

June 21, 2016

Adding Take Care Utah (TCU) to CMS Renewal and Cancellation Notices for Utah Consumers

Dear Centers for Medicare & Medicaid Services:

The Utah Health Policy Project (UHPP), a navigator grantee and program administrator for the last three years, is making the following request.

We are asking the Centers for Medicare & Medicaid Services (CMS), the Utah Department of Insurance, and all relevant agencies include the name and contact information (website and phone number) for Take Care Utah (TCU), one of the official navigator entities in Utah, on all communications to consumers related to renewals, cancellations, or changes to their 2017 marketplace insurance plans—and in future years.

We are aware that the existing notifications include the following language:

“Visit LocalHelp.HealthCare.gov to find personal help in your area. This notice is also available in alternative formats upon request and at no cost to persons with disabilities.”

However, we believe that directing people to the “Find Local Help” section of healthcare.gov is not adequate or realistic assistance for many Utah consumers.

- First, we know that Utahns are not familiar or comfortable navigating the federal marketplace website, healthcare.gov—especially the sub-menus and secondary pages.
- Second, when Arches Health Plans (Utah’s CO-OP insurer) went into receivership in October 2015, tens of thousands of Utah consumers were left without adequate information on how to switch to a new plan. The basic information provided in the Arches cancellation letter was not sufficient to help them—and many did not re-enroll.
- Third, many Utah consumers enrolled in marketplace coverage lack access to the Internet through computers, tablets, or smart phones to access LocalHeath.HealthCare.gov. One-third of the consumers assisted by Take Care Utah require us to set up an email address for them. Many Utahns can only rely on in-person connections and telephones to access enrollment assistance. This challenge is especially true among low-income consumers most at risk of losing their coverage, and those that don’t speak English.
- Fourth, unlike other states, Utah has built a functional, branded, and trusted one-stop shop for enrollment assistance—the Take Care Utah network. The TCU network includes 90+ navigators, brokers, and certified application counselors in more than 55 locations. This network can be accessed through the Internet (www.takecareutah.org) and by phone (call 2-1-1) from anywhere in the state. Over 200,000 Utahns have accessed Take Care Utah since 2013.

We are requesting that CMS include the following language on all communications to consumers related to renewals, cancellations, or changes to their 2017 marketplace insurance plans.

“Visit Take Care Utah (www.takecareutah.org) or call 2-1-1 from anywhere in the state to find free, local enrollment assistance in your area. This notice is also available in alternative formats upon request and at no cost to persons with disabilities.”

The TCU network is supported by a statewide branding campaign that includes highway billboards, posters, tens of thousands of flyers, displays in every hospital emergency room and waiting room, and automatic referrals from state agencies and assistance programs.

We think Utah consumers will be better served if all consumer notices related to renewals, cancellations, or changes to their marketplace insurance plans identify TCU as a trusted, local assistance portal.

Appendix 1: Index of renewal and cancellation notices requested to change

We request that Take Care Utah be added to the notices for the following situations.

- Renewal notice for the individual market where coverage is being renewed outside the Marketplace
- Renewal notice for the individual market where coverage is being renewed in a QHP offered under the same product through the Marketplace
- Discontinuation notice for the individual market outside the Marketplace and the issuer is automatically enrolling the enrollee in a new plan
- Notice for the individual market where coverage was in a QHP offered through the Marketplace and the issuer is automatically enrolling the enrollee in a new product
- Discontinuation notice for the individual market outside the Marketplace and the issuer is not automatically enrolling the enrollee in a new plan
- Discontinuation notice for the individual market where coverage being discontinued was in a QHP offered through the Marketplace and the issuer is not automatically enrolling the enrollee in a new plan

Appendix 2: About Take Care Utah

The Utah Health Policy Project (UHPP), a 501(c)(3) nonprofit located on the west side of Salt Lake City and, representing underserved Utahns, is the lead applicant for Take Care Utah Navigator Hub (“hub”), a consortium of nonprofit community-based organizations (CBOs) providing comprehensive navigation services statewide for Utahns needing assistance with the new insurance marketplace. Together with lead team members the Association for Utah Community Health (AUCH) (Utah’s Primary Care Association) and United Way of Salt Lake (UWSL) (host of statewide 2-1-1 Information and Referral), UHPP seeks to enhance the work of the past two years as a navigator grantee and build on a successful statewide network for enrollment with a statewide call center and website (2-1-1; takecareutah.org) by expanding into underserved counties and focusing on communities that are disproportionately uninsured: Utahns with income < 200% of the federal poverty level (68% of uninsured); communities of color (22% of uninsured); the lesbian, gay, bisexual, and transgender (LGBT) community; rural Utahns (30% of uninsured); and “young invincibles” age 19-34 (40% of uninsured).

Appendix 3: Enrollment Metrics for Take Care Utah

The entire Take Care Utah network, led by UHPP and its lead team, has reached over 200,000 consumers, including many from vulnerable and underserved populations. This was accomplished through organizing outreach events, giving presentations, handing out flyers, and actively approaching small businesses. With its consortium partners, UHPP will provide, fair, accurate and impartial information and services with eligibility, clarifying distinctions in health plans and help consumers make informed decisions, and facilitate selection of a QHP. TCU enrollment specialists speak more than a dozen common languages in Utah, and are able to help consumers with disabilities, speech and hearing barriers, mobility issues, and provide child care.

Navigator Organizations (nonprofit CBOs)	Help Enroll (Navigators only)	Outreach & Educate (Navigators only)
Utah Health Policy Project (UHPP)	1,650	7,500
Association of Utah Community Health (AUCH):	1,350	6,000
UWSL/2-1-1: Described above	825	11,250
Alliance Community Services (ACS)	900	6,750
Community Health Connect (CHC)	900	7,500
Comunidades Unidas (Communities United)	720	7,200
National Tongan American Society (NTAS)	2,100	21,000
Refugee Intake Center & Asian Association (RIC-AA)	900	3,000
Utah AIDS Foundation	400	16,000

Appendix 4: Requested language to be included on all communications to consumers related to renewals, cancellations, or changes to their 2017 marketplace insurance plans.

“Visit Take Care Utah (www.takecareutah.org) or call 2-1-1 from anywhere in the state to find free, local enrollment assistance in your area. This notice is also available in alternative formats upon request and at no cost to persons with disabilities.”

Thank you for your consideration.
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