



Georgia Access Open Enrollment Support Meeting

October 25, 2023

Agenda

- 1** Georgia Access Overview
- 2** Navigator & CAC Onboarding
- 3** Open Enrollment
- 4** Outreach Toolkit Overview
- 5** Upcoming Activities & Deadlines
- 6** Questions & Answers



What is your favorite type of music?

- **Pop**
- **Rock**
- **Classical**
- **Country**

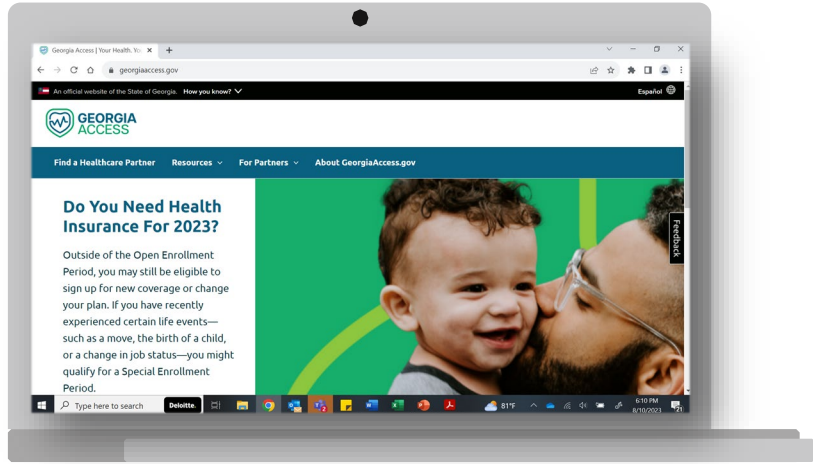


Please submit questions to the Q&A feature.

Questions will be answered at the end of the meeting.

GEORGIA ACCESS OVERVIEW

Georgia Access Overview



- Georgia Access is a new division within the Office of Commissioner of Insurance and Safety Fire (OCI).
- Georgia Access represents the State of Georgia's intent to transition its Health Insurance Marketplace from the Federally-facilitated Exchange (FFE) to a State-based Exchange on the Federal Platform (SBE-FP) for plan year (PY) 2024, and then a State-based Exchange (SBE) for PY 2025.

In moving to a State-based Exchange, Georgia Access aims to:



Reduce the number of uninsured Georgians.



Improve the shopping and enrollment experience for consumers.



Empower the State to make decisions to better serve Georgians.

















Bring revenue back to the State.

Georgia Access SBE-FP vs. SBE Model

The following table outlines whether Exchange-specific responsibilities are managed by the FFE or by Georgia Access for PY 2024 and PY 2025.

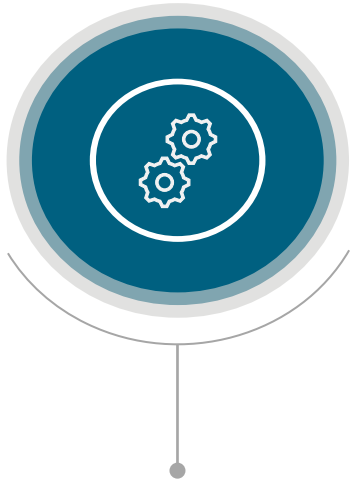
KEY:  FFE  Georgia Access

	Eligibility and Enrollment	Small Business Health Options Program	Consumer Call Center*	Stakeholder Outreach	Plan Management	Certification of Qualified Health Plans (QHPs)	Determine & Collect User Fee
PY 2024 State-based Exchange on the Federal Platform (SBE-FP) <i>The State of Georgia maintains authority over certain functions but is supported by the Federal Platform (FP) infrastructure for eligibility and enrollment.</i>							
PY 2025 State-based Exchange (SBE) <i>An online marketplace (i.e., "Exchange") fully operated by the State of Georgia where consumers can shop for and enroll in health insurance coverage.</i>							

*The primary contact center will be operated by the FP. Georgia Access will have a hotline that consumers can utilize for support.

Georgia Access Division Core Functions

The new Georgia Access Division is responsible for the regulation and oversight of the four core program functions required of SBE-FPs.



Outreach & Education

Conduct stakeholder outreach and education to inform organizations and consumers about enrolling in health care coverage.



Consumer Assistance

Oversee and manage Assisters including Navigators and Certified Application Counselors (CACs) who provide consumers assistance with applying for coverage on the FFE.



