

South Dakota Health Insurance Exchange Task Force Outreach and Communication Subcommittee May 19, 2011

The subcommittee chairs Kim Malsam-Rysdon and Doneen Hollingsworth reviewed the objectives of the Outreach and Communication Subcommittee which will focus on three areas – outreach and public education; navigators; and communication strategies.

Outreach and Public Education

The focus will be on developing a high-level outreach and education plan to let South Dakotans know about the state's Health Insurance Exchange (HIE). Kim Malsam-Rysdon shared outreach/education examples from the federal Department of Health and Human Services (HHS). In response to a question regarding development of performance metrics and evaluation plans, Kim responded that measuring the effectiveness of outreach and education efforts will be part of the plan developed by the group.

Doneen Hollingsworth distributed results of a 2007 survey of uninsured South Dakotans that was done for the Zaniya Project. This is the last comprehensive survey of uninsured in South Dakota which included telephone interviews and focus groups. According to that survey, 9% of South Dakotans were uninsured. Doneen also shared information from the Department of Health's Behavioral Risk Factor Surveillance System (BRFSS) which is a telephone survey administered to adults in households. The BRFSS provides prevalence data on health behaviors and conditions over time and allows comparison of South Dakota-specific data with other states. The BRFSS does include questions regarding uninsured adults and those results have been consistent with other surveys South Dakota has conducted on uninsured.

The state is currently conducting a telephone survey of South Dakotans to gather updated information for the HIE Task Force. The survey began on May 6th and approximately 2,500 South Dakotans will be surveyed. There will be an over-sample of American Indians in order to report reliable results about that important minority population. The survey will help determine the prevalence of the uninsured and underinsured in South Dakota, reasons why they are uninsured/underinsured, eligibility for state Medicaid/Children's Health Insurance Program and , or subsidies to purchase health insurance through the Exchange. Results of the survey will be available for the July subcommittee meeting. Based on survey results, the subcommittee will be able to better determine which populations need to be targeted for outreach and education regarding the Exchange.

Navigators

The federal law requires the use of navigators who will help individuals eligible for the Exchange understand options available to them and how to get the services to meet their needs. This will include information on how to access qualified health plans and how to access tax credits. The US Department of Health and Human Services will be establishing standards for navigators.

There was discussion on the SHIINE (Senior Health Information and Insurance Education) Program that helps senior citizens understand the Medicare benefits. While the SHIINE Program may provide a broad example for how the Navigator Program might work, the subcommittee discussed the need for strong guidelines for navigators. Navigators need to be able to help people understand options but they shall not direct people to a specific qualified health plan. Several subcommittee members commented on the perception that the SHIINE Program may sometimes appear to be acting as an insurance agent when giving advice. The subcommittee asked that someone from SHIINE be at the next meeting to discuss the basics of how the program works. Members also asked that the Division of Insurance provide information on state laws regarding insurance agents and how navigators would work within those regulations.

The subcommittee also talked about how navigators will have to work with many different literacy levels. Working poor have never bought health insurance and each target population will need to be addressed differently. There will also be trust issues and there is a perception among many uninsured that insurance companies are just out to make money and the individual gets nothing in return.

The subcommittee also discussed how to integrate the Navigator Program with what is currently being done through community organizations and providers (i.e., SHIINE, Parent to Parent Connection, Aging & Disability Resource Center, chambers, employers, insurance companies/agents, etc.).

Communication Strategies

The subcommittee will be recommending broad-based strategies for operation of a HIE call center as well as development of a website. Based on the results of the telephone survey, the subcommittee will help define the best ways to reach the target populations. Kim said there will be money for implementation and sustainability of outreach and communication in the establishment grant the state will apply for. There will likely not be enough detail by September 1st to know what that budget would be.

Next Meeting

The next subcommittee meeting will be June 21st from 1-5 pm. The focus of the meeting will be on navigator and will include presentations from the Division of Insurance and the SHIINE Program.