



# Assisting the California Health Benefits Exchange in Developing an Assisters Program

March 22, 2012

# RHA Background

- California based company and fully certified minority owned business enterprise.
- Over 30 years designing and managing public engagement, outreach, and social marketing programs.
- Deep knowledge of Assisters and Navigators programs, from recruitment to training to implementation.
- Proven record of increasing low income and hard-to-reach participation in publicly funded programs.

***Our high-touch, personalized approach eliminates barriers, ensuring that enrollment goals are met across the state.***



Healthy Families  
Assisters Programs



California Lifeline  
Marketing and  
Outreach



Energy Outreach,  
Education for the  
Low Income

# RHA Background

- During our time as the administrator of outreach for Healthy Families, close to 700,000 individuals were enrolled (1998-2003).
- RHA recruited 4,500 organizations and trained over 31,000 Certified Application Assisters.
- In the early years of the program 60% of families enrolling in Healthy Families received assistance to enroll, resulting in an enrollment rate of 78%.
- Today about 75% of applications are processed without assistance.

***Assisters are a important element of a comprehensive outreach strategy to reach diverse market segments that may not otherwise enroll.***



Healthy Families  
Assisters Programs

# Our Role

*Over the next two months, RHA will develop recommendations for the Exchange's plan for designing the Assisters program to ensure the Exchange meets its enrollment, retention and engagement goals. We will:*

- draw on the knowledge of project stakeholders, including consumer advocates, business leaders, health care insurance experts, health care providers, brokers and agents, current and former Assisters, agency representatives and community leaders.
- continue and revisit research and best practices throughout program lifecycle.
- identify innovative approaches to overcome California's unique challenges.
- develop a multi-pronged plan to reach California's diverse population.

# Multiple Assistance Channels

*Effective engagement is about getting the right message to the person who can take the necessary action to enroll.*

*Different assistance channels resonate with different markets.*



- Toll-free phone line
- In person Workshops
- Online portal
- Webinars
- One-on-one Assisters appointments
  - On site
  - In home
- Text communications
- Community meetings
- Interactive web tutorial
- Social media
- Online Chat function
- Video
- Kiosks



# Diversity of Market Segments

*There are a great diversity of market segments eligible to participate in the Exchange including Californians who are culturally, linguistically and socio-economically diverse. Each market will require different forms of assistance to enter the Exchange. Some market segments are:*

- Hard-to-reach populations (multi-lingual, multi-cultural, young invincible, etc.)
- Small businesses and their employees (SHOP)
- Low income consumers
- Life transition populations (divorce, loss of job, new families, etc.)
- Tech-savvy users ready to enroll online
- Multi-program households
- Safety Net populations
- Moderate Income consumers
- Easy-to-reach population (already on programs that pre-qualify them)
- Pre-enrollment/Auto-enrolled

# The Role of Assisters

*Some communities will be reached through traditional marketing campaigns and will enroll on their own; others will need assistance to enroll. For those folks that need assistance, Assisters:*

- will serve populations based on cultural and linguistic factors (in-language).
- educate and communicate program information.
- eliminate barriers to enrollment through personalized education and outreach.
- reflect the target consumer and understand their preferences, perceptions and barriers.
- tailor key messages to their communities.



# Core Elements of Assister Programs

**In-language/Cultural Sensitivity:** Each element of the Assister program will address the understanding that the target population is both linguistically and culturally diverse.

**Market Segmentation:** Identify target markets through characteristic analysis of eligible Californians. Develop a mix of Assister types and engagement channels to reach these markets.

**Training & Recruitment:** Recruit, train, and provide support to the Assisters. Address utilization and retention.

**Engagement tools:** Provide a suite of tools to the Assisters to generate enrollments

**Quality Assurance & Improvement:** Monitor Assister performance and progress. Capture feedback from the community that can be used to improve engagement & retention.

**Evaluation:** Evaluate the impact of the Assisters program on meeting enrollment goals within each target market to inform mid-course corrections.

**Collaboration:** With the interagency actors to achieve the highest level of programmatic success and enrollment.

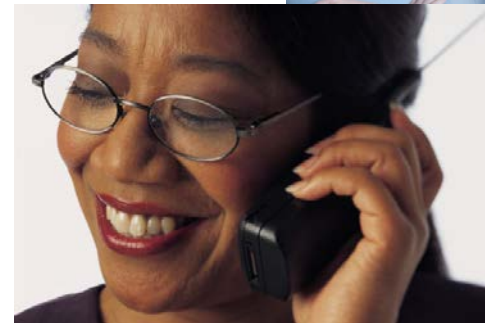
**Compensation:** Identify compensation options to foster successful enrollments.





# Assister Considerations

- Established and existing relationship with target community and reflective of diverse consumer (culture and language standards)
- Experience within existing health care agencies and programs (examples include Medicaid, Safety Net programs, etc.)
- For a subset, level of access to small businesses and their employees
- No conflict of interest
- Broad geographical presence



# Potential Assisters



- Community-based organizations
- Consumer groups
- County Eligibility Workers
- Labor unions
- Faith-based organizations
- Health care providers
- Brokers and Agents
- Health plans
- Schools and other public entities



*Considerations- who can be certified and compensated assisters?*

# Potential Considerations

- Leverage the current Assister system, County resources, and advocates
- Assisters to provide full range of service
- Provide services in line with state and federal Cultural and Linguistic Standards
- Assisters, state agencies and consumer groups need to work together
- Assister plan to ensure access to all qualified populations
- Assister must meet established criteria for training and certification requirements
- Compensation policies balance need for robust assistance and program costs

***Throughout the workplan development phase, RHA will continue to incorporate these considerations.***

# Next Steps

## *Develop a Range of Assister Workplan Options to Reach Enrollment Goals and Leverage Existing Investments*

- Audit of current recommendations by Advocacy groups, CBO's and others
- Build a model that allows for long term engagement with the vast number of community stakeholders ready to help with this program
- Collaborate with The Exchange, intergovernmental agencies and stakeholders to secure input.





# Thank You