

A photograph of a person's feet wearing blue flip-flops walking on a wooden staircase. The person is wearing blue jeans. A white ball with black and grey stripes is on the step below. The staircase has a light-colored wood finish and a beige carpet runner. In the bottom left corner, there is a white egg carton and some papers.

**THERE ARE TIMES WHEN YOU  
NEED A HELPING HAND.  
LIKE A WHOLE TEAM OF THEM.**

# Consumer Connector Collaboration

May 16, 2017  
Webinar



# Agenda

- Review the Idaho consumer connector landscape
- Review the Consumer Connector Program
  - Certification Requirements
  - Roles & Responsibilities of Consumer Connectors
- Review technology differences
- Discuss benefits of collaboration

# Idaho Consumer Connector Landscape

# Consumer Connector Collaboration

## Consumer Connector Landscape

The success of Your Health Idaho depends on providing a satisfying experience for consumers and helping Consumer Connectors assist their clients. There are several organizations, entities and individuals that provide assistance to consumers seeking health insurance coverage including:

- Your Health Idaho Certified Health Insurance Agents & Brokers
- Your Health Idaho Certified Enrollment Counselors that work for Your Health Idaho selected Enrollment Entities
- The Idaho Department of Health and Welfare (DHW) which provides assistance determining consumers' eligibility for cost savings.
- The Idaho Department of Insurance (DOI)

# Consumer Connector Collaboration

Consumer Connectors are the primary source for consumer assistance

## Agents and Brokers

- Provide Affordable Care Act and Your Health Idaho policy information
- Assist with application process
- Provide enrollment assistance
- Provide consumers with plan recommendation

## Enrollment Counselors

- General Information
- Policy Information
- Eligibility Assistance
- Self-Enrollment Assistance
- **Referral to Agent/ Broker**

## Agents, Brokers and Enrollment Counselors

- Collaborate to provide continuum of customer service

# Your Health Idaho Consumer Connector Program



# Consumer Connector Collaboration

## Your Health Agent and Broker Requirements

Your Health Idaho Agents and Brokers that assist consumers in Idaho must do so in accordance with State of Idaho law and Your Health Idaho privacy and security and conflict of interest policies and procedures.

### All Your Health Idaho Agent and Brokers must:

- Be a licensed producer in good standing with the Idaho Department of Insurance (DOI)
- Complete all Your Health Idaho certification requirements annually
- Sign an agreement to comply with federal and state laws and regulations, including privacy and security laws.
- Agree to abide by Your Health Idaho's Code of Conduct

### Agents and Brokers must also:

- Demonstrate the ability to navigate the DHW and YHI application system and policy service guidelines.

***All Your Health Idaho certified Agents and Brokers are licensed by the Idaho Department of Insurance to provide recommendations to consumers about what health plan to purchase. No other consumer connector in Idaho may legally offer plan recommendations***



# Consumer Connector Collaboration

## Your Health Idaho Consumer Connector Program

Your Health Idaho, as required by the ACA, operates a Consumer Connector program that includes Agents, Brokers and Enrollment Counselors.

Enrollment Entities are Not-for-profit organizations and community groups selected annually through an RFA process. They employ the Enrollment Counselors.

Your Health Idaho requires all Enrollment Counselors to have an FBI background check every two years and to complete the same training program as Agents and Brokers before helping consumers.

Enrollment Counselors are trained to help consumers understand their options. They are required to make referrals to Agents and Brokers when a consumer asks for recommendations on selecting a plan.

# Consumer Connector Collaboration

## Enrollment Entities and Enrollment Counselors

- Enrollment Entities are organizations selected by Your Health Idaho to provide consumer assistance. Individuals from those organizations who are trained and certified to provide consumer assistance are referred to as Enrollment Counselors.
- Enrollment Counselors provide a specialized level of assistance focusing particular attention on small, underserved, and hard to reach populations across the State of Idaho including Native American, refugee, and rural populations.

### To become certified, all Your Health Idaho Enrollment Counselors must:

- Be appointed by a Your Health Idaho selected Enrollment Entity to serve as an Enrollment Counselor
- Complete all Your Health Idaho annual certification requirements
- Agree to follow Your Health Idaho privacy and security and conflict of interest policies and procedures
- Agree to abide by Your Health Idaho's Code of Conduct

# Consumer Connector Collaboration

## Enrollment Counselor Role

- Your Health Idaho certified Enrollment Counselors provide education to consumers about health coverage options available through the Exchange
- Enrollment Counselors may also education about Medicaid and the Children's Health Insurance Program (CHIP)
- Enrollment Counselors DO NOT recommend plans but may help individuals complete the application process
- Enrollment Counselors refer to Agents and Brokers



# Benefits of Collaboration

# Consumer Connector Collaboration

## 5 Ways Enrollment Counselors Can Save Time for Agents

1. Conducting public education about the availability of Qualified Health Plans (QHPs), the tax credit, cost-sharing reductions, Medicaid and CHIP.
2. Distributing fair, impartial information about enrollment in a QHP and about the availability of the premium tax credit and cost-sharing in the exchange.
3. Assisting consumers with initial application and legibility determination
4. Provide information in a culturally and linguistically appropriate manner to the population being served by an exchange.
5. Conducting follow-up meetings with consumers who are not yet eligible for the Exchange

Enrollment Counselors **MUST** refer consumers that are seeking recommendations on plan selection to a licensed and certified health insurance Agent or Broker.

# Consumer Connector Collaboration

## 5 Things Agents Do In Their Role

1. Agents are the only people that can legally recommend a plan
2. Agents maintain licensing through the DOI and maintain Continuing Education credits, and carry required E&O insurance coverage
3. Agents attend mandatory annual carrier plan training
4. Agents advocate for benefits and claims with carriers
5. Agents have access to ore detailed consumer views thorough DHW and YHI technology

# Consumer Connector Collaboration

## Benefits of Collaboration

- Better consumer experience when collaboration exists
- Continuum of coverage support for consumers who churn on and off the exchange
- Enhanced productivity for agents because Enrollment Counselors can help with eligibility work and assist consumers who can not afford insurance
- Enhanced support for Enrollment Counselors because agents can legally recommend plans and have insurance carrier contacts
- Ability to share knowledge and areas of expertise to enhance YHI experience for all