

Nevada Silver State Exchange QHP Issuer Onboarding Meeting

May 22, 2013

Customer Service

Meeting Objectives

- Introductions
- Customer Assistance Options
- Producers
- Exchange Enrollment Facilitators (EEFs)
- Customer Contact Center
- Carrier Support Services
- Response to Submitted Questions and Open Q & A

Customer Assistance Options

Customer Assistance Options

- Producers
 - Brokers
 - Agents
- Exchange Enrollment Facilitators (EEFs)
 - Navigators
 - Enrollment Assisters
 - Certified Application Counselors
- Customer Contact Center (Xerox)
- Online web portals (English and Spanish) with consumer-friendly interface, on-screen guidance, and TDD support for the hearing disabled

Producers

Exchange Requirements for Producers

- National Producer Number (NPN)
- Proof of certification by DOI
 - The Exchange is notified by DOI if a producer certification is revoked, suspended, expired, or otherwise terminated , and will remove the producer’s authorization to assist consumers via the web portal
- Completion of Exchange training to receive account creation authorization
 - Primary training topics: web portal navigation and usage, program eligibility requirements, ACA and Exchange policies
 - Must sign an agreement agreeing to comply with the Exchange’s privacy and security standards
 - No formal “certification” by the Exchange; however mandatory continuing education by DOI and Exchange to maintain account authorization
- Current policy is no web-based entities allowed
- Appointments and commissions are not tracked or managed by the Exchange (100% between carriers and producers)
- 834 files sent by the Exchange include producer name and NPN, including a broker of record change

Producers - Customer Information

- Producers must disclose to customers their QHP appointments (DOI requirement)
- Producers are not precluded from enrolling customers in QHPs for which they do not have appointments
- Planned web portal search tool that will display contact information for producers and EEFs located near a customer entered address
- Planned function in the Customer Contact Center's Interactive Voice Response (IVR) phone system to list producers in a random order based on customer entered zip code

Exchange Enrollment Facilitators (EEFs)

Navigators
Enrollment Assistors
Certified Application Counselors (CACs)

Exchange Requirements for EEFs

- See Exchange Navigators, Enrollment Assisters, and CACs website for detailed information: [http://exchange.nv.gov/Resources/Navigators, Enrollment Assisters and CACs/](http://exchange.nv.gov/Resources/Navigators,EnrollmentAssistersandCACs/)
- Navigator and Enrollment Assister applications have been reviewed by the Exchange and appointed individuals/entities will be announced at the 6/12/2013 Board meeting
- Proof of certification by DOI
 - Requires approximately 20 hours of coursework and passing grade on certification examination
 - Certification must remain in good standing
- Completion of Exchange EEF training to receive account creation authorization
 - Primary training topics: QHP overview, privacy and ethics practices, web portal navigation and usage, program eligibility requirements, ACA and Exchange policies
 - Mandatory continuing education by DOI and Exchange to maintain account authorization
- Sign an agreement agreeing to comply with the Exchange's privacy and security standards; Complaints and metrics will be tracked to address conflicts of interest, financial or otherwise, and compliance with the privacy and security standards

Navigators

- Funded by the Exchange Per Member Per Month fee charged to QHP issuers
- 34 navigators budgeted for FY 2014 (actual count may be lower and will be announced at the 6/12/2013 board meeting)
- In addition to enrollment assistance, will provide educational outreach to consumers typically in group settings, focusing on broad topics related to health insurance and coverage options

Enrollment Assisters

- Funded by grant through the end of 2014
- 169 enrollment assisters budgeted for FY 2014 (actual count may be lower and will be announced at the 6/12/2013 board meeting)
- Primary function is to help consumers apply for and enroll in an Exchange QHP and understand insurance affordability programs and coverage options on a one-on-one basis

Certified Application Counselors (CACs)

- Largely utilized in hospitals to enroll patients in insurance; however, CACs may be part of any organization that wishes to assist individuals with enrolling in health insurance and understanding insurance affordability programs and coverage options
- CACs will not be compensated by the Exchange; CACs cannot impose any charge on applicants for application assistance

EEFs – Customer Information

- Planned web portal search tool that will display contact information for producers and EEFs located near a customer entered address
- Planned function in the Customer Contact Center's Interactive Voice Response (IVR) phone system to list EEFs in a random order based on customer entered zip code

Customer Contact Center

The Xerox Customer Contact Center Solution

- Proven best practices based on over 40 years of call center experience
- Advanced contact management and telephone system technology
- Well-trained, English and Spanish speaking staff, supplemented with translation services for other languages and TDD for the hearing disabled

Customer Contact Methods

- Toll-free phone number with an Interactive Voice Response (IVR) system for basic account information, premium payments, and routing to the appropriate live assistance queue
- Web chat via the web portal
- Email
- US postal mail

Hours and Location

- Operating Hours*
 - Monday to Friday, 8 am to 8 pm, Pacific time
 - Saturday and Sunday, 9 am to 3 pm, Pacific time

* Subject to change at State discretion
- Located in Henderson, NV

Primary Customer Services

- Redirection to Carrier/Producer/EEF contact information, as appropriate
- Navigation and use of the web portal
- Inquiries related to applications and enrollment forms
- Clarification of eligibility rules, as well as final determinations of eligibility for QHP enrollment and financial assistance
- Unbiased explanations of QHP options
- Premium billing questions and processing
- Renewals and terminations
- Review and management of appeals and individual mandate exemptions

Misdirected Calls

- Contact information to be provided by carriers for Customer Contact Center redirect of inquiries and requests related to fulfillment, providers, coverage details, and claims
- No warm transfers from Customer Contact Center to carriers
- Carrier option to warm transfer to the Customer Contact Center or redirect only

Carrier Support

Individual Carrier Onboarding Meetings

- Meetings facilitated by Xerox, with subject matter experts incorporated as needed
- Intended to facilitate technical, operational, and product implementation
- If not already engaged, carriers should contact the Exchange Carriers mailbox

Carrier Liaison (starting 10/1/2013)

- Transition from onboarding to ongoing support
 - Support provided only to list of authorized persons specified by each carrier during individual onboarding meetings
- Carrier direct contact for escalated or research issues requiring Exchange attention
- Exchange policies and business rules subject matter expert
- Communication via broad Exchange messages to Carrier List Serv, as needed
- High-level guidance for filing plan and rate changes

Other Carrier Support

- Direct contact point for EDI issues post 10/1/2013
- Direct contact point for enrollment and financial reconciliation issues post 10/1/2013
- Co-branding and marketing opportunities - work directly with Exchange marketing team

Submitted Questions

Open Q&A

Future Onboarding Discussion Topics

- Outstanding Issues and Follow-up Q & A – May 29th