Becoming a Certified Application Counselor (CAC) for the Upcoming ACA Open Enrollment Period: Opportunities for Social Workers

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National Association of Social Workers (NASW)
Society for Social Work Leadership in health care (SSWLHC)
Tennessee Primary Care Association Navigator Program

Presenter:

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The Tennessee Primary Care Association (TCPA) is a statewide nonprofit whose mission is to improve access to primary health care in partnership with community health centers through leadership, advocacy, and support.

Core members are Tennessee's Federally Qualified Health Centers (FQHCs). Other members include primary health care clinics, rural health clinics, and charitable/faith-based clinics.

34 FQHC members with more than 206 active sites
Tennessee FQHCs

**Income:**
- 57.6% of patients were below 100% federal poverty level.
- Many of these people will fall into the Medicaid gap.
- Accessing care can be especially difficult for this population.

**Insurance Status:**
- 40.4% were uninsured
- This population really needs help accessing health coverage and care.

**Why this is important:**
- Access to health coverage helps to ensure healthier populations, improves access to preventive care, and provides financial protection for individual and families.
- More people with coverage also helps to sustain hospitals, clinics, and other community resources, and ensures that they can continue to provide care to their communities.
- The Affordable Care Act (ACA) expands access to health coverage through insurance protections for consumers, private insurance in the Health Insurance Marketplace, and through Medicaid in states that expanded.
- However, in many states, the gap created by lack of Medicaid expansion means many individuals and families are not able to access the coverage they need. Assisters can help people who fall in that gap to access care in other ways.
- Health insurance can be confusing, especially with the new changes, so having people available to help and explain makes a huge difference.

**Source:**
TTPCA Navigator Program

• 10 Navigators were federally trained and certified to carry out four essential tasks: 1) train, 2) provide technical assistance and support, 3) conduct outreach, and 4) enroll Tennesseans.

• Provided nearly 30 trainings, more than 6,500 instances of technical assistance, helped at nearly 350 events, and enrolled more than 500 people

• Primarily worked with 80 FQHC Certified Application Counselors (CACs) across the state. Also worked with other Navigators, CACs, volunteers, and organizations that work with uninsured or vulnerable populations to ensure all partners had the information, training, and support they needed to competently assist their patients and communities

• Remained up-to-date on all aspects of the ACA and Marketplace, including Tennessee-specific programs such as Medicaid and CHIP

• Worked to educate and enroll clients, and ensure that those who faced problems with the Marketplace and Medicaid were assisted throughout entire process
Why This Work is Important

- This work is historical and address issues of social justice. This is an opportunity to be part of work that extends health access to millions of people, including many vulnerable populations. Many people who previously could not access care now can.

- This work is crucial. Expanded health access ensures more people—including you, your neighbors, friends, families, and populations you serve—are able to get the care they need. Having assistance throughout the enrollment process makes a big difference.

- This work is mentally demanding and incredibly rewarding. Making something so big, confusing, and ever-changing more manageable, understandable, and personal is a gift to so many people. With the reduction in enrollment assister funding nationwide, there is a crucial need for more people to volunteer assistance.
TPCA Navigator Funding

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The opinions expressed are solely those of the author and do not necessarily represent the official views of HHS, any of its agencies, or Baptist Healing Trust.
University at Albany
School of Social Welfare
Navigator Program

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Context of Navigator Program Within the School of Social Work

• Social Work students gaining:
  • Health literacy
  • Health insurance literacy
  • Financial literacy
University at Albany School of Social Work Navigator Program

• University at Albany applied for and received a sub-contract in 2013 to hire social work students as Navigators for the ACA.

• A Navigator is trained to help consumers and small businesses look for health coverage options through the Health Insurance Marketplace. These individuals and organizations are required to be unbiased.
Advantage for Master’s Level Social Work (MSW) Students

- Navigator Program provides:
  - Exposure to the complete spectrum of populations
  - First-hand experience implementing policy into practice
  - Opportunities to develop skills in interviewing, marketing, and community outreach
Advantages for Clients

- Social work students have:
  - Engagement skills
  - Experience working with hard-to-engage populations
  - Sensitivity for the needs of diverse groups
  - Empathy and willingness to devote more time to groups who need additional time to complete enrollment process

- School has partnerships with many agencies that serve hard-to-reach groups
More Advantages for Clients

• Social work students:
  • Are willing to educate clients about health insurance concepts (e.g., deductible, co-insurance, etc.) to ensure a good match to a health insurance plan (i.e. health insurance literacy)
  • Understand next steps and support clients to move forward
    • Paying premiums
    • Choosing a primary care physician (PCP) and making an appointment
Success Stories

• Helping people in emotional crises
• Remaining in contact over time
• Refugee population

Photo courtesy of UAlbany
Photographer Mark Schmidt
Kootenai Health Care
Enrollment Assistance Program

Presenter:

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Coeur d’Alene, Idaho
President, Society for Social Work Leadership in Health Care
Fall 2013 Open Enrollment

