



**ASSISTER/ NAVIGATOR
("HEALTHCARE GUIDES")
REQUEST FOR INFORMATION**

**Release Date: June 28, 2013
Submission Deadline: July 10, 2013**

Purpose of Request for Information (RFI):

The New Mexico Health Insurance Exchange (NMHIX) is seeking organizations to perform Healthcare Guide services to deliver education, outreach, and in person-assistance for New Mexicans seeking health insurance through NMHIX.

The NMHIX will begin accepting applications for coverage in October 2013. In accordance with federal requirements, the NMHIX will utilize “Navigators” and “Assisters” to conduct outreach, education, and enrollment activities. For the purpose of this RFI, the Navigators and Assisters are referred to as “Healthcare Guides”.

The NMHIX envisions the following for the Healthcare Guide services:

- Contracting with two or more umbrella entities to develop Navigator/Assister programs and implement comprehensive outreach, education, and enrollment strategies. It is assumed that these umbrella entities will utilize subcontractor organizations to provide a comprehensive Healthcare Guide program. It is also assumed that some separate contracts may be needed to provide services to specialized populations or certain geographic areas.
- The preliminary model proposed in the May 15, 2013 Level One grant application is based on the following assumptions: an average of two hours to complete an application with associated support; 25 percent time to be allocated to outreach and 75 percent to enrollment; average cost per enrollment of \$50, and 15 percent management/oversight costs for the two entities to ensure effective and efficient program implementation. These assumptions are based on reviews of systems in other states with adjustments to reflect New Mexico’s rural and cultural challenges.
- Targeted Native American assistance programs will also be developed to serve New Mexico’s Native American population.

Federal regulations require at least two types of “Navigator” entities which must include a community- and consumer-focused nonprofit group. The other entity can be a trade, industry or professional association; a commercial fishing industry, a ranching or farming organization; a chamber of commerce, union, resource partner of the Small Business Administration, licensed agent or broker; or other public or private entity or individual that meets the requirements described in the following section, such as an Indian tribe, tribal organization, urban Indian organization and state or local human services organization.

Navigator Requirements: Provided that the entity fits into one of the categories set forth above, such entity must also (1) be capable of carrying out the minimum duties required by the ACA and applicable regulations; (2) demonstrate to the Exchange that the entity has existing relationships or could readily establish relationships with employers and employees, consumers or self-employed individuals likely to be qualified to enroll in a QHP; (3) satisfy any licensing, certification or other standards mandated by the state and/or the Exchange; (4) be free of conflict of interest issues that would prohibit acting as a Navigator; and (5) comply with the privacy and security standards established by applicable regulations.

The NMHIX is seeking applications from qualified organizations to ensure implementation of a comprehensive Healthcare Guide system to reach all areas and all populations of the state of New Mexico. The NMHIX encourages partnerships and coalitions of organizations to submit applications to result in the most efficient and cost-effective system of Healthcare Guides for the state. Within an application, some partner organizations may propose to do outreach and education and some may propose to do enrollment and application assistance, but the overall proposal must include comprehensive services of outreach, education, and enrollment. The NMHIX also recognizes that certain populations or geographic areas may require organizations with specific expertise and experience.

Organizations responding to this RFI must have sufficient capacity and capability to implement a Healthcare Guide program in a timely manner to allow recruitment and training of qualified individuals to serve as Healthcare Guides to meet the following timeframes:

- August 2013: Recruitment and hiring of Healthcare Guides completed and outreach and education activities initiated.
- September 2013: Healthcare Guide training and certification completed.
- October 2013: Begin application processing and enrollment.

Organizations responding to this RFI should outline a proposed plan of implementation for a 12-month period beginning July 15, 2013.

Upon review of the responses to this RFI, the NMHIX plans to contract with qualified organizations to result in a comprehensive system of Healthcare Guides.

General Description of Healthcare Guides:

Healthcare Guides will deliver education, outreach, and in person-assistance to result in enrollment in the NMHIX. Guides must have competencies in meeting the communication, cultural, and linguistic needs of the population served. Training and certification will be provided by NMHIX.

Healthcare Guides will provide NMHIX customers with fair and impartial information and services that help guide them through the application process. Healthcare Guides will provide education about all health coverage options available to customers and the qualified health plans available on the NMHIX, as well as information about tax credits and cost sharing subsidies. Healthcare Guides will assist customers in completing the application for health coverage. Healthcare Guides will ensure customers know about their health plan options, and help them filter and sort through these options. Healthcare Guides will also assist customers in making changes to their account in the event of income fluctuations or changes in household, and renewing coverage during the appropriate renewal periods. In the event a customer has a grievance, complaint, or question, Healthcare Guides will provide referrals to the appropriate entity. Healthcare Guides will connect customers to the Customer Service Center, NMHIX website, or certified and licensed brokers if additional support or support beyond the scope of the Healthcare Guide's role is needed.