Plan Offerings

Certify qualified health plans (QHPs) and stand-alone dental plans (SADPs) sold on the FFE.



Program Stability

Determine a user fee to support the operations of the SBE-FP and ensure compliance with state and federal requirements.

NAVIGATOR & CAC ONBOARDING

Licensure & Certification Requirements

Individual Navigators and CACs must complete the following steps to participate in Georgia Access.

1

Confirm affiliation with a Navigator Grantee or CDO

- Individual Navigators and CACs are required to be affiliated with a Georgia Access Navigator Grantee or CDO, either as an employee or volunteer, and complete the affiliation form with sign off from their affiliated Navigator Grantee or CDO.

2

Complete Georgia Access Certification course and final assessment

- The Certification course is available on <https://certification.georgiaaccess.gov> and takes approximately 3 hours to complete.
- Navigators and CACs are required to achieve a minimum score of 80% to pass the final assessment within 3 attempts.
- Navigators and CACs should download and save a PDF copy of the certification certificate to upload as part of their licensure application on Sircon.

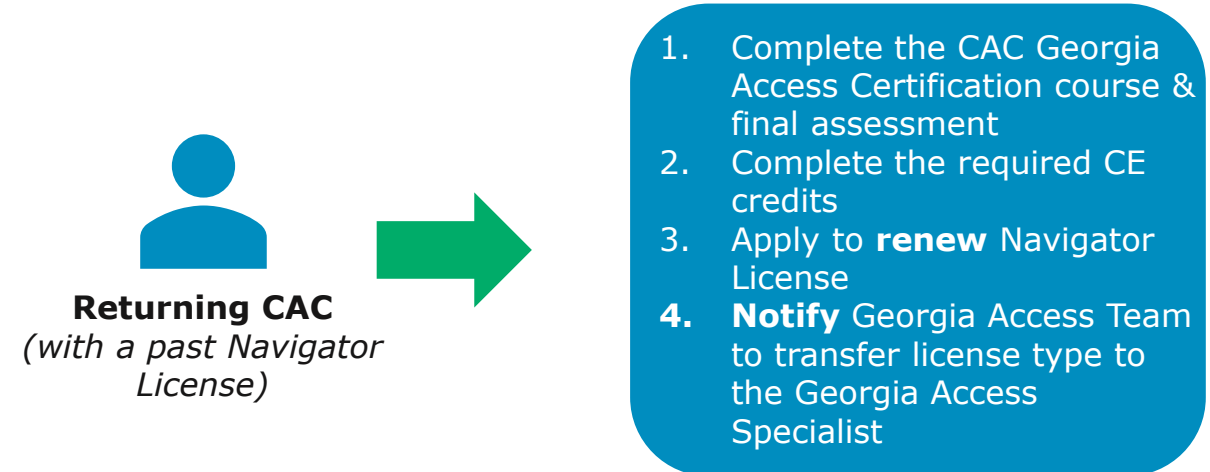
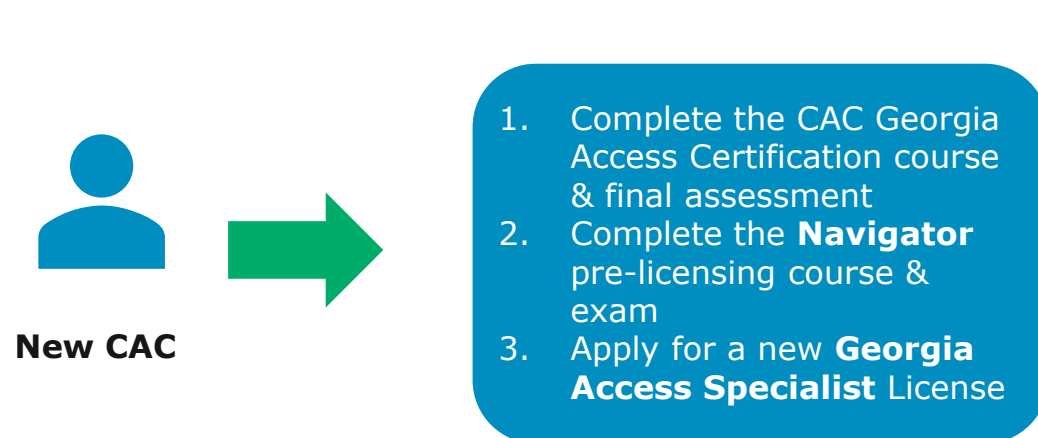
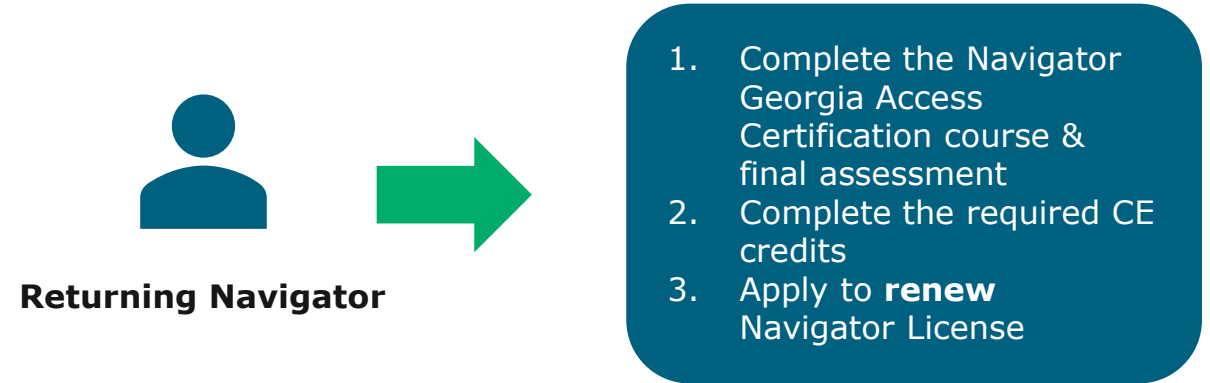
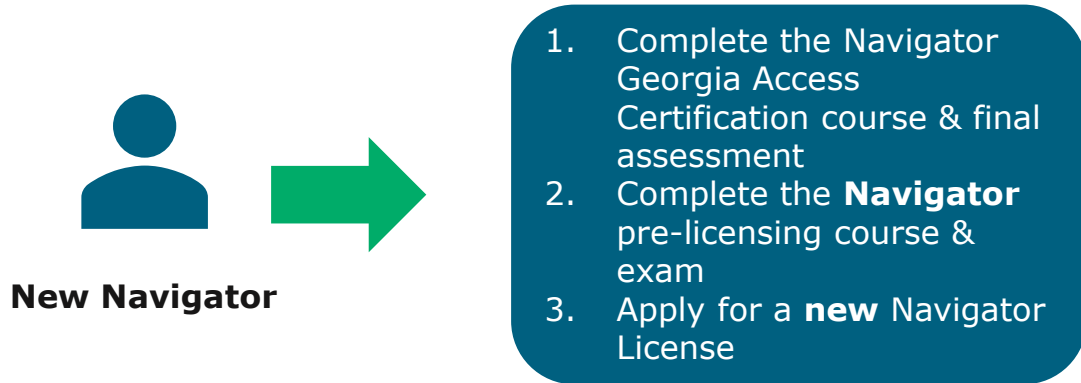
3

