus per eligible/enrollee funding. Initial funding will be required to cover start-up, capital and initial operational expenses. Ongoing base funding plus incentive funding will be required for ongoing operations. While initial resources may be more intense (first 2-3 years), over time it may be possible to reduce resources; however, every effort should be made to ensure that adequate resources to assist with transition and retention remain in place. It is more costly at every point in the process to outreach and reenroll than to maintain coverage.

It is anticipated that the source of Exchange funding will initially be federal grants and ultimately health insurer/plan fees. SDHCC will join with its partners to pursue any outreach and education funding made available through the Health Law, as well as foundation funding available for evaluation, innovation projects and other purposes

Incentive payments should be linked to program goals related not just to enrollment, but to retention. Processes to minimize gaps in coverage should be established, especially for those transitioning between programs and for recertification and/or renewals. Automated enrollment should be utilized whenever possible and include information to enrollees regarding local assistance available for health plan and/or provider selection.

Navigator program and individual performance incentives towards these goals should be established, monitored and reevaluated to allow for adjustments both to strategies and resources. Statewide, benchmarking data collection and reporting should be conducted to identify best practices and geographic variations and to allow Regional Navigator Programs to evaluate their performance.

Additional Information

SDHCC supports the *Guiding Principles for Consumer-Focused Navigators in California* submitted to the Exchange in October 2011 by CCHI and its coalition partners and believes the Regional Model presented above is consistent with that document.

A regularly updated FAQ (Frequently Asked Questions) document is available for the San Diego Regional Navigator Program Model to provide further clarification and address specific questions.