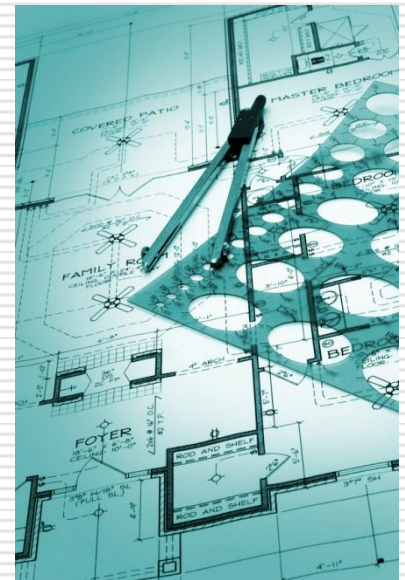


# CONSUMER HEALTH ASSISTANCE & NAVIGATION... *FOR THE AGE OF REFORM*

---

Assessment and  
Recommendations for Utah



UTAH HEALTH POLICY PROJECT

[www.healthpolicyproject.org](http://www.healthpolicyproject.org)

# Utah Health Policy Project

---

## Vision

*A financially sustainable health care system that provides medically necessary care to all Utah residents in a timely, efficient, and culturally effective manner.*



**UTAH HEALTH POLICY PROJECT**

---

508 East South Temple, Suite 45; Salt Lake City, Utah 84102 [www.healthpolicyproject.org](http://www.healthpolicyproject.org)

# Goals for Today

---

- ❑ to understand what federal health reform expects re-consumer health assistance/navigation @ the state level
- ❑ Discuss UHPP Assessment of CHAP capacity in Utah + Recommendations
- ❑ pinpoint priorities to strengthen CHAP in Utah & take advantage of new federal opportunity



UTAH HEALTH POLICY PROJECT

508 East South Temple, Suite 45; Salt Lake City, Utah 84102 [www.healthpolicyproject.org](http://www.healthpolicyproject.org)

# Affordable Care Act 2010

---

Mandate + affordability mechanisms will bring most of uninsured (260,000 Utahns) into private insurance market or public programs...

Yet, many have difficulty entering/navigating these systems today...



UTAH HEALTH POLICY PROJECT

508 East South Temple, Suite 45; Salt Lake City, Utah 84102 [www.healthpolicyproject.org](http://www.healthpolicyproject.org)

# Affordable Care Act 2010

---

Mandate + affordability mechanisms will bring most of uninsured (260,000 Utahns) into private insurance market or public programs...

Yet, many have difficulty entering/navigating these systems today... **especially in Utah!**



UTAH HEALTH POLICY PROJECT

508 East South Temple, Suite 45; Salt Lake City, Utah 84102 [www.healthpolicyproject.org](http://www.healthpolicyproject.org)

# The Role of Consumer Health Assistance under ACA

---

- ❑ Education & outreach
- ❑ Eligibility & enrollment assistance
- ❑ Navigating benefits & care systems
- ❑ Help with appeals, delays in payment
- ❑ CLAS (deliver services across cultural barriers)
- ❑ Collect data, analyze trends in types of inquiries & problems (=sentinel function)



UTAH HEALTH POLICY PROJECT

508 East South Temple, Suite 45; Salt Lake City, Utah 84102 [www.healthpolicyproject.org](http://www.healthpolicyproject.org)

# Affordable Care Act introduces 180° paradigm shift...

---

Get as many people covered (decent,  
affordable benefits) as possible,  
starting with kids;

to that end, **remove *all* barriers to  
enrollment**



UTAH HEALTH POLICY PROJECT

508 East South Temple, Suite 45; Salt Lake City, Utah 84102 [www.healthpolicyproject.org](http://www.healthpolicyproject.org)

# Affordable Care Act introduces 180° paradigm shift...

---

Get as many people covered (decent, affordable benefits) as possible, starting with kids;  
to that end, remove *all* barriers to enrollment

**...an even bigger shift for Utah?**



UTAH HEALTH POLICY PROJECT

508 East South Temple, Suite 45; Salt Lake City, Utah 84102 [www.healthpolicyproject.org](http://www.healthpolicyproject.org)



# Where is Utah?

---

...on a scale of 1 to 5 on  
these core CHAP  
functions?