Renew or apply for Navigator or Georgia Access Specialist Licensure

- Visit <https://oci.georgia.gov/agents-agency-licensing/navigators-and-georgia-access-specialists-cacs> to review renewal requirements.
- Log into Sircon to renew or apply for licensure. Navigators and CACs must upload the Georgia Access Certificate and the completed Licensure Affiliation Form to Sircon.
- New Navigators and CACs: follow instructions to register for fingerprinting.
- **Note:** Navigators and CACs who have started a license application on Sircon must complete the application by 11/15.

Certification & Licensure Steps

New and returning Navigator/CACs must follow the steps below to participate in Georgia Access.



FAQs

The Georgia Access Program team has received the following questions.

1. Will individual Navigators and CACs receive a Georgia Access ID number?

No, individual Navigators and CACs will receive only a license number. Navigator Grantees and CDOs received a Georgia Access ID number.

2. How many CE credits are Navigators and CACs required to complete?

Navigators and CACs applying for a license are required to complete 15 CE credits as part of the pre-licensing training requirement.

Navigators and CACs applying to *renew* their license are required to complete 10 CE credits. The Georgia Access Certification course counts for 3 credits, so Navigators and CACs must complete an additional 7 CE credits to qualify for a licensure renewal.

3. Can I still apply for licensure and certification after the 10/15/23 deadline?

Yes, Navigators and CACs may apply for licensure and certification after OE. Navigators and CACs who were licensed and certified by 10/15/23 can assist consumers when OE begins. However, Navigators and CACs who complete licensure and certification after 10/15/23 may still participate in Georgia Access once their license has been approved.

FAQs

The Georgia Access Program team has received the following questions.

4. When will I know that I have completed all the licensure requirements?

After completing all the requirements, Navigators and CACs will receive an email OCI in 3-5 days notifying them of the update to their licensure status. Navigators and CACs are encouraged to call the OCI call center at (800) 656-2298 with additional questions about their licensure status.

5. Where can I find the complete list of Georgia Access qualified health plans (QHPs)?

Yes, there is a list currently available on the [Georgia Access website](#).

6. Where do Navigators and CACs access the pre-licensing course?

The pre-licensing course is administered by Pearson Vue. More information can be found on the [OCI website](#).

7. Where do Navigators and CACs access the Authorization form?

The Navigator and CAC Authorization Forms are available for download from the Georgia Access website ([CACs](#) or [Navigators](#)).

8. Will returning Navigators and CACs be required retake the Georgia Access Training again next year?

Yes, the Navigators and CACs must complete certification on an annual basis.

FAQs

The Georgia Access Program team has received the following questions.

9. Are Navigators and CACs that assist consumers remotely required to receive a consumer signature on the Authorization Form?

Yes, Authorization Forms require a signature for both in-person and virtual interactions. Electronic signatures are permitted, including by Adobe PDF and/or DocuSign.

10. How do Navigators and CACs access the Georgia Access Outreach Toolkit?

The Georgia Access Outreach Toolkit was distributed to the Navigator Grantee and CDO leaders. Please reach out to your affiliated organization leader to receive the Georgia Access Outreach Toolkit and supporting materials.

11. What number do Navigators and CACs use on consumer applications for the remainder of 2023?

Navigators and CACs should use their CMS ID numbers on consumer applications for PY 2023 and then they should use their State of Georgia license on consumer applications for PY 2024.

12. What platform do Navigators and CACs utilize for the 2024 Special Enrollment period?

All enrollments for PY 2024 will occur on the FFE platform.

FAQs

The Georgia Access Program team has received the following questions.

13. I am a CAC but I completed the Navigator Certification course, do I need to retake the course and exam?

Yes, individuals who complete the incorrect certification course should click on the *Need Help?* button on the certification website to change their course type and complete the correct course and exam.

14. Can Navigators and CACs order printed outreach materials from Georgia Access?

Navigators and CACs should contact their affiliated organization for details regarding printed materials.

15. For 2024, do Navigators and CACs need to use both the Georgia Access and FFE Authorization Forms?

Navigators and CACs should have consumers complete the Georgia Access Authorization Form for PY 2024 applications and the FFE Authorization Form for PY 2023 applications.



16. What is the difference between CACs and Navigators? Does an organization need to have both?

Navigators and CACs both assist uninsured Georgia residents to apply for coverage. Navigators are required to conduct outreach to underserved communities and receive funding from Georgia Access. Individuals who are unsure if they are a Navigator or a CAC should reach out to their affiliated organization. A complete list and more information regarding both programs can be found on the Georgia Access website ([Navigator Grantees](#) and [CDOs](#)).

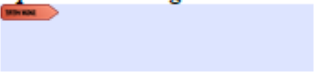

Licensure Affiliation Form

Every Licensure Affiliation Form must be signed and completed separately by the individual Navigator/CAC and the affiliated Navigator Grantee/CDO.

THIS SECTION TO BE COMPLETED BY THE INDIVIDUAL NAVIGATOR OR CAC.

A. Individual Information			
1. Full Name			
2. Email Address			
3. Phone Number			
4. Affiliation with Organization (check the box to indicate)			
Employee	<input type="checkbox"/>	Volunteer	<input type="checkbox"/>
5. State of Georgia License Type (check the box to indicate)			
Navigator License	<input type="checkbox"/>	Georgia Access Specialist License	<input type="checkbox"/>
B. Signature (electronic signature permitted)			
Signature		Date	

THIS SECTION TO BE COMPLETED BY THE NAVIGATOR GRANTEE OR CDO AUTHORIZED REPRESENTATIVE.

