

UNIVERSITY OF GEORGIA REPORT TRACKS AFFORDABLE CARE ACT NAVIGATORS IN GEORGIA, TENNESSEE, MARYLAND & NEW YORK

Report Documents Role of Navigators in Affordable Care Act Enrollment in Two State Run and Two Federally Facilitated Programs

Atlanta, GA - October 16, 2014 - Seedco, the national non-profit that advances economic opportunity for people and communities in need, today released a comprehensive report based on the findings of a confidential survey of 14,854 residents from New York City, Eastern Maryland and the states of Georgia and Tennessee who were assisted by Seedco and its partners' Navigators during the October 1, 2013 to March 31, 2014 Affordable Health Act (AHC) open enrollment period.

The study, which was conducted by researchers with the Department of Health Policy and Management in the College of Public Health at the University of Georgia, documents how Seedco and its partners reached and assisted consumers interested in enrolling in health insurance through the state-run (New York and Maryland) and federally facilitated (Georgia and Tennessee) marketplaces and provides recommendations for improvements in outreach and enrollment as states gear up for the second open enrollment period (November 14, 2014 - February 14, 2015).

The full report is available at www.seedco.org/UGANavigatorReport.

Seedco was selected through a competitive process to oversee health insurance Navigator programs in Georgia and Tennessee by the U.S. Department of Health and Human Services Centers for Medicaid & Medicare Services. In the two state-run programs, Seedco was selected by the states of Maryland and New York through separate competitive processes

The purpose of the review, which utilized a Seedco-designed Salesforce database, was to evaluate the consumer's experience; understand how consumer health literacy and health needs influenced enrollment, and to identify improvements for the next round of open enrollment.

"The report provides an extraordinary snapshot of the Navigators' work. Seedco and its partners reached those with a history of unmet health needs and those with financial difficulties, in other words, many of the most vulnerable health insurance consumers," said Barbara Gunn, Seedco President and CEO. "Given the numbers who were served, and ultimately enrolled, we believe that ACA enrollment is achieving its historic goals. We are privileged to have the opportunity to apply these results to our work in the next enrollment period."

Dr. Donald Rubin, Professor Emeritus at the University of Georgia, and co-principal investigator of the Report, said, "This was a rare opportunity to better understand the role of Navigators in connecting people to health insurance in diverse communities in four very different states. We were also able to better understand why people seek Navigator services and to help Navigators become even more effective in assisting people in the next open enrollment period."

Among the report's findings:

Diverse Population of Consumers - In the four states, 64.5 percent of those surveyed whose race and ethnicity were recorded were persons of color (27% Black/African American, 8.5% Asian and 7% Hispanic). Of particular significance, given the need for young people to enroll for the ACA to be successful, 24% of consumers who received in-person assistance were between the ages of 18 and 34.

Financial Insecurity - Only about 11 percent of those assisted indicated that they typically had discretionary funds left at the end of each month. Over half of the consumers said they had put off at least one health care visit during the past year because of the expense. Thirty percent of all consumers were able to enroll in public insurance coverage (despite the fact that Georgia and Tennessee declined Medicaid expansion).

Health Literacy - Nearly 30 percent (28%) of those surveyed qualified as having limited health literacy, based on their responses to questions about how often they needed to seek assistance to understand materials provided by a doctor or pharmacist.

Private Marketplace vs. Public Insurance - Medicaid enrollment was, not surprisingly, much higher in states where Medicaid eligibility was expanded (Maryland and New York). About 70 percent of newly insured consumers in New York and 56 percent in Maryland qualified for Medicaid. The comparable figures for Georgia and Tennessee were about 24 percent and 38 percent respectively.

Minority Consumers and those with Unmet Medical Needs - Minority consumers and those who indicated they had unmet medical needs were more likely to "succeed" in enrollment with a Navigator. African American and Hispanic consumers were up to 50 percent more likely to have attained enrollment. Similarly, non-English speakers were 50 percent more likely to have attained enrollment. Completed enrollments overall were most likely in states with state-run Marketplaces rather than in those that used the federally facilitated Marketplace.

Awareness and Understanding Greater Barrier than Technology - While about 50 percent of those interviewed experienced some frustration with the online Marketplaces, others sought assistance prior to trying to access the online Marketplaces and others because they thought in-person assistance would result in better deals, because they had canceled policies, or they didn't understand the system.

Based on the survey results, Seedco and the University of Georgia developed a series of recommendations to improve Navigator programs and the enrollment process, including:

- **Resources.** Navigators worked with limited resources given the rapid startup. Similarly, given the percentage of consumers with limited health and financial literacy, Navigators would benefit from additional training in this area and more networking and mentoring with colleagues.

- **Practice and Program Administration.** Medicaid eligibility is clearly one of the greatest indicators of successful enrollment. Navigators must promote linkage to Medicaid whenever possible. While Seedco Navigators in Federally-facilitated states were not allowed to actually enroll consumers, increasing their ability to assist consumers experiencing enrollment problems would result in greater enrollment success. Similarly, facilitating follow-up with newly insured consumers, consistent with applicable regulations, would help them maintain - and use - their access to health services.

Benjamin Thomases, Seedco's Executive Vice President for Programs noted, "The Navigator program was clearly an instrumental part of the success of the Affordable Care Act. Gearing up for enrollment involved one of the greatest public awareness and education programs in our country's history. Based on that success, we are well-positioned to enroll even more Americans in the next open enrollment period."

About Seedco

Seedco's mission is to advance economic opportunity for people, businesses, and communities in need.

Founded in 1987, Seedco designs and implements innovative programs and services for workers, families, and businesses. We advance community economic development through:

- Workforce development
- Work and family supports
- Employer and small business services

In addition to our direct service work, Seedco analyzes, assesses, and develops best practices to inform our work, as well as that of other practitioners, researchers, and policy makers. We provide consulting and technical assistance to federal, state, and local governments; funders; and nonprofit agencies.