



**The following answers are NOT intended as final policy. Final rules and policies will be reflected in the Assistors and Assistors Enrollment Entity Applications expected to be released Spring 2013.**

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INTEREST FORM	
a. Where can we find the Assisters Interest Form?	The form is available at: <a href="http://www.healthexchange.ca.gov/Documents/Appendix%20C%20-%20Assister%20Interest%20Form.doc">http://www.healthexchange.ca.gov/Documents/Appendix%20C%20-%20Assister%20Interest%20Form.doc</a> The form will be used to provide information to the Assisters Program.
b. What is the deadline to submit the Assister Interest Form?	There is no deadline to submit the Assister Interest Form. The Assister Enrollment Entity application will be released in Spring 2013 and Covered California will be accepting applications on an ongoing basis.
c. What is the deadline to submit the Assister Interest Form for agencies not applying for the outreach and education grant?	
d. What email address would you like interested entities to send their Assisters Interest Form to?	You may submit your Assister Enrollment Entity Interest Form to <a href="mailto:assisterinfo@ccgrantsandassisters.org">assisterinfo@ccgrantsandassisters.org</a> .
e. If we want to hand-deliver our Assister Interest Form (as opposed to mailing it), where would we do this?	Covered California Assister Interest Form C/O Richard Heath and Associates 590 W. Locust Ave # 103 Fresno CA 93650
f. What is the mailing address people should send the Interest Form to?	
g. Who do we call if we have questions about the Assisters Program?	If you have questions, please call 1-888-402-0737
ELIGIBILITY	
a. If an organization does not participate in the Outreach and Education Grant Program, can they still participate in the Assisters Program?	Yes. Eligible entities that meet the Assister Enrollment Entity requirements may have the opportunity to participate, even though they are not participating in the Outreach and Education Grant Program.
b. Does pursuing the Outreach and Education Grant make one ineligible to participate in the Assisters Program?	An Outreach and Education Grantee or subcontractor can also register to become an Assister Enrollment Entity, as long as they qualify to become an Assister Enrollment Entity.  The responsibilities of the employees working under the Outreach and Education Grant need to be separate and distinct and Outreach and Education Grant funds cannot be used for enrollment activities.
c. Can you be a subcontractor under the Outreach and Education Grant and be an Enrollment Entity?	
d. If an entity is a subcontractor with a Department of Public Health that is awarded an Outreach and Education Grant, can they later apply to be an Assister Enrollment Entity or employ individual Assisters?	

