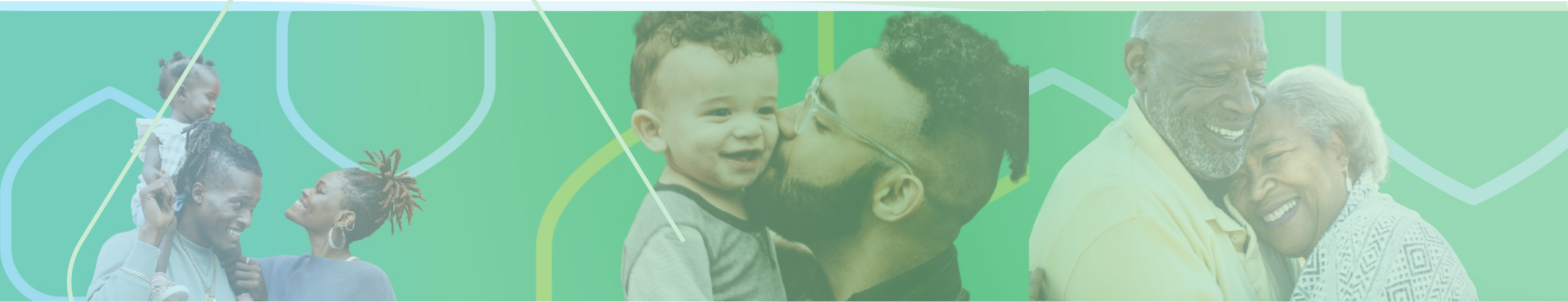


# GEORGIA ACCESS



**Monthly Meeting for Individual Navigators and CACs**  
**September 5, 2024**

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# GEORGIA ACCESS OVERVIEW

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# GEORGIA ACCESS OVERVIEW

Georgia is making significant strides in improving access to affordable, quality insurance across the state for consumers.

The Office of Commissioner of Insurance and Safety Fire (OCI) launched the Georgia Access Division in 2023.

Georgia Access is the State's program for eligible Georgians to shop for and enroll in health insurance.

**Georgia Access will go live on November 1, 2024 as a State-based Exchange (SBE) for Open Enrollment (OE) 2025.**



## GEORGIA ACCESS GOALS

- 1** Increase the number of insured Georgians.
- 2** Improve the shopping and enrollment experience for consumers.
- 3** Strengthen competition, innovation, and private sector investment in Georgia's market.

# GEORGIA ACCESS ENROLLMENT OPTIONS

Georgia will be the first SBE in the country that will provide a state-run consumer portal and private entity shopping and enrollment options.



Certified agents



Web brokers



Insurance companies



Georgia Access  
consumer portal



Contact Center

***Note: Assistors are NOT permitted to enroll consumers in a healthcare plan***

# **NAVIGATOR AND CAC PROGRAM OVERVIEW AND REQUIREMENTS**

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# ROLE OF NAVIGATORS AND CACs: REQUIRED ACTIVITIES

Navigators and CACs assist consumers in applying for health insurance coverage and financial assistance on Georgia Access.

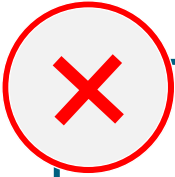


## *Navigators and CACs can perform the following activities:*

- Provide outreach and education to uninsured individuals and underserved or vulnerable populations.
- Provide unbiased support for consumers by remaining free of prohibited conflicts of interest.
- Educate consumers on basic healthcare concepts, coverage options, and available financial assistance on Georgia Access.
- Support consumers with applying on Georgia Access.
- Support consumers in understanding their eligibility results and next steps.
- Refer consumers to the Georgia Access Contact Center, as appropriate.
- Help consumers find certified agents, as appropriate.
- Provide information on Medicaid and PeachCare for Kids®, as appropriate.
- Provide consumers with language interpretation support.
- Provide consumers with accessibility support.

# ROLE OF NAVIGATORS AND CACs: PROHIBITED ACTIVITIES

Navigators and CACs are prohibited from performing activities that constitute providing health insurance advice or compromise their ability to remain objective in providing consumer support.



