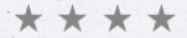

Helping Consumers Access Affordable Health Care

Personal Assistance Within Reach



Jan Plummer , Navigator Program Coordinator,
NC Get Covered Presentation -May 1, 2015

Rural Challenges

Factors affecting access to coverage and
utilization of insurance



Reaching uninsured consumers in remote areas for enrollment or exemptions

Post enrollment challenges with premium payment methods

Family glitch- unaffordable employer spouse and dependent plans

Internet access- large percentage with no email address or computer access

New Tax Filing Status

Auto enrollments in January caused people to terminate their insurance

because they could not pay their new premium amount.



Navigators are Explorers

That search for new in-roads to the uninsured



Discovering the hot-spots for rural uninsured

Strategic placement in 21 in-kind offices within agencies serving low income, unemployed, uninsured throughout the 8 county region.

Layoffs and Closures

Flexible hours and days for appointments- personal scheduling

Posting pull tab flyers in grocery stores, mobile home parks, community centers, staff break rooms, transit buses, free clinics, country stores, hair and nail salons, fast food restaurants, bulletins

WORD OF MOUTH



Navigators are Post Enrollment Liaisons

Plan selection and enrollment are just the beginning...



Refer people in “gap” to community health clinics

Over half newly insured = Lower health literacy, longer appointments

Assist consumers with finding a PCP or changing PCP

Medicaid terminations = Insurance terminology challenges

Premium Payments = Challenges in a cash-based economy

Auto-Enrollments = Termination of Coverage because can't catch up

Reporting Life Changes – Confusing Results

Refer Consumers to Free Tax Assistance

Explain letters, EOBs, call insurance company

Loyalty and Reliance

Consumers return to the Navigator who helped them before
Throughout the year!



Limited to no phone time, voicemail capability, computers, internet access

Advise on payment- pre-paid credit cards, cashiers checks, no bank account

People drop in for us to read and explain mail from issuers and Marketplace

Explain/Print Insurance Cards

Help to find or change a Primary Care Physician

Explore inconsistencies with medication cost, i.e. generics, birth control

Switch plans to a different issuer

Registering on the Issuer Website for auto draft

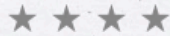
Finding a Network Provider for Unique Conditions

Explain referral process to PCPs for the HMO plans



Typical Escalations

Navigators escalate cases to the Marketplace and
contact Insurance Company



Typical Post Enrollment Problems and Questions

1. Have not received a bill several weeks after enrollment-no record of payment

Provide a Payment Submission Form to us?

2. I reported a change in my address, income, phone number... and my plan terminated.

Termination/

Nomenclature of plan names is confusing.

3. We can't afford the premium they charged us in January, so we let our insurance terminate-can you help us? Can issuers consider allowing people longer to catchup? We explain auto-enrollment

4. I was assigned a doctor by United- but the practice is not accepting new patients.

We call

practices to see who is accepting new patients

5. There are limited doctors in my county so I can't get the plan I want.

Coventry not

offered far west, United limited



Navigator TOOLBELT

Helpful Tools on hand to Assist Consumers



No Out of Pocket Cost Flyer

FPL Chart

Authorization on account for as long as possible

Coverage to Care Maps/Books

Community Health Clinic/Dental Brochures

Community Resources List

Mountain Projects, Inc. Resources

Insurance Company Websites- Demonstration

Physician Directory

Folder, follow-up appointment!



Mountain Projects

Serving the Community since 1965