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<p>e. What are the eligibility requirements for becoming an Assister Enrollment Entity?</p>	<p>To become an Assister Enrollment Entity an entity must:</p> <ul style="list-style-type: none"> <li>• Complete the Assister Enrollment Application and provide all required documentation.</li> <li>• Demonstrate existing relationships, or could readily establish relationships with consumers (including uninsured and underinsured consumers), or self-employed individuals likely to be eligible for enrollment in a Qualified Health Plan.</li> <li>• Meet registration or other standards, including Assister Enrollment Entity training.</li> <li>• Not have a conflict of interest. Comply with the privacy and security standards adopted by the Exchange as required in accordance with 45 CFR §155.260.</li> <li>• You may complete an Assister Interest Form which is included as Appendix C in the Outreach and Education Grant Application available at: <a href="http://www.healthexchange.ca.gov/StakeHolders/Documents/Outreach_and_Education_Grant_Program.pdf">http://www.healthexchange.ca.gov/StakeHolders/Documents/Outreach_and_Education_Grant_Program.pdf</a></li> <li>• <a href="#">Click here for list of organizations that may qualify to become to become Assister Enrollment Entities.</a></li> </ul>
<p>f. How does one become an Enrollment Entity?</p>	
<p>g. Would a language organization be considered eligible to become and Assister?</p>	
<p>h. Can an organization that is not eligible for compensation still help enroll?</p>	<p>Yes. Entities not eligible for compensation may become an Assister Enrollment Entity. To become an Assister Enrollment Entity an entity must:</p>
<p>i. Will the entities (hospitals, providers, county health department) that were identified as NOT eligible for compensation still be able to provide enrollment assistance?</p>	<ul style="list-style-type: none"> <li>• Complete the Assister Enrollment Application and provide all required documentation.</li> <li>• Demonstrate existing relationships, or could readily establish relationships with consumers (including uninsured and underinsured consumers), or self-employed individuals likely to be eligible for enrollment in a Qualified Health Plan.</li> <li>• Meet registration or other standards, including Assister Enrollment Entity training.</li> <li>• Not have a conflict of interest. Comply with the privacy and security standards adopted by the Exchange as required in accordance with 45 CFR §155.260.</li> <li>• You may complete an Assister Interest Form which is included as Appendix C in the Outreach and Education Grant Application available at: <a href="http://www.healthexchange.ca.gov/StakeHolders/Documents/Outreach_and_Education_Grant_Program.pdf">http://www.healthexchange.ca.gov/StakeHolders/Documents/Outreach_and_Education_Grant_Program.pdf</a></li> <li>• <a href="#">Click here for list of organizations that may qualify to become to become Assister Enrollment Entities.</a></li> </ul>
<p>j. Can hospital staff serve as Assisters even though they are not eligible for compensation?</p>	
<p>k. When will approved Enrollment Entities be informed of their status?</p>	<p>Entities will be contacted after their application is processed and will be informed of the outcome.</p>
<p>l. Are all Public Health Departments ineligible or only those connected to a hospital/clinic?</p>	<p>County health departments that provide health care services to consumers are eligible to be Assister Enrollment Entities but are not eligible to receive compensation.</p>
<p>m. Will providers (e.g., hospitals, medical groups) need to have non-profit status in order to be certified as unpaid Enrollment entities?</p>	<p>No, non-profit status is not a requirement for providers, hospitals, and medical groups to be registered as non-compensated Assister Enrollment Entities.</p>
<p>n. Our Children’s Health Initiative is a partnership among several organizations. Staff is officially employed by a local non-profit hospital, under their community benefits department. Does that mean we can’t apply to be an Enrollment Entity?</p>	<p>Hospitals are eligible to become non-compensated Assister Enrollment Entities.</p>

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o. Are Health Plans allowed to participate in the Assisters Program?	No, health plans are not eligible to participate in the Assisters Program. Currently Covered California is analyzing the feasibility in having Covered California Health Plans assist consumers to apply for coverage.
p. Where would direct sales teams in the health plan fall in the Assisters Program?	
q. Will employees working for a Qualified Health Plan be required to become an Assister when speaking with someone interested in enrolling?	
r. Will entities who serve fairly small numbers of people likely eligible for Covered California along with large numbers of Medi-Cal eligible people still be eligible to be an Enrollment Entity with this program?	Yes, all eligible entities are encouraged to apply and demonstrate their ability to become Assister Enrollment Entities and help consumers apply and enroll into Covered California Health Plans.
s. Will the Assister Enrollment Entities application process be competitive or will qualified entities be accepted?	The Assisters Enrollment Entity Application is not a competitive process. Instead, the Assisters Enrollment Entity will be required to complete an application and provide documentation that demonstrates their eligibility.