(1=least developed, 5=most)



**UTAH HEALTH POLICY PROJECT**

508 East South Temple, Suite 45; Salt Lake City, Utah 84102 [www.healthpolicyproject.org](http://www.healthpolicyproject.org)

# Encouraging Developments in Utah

---

- ❑ *Maximizing Enrollment (RWJ)* at DOH
- ❑ CHIPRA Outreach at CHCs
- ❑ Strong, emerging interest in *consumer engagement* at HealthInsight
- ❑ Interest is strong in health & human services nonprofits—though capacity is weak
- ❑ Strong ethic of personal responsibility may give us an ‘edge’?



UTAH HEALTH POLICY PROJECT

508 East South Temple, Suite 45; Salt Lake City, Utah 84102 [www.healthpolicyproject.org](http://www.healthpolicyproject.org)

# Detour thru History: The **M**anaged **C**are **I**mprovement **P**roject

---

- ❑ UT's health care system is changing, increasingly difficult to access
- ❑ Barriers to care re disability/race
- ❑ Barriers to care add to poverty burden
- ❑ Managed care has potential, but only if...consumers have a mechanism for consumer health assistance...OCHA



**UTAH HEALTH POLICY PROJECT**

508 East South Temple, Suite 45; Salt Lake City, Utah 84102 [www.healthpolicyproject.org](http://www.healthpolicyproject.org)

# OCHA created in 1999

---

...but not independent (housed within  
Dept of Insurance)



**UTAH HEALTH POLICY PROJECT**

---

508 East South Temple, Suite 45; Salt Lake City, Utah 84102 [www.healthpolicyproject.org](http://www.healthpolicyproject.org)

# OCHA Volume of Calls since 1999

| Year           | Total      |                | Justified |               | ? of Fact |               | Unjustified |               |
|----------------|------------|----------------|-----------|---------------|-----------|---------------|-------------|---------------|
|                | Count      | % of Total     | Count     | % of Total    | Count     | % of Total    | Count       | % of Total    |
| <b>1999</b>    | 326        | 100.00%        | 70        | 21.50%        | 179       | 54.90%        | 77          | 23.60%        |
| <b>2000</b>    | 244        | 100.00%        | 70        | 28.70%        | 123       | 50.40%        | 51          | 20.90%        |
| <b>2001</b>    | 258        | 100.00%        | 127       | 49.20%        | 36        | 14.00%        | 95          | 36.80%        |
| <b>2002</b>    | 174        | 100.00%        | 73        | 42.00%        | 27        | 15.50%        | 74          | 42.50%        |
| <b>2003</b>    | 120        | 100.00%        | 54        | 45.00%        | 7         | 5.80%         | 59          | 49.20%        |
| <b>2004</b>    | 135        | 100.00%        | 45        | 33.30%        | 20        | 14.80%        | 70          | 51.90%        |
| <b>2005</b>    | 122        | 100.00%        | 39        | 32.00%        | 25        | 20.50%        | 58          | 47.50%        |
| <b>2006</b>    | 107        | 100.00%        | 39        | 36.40%        | 10        | 9.30%         | 58          | 54.20%        |
| <b>2007</b>    | 72         | 100.00%        | 18        | 25.00%        | 9         | 12.50%        | 45          | 62.50%        |
| <b>2008</b>    | 106        | 100.00%        | 44        | 41.50%        | 7         | 6.60%         | 55          | 51.90%        |
| <b>Average</b> | <b>166</b> | <b>100.00%</b> | <b>58</b> | <b>34.90%</b> | <b>44</b> | <b>26.50%</b> | <b>64</b>   | <b>38.60%</b> |



## UTAH HEALTH POLICY PROJECT

508 East South Temple, Suite 45; Salt Lake City, Utah 84102 [www.healthpolicyproject.org](http://www.healthpolicyproject.org)

# Promising Practices (links in the CHAIN) in Utah...

---

- ❑ 2-1-1 Info & Referral (point of entry?)
- ❑ OCHS & connection to Health Equity & Brokers
- ❑ AUCH & CHCs & Health Access initiatives
- ❑ UT Legal Services & DLC, etc.
- ❑ ADRC & Access UT Network



UTAH HEALTH POLICY PROJECT

508 East South Temple, Suite 45; Salt Lake City, Utah 84102 [www.healthpolicyproject.org](http://www.healthpolicyproject.org)

# What's Missing in Utah?

---

- ❑ Efforts = impressive but disjointed w/ huge gaps
- ❑ No one is educating consumers about rights (& responsibilities)! Or help with claim denials
- ❑ Weakest area: helping consumers make decisions about how to enroll & use insurance & care system wisely



