

## In the Spotlight: Consumer Assistance

The health insurance world as we know it is changing and changing fast. Different provisions of the Affordable Care Act (ACA) are written about in almost every paper almost every day. Starting this fall, insurers across the country will begin selling brand new plans with brand new benefits on brand new public [Exchanges](#). Millions of people who have never had access to health insurance will enter the market. This new health insurance world will create many opportunities and even more questions. Anticipating this very predicament, the federal government (by direction of ACA) establishes several different groups to help people navigate the Exchanges.

### Navigators

Navigators were established as a part of the original statute of the ACA to provide education and outreach to the public about the availability of qualified health plans (QHPs) on the Exchanges. In addition to educating the public, Navigators will also explain the availability of premium tax credits and cost-sharing reductions and can help people apply for coverage with health plans. Navigators are funded by federal grants that will be awarded in August of 2013. They are required to complete comprehensive training. When individuals have questions specific to a health insurance policy or coverage, the Navigators will provide a referral to the appropriate customer service personnel. Navigators may not be associated with any health insurance company.

### Certified Application Counselors

Certified application counselors (CACs) are certified by groups designated by federally-facilitated Exchanges. CACs will perform many of the same functions as Navigators, meaning they will educate and help individuals fill out applications, but are not charged with outreach activities. Organizations interested in certifying (CACs) will need to apply through an online application process that will be made available by Exchanges (an example of that application can be found [here](#)). These organizations can be community health centers, hospitals, or social service agencies.

### Marketplace Call Center

This July a federally-facilitated Exchange consumer call center opened at **1-800-318-2596** (the number for federally-facilitated [Small Business Health Options Program](#) is 1-800-706-7893). Call center staff will be employed by the Exchange and trained on the same set of core content available on healthcare.gov. Call center representatives are different from navigators and certified application counselors. CMS will establish a separate call line for such assisters to use and allow for three way calls. The call center will also allow “hot hand offs” for issuers or agents or brokers to transfer individuals to the call center directly. Like their website, the call center will also make referrals to local navigators, in-person assisters and certified application counselors and make information available on state Medicaid agencies.

### Federally Qualified Health Centers

In July of 2013, the Health Resources and Services Administration (HRSA) announced \$150 million in grants to help more than 1,100 health centers all over the country enroll uninsured Americans in health insurance through Exchanges. More than 30 health centers serving over 430,000 patients in North Carolina [received such awards](#).

## Agents and Brokers

As Blue Cross and Blue Shield of North Carolina (BCBSNC) has long believed, [agents and brokers](#) will play an integral role in educating individuals and businesses across the state about the impact of reform. Because many agents and brokers already have established relationships with individuals, they will be among the first to help decipher Exchanges and determine the impact of financial assistance for the public. Agents and brokers may also help individuals and groups with the application and enrolling process. Agents and brokers will need to secure a producer identification in order to receive compensation by an issuer for selling on the Exchange. Some initial webinars are starting in July 2013 and training will be held September 20, 2013 for agents and brokers to learn about the Exchange.

## BCBSNC Efforts

BCBSNC knows that educating North Carolinians about the value of health insurance, the impacts of health care reform, and potential for [financial assistance](#) will be critical to successful implementation of the ACA. We know that raising awareness is the first step and are in the process of traveling the state to educate North Carolinians about reform. In addition to traveling throughout the state, we are opening seven permanent BCBSNC retail stores in high traffic areas around North Carolina including Charlotte, Morrisville, Hickory, and others. These stores will be staffed full-time with knowledgeable agents who can help answer questions on the spot. We will also be partnering with CVS, Wal-Mart, Walgreens, and H&R Block, adding kiosks in three malls, and mini-stores in groceries and credit unions to make talking with BCBSNC easy for folks across the state. For those without access to events or a retail store (or those who just prefer to be online), BCBSNC has developed an online tool called [Blue Map](#)<sup>SM</sup> available to members and non-members to better gauge the impact of reform specific to individuals across the state. We know that the having the right set of information will enable North Carolinians to prepare for reform and to take advantage of any potential benefits.

This information has been prepared by Blue Cross and Blue Shield of North Carolina to assist our customers in understanding Health Care Reform. This publication is for information purposes only. It is not legal or tax advice. Please consult with your attorney or tax advisor for further advice. As regulations and other interpretive guidance are published, this information may change. We will continue to work with our customers going forward to provide updates and further assistance. ©SM are registered marks of the Blue Cross and Blue Shield Association. ©, 2013 Blue Cross and Blue Shield of North Carolina is an independent licensee of the Blue Cross and Blue Shield Association. U#7259aak