

Helping Consumers Navigate Coverage Changes

Introduction – Who's Who?



Todd Catlin
Insurance Agent
Co-Owner, Transition Health Benefits



Lourdes Godinez
Bilingual Navigator
Covering Wisconsin
Centro Hispano of Dane County



Adam VanSpankeren
Lead Navigator – SW Wisconsin
Covering Wisconsin



Question: What is a
Navigator?

Introduction – Who's Who?

Types of Enrollment Assistors

- Certified Application Counselors (CACs)
- Navigators
- Insurance Agents and Brokers

Other Assistors

- Advocates
- Social Workers
- Benefits Specialists
- Community Agency Staff
- The Public – Consumers Themselves

Preparing for Open Enrollment 6

Open Enrollment: November 1 to December 15

- What to Expect
 - Communications from the Marketplace
 - Renewals
 - Consumer Confusion
 - Premium Increases
- New for 2019
 - Individual mandate penalty: \$0
 - Alternative health plan options driving traffic away from the Marketplace

Barriers Faced by Consumers

- Confusion and Anxiety, Misinformation
 - The Cost of Marketplace Coverage
 - Tax credits go up as income goes up
 - Silver-loading
- Language and Cultural Barriers
 - Opportunities for education
 - Real unknowns – “Public Charge” fears
- The Marketplace Itself
- Scams, Predatory Practices
 - What to do when you encounter a scam plan, bad actor, or suspicious communication

Beyond the Marketplace


Alternative Health Plans – Deeper Dive

- Short-Term Limited Duration Health Plans
- Association Health Plans
- Health Care Sharing Ministries
- Direct Primary Care Arrangements
- Fixed Indemnity Plans

Medicaid and BadgerCare Plus

- Gap-filling update
- Revolving Door: Special Enrollment Periods (SEPs)

Introduction – Who's Who?



Question: How does private, off-Marketplace insurance fit in?

Beyond Open Enrollment

- January – February
 - SEPs for people who lost coverage at the end of 2018
 - Post-OE troubleshooting
 - Auto-renewal issues
- February – April
 - SEP season continued
 - Tax season!
 - Troubleshooting escalates, appeals
 - Medicaid/BadgerCare Plus

Beyond Open Enrollment

- May – July
 - Still SEP season
 - Outreach and advocacy – messaging
 - Building partnerships
- August – September
 - Preparing for OE – outreach and marketing
 - And also SEPs
- October – November
 - Training, Recertification
 - Open Enrollment begins again

Beyond Open Enrollment

The Role of the Insurance Agents and Brokers

More than Assisters

- Many, many enrollment assisters wear more hats than just that of CAC or Navigator
 - Health care
 - Outreach and education
 - Community support
- The work we do throughout the year informs and supports the work we do during Open Enrollment and to support health outcomes all year long



Discussion