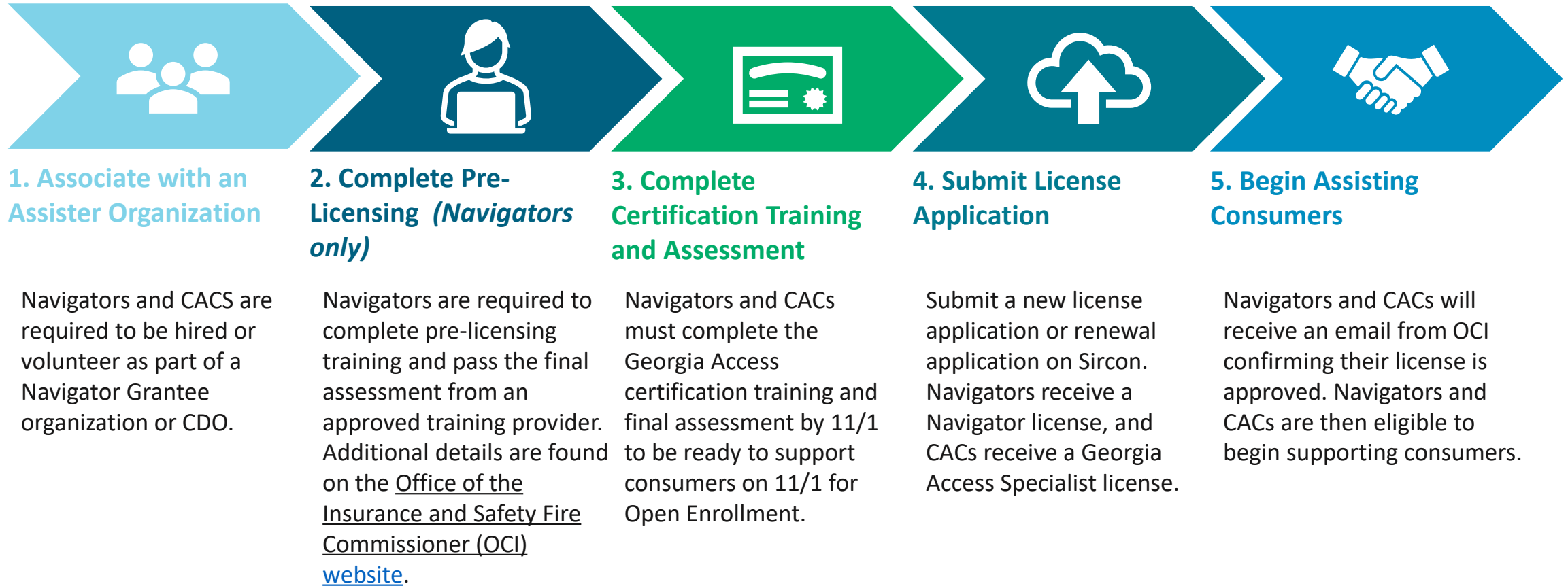
## *Navigators and CACs are prohibited from the following activities*

- Recommend specific health insurance plans for consumers.
- Enroll a consumer into a health insurance plan.
- Provide gifts of any value to an applicant or potential enrollee as an inducement for enrollment
- Impose fees for providing consumer support and assistance.
- Request or receive compensation from insurance companies, agents for consumer referrals, and consumers or third parties for assistance.
- Act as an intermediary between an employer and health insurance company.
- Call consumers to offer assistance without the consumer initiating contact first.
- Use an automatic telephone dialing system or an artificial or prerecorded voice.
- Navigators may not use grant funding to purchase items that promote products or services of a third party.
- Go door-to-door to solicit consumers for application or enrollment assistance.



# OVERVIEW OF ASSISTER REQUIREMENTS

Navigators and CACs are required to be licensed and certified to assist consumers on Georgia Access for PY 2025. Licensing and certification steps vary slightly for Navigators and CACs.



# INDIVIDUAL NAVIGATOR REQUIREMENTS

Navigators are required to complete the following licensure and certification requirements to become a certified Navigator for PY 2025.

1

## Establish Relationship With Navigator Grantee

- Individuals are hired or become volunteers with the Navigator Grantee.