UTAH HEALTH POLICY PROJECT

508 East South Temple, Suite 45; Salt Lake City, Utah 84102 [www.healthpolicyproject.org](http://www.healthpolicyproject.org)

# A recent consumer assistance story...

---

*Jackie (age 63, cancer survivor) called UHPP 8/10/10: uninsurable but told by SelectHealth is not eligible for new temporary high-risk pool. Why? Not uninsured for 6 months or >...as on PCN. Jackie calls to ask why would PCN be considered credible coverage? Should it count if it never covered what she needed?*



**UTAH HEALTH POLICY PROJECT**

508 East South Temple, Suite 45; Salt Lake City, Utah 84102 [www.healthpolicyproject.org](http://www.healthpolicyproject.org)



# Best Practices, Defining Features

---

- ❑ **Independent** of state regulatory agencies
- ❑ **Breadth** of services: must serve consumers with *all* types of coverage
- ❑ **Community presence**: must be based on communities served (including CLAS)
- ❑ **Professionalism/expertise**: must employ professional staff
- ❑ **Technological capacity**: must have sophisticated data management programs
- ❑ **Sustainability**: must have stable funding



UTAH HEALTH POLICY PROJECT

508 East South Temple, Suite 45; Salt Lake City, Utah 84102 [www.healthpolicyproject.org](http://www.healthpolicyproject.org)

# 2 Models for Utah...

---

- ❑ Massachusetts Health Helpline
- ❑ Community Health Advocates of NY  
(a network, 'no wrong door' model)



UTAH HEALTH POLICY PROJECT

508 East South Temple, Suite 45; Salt Lake City, Utah 84102 [www.healthpolicyproject.org](http://www.healthpolicyproject.org)

# Health Care for All Massachusetts: *Health Helpline*

---

- ❑ Specialized helpline w/5 staff + volunteers & interns
- ❑ Based at UHPP's counterpart in MA
- ❑ Service area: statewide
- ❑ Target population: all ages, all payers
- ❑ 36,842 calls in 2009
- ❑ Budget \$554,275 (foundations, federal grants, individual donations)

