



Strengthening Consumer Assistance: A Critical Element of Successful Health Care Reform Implementation

The challenge

Consumers are too often shut out, confused and frustrated by our complex and fragmented health care system. The system leaves many without the right health coverage and without the right information about what is available to them. This disconnect also contributes to inefficient, poor-quality care that drives up costs for everyone.

With the passage of the Affordable Care Act (ACA), the challenge becomes greater: it will be a monumental task to enroll over 32 million newly eligible people into health care plans. While many major reforms are not slated to begin until 2014, others will happen incrementally and with different levels of government oversight. In the short term, it is essential that health care consumers are able to get timely answers to their questions and information about their health care options. Over the long term, consumers will need assistance to enroll in and maintain coverage in new health plans. Strengthening consumers' participation both in the system and in their own care is essential to ensure the success of national health care reform.

To meet the challenge, consumer assistance is critical

The implementation of national health care reform will be confusing and complex, even to the most sophisticated consumer. Individuals and their families will need information about new health care programs and consumer protections, as well as assistance to enroll in plans and navigate the health care system as reforms are implemented over the next several years.

Consumer assistance programs help by providing one-on-one assistance to educate individuals about their health care options, to facilitate enrollment, to maintain coverage, and to troubleshoot problems that may arise. Through interactions with consumers, these programs also capture valuable, early information about implementation successes and problems that can be shared with policymakers and state agencies.

The Affordable Care Act includes important language to directly support consumer assistance programs.

- Section 1002 funded consumer assistance programs in 2010 by appropriating \$30 million to support independent offices of health insurance consumer assistance or ombudsman.
- Section 1311(i) creates consumer assistance Navigators in 2014. Different types of groups are listed in the statute as eligible for Navigator designation, including consumer-focused non-profit organizations.

- Section 1311 authorizes State Planning and Establishment Grants to states to help create health insurance Exchanges. Funding is available through 2014, and one of the eleven Core Areas of the grant is providing consumer assistance.

We know consumer assistance programs have a unique role to play in providing support to consumers in the following ways:

- Real help for real people: Consumer assistance programs fulfill the vital role of helping individuals understand the changes created by national health care reform and learn how to gain access to their best health care options in the new system. Successful programs help consumers obtain health care coverage, assist with program eligibility and re-enrollment issues, and answer general health insurance questions – from co-payments to grievance processes.
- A critical feedback loop: Consumer assistance programs serve as the eyes and ears for policymakers and others invested in health care policy and program decisions. Because these programs receive essential information directly from individuals in real time, consumer assistance programs are able to identify problems before they become headlines.
- Empowering people in their own health care: Consumer assistance programs provide the information, tools and resources individuals need to make informed health care decisions for themselves and their families. By helping health care consumers understand their rights and responsibilities, these programs can make the health care system run more smoothly and increase quality of care.

Non-profit organizations have an important role in providing consumer assistance

Non-profit, mission-driven organizations have a critical role to play in consumer assistance programs, both immediately and in the long term. **Regulations and/or grant guidance should allow consumer assistance funds to be granted or contracted to non-profit organizations to ensure the resources are used in the best interest of consumers.** Non-profit, consumer health organizations are trusted resources in their communities and often serve as the “go-to” source for individuals and families who might not otherwise seek assistance with health care questions. These organizations understand how to reach and assist low-income and vulnerable populations – the people who will be most dramatically affected by the new law – and are able to meet the cultural and linguistic needs of communities. As trusted, local sources of information on health care, non-profit organizations that offer consumer assistance often provide expertise to state agencies, providers and policymakers about an array of health care issues.

Effective consumer assistance programs, such as the one run by Community Service Society in New York, work in conjunction with a strong network of community partners to ensure efficient, culturally competent and direct help to people in their own communities. In addition, the Massachusetts experience showed firsthand that consumer assistance was critical to ensure smooth implementation of major health care reforms. In Massachusetts, Health Care for All’s Helpline call volume increased by 400 percent after the state passed its health care reform law.

While government-run ombudsman programs have been successful in some states, the climate of anti-health care reform ballot initiatives and constitutional amendments may hinder the success of such programs in many states. We believe that health care assistance is best provided by consumer-focused organizations that are independent from government and political pressures and that can provide clear information to individuals and their families.

As a national organization, Community Catalyst works with consumer advocates in over 40 states. Many consumer advocacy organizations are already helping people gain health coverage, access services, and navigate the health care system – and they are poised to take on the challenge of ensuring successful implementation of health care reform. In many states, these organizations work with the appropriate state agencies to help identify and resolve problems, effectively creating a central hub for health care consumers to access the coverage they need.

Successful consumer assistance programs should:

- Be truly independent and able to support consumers without conflicts of interest with state regulators, preferably by contracting or partnering with a non-profit, consumer-based organization.
- Provide assistance to health care consumers at different income levels and with varying health coverage, including private insurance, subsidized coverage and Medicaid.
- Help individuals and families obtain health care coverage, assist with public program eligibility and re-enrollment issues, and answer general health insurance questions.
- Serve as a critical feedback loop for policymakers and others invested in health care policy and program decisions. Because these programs receive essential information directly from individuals in real time, consumer assistance programs are often able to identify and resolve problems early.