**ELIGIBILITY - COUNTY HEALTH DEPARTMENTS, COMMUNITY CLINICS & HEALTH SERVICES AGENCIES**

a. Provide information about how an organization (e.g., a community clinic) that already has a care coordination department capable of executing new enrollments become eligible to become an Enrollment Entity and receive compensation?	<p>To become an Assister Enrollment Entity an entity must:</p> <ul style="list-style-type: none"> <li>• Complete the Assister Enrollment Application and provide all required documentation.</li> <li>• Demonstrate existing relationships, or could readily establish relationships with consumers (including uninsured and underinsured consumers), or self-employed individuals likely to be eligible for enrollment in a Qualified Health Plan.</li> <li>• Meet registration or other standards, including Assister Enrollment Entity training.</li> <li>• Not have a conflict of interest. Comply with the privacy and security standards adopted by the Exchange as required in accordance with 45 CFR §155.260.</li> <li>• You may complete an Assister Interest Form which is included as Appendix C in the Outreach and Education Grant Application available at: <a href="http://www.healthexchange.ca.gov/StakeHolders/Documents/Outreach_and_Education_Grant_Program.pdf">http://www.healthexchange.ca.gov/StakeHolders/Documents/Outreach_and_Education_Grant_Program.pdf</a></li> <li>• <a href="#">Click here for list of organizations that may qualify to become to become Assister Enrollment Entities.</a></li> </ul>
b. Staff who are employed by a Health Services Agency who do not directly work in clinics providing direct patient care, will they be able to become Assisters and receive application compensation? For example, the Health Services Agency in Santa Cruz County is a certified entity with Healthy Families and has been able to become Certified Application Assisters.	
c. Can a County Health Department still be an Enrollment Entity and have trained Assisters but not receive compensation?	Yes, County Health Departments are eligible to apply to become an Assister Enrollment Entity. However, they are <u>not</u> eligible for compensation. Approved staff will need to attend and pass training and must be certified by Covered California.
d. Is a county health department that only provides family planning services eligible to become an Enrollment Entity?	
e. Please confirm that a County Health Department can have trained and certified Assisters enroll people into Covered California, but will not be compensated?	
f. County Health Departments that provide health care services to consumers are NOT eligible. What about Health Services Agency staff that is not affiliated with County clinics like administration staff or Health Services Department eligibility staff?	

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COMPENSATION	
a. Are hospitals that assist uninsured patients enroll in government programs excluded from being compensated as Assisters?	Hospitals that become Assister Enrollment entities are not compensated.
b. Are not-for profit hospitals that enroll uninsured adults and children out in the community, and at their fixed clinics in low-income communities (or via their mobile medical vans) allowed to be compensated when enrolling uninsured persons?	Hospitals are not compensated.
c. Can an entity receive both the fee of \$58 and be awarded a Navigator Grant?	No.
d. The \$58 will be an incentive payment? In addition to their salary?	Some types of organizations that are Assisters Enrollment Entities receive compensation, while others types will not receive compensation. Individual Assisters are not paid directly; their affiliated Assister Enrollment Entity is paid \$58 per each successful application and \$25 for successful annual redetermination. Individual Assisters salary is not paid by Covered California.
e. Individuals who are disenrolled from Covered California and later re-enrolls back into the program. Is the \$58 paid multiple times in a 12 month period for the same enrollee?	Proposed compensation policies are under development, please see slide 20 for more information at: <a href="http://www.healthexchange.ca.gov/StakeHolders/Documents/Assisters%20Webinar%20FINAL02072013.pdf">http://www.healthexchange.ca.gov/StakeHolders/Documents/Assisters%20Webinar%20FINAL02072013.pdf</a>
f. Has there been any consideration of the population served by community health centers? Most of these patients are Medi-Cal eligible. That means that most of the application assistance will be for Medi-Cal eligible and therefore not compensated.	Due to federal requirements, Medi-Cal enrollment cannot be compensated by Covered California. However, funding for Medi-Cal enrollment is being discussed.
g. Previously we were told the \$58 was per application, not per enrollee. Is this still true? How does this work with the \$25 renewals or adding new dependents?	Assister Enrollment \$58 compensation for each successful application. For example, if 2 people are applying for coverage on an application and both are enrolled in Covered California, the Assisters Enrollment Entity receives \$58. Assister Enrollment Entities receive \$25 per successful annual re-determination. Proposed compensation policies are under development, please see slide 20 for more information at: <a href="http://www.healthexchange.ca.gov/StakeHolders/Documents/Assisters%20Webinar%20FINAL02072013.pdf">http://www.healthexchange.ca.gov/StakeHolders/Documents/Assisters%20Webinar%20FINAL02072013.pdf</a>
h. Have you considered setting caps on the amount paid to the Individual Assister by the Enrollment Entity to allow for reserves to cover administrative costs incurred by the Entity as a result of the Monitoring Guidelines?	Compensation is issued directly to the Assisters Enrollment Entity. It is the responsibility of the Assisters Enrollment Entity to determine their compensation structure for their affiliated Individual Assister.
i. Are there any concerns that the compensation structure will encourage In-Person Assisters and Navigators to engage in churning?	Covered California will establish stringent monitoring and quality assurance procedures to ensure that Assister Enrollment Entity Enrollment Entities and Individual Assisters comply with all program requirements.
j. Is the compensation only for enrollment of those below 400% of the Federal Poverty Level (FPL)? Or, all enrolled?	Assister Enrollment Entities will receive compensation for enrollments of consumers into a Covered California Health Plan (e.g., below 400% FPL or above %400 FPL).

