

On October 1, 2013, open enrollment will begin on the Marketplace and uninsured and underinsured low- and middle-income consumers will gain access to quality, affordable health coverage, with the ability to compare across plans online and choose the plan that is best for them and their families – with financial help and in person assistance. Illinois will be running the Marketplace in partnership with the federal government. As part of the partnership, the federal government will control the website and take applications over the phone. Illinois will have regulators review qualified health plan applications; oversee in person assisters; and run a paid and earned media campaign. Illinois has been busy preparing for and implementing its partnership responsibilities.

In April, Illinois was awarded a \$115 million federal grant for implementation of the Marketplace, including funding for in-person counselor grants, procurement of a private marketing firm, and dollars to build an IT infrastructure pending legislation. At the end of April, qualified health plan applications for major medical coverage on the Marketplace were due to the Illinois Department of Insurance (DOI). DOI received applications from six health insurance carriers seeking to provide 165 qualified health plans on the Marketplace. Additionally, the stand-alone dental plan application is expected to become available at the end of May, allowing stand-alone dental plans to submit applications shortly thereafter. All health plan applications will be reviewed by DOI to determine whether they provide the required Essential Health Benefits, meet required actuarial standards, meet network adequacy standards and do not discriminate by discouraging purchase by people with health issues. DOI will recommend to HHS whether or not the applicants should be certified as qualified health plans by the end of July and HHS will make their final determinations by the end of August.

Additionally, as specified in the Illinois Outreach and Education plan that the Marketplace team submitted to HHS in March, Illinois is committed to promoting a culture of coverage throughout the state. Preparing Illinois consumers for this new coverage opportunity is an important role to fill. National research found that 78% of uninsured adults lack awareness of new insurance options under the Affordable Care Act. The Marketplace's outreach effort will be run like a campaign, with paid media and on-the-ground components.

For the paid and earned media campaign, a private marketing firm will help educate consumers, motivate them to enroll, and transform the public's perception of the importance of having coverage regardless of the source, whether it be employer-sponsored insurance, plans on the Marketplace, or Medicaid. Illinois issued a request for proposals for a marketing firm to implement market research; branding efforts; a public relations campaign; including the development of ads; an online landing page; and a data analytics tool to track marketing and outreach efforts. This week, 13 marketing firms submitted proposals as part of the procurement process.

For the on-the-ground campaign, HHS and Illinois will give grants to "Assisters" across the state to provide in person assistance and help the uninsured complete the Marketplace's online application and choose the private health plan that is best for them. These Assisters will follow a "no wrong door" policy and, therefore, also help Medicaid- and AllKids-eligible consumers apply through ABE. These Assisters will receive federal and state training and be certified by the Illinois Department of Insurance. Organizations participating in the Illinois Assister Program will fall into one of three categories: Navigators, In-Person Counselors, and Certified Application Counselors. The difference between the categories is funding. Navigators will receive funding through a federal grant program, In-Person Counselors will receive funding through a state grant program, and Certified Application Counselors will not receive federal or state funding for their enrollment activities.

The Illinois Department of Public Health, in coordination with the Marketplace, has issued a \$28 million In-Person Counselor grant opportunity and will be accepting applications through May 30. Additionally, the federal government made available an additional \$2.3 million in Navigator grants, with those applications due on June 7. All entities within the Illinois Assister Program, regardless of category, will perform the exact same enrollment assistance functions for different demographic and geographic audiences, receive nearly identical training, and be subject to the certification standards and oversight procedures of the Illinois Health Insurance Marketplace. Assisters will work together through Community Coverage Networks and report up through eight Marketplace regional outreach directors.

Illinois expects both state training for Assisters and the media campaign to begin at the end of July. There is a lot of work to do before open enrollment begins October 1, 2013 and coverage begins January 1, 2014, but the Marketplace is diligently preparing to help consumers gain access to the new coverage opportunities made available by the Affordable Care Act and committed to meeting our goal of enrolling 486,000 consumers into Marketplace coverage in 2014.

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Here are the links to the two documents that discuss network adequacy standards for the Marketplace that were requested during the question/answer portion of the Marketplace MAC update:

- DOI Guidance to Issuers: <http://insurance.illinois.gov/cb/2013/CB2013-06.pdf>
- Blueprint Application: <http://www2.illinois.gov/gov/healthcarereform/Documents/Health%20Benefits%20Exchange/11%2016%2012%20Blueprint%20Application%20-%20final%20draft.pdf>