C. Organization Information	
1. Organization Name	
2. Organization's Georgia Access ID	
3. Full Name of Organization's Authorized Representative	
D. Signature (electronic signature permitted)	
Authorized Representative Signature	Date
	

Completed by:

Individual Navigator/CAC

**Navigator Grantee/CDO
Authorized Representative**

Authorization Forms

Similar to the FFE, Georgia Access will provide Authorization Forms for consumers to authorize Navigators and CACs to access their PII.

- Navigators and CACs who assist consumers are required to obtain a consumer signature on the Authorization Form to grant Navigators and CACs **permissions to access consumer Personally Identifiable Information (PII)**.
- Navigators and CACs will likely handle PII when:
 - Creating an account on HealthCare.gov.
 - Completing the eligibility.
 - Assessing options for lowering costs of coverage.
 - Assisting consumers with applying for a qualified health plan (QHP).
- Navigators and CACs are permitted to create, collect, disclose, access, maintain, store, and/or use consumer PII after obtaining consumers' consent only to perform functions that Navigators and CACs are authorized to perform, according to the Navigator Grant & CDO Agreements.
- The [Navigator Authorization Form](#) and [CAC Authorization Form](#) can be downloaded from the Georgia Access website.

Completing Authorization Forms

Navigators and CACs should be prepared to assist consumers with completion of the Authorization Form.

Model Authorization Form for Navigators in Georgia Access¹

Navigator Grantee Name: _____

Navigator Grantee Address: _____

Navigator Grantee Phone Number and Email Address: _____

Individual Navigator Name: _____

I. Acknowledgement of Roles and Responsibilities of Navigators (see Attachment A)

I have been informed about and understand the Navigator roles and responsibilities set forth on Attachment A and have been given the opportunity to discuss them with [Name].¹

II. Definitions and Explanations of Terms Used in This Form

In this authorization form:

- The words “I,” “me,” or “my” include my authorized representative if I have one.
- Personally identifiable information is called “PII.” Examples of my PII include, but are not limited to my name, phone number, email address, home address, immigration status, income, and household size information.
- Health plans available through the Marketplace are called Qualified Health Plans or “QHPs.”
- Other programs called “insurance affordability programs” are also available through the Marketplace. These programs can help me or my family pay for health coverage, and include public programs, such as Medicaid, PeachCare, premium tax credits, and cost-sharing reductions.

III. Authorizations

a. General Consent

I, _____, give my permission to [Name], including the individual Navigators who are a part of this Navigator Grantee, to create, collect, disclose, access, maintain, store, and/or use my PII in order to carry out the roles and responsibilities of a Navigator that are authorized by state and federal statute and regulation and generally summarized in Attachment A, unless I have limited that consent as set forth in this document. I understand that [Name] might need to create, collect, disclose, access, maintain, store, and/or use some of my PII in order to provide this assistance. The roles and responsibilities of a Navigator include but are not limited to the following:

Completing Authorization Forms (cont.)

Navigators and CACs should be prepared to assist consumers with completion of the Authorization Form.

b. Specific Consents

I also permit [Name] to create, collect, disclose, access, maintain, store, and/or use my PII, for the following purpose(s):

[NOTE TO NAVIGATOR GRANTEE AND INDIVIDUAL NAVIGATOR: Insert text for any additional consents that may be requested here.]

IV. Exceptions or Limitations to Consent

I understand that I can revoke, limit, or otherwise change the consents I provide through this form at any time. If I don't make any limitations, exceptions, or changes to my consents now, I can still do so at any time in the future by notifying [Name]. I make the following exceptions, limitations, or changes:

Please, complete, sign, and date the form:

Consumer/Consumer's Legal or Georgia Access Authorized Representative Signature
Circle one of these to show if you are the consumer or the consumer's representative. PLEASE NOTE:
Consumers may sign this consent form themselves, or may choose to have a legal or Georgia Access
Authorized Representative sign it.

Date	Printed Consumer Name	Printed Authorized Representative Name (if applicable)
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Ways I agree to be contacted (optional):

__ By mail or in-person at _____

__ By phone at _____ (XXX) XXX-XXXX

This is a wireless phone (circle one): Y N

__ By text message at _____ (XXX) XXX-XXXX [Note: to the extent a Navigator entity wishes to contact individuals on their cell phones or via text message, it should obtain individual legal advice on what the consent language should say.]

OPEN ENROLLMENT

Open Enrollment

The following reminders are to help prepare Navigators and CACs for Open Enrollment on 11/1/2023.

