

Consumer Assistance Program Overview



**West Virginia Offices
of the Insurance Commissioner**

WV Exchange Partnership

- On February 15, 2013, the State announced, via submission of its Blueprint and Declaration Letter, that it would enter into a Consumer Assistance and Plan Management Partnership with HHS.
- Those documents are available on the Health Policy website (www.bewv.com) under “Latest News.”

Consumer Assistance Activities

- In announcing its decision, the State decided to solely take on the In-Person Assistance (IPA) Program and removed itself from the requirement to provide Navigator Program oversight.
- The State also chose to not undertake a mass marketing campaign, instead relying on federal marketing efforts and localized outreach related to the IPA Program.
- The Health Policy Unit is currently working on an RFP to obtain IPA services.

Projected IPA Utilization Rates

| <u>Category</u> | <u>Number of Lives</u> | <u>Percent Utilizing</u> | <u>Percent Seeking</u> | <u>Number of Individuals</u> |
|--|------------------------|--------------------------|------------------------|------------------------------|
| | | <u>Exchange</u> | <u>Assistance</u> | <u>Seeking Assistance</u> |
| Uninsured - Below 138% FPL | 132,700 | 50% | 50% | 33,175 |
| Uninsured - 138% and Above | 123,000 | 50% | 50% | 30,750 |
| Employer-Sponsored Coverage | 895,300 | 20% | 20% | 35,812 |
| Individual Market | 26,500 | 20% | 20% | 1,060 |
| | | | | |
| Total Open Enrollment Contacts | | | | 100,797 |
| Anticipated Multiplier for Year | | | | 1.25 |
| | | | | |
| Total Yearly Contacts | | | | 125,996 |
| | | | | |
| Source: http://www.statehealthfacts.org/profileind.jsp?ind=126&cat=3&rgn=50 http://www.statehealthfacts.org/profileind.jsp?ind=136&cat=3&rgn=50 | | | | |

- The numbers presented above are based on internal estimates with data being supplied by Kaiser Health.

IPA Program Overview

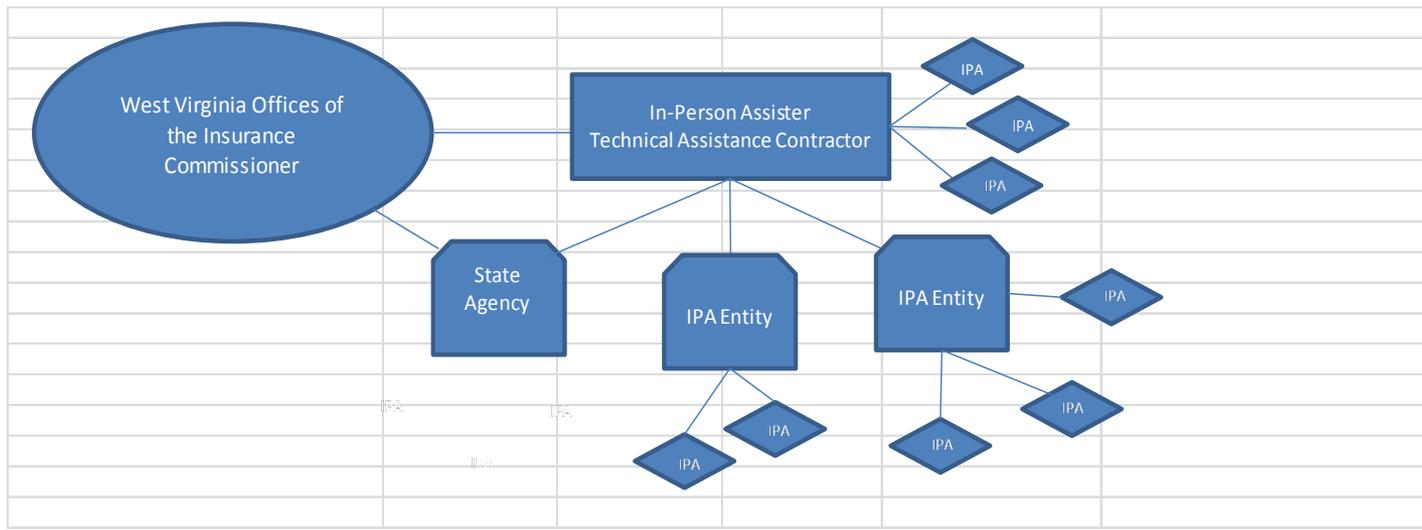
- Based on the internal analysis reflected on the previous slide, the State anticipates a need of 228 IPAs during open enrollment.
- This number is projected to drop during non-peak periods to approximately 30 IPAs.
- It is anticipated that there will need to be 10 IPA Supervisors to provide on-going assistance to IPAs.