- Idaho established a state-based marketplace plan ("Your Health Idaho") but opted not to do the Medicaid expansion
- Kootenai Health Social Services partnered with the FQHC and five smaller northern county hospitals
- Trained 33 CACs and two MSW interns
- Provided community in-services on the Health Insurance Marketplace at local libraries and other community locations
- Advertised in local paper regarding assistance with application process
- Enrollment portal was down most of the time, so we completed hard copy and over-the-phone applications
- **78,000** enrolled in Idaho. 2nd to Vermont in terms of enrollees per capita
Fall 2014 Open Enrollment

- Another CAC training, including two MSW interns
- Palm cards, brochures in clinics
- Part of a program called “ACCESS,” to assist patients in getting a PCP
- All uninsured will be screened by Social Services
- The purchase of iPad to assist in completing applications in patients’ hospital rooms, clinics, classes, etc.
How to Become a Certified Application Counselor (CAC) Organization in a Federally-facilitated Marketplace (FFM)

Center for Consumer Information and Insurance Oversight

October 16, 2014
1. What is a CAC and a CAC organization?
2. Becoming a CAC Designated Organization in a FFM
3. Agreements in a FFM
4. Find Local Help
5. Individual CAC Training and Certification
6. Consumer Authorization in an FFM
7. Tips
1. What is a CAC and a CAC organization?

- **What is a CAC and a CAC organization?**
  - A CAC organization is an organization that has met specific eligibility criteria, and been formally designated by CMS. The formal designation process includes submission of an online CAC organization application, and including entering into an agreement with CMS.
  - Once designated, the organization must agree to certify at least one staff member or volunteer to be a CAC.
  - A CAC is an individual staff member or volunteer that is affiliated with a CAC designated organization and entering into an agreement with CMS.

- **How to become a CAC Designated Organization (CDO) in an FFM**
  - Applicants apply by completing and submitting the online CAC application located here: http://marketplace.cms.gov/technical-assistance-resources/assister-programs/cac-apply.html

- **What does it mean to be a CAC organization?**
  - The primary function of a CDO is to certify and supervise CACs.
  - CAC Organizations whose applications are approved and who have returned the CMS CDO Agreement will be designated by CMS and are able to hold themselves out as organizations designated by CMS to certify application counselors who provide application and enrollment assistance to consumers.
2. Becoming a CAC Designated Organization in a FFM

CAC Organization Application for a FFM

There are five parts to the CAC online application

- Basic Information
- Marketplace Contact
- General Public Contact
- Organization Details
- Privacy and Security Experience

Multiple Locations

- If the organization submitting the CAC organization application has more than 5 locations, it should submit a request to the CACQuestions@cms.hhs.gov mailbox

Please Note: CMS does not designate or certify individuals to be CACs, and does not designate or certify organizations to be CAC organizations in SBMs.
CAC Designated Organization Applicant Eligibility Requirements in a FFM

Criteria CAC Organization Applicants Must Meet

1. Serve consumers in states in where an FFM or SPM is operated

2. Have processes in place to screen their staff members and volunteers who will become individual CACs, to make sure they protect consumer PII

3. Have experience providing social services to the community

4. Engage in services that position them to help those they serve with health coverage issues
Who is eligible to be a CAC Organization in the FFM?

• In addition to meeting specific criteria, there are many organizations including faith based organizations that are eligible to be a CAC. A few examples of eligible organizations are listed below
  - hospitals;
  - health systems;
  - Indian Health Services, Indian tribes and Urban Indian organizations that provide health care);
  - Ryan White HIV/AIDS providers;
  - behavioral health or mental health providers;

Factors that would make a prospective CAC ineligible

• If a prospective organization does not meet the eligibility criteria, it would not be eligible to certify individual CACs to provide consumers with application and enrollment assistance.

• Agents and Brokers are prohibited from being CACs - See 45 CFR 155.225 (g) Fees, consideration, solicitation, and marketing. Organizations designated by the Exchange under paragraph (b) of this section and certified application counselors must not (2) Receive any consideration directly or indirectly from any health insurance issuer or issuer of stop-loss insurance in connection with the enrollment of any individuals in a QHP or non-QHP. In a Federally-facilitated Exchange, no health care provider shall be ineligible to operate as a certified application counselor or organization designated by the Exchange under paragraph (b) of this section solely because it received consideration from a health insurance issuer for health care services provided
Your Organization’s Personally Identifiable Information (PII) Experience

Does your organization handle PII?
- Personally Identifiable Information (PII) means information that can be used to distinguish or trace an individual’s identity, such as their name, social security number, biometric records, etc., alone, or when combined with other personal or identifying information that is linked or linkable to a specific individual, such as date and place of birth, mother’s maiden name, etc. (OMB Memoranda M-07-16 (May 22, 2007)).