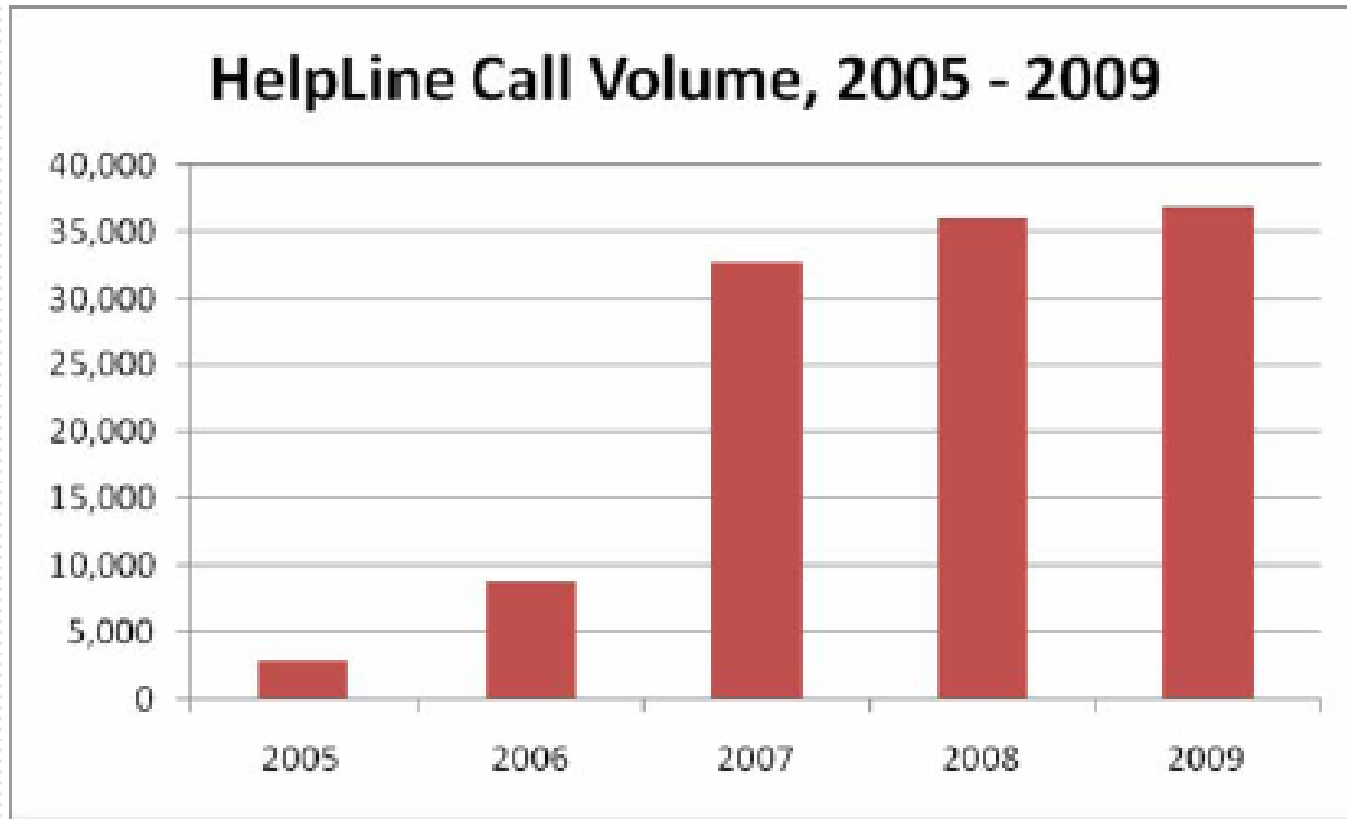


UTAH HEALTH POLICY PROJECT

508 East South Temple, Suite 45; Salt Lake City, Utah 84102 [www.healthpolicyproject.org](http://www.healthpolicyproject.org)

# Health Care for All Massachusetts: *Health HelpLine*

---



**UTAH HEALTH POLICY PROJECT**

508 East South Temple, Suite 45; Salt Lake City, Utah 84102 [www.healthpolicyproject.org](http://www.healthpolicyproject.org)

# New York's Network ('Hub & Spokes') Model

---

- ❑ Type of org: a network of CBOs
- ❑ 10.5 FTEs as hub & fiscal conduit to support 35-45 staff at 25 orgs
- ❑ Service area: NY City
- ❑ Target pop: all ages, all payers
- ❑ Budget: \$4.1 million (NY City Council, Fed Medicaid, state grant, private foundations)



UTAH HEALTH POLICY PROJECT

508 East South Temple, Suite 45; Salt Lake City, Utah 84102 [www.healthpolicyproject.org](http://www.healthpolicyproject.org)

# Role of Hub (CSS)

---

- ❑ Provide T.A. & training
- ❑ Host passwd-protected web database
- ❑ Individual case reviews
- ❑ Data collection & analysis
- ❑ Facilitate meetings to discuss emerging issues, learn how new programs work
- ❑ Operates a more specialized helpline
- ❑ Raise funds for network



UTAH HEALTH POLICY PROJECT

---

508 East South Temple, Suite 45; Salt Lake City, Utah 84102 [www.healthpolicyproject.org](http://www.healthpolicyproject.org)

# Lessons from established CHAPs

---

- ❑ Work closely w/ Medicaid agencies to...
  - permit access to eligibility records,
  - facilitate marketing & outreach (ex: provide CHAP phone# on M cards)
- ❑ Continuously measure & report results.
- ❑ Issues w/HIPAA privacy can be eliminated thru expanded use of proxy;



UTAH HEALTH POLICY PROJECT

508 East South Temple, Suite 45; Salt Lake City, Utah 84102 [www.healthpolicyproject.org](http://www.healthpolicyproject.org)

# More lessons from established CHAPs

---

- ❑ Adapt to navigation needs in a given community, as will change over time.
- ❑ Provide extensive training to staff &volunteers;
- ❑ Certain CHAP activities (like outreach & enrollment assistance) can be supported with Medicaid funds
- ❑ Others can be supported by assessment on insurers



UTAH HEALTH POLICY PROJECT

508 East South Temple, Suite 45; Salt Lake City, Utah 84102 [www.healthpolicyproject.org](http://www.healthpolicyproject.org)



# A Fresh, Time-Limited Opportunity: CHAP Grant's Functions of CHAPS

---

- ❑ Help consumers enroll in coverage
- ❑ Educate consumers about rights & responsibilities in health plans
- ❑ Help consumers file appeals & educate about external appeals
- ❑ Report on problems by collecting & analyzing data
- ❑ Help consumers obtain premium tax credits



**UTAH HEALTH POLICY PROJECT**

---

508 East South Temple, Suite 45; Salt Lake City, Utah 84102 [www.healthpolicyproject.org](http://www.healthpolicyproject.org)