

# Navigators Reflect On Season; Praise Outside Assistance

January 12, 2018

Navigators who faced myriad challenges in the open enrollment season that ended mid-December express relief that sign-up numbers are higher than expected and attribute part of the success to the outside groups that provided policy guidance, advertising and support to counter the administration's arguably minimal effort. The navigators especially praise the recently formed Get America Covered and the National Association of Healthcare Access Assisters (NAHAA), Young Invincibles and Planned Parenthood as well as political group like Our Revolution and Indivisible -- all of whom helped get the word out through social media and other avenues.

The latest figures show that more than 8.7 million new and returning consumers selected a plan from Nov. 1 through Dec. 23, including about 66,000 who completed the process after the Dec. 15 deadline. The numbers are slightly lower than the Dec. 15 snapshot, largely due to people dropping automatic renewals, but still represent about 95 percent of the 9.2 million who signed up for 2017 coverage despite having half the time and 90 percent less in advertising dollars.

**The navigator community faced not only the shortened time period, but also a lack of federal assistance in marketing and outreach efforts.** At the same time, CMS said it would base 2018 grant levels on navigators' performance in the 2017 enrollment period.

Ultimately, navigators received \$36 million, or about 41 percent of the \$62.5 million disbursed for the 2017 policy year, to provide enrollment assistance during open enrollment and throughout the year as required.

Daniel Bouton, director of Community Health Services for Dallas-based Community Council, said he and his team personally felt the weight on their shoulders this open enrollment knowing that the odds were stacked against them. It was stressful, but the results coming in week after week gave them the needed push to keep going, he said.

Texas enrolled more than 1.1 million people, or only slightly fewer than the number in the 2017 open enrollment -- and with half the time, 10 percent of the earlier advertising budget and 60 percent of expected grant funding.

"We felt that the odds were against us, but that gave us the fuel to push harder," he said. The team worked with media, granting every interview, and talked and shared best practices with assisters across the country, Bouton added.

The NAHAA -- [the national association recently launched by two former Families USA staffers](#) -- was behind us, providing tips and other information, while Get America Covered and others were there to cheer us on, he said. Bouton said his group had proposed to help 1,500 people enroll, and met its numbers as of Dec. 7; he added he is looking forward to getting data on enrollment numbers from all navigator entities.

In Florida, which once again saw the highest enrollments for a federally facilitated marketplace state, Florida Covering Kids & Families Director Jodi Ray said she is exceptionally proud of the entire Covering Florida consortium of navigators who "worked like dogs" to get the message though all the while facing a tidal wave of misinformation and confusion over the status of the law. The numbers in Florida were nearly equal to last year's in half the time, Ray stressed.

CMS' final 2018 enrollment snapshot showed 1,715,227 enrollees compared to 1,742,819 for 2017 plan year.

**Ray said her group was not necessarily surprised by the administration's advertising cuts** - the Trump administration had slashed funding upon taking over the White House late last year - and, thus her group has already prepared for less federal assistance in that area. But the group hadn't anticipated the cuts to navigators funding and staffing.

Covering Florida prepared for the open enrollment by going through its large list of contacts and reaching out to set up appointments with returning consumers, said Ray. The effort put 500 appointments on the schedule before open enrollment started. Her group also supported a radio/TV marketing push, including public service announcements with athletes, social marketing and email pushes.

"We came from all directions with messages. It got out there. It worked," she said.

Consumers were very concerned by the premium increase and really needed the unbiased assistance, she added.

**Ray also appreciated the assist from Get America Covered, which leveraged her group's part-time communications staffers** by helping to refine and push consumer messaging. Other outside groups, like Kaiser, also helped by putting together press calls.

Shelli Quenga, director of programs for the Charleston-based Palmetto Project, the largest navigator group in South Carolina, said that staff were busier than in previous years starting on day one of the 2018 open enrollment period. Quenga said it is difficult to tease out whether the increased pace was due to the navigators being more proactive or to other factors. She noted everyone was fearful of what was going to happen, and was relieved that the numbers were so strong.

In South Carolina, Quenga noted, residents were already confused since the state had so vocally refused to implement provisions of the ACA and many didn't understand that they had coverage anyway.

**Declarations by the president and others that the law was imploding, or was over, added another layer of “misinformation” to overcome,** she said. These types of statements can be extremely difficult to fight against, especially with half the expected budget.

Quenga said her group's 30-year reputation as an emissary of accurate and fair information was what really carried them through the hectic season. South Carolina is fortunate to have amazing people in the field who were willing to work long hours to show people the value of coverage, she said.

In a joint release issued shortly after the end of open enrollment last month, the Young Invincibles, NAHAA and Planned Parenthood stressed that the unexpectedly large number of sign-ups indicated consumers truly do understand the benefits of having coverage.

The groups also stressed the importance of the navigators providing non-biased information.

“Navigators and in-person assisters worked tirelessly to help consumers enroll in affordable, comprehensive coverage,” said Mark Diel, chief executive officer of NAHAA. “Consumers have come to know and trust enrollment assisters, who have always played a critical role in connecting consumers to coverage. There is no doubt that the open enrollment period would not have been as successful without their help,” he said.

According to the groups, the demand for assistance was highlighted by data showing that, despite the budget and staff cuts, nearly 40,000 appointments were made through the Get Covered Connector, an online scheduling tool managed by the Young Invincibles. -- Amy Lotven ([alotven@iwnews.com](mailto:alotven@iwnews.com))

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