Enrollment Reminders

- The State is in a transition year as it prepares to launch its full State-based Exchange on Georgia Access for Open Enrollment 2025.
- Consumers will continue to enroll in health coverage through HealthCare.gov or through a certified partner found on GeorgiaAccess.gov.
- Consumers can also call the Marketplace Call Center at 1-800-318-2596.
- Navigators and CACs can email the Georgia Access Program Team with questions.
- Georgians will enroll through GeorgiaAccess.gov next year.

Navigator and CAC Roles & Responsibilities

As a reminder, Navigators and CACs conduct the following activities and should be aware of the following restrictions.



Navigators and CACs are responsible for:

- Assisting Consumers.
- Providing Referrals.
- Complying with Conflict of Interest Standards.
- Obtaining Signed Consent Forms from Consumers.



Navigators and CACs are not permitted to:

- Offer advice about which QHPs are recommended for a consumer.
- Impose charges or receive any form of payment from consumer applicants/enrollees. Provide gifts to an applicant or potential enrollee.
- Act as an intermediary between an employer and insurance company that offers QHPs through the FFE.
- Solicit consumers for an application or enrollment assistance by going door-to-door or through an unsolicited means of direct contact.

OUTREACH TOOLKIT OVERVIEW

Outreach Toolkit Overview

Navigator and CAC Program Stakeholders will receive the Georgia Access Outreach Toolkit that serves as a comprehensive guide for raising awareness and marketing the program within your communities according to the Georgia Access branding and messaging guidelines.

WHAT IS IN THE TOOLKIT?

- Style Guide Roadmap
- Talking Points
- Print Collateral
- Template Digital Content

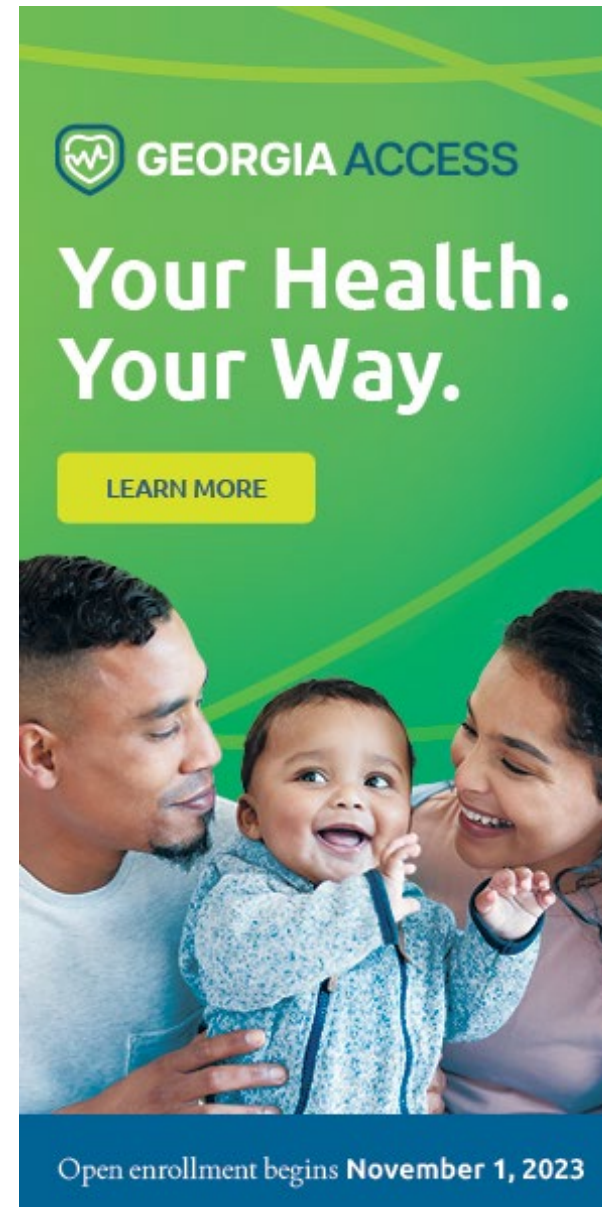


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Utilizing the Outreach Toolkit

Navigators and CACs are encouraged to utilize the Outreach Toolkit in the following recommended ways.



Publish digital materials to organization's channels, including your organization's website and social media channels.



Share messaging and print materials in your communities at outreach and enrollment events and at site offices.

