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March 25, 2011

The Honorable Senator Ron Calderon  
Senate Insurance Committee Chair  
State Capitol  
Sacramento, CA 95814

**Re: *Health Insurance Exchange Navigator Program***

Dear Senator Calderon,

Under the provisions of the Affordable Care Act (ACA), in less than three years California must create a seamless system to enroll families, individuals and small businesses into healthcare coverage. The ACA provides for the use of Exchange Navigators to conduct outreach and enrollment assistance to the nearly 4.7 million Californians who will be eligible for coverage. As a result, the Senate Insurance Committee will soon be reviewing SB 615, which would require Navigators to be licensed accident and health agents.

Community Health Councils (CHC) writes on behalf of the undersigned coalition partners to express our concern with providing exclusivity for the Exchange Navigator Program to licensed agents as outlined under SB 615. We recommend that the Committee (1) expand eligibility for California's Health Insurance Exchange Navigator Program to build upon and incorporate the existing statewide network of Enrollment Entities (EE) and Certified Application Assistants (CAA) and (2) eliminate any requirement for licensure as an insurance agent or broker when assisting individuals or families enroll through the exchange.

Approximately 3,771 EEs and 21,725 CAAs currently provide Outreach, Enrollment, Retention and Utilization (OERU) services for Medi-Cal and Healthy Families programs.<sup>1</sup> The CAAs are employees of individual EEs that provide a level of organizational support, structure and accountability for this important function throughout the State. In 2008-2009, of the 361,740 applications successfully completed through Single Point of Entry, 25% or 90,497 were assisted by a CAA. On average of all incomplete applications, only about 9% were assisted while 91% of incomplete applications were unassisted.

The network of EEs in all fifty-eight of the State's counties include community-based organizations, clinics, school districts and local brokers. Their CAAs represent the diversity of the State and bring a level of unsurpassed cultural and linguistic competency. Every CAA must undergo training and be certified by the State in order to help families enroll in the Medi-Cal and Healthy Families programs. They are poised and ready to help educate, enroll, and assist families during the expansion of the Medi-Cal program and implementation of the Exchange.

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<sup>1</sup> MRMIB Quarterly Application Assistance Reimbursement Update July 2009.

Community Health Councils is a community-based health promotion, policy and advocacy organization which has convened the statewide Covering Kids and Families Coalition for more than ten years. We recently conducted a survey of LA County CAAs which found that:<sup>2</sup>

- 41% have Associates or Bachelor's degrees
- 46% have more than 5 years in the field
- 39% are connected with clinics or providers, 29% with community-based organizations and 7% with school-based entities (all sites where families can naturally access information)
- 89% have taken courses beyond the State certification exam for outreach and enrollment.

A recent poll from Kaiser found “nearly half the country either believes that the Patient Protection and Affordable Care Act (ACA) has been repealed and is no longer law.”<sup>3</sup> A second poll found that 36% answered less than 4 questions out of 10 correctly about the provisions in ACA, with Americans still holding misconceptions about key pieces of the law.<sup>4</sup> While brokers will play a significant role in facilitating the business community into the Exchange and the use of technology will aid many individuals seeking coverage independent of an employer, it is critical that the State also provide direct outreach through the use of CAAs to those who are hesitant, need more information or assistance, are “hard to reach” or are otherwise marginalized. In order for ACA to be successful, outreach strategies must also include community-based outreach.

CAAs have established trusted relationships in the communities they serve. They have been successful in educating members of the community, helping to overcome challenges to enroll families in California's health system. The CAA structure also affords the “arm's length” transaction distance to prevent steering and ensure unbiased communication and information is provided to the public. This makes the inclusion of Enrollment Entities and Certified Application Assistants as qualifying categories for the Navigator Program essential to the integrity, scope and impact of the program. In addition, building upon the training that CAAs receive locally, the State should establish a training and certification program that all enrollers must successfully complete in order to be authorized to help employers and individuals enroll in the Exchange. It is also important to make a distinction between enrolling companies and individuals and/or families. CAAs enrolling individuals and families should be exempt from any licensure requirement.

Thank you for your consideration of these recommendations. We attach a copy of *Bridging the Health Divide: California's Certified Application Assistants*, which profiles the CAA network (also available at <http://www.chc-inc.org/downloads/CAA%20Profile.pdf>). We encourage the Committee to take time to solicit further information and data before making any determinations limiting eligibility qualifications and requirements for the Navigator program. Should you require additional information or have any questions, please feel free to contact Sonya Vasquez, Policy Director, at 323.295.9372 extension 235.

Respectfully,



Lark Galloway-Gilliam, MPA  
Executive Director

**On behalf of:**

Kris Calvin, Chief Executive Officer  
American Academy of Pediatrics, California

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<sup>2</sup> Galloway-Gilliam, L. & Paredes, M. *Bridging the Health Divide: California's Certified Application Assistants*, February 2010.

<sup>3</sup> Kaiser Family Health Foundation, Kaiser Health Tracking Poll, February 2011.

<sup>4</sup> Kaiser Family Health Foundation, “Pop Quiz: Assessing Americans' Familiarity With the Health Care Law,” February 2011.

Community Health Councils  
SB615-HIE Navigator Program

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cc Senator Ted Gaines, Vice Chair  
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