

Status Report: Consumer Assistance Partnership: OCI and ABC for Health

Background:

A federal grant was established to expand or provide support for the establishment of independent offices of health insurance consumer assistance or ombudsman programs. As a condition of receiving grant funds, recipients are required to:

- Assist consumers with filing complaints and appeals
- Assist consumers with enrollment into health care coverage
- Educate consumers on their rights and responsibilities with respect to group health plan and health insurance coverage
- Collect data on consumer inquiries and complaints and provide these data to HHS

To meet the requirement of the grant funding opportunity, OCI identified ABC, the only statewide health care advocacy organization in Wisconsin, as uniquely situated nonprofit partner whose skills dovetail with OCI's expertise and jurisdiction.

Terms of the Agreement:

Status to Date:

| 1. Assist Consumers with Filing Complaints and Appeals | |
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| 1a. ABC and OCI will agree on the process for and the number and type of cases to be referred to ABC. ABC will provide necessary services to consumers referred to ABC by OCI | Referral process established with OCI program staff. Referrals made starting Dec 2010-present. In planning for a training and webcast for investigators on issue spotting, referrals |
| 1b. When consumers contact ABC directly with issues appropriate to OCI, ABC will offer to refer the consumer to OCI | Procedure established for referring clients to OCI where appropriate. Release form and referral letter drafted for use by OCI staff. |
| 2. Assist consumers with enrollment into health care coverage | |
| 2a. Public Programs: identify appropriate coverage options and assist in applications including BadgerCare, Medicaid, HIRSP, etc. | Consumers assisted with information on eligibility and application for BadgerCare, HIRSP, disability programs, coordination of public and private coverage, coordination of public benefits and COBRA, looking into reasons for public benefit denials |
| 2b. Private Insurance: offer help to consumers to make educated decisions; including contacting an insurance agent, reading consumer materials on OCI's website, etc. | Consumers assisted with questions of insurance coverage limits, coordination between public and private benefits, coverage options under an employer-sponsored insurance, evaluating COBRA coverage options, internal grievance and appeal options for denials of covered services, gaps in coverage after newly hired |
| 3. Educate consumers on rights and responsibilities with respect to group health plans and health insurance | |
| 3a. OCI and ABC will provide outreach education and training across WI on consumer rights and responsibilities, OCI Compliant process, insurance grievances, etc. | A workshop is tentatively planned for March 7 on consumer rights and responsibilities, working with your insurance agent, private insurance provider, and OCI, in partnership with OCI staff. ABC and OCI staff participated in OCIO bi-weekly national web cast trainings on topics like: the ACA, grandfathered plans, outreach, case management, data tracking, appeals, ERISA, and others to date. |
| 3b. ABC will conduct a provider training program (live and web based) to build capacity of public health officials, attorneys, advocates, | The first training ABC will present will be for OCI investigators featuring referral process reminders, introduction to public programs including BadgerCare, |

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| etc. to assist WI consumers and make appropriate referrals to OCI and ABC | Disability, and HIRSP, and coordination of public and private benefits. OCI is interested in web casting this training and distributing more broadly. Second, ABC will host a workshop in March on working with insurance consumers in WI, inviting OCI staff to participate. Other workshops at this event will be supported by other funding sources. (The workshop will be similar to an event ABC hosted in October featuring OCI staff to explain the ACA Bulletin OCI issued to insurers. This October event was before the start date of this grant, and was not supported with these grant funds. The training was well received by the public health, advocates and consumers in attendance, and OCI staff was evaluated highly.) |
| 4. Collection of data on consumer inquiries | |
| 4a. OCI will communicate data reporting elements as identified by HHS | ABC and OCI have communicated on data reporting elements and devised a method of tracking and sharing data. OCI and ABC staff participated in OCIO national web cast trainings on this topic. |
| 4b. ABC will collect and track information required under the grant | ABC is using a client database system to track client demographic, case management and case outcomes, and can evaluate the data and run reports. To date, ABC has spoken to approximately 40 consumers on public and private health coverage options. Please see the attached summary of client cases to date. |
| 4c. ABC will work with OCI to facilitate the interface and exchange of data | ABC is prepared to share data at the regularly schedule progress reporting meetings set up for this purpose, and can also accommodate reasonable requests for current data |
| 4d. No personally identifiable information will be shared without the consumer's consent | ABC and OCI staff have discussed confidentiality, privileged information, and have an established procedure on acquiring consumer consent before sharing data |
| 4e. Parties will protect consumer information | ABC and OCI have not shared any information about a consumer without pre-approval from the consumer |
| 5. Program publications and outreach material | |
| 5a. Consumer outreach publications and materials will note the limited duration of the program where appropriate | ABC will share publications related to health reform and consumer assistance at an upcoming workshop in March- materials produced with support of this grant will identify the source of the funding, the duration of the grant, and contact information for follow up questions about the project. |
| 6. Progress meetings | |
| 6a. OCI and ABC will meet quarterly to discuss the status of the grant | ABC and OCI staff have met to discuss referral procedures, IT and data tracking required under this grant, and accounting under the grant. ABC and OCI will meet in late February-early March for a quarterly progress reporting meeting. |
| 6b. At quarterly meetings, ABC and OCI will discuss the number and nature of program cases, financial issues, program status, estimate of remaining case capacity and others | ABC and OCI staff will prepare a meeting agenda in advance of the quarterly meeting to ensure there is sufficient discussion of the types of cases, referral procedure success and efficiency, and estimate of client capacity to date |
| 7. Program Capacity | |

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| 7a. ABC has the capacity to assist at least 500 consumers under the grant program | Per above and the attached document, ABC is on track to serve the 500 consumers predicted in the agreement |
| 7b. ABC will continue to accept and directly assist consumers under the grant until grant funds are exhausted | ABC is on pace to continue this project as described. |
| 7c. ABC will notify OCI if it appears grant funds will be exhausted before the grant terminates | ABC's data tracking and progress reporting meetings provide opportunities to continuously evaluate capacity |
| 7d. If ABC's case capacity is reached during the period of the grant, ABC and OCI will agree on future appropriate information & referrals | ABC is prepared to have this discussion if necessary |
| 8. Grant Funds | |
| 8a. OCI will release grant funds in monthly installments. ABC will submit monthly accountings | OCI and ABC have complied with established accounting protocols |
| 8b. ABC will not use funds to supplant or fund activities outside the scope of the grant | ABC has not used these grant funds to supplant other project activities, has not used these grant funds to support consumer assistance funded by other funding sources. Any advocacy that rises to the level of legal assistance is not paid for by this grant. |
| 9. Compliance with HHS terms & conditions | ABC and OCI staff have complied with the terms as established by HHS |