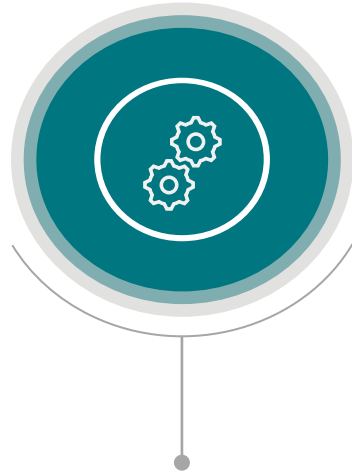
Outreach Toolkit Materials

The Outreach Toolkit includes the following components for the Navigator and CAC Programs.



Talking Points

Language to support conversations with consumers regarding GeorgiaAccess.gov.



Style Guide Roadmap

Creates a consistent identify across all communication channels and includes logos, spacing, color palette, font, tone of voice, photography.



Print Collateral

Drafted collateral to distribute to offices and outreach events, including posters and flyers.



Template Digital Content

Sample messaging and images to use across social media platforms including social media, email copy, and newsletter copy.

Talking Point Examples

The Outreach Toolkit provides several talking points that can be included in outreach materials and consumer materials.

① Georgia Access is our state's way for all residents to find quality, affordable health insurance.

② With Georgia Access, consumers will have many options for enrolling in affordable health coverage through various web brokers, agents, and insurance companies. You can find information on GeorgiaAccess.gov.

③ The state is in a transition year as it prepares to launch its full State-based Exchange on Georgia Access for Open Enrollment 2025.

④ Open Enrollment begins November 1, 2023. For consumers who enroll in a plan on or before December 15, 2023, coverage will start on January 1, 2024. For consumers who enroll in a plan after December 16, 2023, coverage will begin on February 1, 2024.

Social Media Handles

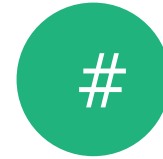
Navigators and CACs are encouraged to follow, connect, and engage with the following accounts.



@GeorgiaDOI



@GA_OCI



#GeorgiaAccess



@GA_DOI

**formerly Twitter*



@TheGADOI

UPCOMING ACTIVITIES & DEADLINES

Monthly Newsletter Overview

Georgia Access sends out monthly newsletters to all Navigators and CACs.

Monthly Newsletters are a great source of information for Navigators, CACs, Navigator Grantees, and CDOs and include:

- Key Dates
- Navigator & CAC Program Information
- Upcoming Events
- Frequently Asked Questions
- Resources
- Additional Information



Navigator & CAC Monthly Newsletter

September 28, 2023

In This Edition

- Key Dates
- What is Georgia Access?
- Open Enrollment Meeting - October 25
- Licensure Requirements
- Coming Soon - Marketing Toolkit
- PY 2024 Plan Options
- Frequently Asked Questions
- Resources

Key Dates

- Deadline to Complete Certification: **October 15, 2023**
- Open Enrollment Support Meeting: **October 25, 2023**
- Open Enrollment Begins: **November 1, 2023**

Please note: Newsletter may be in your Spam folder.

Key Activities, Milestones, and Deadlines

Key

- Georgia Access Milestones
- Monthly Newsletters

The following outlines the key activities and dates for organizations interested in participating in Georgia Access.

2023		2024			
October	November	December	January	February	March
<ul style="list-style-type: none"> ● 10/15: Deadline to complete Navigator and CAC Certification & Licensure for Open Enrollment ● 10/25: Open Enrollment Support Meeting ● 10/26: October Newsletter distributed 	<ul style="list-style-type: none"> ● 11/1: Open Enrollment Begins ★ ● 11/15: Deadline to complete licensure application (if pending >60 days) ● 11/30: November Newsletter distributed 	<ul style="list-style-type: none"> ● 12/21: December Newsletter distributed 	<ul style="list-style-type: none"> ● 1/1: Coverage begins for consumers enrolled by 12/15 ● 1/25: January Newsletter distributed 	<ul style="list-style-type: none"> ● 2/1: Coverage begins for consumers enrolled after 12/16 ● 2/29: February Newsletter distributed 	<ul style="list-style-type: none"> ● 3/28: March Newsletter distributed

Next Steps



Complete **Licensure and Certification**



Reach out to navigators@georgiaaccess.ga.gov or cdos@georgiaaccess.ga.gov with questions



Review the **Georgia Access Outreach Toolkit** and supporting materials

QUESTIONS & ANSWERS