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ASSISTERS	
a. Would the code of conduct apply in the same way for non-compensated Assisters?	Yes, the code of conduct applies to all Assister Enrollment Entities (compensated and non-compensated)
b. Will Assisters be used after 2013?	Yes, the Assisters Program is ongoing and continuous to help consumers apply, enroll and retain coverage in Covered California.
c. Are Assisters needed only from May 2013 through October 2013?	No. Assisters will be needed throughout the year and will help consumers apply and enroll both during the Open Enrollment and Special Enrollment period
d. Does the Assister have to be bonded if they are accepting money?	No.
e. Can an Assister (not licensed as an agent or broker) recommend or endorse a particular plan?	No. According to the Covered California code of conduct and ethics policies, Assister Enrollment Entities and their affiliated Assisters shall provide fair and impartial information to consumers. Assisters will not direct or steer a consumer towards a specific health plan or provider.
f. Please clarify that the requirement to provide fair and impartial information applies to Navigators, not to all Assisters.	The requirement to provide fair and impartial information is mandated through the Affordable Care Act and applies both to In-Person Assisters and Navigators.
g. How and when will we be able to begin hiring Assisters?	The Assister Enrollment Entity application will be released in Spring 2013. Entities that are approved will need to attend and pass training and identify the individuals that are affiliated with their entity to attend Assister training. Assisters that are affiliated with an Assister Enrollment Entity will be able to begin training and be certified in August. Open Enrollment in Covered California begins October 1, 2013.
h. What is the minimum educational background required for someone to be certified as an Assister?	There is no minimum educational background required become an Assister. However, the individual must pass the certification exam.
i. Can a certified Assister be affiliated with multiple Enrollment Entities?	Yes.
j. Does an individual Assister have to be housed within an enrollment entity?	An Assister does not necessarily need to be housed at an Entity office site. They can provide enrollment assistance at various locations. However, Covered California will be issuing technical standards, protocols and requirements that must be followed when performing enrollment assistance.
k. Will Assisters have access to use locations like public libraries and DMV offices to conduct enrollments?	
l. Do Individual Assisters need to be linked to Assister Enrollment Entities?	Yes, Individual Assisters <b>must</b> be affiliated with an Assister Enrollment Entity. An Individual Assister may affiliate themselves with multiple Assister Enrollment Entities.
m. I do volunteer work in my local Hispanic community and I speak Spanish, competently although not completely fluently. Without the matching of cultural background, am I still eligible to work as an Assister in this community?	Yes, as long as you affiliated with an Assisters Enrollment Entity and have been trained and certified by Covered California. Assisters who target populations with limited-English proficiency will be required to provide assistance in a culturally and linguistically appropriate manner.

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ENROLLMENT	
a. Will Assisters be able to enroll families into Medi-Cal or Covered California only?	Assisters are required to assist any individual seeking application assistance; regardless of what type of program they qualify for. However, Assister Enrollment Entities who are eligible for compensation will only be paid for successful enrollments in Covered California.
b. What does per successful application mean and how is it measured?	An application is successful when a consumer is enrolled and coverage starts. For example, if 2 people are applying for coverage on an application and both are enrolled in Covered California, the Assister Enrollment Entity received \$58.
c. Can you clarify successful enrollment: is it at the time of assistance or any time thereafter? For example if the client cannot pay at that moment but pays at a later date on their own, does the Assister still get credit for that application?	
d. How will the Assisters handle those individuals who may not be eligible for subsidies?	Those individuals will be eligible for a non-subsidized Covered California Health Plan and Assisters will be required to provide those populations application assistance and enrollment support. Assisters may be eligible for compensation for successful enrollment into non-subsidized Covered California Health Plans.
e. If consumers have a question regarding the policy they enrolled in, can they go back to the Assister for additional help?	If it is a policy question please refer to plan issuer.
f. During my tenure helping oversee Healthy Families CAA, MRMIB would not inform assisters when they had a successful enrollment or when there was a problem. They would only notify the family. Will the Exchange have direct communication and share family enrollment status information with Assisters?	Detailed protocols for Covered California will be provided during Assister Program training.
g. When helping consumers apply for coverage, can applications be submitted on-line, or, will applications need to be mailed in?	Covered California applications may be submitted either online or applications can be mailed in.
h. I thought I just heard that there will be a single online system for Covered California and Medi-Cal. How will this occur if Medi-Cal currently happens through the counties?	Covered California, in partnership with the Department of Health Care Services who administers the Medi-Cal Program will develop a single, streamline application that collects the necessary information to conduct eligibility determinations for Insurance Affordability Programs. The sharing and transmission of eligibility and enrollment information between Covered California's and county systems will occur through a secured electronic interface. A webinar about the Covered California eligibility system will occur sometime in April 2013.
i. Will any person eligible for a subsidy have to use an Assister rather than a licensed agent?	No, a consumer has the option to select any certified Assister, including agents.



