



Consumer Assistance Activities

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***Representing the Health Consumer Alliance
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Consumer Assistance Activities are critical to function of Exchange

- Quote from CMS Letter of 11/17/2011
- Health Consumer Alliance (HCA) is a dedicated robust consumer assistance program with over a decade of experience serving low-income consumers throughout California
- HCA is a resource that can be leveraged by the Exchange to support activities that are required under the ACA

Consumer assistance by HCA rests on three pillars



- Direct consumer assistance
- Addressing patterns & trends in problems systemically
- Community education & outreach

HCA History

- 14 years serving low-income consumers in California: over 10,000 consumers per year
- Local assistance: a network of consumer centers housed within legal services programs
- Commitment to linguistically & culturally sensitive services
- State & federal network
- Recent DMHC CAP grant supports HCA assistance to all California consumers, regardless of income and source of coverage

HCA is efficient

- With over 10,000 consumers per year, we solve problems not only for individuals, but for entire families – health care expenses are the leading cause of bankruptcy
- Help for consumers ensures providers are paid and the costs are not passed on to others
- When we help individuals, we also can address systemic problems for thousands of individuals at a time

HCA is integral to success of the Exchange & of the ACA

- The majority of work (over 70%) addresses problems with eligibility and retention
- Eligibility and retention are necessary for plans and providers to be reimbursed
- Our policy work focuses on smooth transitions – necessary for plan & provider success & for consumer health & well-being
- Experience tells us the most problems will be at the beginning

HCA complements existing roles of plans & government agencies

- Our job is to make sure that internal and external grievance mechanisms work
- We educate consumers to help themselves
- We collect data and are positioned to monitor success of plans and government agencies in resolving problems

Consumer assistance will augment role of Navigators

- Exchange requires consumer assistance to address a full spectrum of consumer issues
 - Eligibility
 - Coverage
 - Denials
 - Accessibility (e.g., timeliness, specialists, coordination, language, distance)
 - Billings
- Consumer assistance identifies barriers and resolves individual and systemic problems

Examples of HCA's value-added

Advocacy efforts on

- Bridge to Health Care Reform Low-Income Health Program &
- Mandatory enrollment of seniors & persons with disabilities

Result: many improvements to ensure efficient and smooth enrollment

Stakeholder questions

We can answer the following:

#12: HCA provides a strategy for reducing frequent and disruptive switching

#27: HCA promotes better value and improves health delivery, wellness, lowers costs, and reduces health disparities

HCA is a resource that should be leveraged

- Extensive history providing a breadth and depth of consumer assistance throughout California that is independent and focused on most vulnerable consumers
- Most vulnerable consumers can be the most expensive – consumer assistance ensures a win/win for the plans & providers who are now responsible for them
- History of sustainable funding that can be leveraged: a combination of private & public \$ (DMHC recently funded but history of local county financing as well)
- Local, statewide, and national networks ensure systemic work solves problems for tens of thousands