2

## Complete State Licensing Requirements

- Individuals complete pre-licensing training and assessment from an approved training provider.
- Detailed information on licensing can be found at <https://oci.georgia.gov/agents-agency-licensing/navigators>

3

## Complete Georgia Access Certification Training

- Individuals complete the online Georgia Access certification training ([certification.georgiaaccess.gov](https://certification.georgiaaccess.gov)) and pass the final assessment.
- The online training is now available and must be completed by 11/1 to participate in OE 2025.

4

## Submit a New Application or Renewal for a Navigator License

- Individuals submit their application or renewal for a State of Georgia Navigator license through Sircon and are required to provide: citizenship affidavit, fingerprints, proof of association with the Navigator Grantee, proof of completion of Georgia Access certification.

5

## Support Consumers on Georgia Access

- Individuals are notified their Navigator license is approved.
- Navigators start supporting consumers on Georgia Access.

# INDIVIDUAL CAC REQUIREMENTS

CACs are required to complete the following licensure and certification requirements to become a certified CAC for PY 2025.

1

## Establish Relationship With CDO

- Individuals are hired or become volunteers with the CDO.

2

## Complete Georgia Access Certification

- Individuals complete the online Georgia Access certification training ([certification.georgiaaccess.gov](https://certification.georgiaaccess.gov)) and pass the final assessment.

3

## Submit a New Application or Renewal for a Georgia Access Specialist License

- Individuals submit their or renewal application for a Georgia Access Specialist license through Sircon and are required to provide: citizenship affidavit, proof of affiliation with a CDO, and proof of passing the certification assessment.



## Changes in Georgia Access Specialist licensure requirements

- CACs are no longer required to complete the pre-licensing training and assessment or pay the \$55 licensing fee.

4

## Support Consumers on Georgia Access

- Individuals are notified their Georgia Access Specialist license is approved.
- CACs start supporting consumers on Georgia Access.

# GEORGIA ACCESS CERTIFICATION REQUIREMENTS

Navigators and CACs who would like to support Georgia consumers for PY 2025 are required to complete the Georgia Access certification training and pass the accompanying assessment.

- 1 Access the certification training**  
The course and assessment is available on the Georgia Access Learning Management System (LMS). Access the LMS at [certification.georgiaaccess.gov](https://certification.georgiaaccess.gov)
- 2 Complete certification training**  
The course includes modules on the Navigator and/or CAC role, Georgia Access Policies & Procedures, and Privacy & Security. The State recommends setting aside three (3) hours to complete the training.
- 3 Pass the final assessment**  
A minimum score of 80% is required to pass the final assessment; a maximum of three (3) attempts will be permitted.
- 4 Submit the Certification Agreement**  
As part of the final assessment, Navigators and CACs attest that they will adhere to all requirements and policies in the Georgia Access Certification Agreement.
- 5 Obtain Georgia Access certification certificate**  
Navigators and CACs who pass the final assessment are provided a printable, downloadable PDF certificate.

# STATE OF GEORGIA NAVIGATOR LICENSE REQUIREMENTS

Navigators are required to obtain and maintain licensure to assist consumers on Georgia Access.

## Complete the below steps to apply for a State of Georgia Navigator license



Visit <https://oci.georgia.gov/agents-agency-licensing/navigators> to review the requirements for Navigator licensure.



Log in to Sircon at <https://www.sircon.com/landingPages/states/georgia/content.jsp> to apply\*. Navigators are required to complete pre-licensing training and assessment to receive a license.



Upload the Georgia Access certificate verifying completion of certification.



Upload the completed and signed Licensure Affiliation Form. The form must be signed by the affiliated Navigator Grantee organization to confirm affiliation.



Upload the completed and notarized Citizenship Affidavit and legible copy of applicants ID.



Submit \$55 payment fee.



After submitting the application, follow the instructions to register for fingerprinting which is a requirement for a license.

*\*Navigators that received a license for PY 2024 should submit a renewal application and are still required complete Georgia Access certification training.*

# GEORGIA ACCESS SPECIALIST LICENSE REQUIREMENTS

CACs are required to obtain and maintain a Georgia Access Specialist license to assist consumers on Georgia Access.

## Complete the steps below to apply for a Georgia Access Specialist license



Visit <https://oci.georgia.gov/agents-agency-licensing/> to review the requirements for Georgia Access Specialist license.