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j. What is the Federal Poverty Level amount?	<b>2012 Monthly Income by Household Size*</b>		
	<b>Household size (number of persons living within)</b>	<b>138% FPL**</b>	<b>400% FPL</b>
	<b>1</b>	\$1,300	\$3,723
	<b>2</b>	\$1,761	\$5,043
	<b>3</b>	\$2,222	\$6,363
	<b>4</b>	\$2,682	\$7,683
	<b>5</b>	\$3,143	\$9,003
	<b>6</b>	\$3,604	\$10,323
	<b>7</b>	\$4,065	\$11,643
	<b>8</b>	\$4,526	\$12,963
<p><i>*FPLs are updated each year on or around April. **Expanded Medi-Cal Program covers eligible individuals up to 133% FPL; after applying allowable income disregards (5%) the threshold is raised to 138%.</i></p>			
k. Will open enrollment be the same every year?	Open Enrollment (OE) for the first year occurs during October 1, 2013 through March 31, 2014. After the first Open Enrollment period, OE will occur October 1 <sup>st</sup> through December 31 <sup>th</sup> of <u>each</u> year.		
<b>TRAINING</b>			
a. Will already established enrollment entities have to go through a special training or qualification process?	Yes, all Covered California Assister Enrollment Entities will be required to attend and pass training.		
b. Will County Social Services Offices (employing eligibility workers) also have to attend Training?	Yes.		
c. Who is designing the Assister Program training?	Covered California.		
d. Who will be the trainers?	Covered California.		
e. What will the training look like?	<ul style="list-style-type: none"> <li>• 2-3 Day Training</li> <li>• Instructor Lead training available</li> <li>• Computer Based training available</li> <li>• Training located at various locations throughout California (TBD)</li> </ul> <p>Additional information about the Assisters training program (slide 30) is available by downloading the Assisters Program: In-Person Assistance (IPA) and Navigator Stakeholder Webinar at:  <a href="http://www.healthexchange.ca.gov/StakeHolders/Documents/Assisters%20Webinar%20FINAL02072013.pdf">http://www.healthexchange.ca.gov/StakeHolders/Documents/Assisters%20Webinar%20FINAL02072013.pdf</a></p>		
f. When will training begin?	August 2013		
g. Will the Exchange be recruiting trainers?	No.		
h. How does an organization get certified as an Enrollment Entity?	Organizations are not certified; organizations & entities must apply to become an Assister, be approved and registered with Covered California.		



