



NC Get Covered Coalition Meeting
Coalition Updates: Navigator Funding, CDO Application Process, and Health Policy Update
July 20, 2018, 10:00 – 11:30 a.m.
NC Healthcare Association
2400 Weston Parkway, Cary, NC 27513

Meeting Notes

Update on Navigator Funding + Q&A

Mark Van Arnam, Co-Director, NC Navigator Consortium

- Funding slashed 74% nationally, 84-85% in North Carolina.
- The Funding Opportunity Announcement (FOA) presents new challenges because the Navigator grantee organization doesn't have to be a nonprofit, can be out of state, and one entity could apply for all states.
- The Navigator Consortium has assembled a grant writing team and is discussing ways to work around the significant reduction in available funding.
- The number of consumers enrolled in ACA plans by Navigators doesn't tell the full story because some consumers self-enroll after meeting with an assister. Navigators also reached 5 million consumers through various media outlets and another 53,000 to 54,000 consumers through direct outreach.
- Expect to see a decrease in ACA advertising by the federal government again this year, so in-person assisters will be critical to getting the message out.
- If you have funding ideas for the Navigator Consortium, please contact Mark Van Arnam at MarkV@legalaidnc.org.
- Q&A:
 - In-person assisters will need to talk about Association Health Plans, etc. but it's not clear how much they will need to talk about them. *(Brendan Riley, NC Justice Center)*
 - Kaiser Family Foundation wrote a nice issue brief that might be helpful to in-person assisters when talking to funders. *(Pam Silberman, UNC Gillings School of Global Public Health)*
 - The Kate B. Reynolds Charitable Trust is inviting applications from organizations that wish to address access to care by expanding health insurance coverage in North Carolina. *(Sherry Hay, UNC Family Medicine)*
 - A total of \$10 million has been allocated for all federally-facilitated marketplaces, not state-based exchanges. The press is saying agents and brokers can pick up the slack, but they can't just supplant Navigators. *(Brendan Riley, NC Justice Center)*
 - The NC Navigator Consortium is working on a one-pager highlighting their value/impact. (Mark Van Arnam)
 - In rural areas where consumers might not have computer access or there is a limited number of agents and brokers, Navigators play an even more important role. *(Cheryl Hallock, Access East)*

CDO Application Process + Q&A

April Morgan, Outreach and Enrollment Coordinator, NC Community Health Center Association

- **Please see attached PowerPoint slides.**
- Although in previous conversations, it was said the deadline to submit an application to serve as a Certified Application Counselor Designated Organization (CDO) would be 9/30/18; it's actually 9/14/18.
- Partners are encouraged to complete all applications fields (both mandatory and optional) in order to reduce potential problems.

- To complete the application process, the agreement must be signed and all 12 pages uploaded.
- Make sure your organization receives final approval email.
- New and existing CDOs will get new identification numbers.
- Organizations cannot start certification training until they receive their new ID.
- Partners are encouraged to submit their application as soon as possible.

Health Policy Update + Q&A

Brendan Riley, Policy Analyst, Health Advocacy Project, NC Justice Center

- **Please see attached PowerPoint slides.**
- **The Risk Adjustment Program** is one of three programs created to stabilize insurance markets, and it's the only permanent one, unlike risk corridors and reinsurance programs.
 - The program is not supported by tax dollars but rather insurer transfers (insurance companies that provide coverage to fewer sick patients support those that cover more sick patients).
 - In 2017, Blue Cross and Blue Shield was due \$50 million as part of the Risk Adjustment Program. We don't know if this will lead to higher premiums but it signals instability.
- **Texas vs. U.S.** – Challenging constitutionality of the individual mandate and raises questions about severability – if individual mandate is unconstitutional, how might it affect other components of the law?
 - The Trump Administration declined to defend the ACA which is federal law; this is very unusual.
 - There's already been some push back – considering Congressional intent when the law was first passed as well as political ramifications.
 - If the individual mandate and other components of the ACA are deemed unconstitutional, it would be devastating for North Carolinians. It is estimated we'd see 17.1 million uninsured individuals in one year.
 - Some states have intervened to defend the ACA.
- In terms of **state developments in Medicaid Transformation**, HB 403 subjects Prepaid Health Plans to licensure and oversight by state department. Tailored plans will be regionalized (e.g., LMEs and MCOs) and there will be four statewide standard plans.
 - Behavioral plans will have higher access standards because of narrow networks. Want to make sure patients have choice and more integration.
 - Initially looking to roll out Medicaid Transformation by July of next year. This is not likely to happen, but it will occur 18 months after approval.
 - August 21 deadline for Prepaid Health Plans' RFPs.
 - Not sure why there's a delay in Enrollment Broker announcement; also issued a request for information about Ombudsman program.
 - Enrollment Brokers are supposed to have a community presence if funding is available, but it will look different than the current work of in-person assisters.
 - Brendan reminded partners that Medicaid transformation and expansion are two different things.

Partner Announcements/ Open Discussion

- Cheryl Hallock, Access East – Doing a lot of outreach/team calls. Enrolled 14 farmworkers in one week.
- Susan Nestor, NC Department of Insurance – Going through a reorganization period; promoted to Senior Deputy Commissioner of Smart NC and SHIP.
- NC Get Covered has updated its mission statement and priorities for next year. More details to come.
- **The next NCGC meeting will be held on Friday, August 17 from 10-11:30am in Community Care of North Carolina's Training Room, located at 2300 Rexwoods Drive, Ste. 100, Raleigh.**