



SHORT TERM, HIGH IMPACT OPTION

Improve and integrate training for assisters, including call center staff, to ensure that they can effectively, efficiently, and accurately enroll the uninsured and help individuals maintain their health coverage.

Colorado Covering Kids and Families' (CKF) report, *Colorado's Health Insurance Affordability Programs: Goals to Prioritize and Options to Consider to Create a More Direct Pathway to Health Coverage*, is the first to document and examine the eligibility and enrollment process in health insurance affordability programs since the implementation of the Affordable Care Act (ACA). Health insurance affordability programs include Health First Colorado (Colorado's Medicaid program), Child Health Plan *Plus*, and Advanced Premium Tax Credits and Cost Sharing Reductions to purchase a qualified health plan through the state's health insurance marketplace, Connect for Health Colorado.

In the report, CKF recommends nine goals for the state to prioritize to simplify, streamline, and coordinate the eligibility and enrollment process for health insurance affordability programs. Under each goal, various legislative, regulatory, and administrative options to reach the goal are provided for decision makers to consider. To complement the report, CKF produced fact sheets highlighting six of the options presented in the report that can be adopted in the short-term to have an immediate positive impact toward achieving the recommended goals. To access the other fact sheets, go to <http://ckf.cchn.org/publications/the-maze/>

Assisters consistently identify access to integrated training on all health insurance affordability programs as an opportunity to identify and enroll more eligible Coloradans. Nationwide surveys with assisters and brokers conducted by the Kaiser Family Foundation from 2014 to 2016 also underline a need for more comprehensive training.^{1,2} In addition, as clients expect to receive the same level of assistance, regardless of which health insurance affordability program they may be eligible for, uniform training is essential to ensuring accuracy of the information shared with clients.³

Enhanced and consistent training opportunities will also lead to improved client experience, reduced calls to call centers, more timely and accurate resolution of issues, reduced errors and mistakes by assisters, and reduced workloads for assisters, eligibility technicians, and call centers. Colorado can continue to improve training for assisters by prioritizing the following:

- Give assisters access to training that incorporates information across the spectrum of the state's interconnected health insurance affordability programs. Such training will empower assisters with the necessary expertise to help determine the client eligible for the right program, answer basic questions, assist mixed eligibility households and those who transition between programs, and make appropriate referrals.
- Develop a standard curriculum to train anyone who assists with the outreach, education, enrollment, and eligibility process, regardless of their primary role or certification (e.g., assisters certified by the Colorado Department of Health Care Policy and Financing [HCPF] and Connect for Health Colorado, call center staff, eligibility technicians, and brokers). Minnesota uses a core curriculum to integrate training between assisters and brokers⁴ and in Illinois, evaluation of a comprehensive training program used to train more than 1,000 assisters showed that the program increased assister capacity to enroll clients in health coverage options.⁵



The ACA mandates a “no wrong door” approach to enrollment, meaning that clients seeking health coverage must be helped no matter what application they use or which agency or certified assister they contact for help. Colorado is off to a great start with its shared applications and eligibility system for health insurance affordability programs, but uniform and integrated training is an opportunity to apply the “no wrong door” approach to in-person assistance.

Training Opportunity

With support from the National Association of Community Health Centers, and in partnership with HCPF and Connect for Health Colorado, CKF is launching a new training website prior to the open enrollment period for 2017 coverage. The website will aim to meet assister needs for uniform and integrated training through three major components:

- A repository of resources for trainers at state agencies, Connect for Health Colorado, and community-based organizations. The repository will allow trainers to review and reference materials and information on all health insurance affordability programs when developing and updating their own training materials.
- Training modules and resources for assisters in addition to currently required training.
- An online learning and sharing forum where assisters can ask each other questions, share best practices and resources, and cultivate a well-informed and effective outreach and enrollment community that will foster collaboration and cooperation among assisters in the state. The forum will also organize resources, share upcoming training opportunities, and provide timely and relevant updates on policy and system changes.

CKF will manage the website and coordinate information from HCPF and Connect for Health Colorado to ensure that all assisters, regardless of their certifying entity, receive consistent, integrated, and accurate information.

For more information on CKF’s recommendation to improve and integrate training for assisters, as well as how the state can more generally improve support for assisters and formalize their role, reference goal six (p. 40) in the full report, which can be found at <http://ckf.cchn.org/publications/the-maze/>.

¹ Ma, R., Pollitz, K., & Tolbert, J. (2015, August). 2015 survey of health insurance marketplace assister programs and brokers. *Kaiser Family Health Foundation*. Retrieved from <http://files.kff.org/attachment/report-2015-survey-of-health-insurance-marketplace-assister-programs-and-brokers>

² Kaiser Family Foundation assister and broker surveys from previous years can be found here: <http://kff.org/health-reform/report/survey-of-health-insurance-marketplace-assister-programs/>

³ Baudouin, K., Miller, C., & Dolan, R. (2013, February). Designing consumer assistance programs: Resources from the field. *State Health Reform Assistance Network*. Retrieved from

http://www.rwjf.org/content/dam/farm/reports/issue_briefs/2013/rwjf404798

⁴ Ibid.

⁵ Shriver Center and EverThrive Illinois (2015, September). Training and Technical Assistance Evaluation Report.