Log in to Sircon, <https://www.sircon.com/landingPages/states/georgia/content.jsp> to apply\*.



Upload the Georgia Access Certificate verifying completion of certification.



Upload the completed and signed Licensure Affiliation Form. The form must be signed by the affiliated CDO to confirm affiliation.



Upload the completed and notarized Citizenship Affidavit and legible copy of applicants ID.

**Note: CACs are not required to complete pre-licensure training or pay the \$55 fee for PY 2025.**

*\*CACs that received a license for PY 2024 submit a renewal application and are still required complete Georgia Access certification training.*

# **BEST PRACTICES FOR ASSISTING CONSUMERS**

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# BEST PRACTICES FOR CONSUMER ASSISTANCE

Many consumers have limited knowledge of benefits and coverage options, which makes it crucial that assisters utilize best practices when helping consumers.

## ASK THE RIGHT QUESTIONS

- Conducting a needs assessment can provide a clearer picture of a consumer's situation and needs. Asking questions will help you narrow down a solution to address the consumer's situation. Most consumers are either **seeking information** or **seeking coverage**.

## IDENTIFY VULNERABLE OR UNDERSERVED POPULATIONS

- Identify if the consumer belongs to vulnerable or underserved populations to understand how to best serve the consumer.

## GET CREATIVE

- Look for workarounds. When trying to help a consumer you may not be able to verify their identity.
- Asking the right questions will allow you to effectively provide assistance.
- Be patient. Some consumers may not know how to use technology even if they have internet access.
- Try a variety of solutions to help provide consumers with the support they need.

It is important to help consumers understand the connection between health coverage, medical treatment, and being healthy.





# STRATEGIES FOR EFFECTIVE COMMUNICATION

Effective communication strategies are key to earning consumers' trust. Examples are listed below.



**Adapt to Cultural and Linguistic Differences.** Cultural and linguistic differences require you to identify and understand a consumer's cultural beliefs, behaviors, and needs.



**Assess Literacy Level.** A consumer's literacy level (their ability to read and write) plays a significant role in how they understand their health coverage options. You must work with this understanding to bring the consumer to a place where they are willing to enroll.



**Identify a Consumer's Health Literacy Level.** Health literacy is the ability to access and understand basic information about health coverage to make decisions on coverage. Communicate with a consumer at their health literacy level to effectively share plan information.



**Accommodate Physical and Intellectual Disabilities:** Consumers with physical or intellectual disabilities may need help to gain access to coverage information. These consumers may need to be matched to special services.

# OUTREACH EVENT BEST PRACTICES

Navigator Grantees are required to conduct three (3) outreach events per month, CDOs are required to conduct one (1) outreach event. Understanding the goals of outreach events and best practices to meet those goals will help reach consumers in their communities.

## OUTREACH EVENT GOALS

**Provide Free In-Person Assistance**

**Promote Education**

**Build Trust**

**Align with Strategic Opportunities**

## OUTREACH EVENT BEST PRACTICES



### Promote Outreach Events

- Promote through effective communication channels (social media, radio, email, flyers).



### Understand the Community

- What are the community's needs?
- What enrollment challenges does the community face?
- What are the community's trusted sources of information and support?
- What resources are already available?



### Host Different Types of Outreach Events

- Face-to-face Outreach (e.g., distributing brochures/fliers, presentations)
  - High-traffic Activities
- Media (Social media campaigns, radio, local newspapers etc.)
- Local Partnerships

# OUTREACH RULES

Navigators and CACs must adhere to the following rules when conducting outreach to consumers.



Gifts and promotional items must be only of nominal value and may not be purchased with Georgia Access (grant or other federal) funds. Navigators and CACs are **prohibited from providing gifts of any value** to a consumer as an incentive for enrollment.



Navigators and CACs **may not conduct outreach and education activities by going door-to-door** or through other unsolicited means of direct contact to consumers.



Navigators and CACs are **prohibited from calling consumers using an automatic telephone dialing system** or an artificial or prerecorded voice (frequently referred to as robocalls) unless the consumer has an existing relationship with the individual or organization.