Healthcare Guide Responsibilities:

- Deliver general education about NMHIX;
- Meet with customers in person and in groups to explain Healthcare Guide services, the benefit of having health insurance, and options for coverage;
- Assist customers with opening or accessing an account with NMHIX;
- Explain affordability programs, Qualified Health Plans, Essential Health Benefits, and rights when using insurance;
- Assist customers with applications for premium assistance and cost-sharing reductions available through NMHIX;
- Assist customers with understanding web-based decision tools for selecting Qualified Health Plans;
- Ensure customers understand their health plan options through the NMHIX;
- Refer customers with appeals, grievances, and complaints to the appropriate agency;
- Make referrals as needed to the NMHIX customer service center, certified brokers, or government and community resources;
- Explain to customers requirements for reporting income or other changes and provide assistance with renewal processes;
- Provide all services in a manner that is culturally and linguistically relevant to the customer;
- Maintain expertise about NMHIX programs and certification; and
- Accurately track and record activities for reporting to NMHIX

Skill Requirements:

- Proficiency using the internet and basic knowledge of MS Office, Excel;
- Good interpersonal skills and the ability to work well with members of the public;
- Basic knowledge of health insurance and health service delivery;
- Ability to recognize cultural, language, and learning differences;
- Ability to explain and summarize detailed and complex concepts;
- Experience working with people in a one-on-one setting to provide objective education about public or private health programs;
- Experience providing objective assistance; and
- Must pass a criminal background check.

Training and Certification:

NMHIX will provide a training and certification program. Upon completion of training and certification a Healthcare Guide will be able to:

- Deliver the NMHIX message to the community;
- Assess current health requirements and financial resources and needs for health insurance;
- Empower customers to make their own decisions and act in their own best interests;
- Educate customers on insurance and health payment options in and outside the NMHIX, including Medicaid, CHIP, premium tax credits and cost sharing reductions, and Qualified Health Plans;
- Translate insurance terms and concepts into plain language;
- Explain provider networks and types of insurance plans available;
- Effectively use the NMHIX internet based system for assistance with applications;
- Recognize a customer with an appeal, grievance, or complaint and assist customer with appropriate referrals;
- Refer customers to the NMHIX customer service center, brokers, government or community resources, or other entities as appropriate;
- Encourage decision making, highlight the importance of follow through, provide next steps and what to expect, and inform customers when changes can or should be made;
- Engage customers with flexible and culturally/linguistically sensitive communication skills;
- Use NMHIX based education materials and references to maintain expertise; and
- Report activities and maintain knowledge of policies, procedures, and system uses

Submission Instructions:

Complete all fields of this RFI. If a question does not apply, indicate by typing "NA". For respondents who are applying as a partnership or coalition, select one organization to be the contact and fiscal agent, and be specific in your responses about which organization would perform each activity or role.

All submissions must be typed and must not exceed 20 pages double-spaced (not including attachments).

Please submit your response as follows:

1) By email to healthcareguidesubmission@nmhix.com in both Word and PDF format; and

2) Mail an original and 5 copies of the response to NMHIA P.O. Box 5095 Santa Fe, NM 87502 (Only one set of attachments is required).

Should any clarifications be required, please submit questions to healthcareguidesubmission@nmhix.com no later than July 3, 2013 by 5:00 p.m. Any responses to questions will be posted on www.nmhix.com/RFPs no later than July 5, 2013.

Eligibility:

1) Submissions must be from an organization legally authorized to conduct business in the state of New Mexico;

2) Submissions from individuals will not be accepted; and

3) Broker and agents receiving compensation directly or indirectly from insurance carrier are not permitted by federal regulation and should not submitted.

Any Healthcare Guide will be subject to conflict of interest rules prohibiting direct financial considerations from an insurer or a family member's employment or activities with other potentially conflicted or prohibited entities.

Deadline: Submissions are due no later than July 10, 2013 at 5:00 PM.

SECTION 1: BACKGROUND AND APPLICANT INFORMATION

Fiscal Agent and Contact Information

If several organizations are responding as a partnership or coalition, please select one organization to serve as the fiscal agent and contact.

Organization Name:

Organization Administrative Address:

City, County, State, Zip:

Phone Number:

Fax Number:

Web Address:

Primary Contact:

Title:

Primary Contact Phone:

Primary Contact Email:

FEIN:

Is your organization a non-profit? Yes No

If not, describe your organization's tax status.