How does your organization safeguard PII?
- The organization’s basic measures for protecting the privacy and security of PII should include one or more of the following:
  - Mandatory HIPAA privacy/security training for employees and volunteers
  - Have administrative, technical and physical safeguards in place to protect PII or PHI.
  - And examples of such safeguards include, but are not limited to:
    - Storing PII records in file cabinets that lock or have a pass code
    - Storing PII records on computers that require username and password;
    - Encryption methods if PII if transmitted electronically.
    - And access to keys or pass codes to cabinets or computers where PII is kept is limited, so as to prevent incidental uses or disclosures

Please Note: Each designated organization must also ensure that each of its CACs agrees to comply with the FFM’s privacy and security standards, through the agreement that the organization must enter into with each individual CAC. In addition, CACs will receive and must successfully complete CMS training on applicable privacy, security and fraud prevention standards.
3. Agreements in an FFM

Two Types of Agreements

• **Agreement between CMS and the CAC designated organization (CDO)**
  – An agreement between the CAC designated organization (CDO) and CMS to comply with the standards and requirements of the CAC Program
  – CAC organizations that have already been formally designated by CMS are not required to enter into and return a new agreement to CMS to keep their designation for 2015; however, as noted in the agreement, CMS reserves the right to amend the agreement for purposes of reflecting changes in applicable law

• **Agreement(s) between designated organization and its staff and/or volunteers**
  – An agreement between the designated CAC organization and each staff member or volunteer it certifies regarding compliance with the CAC Program standards
  – CAC designated organizations are not required to enter into a new agreement with their previously certified individual CACs. CACs are, however, required to become recertified on at least an annual basis after completing recertification training
Find Local Help is a publicly-accessible online tool that displays the FFM contact information for Assisters including CACs

- Find Local Help only lists the locations where consumer assistance services are available.

- Once an organization has returned the signed agreement to CMS and has been designated, only the locations included on the organization’s application will be displayed on Find Local Help.

- To request changes to the information on Find Local Help, click on the Request corrections link on the Find Local Help webpage.

**Please Note:** Find Local Help only has contact information for Assisters in FFM including SPM states – Organizations in SBM states should contact the SBM or go to the SBM’s website for information about the CAC program in that state.
5. Individual CAC Training and Certification

• **Training for individual CACs**
  – The primary goal of the CAC training is to prepare individual CACs to assist consumers with learning about the basics of health coverage, identifying and comparing their coverage options, and helping them select the health coverage that best fits their budget and specific needs.

• **Training Certificate**
  – CACs must complete all required courses and successfully pass all course exams with a score of at least 80%.

• **CAC Certification**
  – Once the individual CAC has met all other requirements set forth by the designated organization, the organization will certify that individual as a CAC and provide an official certificate, which must be displayed when assisting consumers.
Training Curriculum

2015 FFM Training Courses for CACs

• Training Overview
• Marketplace Eligibility and Application Assistance
• Marketplace Affordability and Assistance Programs
• Marketplace Enrollment and Appeals Assistance
• Marketplace Exemptions Assistance
• SHOP Marketplace Assistance
• Privacy, Security, and Fraud Prevention Standards
6. Consumer Authorization in the FFM

- **What is the consumer authorization requirement?**
  - Prior to gaining access to any individual consumer’s PII to perform the specific duties of a CAC, each CAC must obtain that individual’s authorization.
  - CACs may obtain a consumer’s authorization verbally, in writing, or both.

- **Recordkeeping in the FFM**
  - A record of each authorization must be retained by the designated CAC organization either electronically or in hardcopy format for at least six years.
CAC Recertification

CDO Recertification of Existing Staff and Volunteers

To recertify existing staff and volunteers, CDOs must do the following:

• Have a process in place for identifying individual CACs and evaluating their compliance with:
  – federal rules
  – the terms and conditions of the CAC’s agreement with the CDO
  – the organization’s policies and procedures, and
  – adherence to any applicable state requirements

• Ask each fully compliant CAC whether s/he is seeking recertification (this can be done by using a model recertification request form provided by CMS for CDOs to give their CACs)
  – Each individual CAC seeking recertification must disclose non-disqualifying conflicts of interest to the organization and consumers. The model form collects information regarding any conflicts of interest the individual has and when the individual completes the 2015 training

• Ensure each fully compliant staff or volunteer provides proof that s/he successfully complete the 2015 CAC training.

• Enter into a new agreement with the individual CAC, if necessary

• Issue a new official CAC certificate. The certificate should include an expiration data that is one year from the date of issuance.
7. Tips

- Organizations can have their individual staff members and volunteers take the CAC training course as soon as the organization’s CAC organization application is approved; however, the organization should not certify individuals as CACs until it has been formally designated and entered into an agreement with CMS.
- Certify your staff and volunteers before they assist consumers.
- Meet applicable state requirements.
- Review all federal regulations and guidance that apply to CAC program activities, including 45 CFR 155.120(c), 155.206, and 155.225.
- Obtain Consumer Authorization prior to assisting each consumer and maintain a record of the authorization.
- Attend CMS-hosted Assister webinars and read weekly CMS Assister newsletters.
Resources

Online CAC Designated Organization Application for the FFM


Federal regulations governing the CAC Program


Technical Assistance Resources


Find Local Help

- https://localhelp.healthcare.gov/

CAC Questions

- CACQuestions@cms.hhs.gov
Question and Answer Session
Send an Email to:

Partnership@cms.hhs.gov

if you have additional questions