| | |
|--|----------------|
| Estimated Population Using Assisters (Open Enrollment) | 100,797 |
| Estimated Assistance Time per Enrollee (hours) | 2 |
| Total # of Assister Hours | 201,594 |
| Productivity (85%) = 34 hours/week | 34 |
| Open Enrollment (weeks) | 26 |
| Total # of IPAs | 228 |

| | |
|--|-----------|
| Total Non-Open Enrollment Population | 25,199 |
| Estimated Assistance Time per Enrollee (hours) | 1 |
| Productivity (85%) = 34 hours/week | 34 |
| Non-Open Enrollment (weeks) | 26 |
| Total # of IPAs | 29 |

Program Design

- The OIC will provide oversight to an In-Person Assistance vendor contracted via the State RFP process.
- The vendor is permitted to either serve as an IPA Entity, a Program Manager, or fulfill both roles, as outlined below. If choosing to subcontract with additional IPA entities, the vendor and OIC will develop, in coordination, an application for submission.
- The vendor will be responsible for providing oversight and identifying the key locations that IPAs should be located, with current suggestions including DHHR facilities, FRNs, FQHCs, and drugstores, among other alternatives.
- The State may also establish MOUs with existing State agencies, such as WV SHIP, to serve as an IPA. In this scenario, the vendor would perform oversight of the agency, with the OIC serving as the direct funding mechanism.



Simple Needs Based Index

- The Simple Needs Based Index provides an overview of the uninsured by county.
- The chart highlights the population below 250% FPL, which will be a primary target for IPAs.
- The Index number is an estimated percentage distribution for how funding should be allocated, and is not the suggested # of IPAs per county.

| Table 1. Annual Estimates of the Resident Population for Counties of West Virginia: April 1, 2010 to July 1, 2011 | % of State Households | Number of Uninsured | % of State's Uninsured | Population below 250% FPL | Simple Needs Based Index |
|---|-----------------------|---------------------|------------------------|---------------------------|--------------------------|
| Geographic Area | | | | | |
| West Virginia | | | | | |
| Barbour County | 0.89% | 2,710 | 1.03% | 7,899 | 1.0 |
| Berkeley County | 5.70% | 15,115 | 5.75% | 37,685 | 5.2 |
| Boone County | 1.32% | 3,203 | 1.22% | 10,244 | 1.3 |
| Braxton County | 0.78% | 2,194 | 0.83% | 6,825 | 0.9 |
| Brooke County | 1.29% | 3,040 | 1.16% | 8,637 | 1.2 |
| Cabell County | 5.21% | 13,336 | 5.07% | 41,031 | 5.4 |
| Calhoun County | 0.41% | 1,279 | 0.49% | 3,916 | 0.5 |
| Clay County | 0.50% | 1,473 | 0.56% | 4,887 | 0.6 |
| Doddridge County | 0.44% | 1,247 | 0.47% | 3,559 | 0.5 |
| Fayette County | 2.46% | 7,037 | 2.68% | 20,982 | 2.8 |

Note: The April 1, 2010 Population Estimates base reflects changes to the Census 2010 population from the Boundary and Annexation Survey (BAS) and other geographic program revisions. It does not reflect changes from the Count Question Resolution program. All geographic boundaries for the 2011 population estimates series are defined as of January 1, 2011.

Suggested Citation:

EST2011-01-54)

Source: U.S. Census Bureau, Population Division

Release Date: April 2012

Projected Program Cost



- The Health Policy Unit is currently projecting the cost of the IPA program to be between \$4 and \$8 million, dependent on the federal efforts made with its Navigator program and marketing plans. This figure is an estimate based on other state projections.
- The Health Policy Unit will apply for a 2nd Level 1 Establishment Grant in May, 2013.

Stakeholder Feedback

- The draft RFP has been circulated to all stakeholder groups for feedback
- The Health Policy Unit is openly accepting comments on how best to design its IPA program to meet the needs of WV consumers
- Your input is critical in making sure the greatest number of WV citizens obtain coverage starting in 2014.
- To provide feedback, please email Jeff Wiseman at Jeff.Wiseman@wvinsurance.gov by 3/1/2013.

Outstanding Questions

- What mitigation strategies are available should the State not receive any bids on its RFP?
- Will there be a sufficient number of individuals willing to serve as IPAs within the State and complete the required training and certification?
- How will the program be funded after establishment funding is no longer available?
- Does the RFP outline the correct approach to establishing its program or should it be modified?

Questions?

