



## QUICK INFORMATION ABOUT CHILDREN AND FAMILIES IN THE AFFORDABLE CARE ACT

### Helping Families Enroll

November 2012

#### Issue

Starting in 2014, over a million New Yorkers will gain access to affordable health coverage when the Health Benefit Exchange opens and Medicaid expansions take effect. While the application process will be simplified, many, if not most will need help getting through the eligibility and enrollment process.

Experience in Massachusetts after its state health reform, and in other examples where Medicaid has been expanded, has shown the need for assistance programs that help to consumers enroll in programs and understand benefits.

The Affordable Care Act (ACA) establishes and funds several programs to provide that assistance but New York will need to decide the best ways to capitalize on these programs.

#### What the ACA does

- The ACA provides funding for Consumer Assistance Programs (CAPs) that offer public education, help with enrollment and renewal of coverage, navigation of coverage and benefits, and reporting and monitoring. In New York, the CAP is Community Health Advocates (CHA), a network of more than 40 organizations across the state with a central “hub” and hotline (888-614-5400).

- The ACA requires states to develop a Navigator program to provide education, distribute information about enrollment and tax credits, facilitate enrollment in health plans, provide referrals to CAPs/ombuds programs, and provide culturally and linguistically appropriate information.
- The ACA provides funding for states to establish In Person Assistor programs.

#### Steps New York can take

- Create a single program that integrates the functions of Navigators CAPs, and In Person Assistors (“Navigator/CAP”).
- Ensure all New Yorkers have access to the program regardless of their form of coverage.
- Expand on the CHA model, using a central hub to provide training, data collection, quality assurance, etc. to contracted outreach and enrollment organizations around the state.
- Continue to support facilitated enrollers (FEs).
- Integrate funding for enrollment assistance and consumer reporting into the Navigator/CAP and direct a portion of administrative Medicaid funding for support of the Exchange to the Navigator/CAP.
- Create a long-term funding stream through fees on insurers.

The CYF Task Force is organized by the Community Service Society of NY, the Schuyler Center for Analysis and Advocacy and Children's Defense Fund-NY through a grant by The Atlantic Philanthropies and their KidsWell Campaign. The ACA is still evolving. Please check our website regularly for up-to-date *Quick Sheets* on many different ACA topics: HCFANY Children Youth and Families Task Force (at [hcfany.org](http://hcfany.org)) or contact [aclaflin@cssny.org](mailto:aclaflin@cssny.org).