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<p>i. How do we get signed up for the training for In-Person Assistance vs. the Navigator Program?</p>	<p>Assister Entities:</p> <ul style="list-style-type: none"> <li>• Must complete the Assister Enrollment Entity Application</li> <li>• Must be approved to be an Assister Enrollment Entity by Covered California</li> <li>• Once approved, the Entity will be instructed on how to sign up for training</li> </ul> <p>Individual Assisters:</p> <ul style="list-style-type: none"> <li>• Must affiliate themselves with an Assister Enrollment Entity</li> <li>• Must be linked and complete an Individual Assister Application</li> <li>• Once linked and approved, will be instructed on how to sign up for training</li> </ul>
<p>j. Where will the training be held?</p>	<p>Training will be offered online and in-person in strategic regional locations throughout California.</p>
<p>k. Will CA taxpayers have to pay the cost for testing?</p>	<p>Covered California does not receive funds from the State General Fund.</p>
<p>l. Who will be responsible for testing Assisters for competency</p>	<p>Covered California will certify all Assisters.</p>
<p>m. What is the name of the organization in charge of training all of the new Assisters?</p>	<p>Covered California is in charge of training Assisters.</p>
<p>n. Is the training curriculum for Enrollment Entities or Individual Assisters?</p>	<p>Assister Enrollment Entities and Individual Assisters each have their own set of specific training curriculum.</p>
<p>o. Will the training include updates to the Federal Poverty Level?</p>	<p>Yes.</p>
<p>p. How will Assisters answer questions about how health insurance works if they have no training in health insurance basics?</p>	<p>Assisters will complete a comprehensive training program.</p>
<p>q. Assisters will be “guiding” persons to health plans intended to meet their needs. How will they do this if they have no knowledge of how health insurance works?</p>	
<p>r. Will the Assister test be conducted at a physical location?</p>	<p>Assister certification testing will be accessed via an online system.</p>
<p>s. Can someone interested in becoming an Assister go through the Covered California certification training program, then use that training as leverage to work for or become affiliated with an Enrollment Entity? Or, does the person have to become affiliated with an Enrollment Entities first, then go through the training?</p>	<p>No, Assisters must be affiliated with an Assister Enrollment Entity first. Then, the Individual Assister must complete an Individual Assister Application before they can go through training to be certified.</p>
<p>t. Shouldn't the training also cover the Medi-Cal program and other publicly funded programs since the Assister will have to answer questions about that and help enroll in those programs as well?</p>	<p>Yes, training will include the Medi-Cal program. Please refer to webinar slides to training topics:  <a href="http://www.healthexchange.ca.gov/StakeHolders/Documents/Assisters%20Webinar%20FINAL02072013.pdf">http://www.healthexchange.ca.gov/StakeHolders/Documents/Assisters%20Webinar%20FINAL02072013.pdf</a></p>

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FUNDING	
a. Is the Outreach and Education Grant money expected to be used for Assisters?	No. Outreach and Education Grant funds will <b>not</b> be used to enrollment activities. The purpose of the Outreach and Education Grant Program is to: <ul style="list-style-type: none"> <li>• Promote awareness of the benefits of the Affordable Care Act (ACA).</li> <li>• Provide consumers information and tools where individuals can enroll on their own.</li> <li>• Complement the broader marketing strategy where specific areas may not be reached (e.g. areas not reached by paid media).</li> <li>• Complement and build capacity for the Assisters Program.</li> <li>• Remove barriers to enrollment that keep eligible consumers from applying. Drive consumers to Assisters Program resources.</li> </ul>
NAVIGATOR PROGRAM	
a. Can the entities (hospitals, providers, county health department) that were identified as NOT eligible for compensation become Covered California Navigators?	The Covered California Navigator Program will follow similar guidelines as the In-Person Assisters program. The Navigator Program is currently being designed. Please refer to webinar slide 36 for the timeline for the Navigator Program. <a href="http://www.healthexchange.ca.gov/StakeHolders/Documents/Assisters%20Webinar%20FINAL02072013.pdf">http://www.healthexchange.ca.gov/StakeHolders/Documents/Assisters%20Webinar%20FINAL02072013.pdf</a>
b. What is the difference between Navigators and Assisters?	<ul style="list-style-type: none"> <li>• Navigators: grant based program providing performance-based block funding based on grantee's Covered California Qualified Health Plan successful enrollment targets.</li> <li>• In-Person Assister (IPA): fee for enrollment program providing \$58 reimbursement for application resulting in successful Covered California Qualified Health Program enrollment.</li> </ul>
c. Can you apply to be an Assister and apply for a Navigator Program Grant?	Yes, an Entity can be registered as an Assister Enrollment Entity and apply for Navigator grant. Entities cannot be compensated by both programs simultaneously.
d. Can an Enrollment Entity start with the In-Person Assistance Program and then apply for the Navigator Program?	
e. If we apply for the Navigator Grant, but are not awarded, could we apply for the In-Person Assister program later on?	Yes.
f. On slide 17, it says that the implementation timeline for Navigators will be December 2013. Does this mean Navigators will not be available when open enrollment begins in October?	The initial open enrollment period is from October 2013 through March 2014. Navigators will be available during open enrollment but not at the very beginning when Open Enrollment starts. Navigator Program is funded by the fees collected for Covered California Health Plans. These will be collected in the first Quarter of 2014.
g. How is the Navigator Program different from the Outreach and Education Grant Program?	<p>The Navigator program is part of the Assisters Program and provides outreach, education and <u>enrollment</u> to consumers.</p> <p>The Outreach and Education Grant is a part of the Covered California statewide marketing outreach plan and covers only outreach and education activities. Enrollment activities are not funded through the Outreach and Education Grant.</p>
h. When will the Application for the Navigator Program grant be released?	For the Navigator Program, there will be a grant application released in June 2013.
i. What is the minimum and maximum amount of funding an entity can receive for the Navigator grant program?	TBD. The Navigator Program is currently being designed.

