Partial Victory for Navigators

When Rep. Jim Dunnigan (R-Taylorsville) dropped by the Real Exchange Utah (RxUtah) coalition last Wednesday to discuss HB160—this year’s omnibus health reform bill—he met with both appreciation and concern.

There was appreciation for his efforts to help advocates like school districts and community health centers continue to enroll their clients in better health coverage. And there was concern that bills like HB160 continue to place too many deliberate and unintentional barriers in the way of meaningful health reform.

Still, democracy can sometimes work the way it’s supposed to. And when Rep. Dunnigan released an updated version of HB160 on Tuesday afternoon, he added new language to lessen many of the concerns raised in last week’s RxUtah meeting. [Note: HB160 will be heard today, Wednesday, in the House Business and Labor Committee, at 4:10pm, 445 State Capitol, Utah State Capitol Complex]

Here’s how it happened.
Rep. Dunnigan, of course, is an insurance broker and ten-year veteran of the Utah House who co-chairs the Health System Reform Task Force. He’s also guided comprehensive health reform bills through the last few legislative sessions. This year that bill is HB160, which amends the state’s insurance code to prepare Utah for the Affordable Care Act (ACA) in January 2014. We recognize that Rep. Dunnigan and drafting attorney Cathy Dupont have spent many hours crafting HB160, and we sincerely appreciate their efforts and willingness to seek feedback.

In describing HB160 to the coalition, Dunnigan said his bill is a “transition to get us to next session when we will have more information.” He will consider more changes during this summer’s interim session when Utah will finally know its exchange model, and when more ACA regulations are final.

But advocates at the RxUtah meeting saw problems in the current version of the bill that couldn’t wait. They asked Dunnigan to amend his bill during the current session. They were specifically concerned about the licensing and operation of navigators—the trained guides who will help Utahns learn about their new coverage options under the state exchanges, and help them purchase coverage and enroll.

Thanks to previous input from the advocate community, HB160 included an exception for quasi-governmental agencies (described as health care facilities, school districts, and federally qualified health centers) to act as navigators without satisfying redundant requirements like
background checks and surety bonds. The rationale was that these organizations already carry liability coverage and require background checks—making such additional hurdles unnecessary.

But even as HB160 exempted these semi-navigators from some bureaucratic hoops, it also limited their work to public programs like Medicaid and CHIP. HB160 specifically prevented them from helping people apply for premium subsidies on Utah’s future federally-run individual marketplace. This is despite the fact that tens of thousands of Utahns are expected to find insurance coverage there. Since school districts and health clinics already advise families who are eligible for both public programs and private insurance (a common occurrence in Utah), HB160 would have tied their hands.

But thanks to the input of Utah advocates, and the willingness of Rep. Dunnigan to listen, the new version of HB160 adds language to allow these quasi-governmental agencies to help people apply for premium subsidies on the individual marketplace—but not to enroll them. These agencies would need to apply to become full navigators—or hand-off the enrollment to a navigator—to complete the enrollment. Despite this limitation, the revised HB160 allows families to get all the coverage advice they need (on both public and private insurance) from a school district or a health clinic.

Despite these positive changes, many advocates are still concerned about other issues within HB160. For example, the bill still limits navigators to the individual marketplace and prohibits them from assisting people on the small business or SHOP exchange. Last week Rep. Dunnigan...
told the RxUtah coalition that he won’t budge on this limitation—citing his belief that navigators don’t belong on the state-run small business exchange. The bill also contains new language regulating stop-loss insurance, and re-assigns the mission of SB195 (Charity Care Commission) to the already overburdened Health System Reform Task Force. We look forward to discussing these issues at Wednesday’s RxUtah meeting shortly before the bill is heard before the House Business and Labor Committee (see below)

What You Can Do:

>>Come to the next meeting of Real Exchange Utah (RxUtah), this Wednesday, at 1pm, in the Olmsted Room at the Utah State Capitol (map). This week we’ll discuss the latest version of HB160 and how to prepare for upcoming hearings on the bill.

>> HB160 will be considered before the House Business and Labor Committee on Wednesday, March 6th.

House Business and Labor Committee
DATE: Wednesday, March 6, 2013
TIME: 4:10 PM
PLACE: 445 State Capitol, Utah State Capitol Complex
Agenda

>>Track the important changes in HB160
Original version of HB160 – 2/25/13
Revised version of HB160 - 3/5/13
Comparison version between the original and revised versions of HB160 – 3/5/13
Discussion of substitute HB160 (J. Dunnigan)

Bill Tracker
Got enough bills? We're following reams of pending legislation at UHPP's Bill Tracker--updated for week #6. You won't mix up the trio of Medicaid Inspector General bills if you use our Bill Tracker.

Find it here.

Fiscal Note Shows Savings
Last Wednesday the nonpartisan fiscal analysts at the Utah Legislature released a game-changing fiscal note describing the Medicaid Expansion as a net saver for Utah.

Read more here.

Medicaid Inspector Showdown
Utah created the Office of the Medicaid Inspector General (OIG) to reduce waste and fraud in the state. This year three bills dealing with the OIG are pending at the legislature.

Read more here.