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California HealthCare Foundation

Herrmann Spetzler

June 1, 2012

Honorable Diana Dooley
Secretary of the California Health and Human Services Agency
Chair, California Health Benefits Exchange
1600 Ninth Street, Room 640
Sacramento, CA 95814

Dear Secretary Dooley,

Thank you for the momentous news securing an experienced IT contractor this week. As you know, ITUP's goal is that the Exchange and Medi-Cal expansions succeed and enroll all of California's uninsured eligible under the Affordable Care Act.

We would like to express our support for the excellent suggestions contained in the Richard Health and Associates (RHA) report on the assisters program. We strongly encourage the broadest possible range of assistance to outreach, explain and enroll eligible individuals the new program. Since the cost of the Exchange, the Navigators, the Assisters and the insurance agents are ultimately reflected in the cost of the premium to the subscriber and thus the levels of their participation in coverage, we agree with the RHA suggestions to pay as navigators only those who have no direct financial incentives to steer individuals into particular plans, providers and provider networks. We agree that the Direct Benefit Assisters (plans, agents and providers) should be compensated for their important contributions by the plans and providers, rather than through the Exchange. We agree that all Navigators and Assisters should have access to the same training and certification process. We support the moderate fee options of \$58 for successful enrollment and \$25 for successful renewals by Navigators.

In our view one of the keys to the success of the Exchange and Medi-Cal expansions will be its branding and adoption of simple and consumer friendly procedures to enroll. We urge reliance on multiple open doors to the new IT system and vendor for automated enrollment of Exchange and Medi-Cal MAGI eligibles, rather than relying primarily on the 58 county social services offices. Similarly, we would urge your support of a state-wide call center, rather than the checkerboard of 58 local welfare offices with varying levels of commitment and capacity to assist up to 6 million new ACA eligibles. We do not believe ACA implementation will be well-served if small business owners' and moderate and middle income working families' introduction to resolving the inherent difficulties, questions and confusion about the new program is through the local county welfare worker. We do think that county social services offices will play a vital role with the 2-3 million individuals newly eligible for Medi-Cal, be fully engaged in the Navigator and Assister roles under the ACA, and will be urgently needed to help decipher, explain and sort through the interface between MAGI and non-MAGI Medi-Cal for individual applicants.

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Herrmann Spetzler

We thank you for your consideration of ITUP's thoughts and recommendations and congratulate you on finalizing the new CalHEERS contract.

Sincerely,

Lucien Wulsin Jr.
Insure the Uninsured Project

CC: Mr. Peter Lee, Executive Director
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Sacramento, CA 95833

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