Fiscal Officer Name (if different from primary contact):

Fiscal Officer Phone:

Fiscal Officer Email:

List of partnering or coalition organizations (If applicable):

Organizational Background

- 1. Briefly describe the organization's history and mission.**
- 2. Briefly describe the type of work your organization performs and the services provided.**
- 3. Briefly describe any experience the organization has with recognizing health coverage needs, assistance with applications for health coverage, or outreach and education.**
- 4. Briefly describe the populations the organization currently serves (for example: families with school-aged children, young adults, low-income families, businesses or entrepreneurs, Native Americans, individuals with limited English proficiency, people with a particular diagnosis or disability, people of faith, uninsured individuals, small employers or workers of a particular industry, etc.). Describe how many customers the organization currently serves and in what geographic area.**
- 5. Briefly describe the geographic area you serve. List each county you will serve. If your organization is statewide, describe all the areas where you have a presence and the type of presence.**
- 6. Is the organization a health plan? Yes No**
- 7. Is the organization a subsidiary of a health plan? Yes No**
- 8. Does the organization receive any type of funding from a health plan? Yes No**
 - a. If yes, describe. Include the types of services funded by health plans and whether or not funding is received for enrollment into health insurance.**
- 9. Briefly describe how you currently collaborate with other organizations or service providers to provide service to your clients, to enhance service delivery, increase capacity, facilitate information sharing, or to provider referrals.**
- 10. Briefly describe your organizational leadership and management structure.**
- 11. If you are responding as a partnership or coalition, provide a brief summary of each partnering organization.**

SECTION 2: DESCRIPTION OF PROPOSED HEALTHCARE GUIDE PROGRAM

Scope of Work

- 1. Briefly describe how providing Healthcare Guide services would fit within the mission of your organization and your vision of implementation of a Healthcare guide program.**
- 2. Briefly describe how the organization would conduct outreach and education to raise awareness of the NMHIX and new opportunities for coverage. Include activities such as presentations, attendance at health fairs, or making print materials and advertising available.**
- 3. Briefly describe how your organization would conduct in person assistance activities with individuals, families, small employers and employees.**
- 4. Briefly describe the target population(s) the organization would serve with outreach, education, and in person assistance.**
- 5. Provide an estimate of the number of customers your organization could serve with NMHIX Healthcare Guide services and in which geographic areas. If the organization plans on specializing in SHOP, include the number of small employers that could be served. Estimates should be provided for the 12 month period beginning July 15, 2013.**
- 6. Briefly describe how the organization will ensure information and services are provided in a fair, accurate, and impartial manner and that they will be culturally and linguistically appropriate. Include information on languages spoken by staff.**
- 7. Briefly describe any additional services the organization provides that would complement the delivery of NMHIX Healthcare Guide services.**
- 8. Briefly describe the organization's experience with providing quality oversight of programs, feedback to stakeholders, and reporting.**

Staffing

- 1. Describe how the organization would propose to staff NMHIX Healthcare Guide services including outreach, education, and enrollment activities. Include information on utilization of existing staff, hiring of new staff, numbers of FTEs, and geographic locations of staff.**
- 2. Briefly describe the organization's ability to recruit and hire staff and implement a Healthcare Guide program to meet the required timeframes.**
- 3. Briefly describe the organization's plan for supervision and oversight of Healthcare Guides.**
- 4. Does the organization currently require a background check of employees or volunteers? If not, will the organization agree to facilitate background checks for employees or volunteers working with NMHIX system access?**
- 5. Briefly describe how the organization would ensure Healthcare Guides can meet certification requirements.**
- 6. How would the organization support Healthcare Guides to provide appropriate referrals for customers who have grievances, complaints, or with additional needs outside the scope of the organization. Describe any similar referral services the organization currently provides.**

Facilities

- 1. Does the organization have a Privacy and Security policy? Yes No**
- 2. Briefly describe how the organization plans to comply with federal and state privacy standards including controlling access to sensitive information, record storage and destruction, monitoring of employees and vendors, and how incidents of breach in privacy is reported.**
- 3. List the days of the weeks and the hours that your organization would plan to have Healthcare Guide services in each geographic location.**
- 4. Describe the physical facilities your organization plans to use to meet with Individuals in person and explain how it is accessible for the target population it plans to serve. Is the space accessible under the Americans with Disabilities Act? If not, how do you plan to provide reasonable accommodation to meet with people who cannot access your facility?**

5. Does this space currently have access to computer, high speed internet, scanning, phones service, and printing? Do you have the ability to respond to telephone and email inquiries within 1 business day and to set up appointments for in person meetings? If not, what is the time frame anticipated for the organization implementing these capabilities?

Additional Information

Provide any additional information you would like to submit for consideration. Please remember: if the total length of the submission exceeds 20 pages (excluding attachments) the submission will not be considered.

Attachments: Please provide the following attachments.

- Attachment 1: Two letters of reference from clients or partner organizations
- Attachment 2: Most recent annual audited financial statement or most recent prepared interim financial statement
- Attachment 3: Existing organizational operational budget for current and upcoming fiscal year
- Attachment 4: Organizational Chart showing existing organization and proposed structure, including any partnership organizations
- Attachment 5: Memorandum of Understanding if applying as partnership or coalition