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AGENTS & BROKERS	
a. Is the Assisters Program for the Individual health insurance marketplace or for SHOP?	The Assisters Program is only for the individual insurance marketplace.
b. Can an agent, take their “agent hat off”, and submit their business as a non-licensed agent and forfeit their SHOP commissions from the Issuers and become compensated by the exchange at the \$58 level?	Agents can only be Navigators or Assisters if they forgo all compensation received by health plans. It is not clear why an agent would want to do this as Certified Agents are compensated by carriers (issuers) for exchange enrollment at the same commission levels paid outside the exchange.
c. It appears that, the State is leaning towards only allowing 3 to GA’s become a GA for the exchange. If a GA in the State does not become chosen as one of the 3 or 4 GA’s, can a General Agent that represents Health Insurance companies participating in the CA. SHOP and Individual exchange become a Navigator or an IPA Assister?	
d. As an Assister, when submitting a case into the SHOP program and the exchange deems a child on one of the applications should go into Medi-Cal, will the application be forwarded to Medi-Cal? And if so, assuming the child will receive coverage through Medi-Cal; does the Assister lose the ability to receive compensation on the child?	
e. Can an Assister write business in the SHOP program? And if so, will they be compensated \$58 per application by the Exchange?	Only agents can write business in the SHOP program.
f. Why isn't an Agent eligible for compensation?	Agents can only be Navigators or Assisters if they forgo all compensation received by health plans. Certified Agents are compensated by carriers (issuers) for exchange enrollment at the same commission levels paid outside the exchange.
g. So if brokers get no commission to sell Exchange plans then what motivation do agents have to direct people to the Exchange at all?	
h. If Agents help someone enroll as an Assister, they’re not paid, but then are they then paid by the insurance company whose plan they enrolled the enrollee in?	
i. Can Agents be compensated by health carriers when they sell on Covered California?	
j. As a health insurance broker, I would like to become an Assister. Will I be able to put the Covered California name and logo on my website as well as business card in order to help market the program?	
k. How much do you count on Agents to increase the number of insured?	It is assumed that 50% of consumers will seek assistance from an In-Person Assister or Agents.
l. Regarding Agents, does that include external and in-house staff agents?	All licensed insurance agents are eligible to become non-compensated Assisters for Covered California’s individual marketplace.
m. Are agents and brokers required to be part of an enrollment entity?	No. Licensed agents will need to go through Covered California training and certification. They will not need to be associated with an Assister Enrollment Entity.
n. What is the role of licensed insurance brokers?	Licensed insurance brokers fall under the Agent category. All licensed insurance agents are eligible to become non-compensated Assisters.

**The following answers are NOT intended as final policy. Final rules and policies will be reflected in the Assisters and Assisters Enrollment Entity**

**Applications expected to be released Spring 2013.**

o. Can Enrollment Entities hire licensed agents?	All licensed insurance agents are eligible to become non-compensated In-Person Assisters.
p. Are Agents and Brokers required to take the Assisters training?	Yes, Agent Training will encompass both SHOP and individual products of Covered California. Agent training is expected to begin in August of 2013. Please refer to our website for updates.
q. Can you provide more specific information on the Agent training and how it will be different from the other Assister training?	
r. Can you explain how leads will work with agents and brokers who are affiliated with insurers?	Covered California will develop policies around which Assister Enrollment Entities are eligible to receive leads that are generated by the outreach and education activities.
s. Who will be responsible for enrolling leads generated by SHOP grantees?	Only agents can write business in the SHOP program.
t. What does a brokerage firm have to do to become an Enrollment Entity to sell in the exchange?	Brokerage firms do not need to become an Enrollment Entity to sell in Covered California. However, agents within the firm will need to be certified before they can sell in Covered California products.

**FINGERPRINTING/BACKGROUND CHECKS**

a. Licensed agents and brokers have to do a background check in order to be licensed. Will they be required to do the background check again once they become certified Assisters?	Assister background checking and fingerprinting policy are currently under Covered California Board review.
b. Is there specific criminal activity that would disqualify an individual from acting as an Assister or would all criminal activity disqualify that individual?	
c. If the agency already does fingerprinting will the Assisters need to be fingerprinted again?	
d. What if the employer has already conducted the background check? Will it have to be redone?	
e. There are a lot of organizations that already require fingerprinting and background checks for employment. Can an organization provide that information to the Exchange, or does the Exchange have to conduct their own fingerprinting and background checks?	

**INSURANCE/LICENSING REQUIREMENTS**

a. Who will pay for the general liability, negligence and errors and omissions coverage?	Insurance requirements are currently under Covered California Board review.
b. Will a church be required to purchase general liability, negligence, and unintentional errors and omissions insurance to be an Enrollment Entity?	
c. Errors & Omissions insurance: it is not available to persons such as assisters -- E&O is otherwise known as professional liability insurance and Assisters are not professionals in any sense of the word. E&O insurance for licensed insurance agents costs \$450 or more per year. Who's going to cover this cost?	
d. Would the proposed insurance requirements only apply to Assisters, or would they also apply to Navigators?	
e. Do Assisters need to have a current life and health license on file with the Department of Insurance?	No, Assisters are not required to have an Agent insurance license. However, they must be approved to be an Assister by Covered California and complete a training and certification process.
f. Do Assisters need to have their Insurance license like an agent does to sell policies?	

**The following answers are NOT intended as final policy. Final rules and policies will be reflected in the Assisters and Assisters Enrollment Entity Applications expected to be released Spring 2013.**

QUALIFIED HEALTH PLANS	
a. Can you define full array of insurance affordability programs?	Insurance Affordability Programs include: <ul style="list-style-type: none"> <li>• Covered California Subsidy Program (up to 400% FPL)</li> <li>• Medi-Cal</li> <li>• Healthy Families (transitioning to Medi-Cal)</li> </ul>
b. Have you determined the health plans that are participating in the Exchange?	No. Covered California released it's Qualified Health Plan solicitation. Please refer to the link below for more information: <a href="http://www.healthexchange.ca.gov/Solicitations/Pages/QHPSolicitation.aspx">http://www.healthexchange.ca.gov/Solicitations/Pages/QHPSolicitation.aspx</a>
c. What is the Exchange's timing on the process for selecting Qualified Health Plans?	Final selections are planned for June 30, 2013.
MONITORING	
a. Will Individual Assister evaluation tools be provided to assist with Monitoring, or will each entity be required to draft their own monitoring tools?	The Assister Enrollment Entity shall promote Covered California as a trusted resource for affordable health care coverage by establishing an internal system for monitoring program quality and compliance and adhering to Covered California' monitoring and evaluation requirements. Covered California will provide Assister Enrollment Entities with access to reporting and metrics.
b. When it comes to fraud and abuse, will there be any third party monitors who will perform as secret shoppers?	Covered California is developing the protocols for monitoring program quality, compliance and evaluation.
RETAIL STORE PARTNERSHIP	
a. Is the retail store proposal approved by the Board?	Covered California is currently soliciting feedback from stakeholders at this time regarding policies surrounding retail store partnerships.
b. Can retail stores directly become an Enrollment Entity and get direct compensation without having to collaborate with another agency?	
c. Understanding the importance of the venues that retail stores may offer, is Covered California considering having other Enrollment Entities provide the individual Assisters on site at the retail stores, rather than allow retail stores to provide assistance through their own employees? If that was considered, can you provide some of the rationale why that option is not still on the table?	