# OUTREACH TOOLKIT OVERVIEW

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# GEORGIA ACCESS OUTREACH TOOLKIT OVERVIEW

The Georgia Access Outreach Toolkit is a comprehensive guide for Navigators and CACs to raise awareness and market Georgia Access in the communities they serve.

## CONTENTS

## 1 Talking Points

Reference language to support discussions about Georgia Access with communities assisters serve.

## 2 Style Guide Roadmap

Georgia Access brand guidelines to create a consistent identity across all communication channels. The Style Guide Roadmap includes logos, spacing, color palette, font, tone of voice, and photography guidance.

## 3 Template Digital Content

Sample messaging and images for use across social media platforms such as Facebook, X (formerly Twitter), and Instagram.

## 4 Print Collateral

Posters, postcards, and other collateral to distribute to communities assister serve.

## 5 Social Media Handles

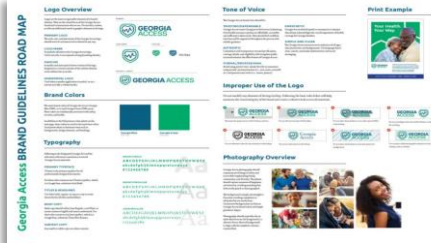
Follow, connect, and engage with Georgia Access through the following accounts. Also consider sharing our posts and tagging our accounts in your communications.

## DETAILS

### Talking Points

Feel free to reference this language as you discuss the Georgia Access program with communities.

- TALKING POINTS**
- Georgia Access is the first program for all residents to find quality, affordable health insurance.
  - The website is [www.GeorgiaAccess.ga.gov](https://www.GeorgiaAccess.ga.gov).
  - Understand:** Georgia Access is a full-time, state-funded program in Georgia Access for Open Enrollment only.
  - Address:** Georgia Access is a full-time, state-funded program in Georgia Access for Open Enrollment only.
  - Regardless of where you live, you can enroll in Georgia Access coverage.
    - The services provided to consumers are free.
    - Consumers will use the same health plan as their private.
    - Consumers will be eligible for the same federal tax credit as everyone.
  - With Georgia Access, consumers have many options for finding affordable health insurance, including through with brokers, certified agents, insurance companies, and the Georgia Access consumer portal.
  - There are many ways you can get health insurance. Georgia Access is one of the ways people can get coverage. If you are a Georgia resident, you can get coverage through the state or federal and also through private health insurance. Georgia Access is a state health insurance program for residents of Georgia.
  - For questions about Medicaid, please visit [www.Medicaid.ga.gov](https://www.Medicaid.ga.gov).
  - Open Enrollment begins November 1, 2024. For consumers who need to enroll on or before December 31, 2024, coverage will start on January 1, 2025. For consumers who enroll after January 1, 2025, coverage will begin on February 1, 2025. The deadline to enroll for coverage is January 31, 2025.
  - If you do not currently have health insurance, for you to have had some health insurance, such as having health insurance, working, getting married, or having a baby – you may qualify for a Special Enrollment Period. This means you can generally enroll in coverage for the remainder of 2024. Visit [GeorgiaAccess.ga.gov](https://www.GeorgiaAccess.ga.gov) to see if you qualify.



### Template Digital Content

**HOW TO USE SOCIAL MEDIA CONTENT**  
The Toolkit contains sample messaging and images for use across social media platforms such as Facebook, X (formerly Twitter), and Instagram. See the next slide and supporting materials for additional content.

- GUIDANCE ON HOW TO POST**
- Please interact with using Georgia Access and our social media handles (<https://www.GeorgiaAccess.ga.gov>) as you post.
  - Please share your preferred language (i.e., show that your community member communication with them consistently) when posting on social media.
  - If your organization serves a Spanish-speaking population, please publish the post twice: once in English and once in Spanish so those audiences can receive the message. Spanish language materials are included in the toolkit.



### Print Collateral

**HOW TO DISTRIBUTE COLLATERAL**  
Distribute collateral in your organization's offices and at outreach events, depending on existing communication and outreach tactics.

- EXAMPLES**
- The posters are on your community bulletin boards.
  - Make posters available in locations frequented by community members.
  - If your organization serves a Spanish-speaking population, please make collateral available in Spanish so that those audiences can receive the message. Spanish language materials are included in the toolkit.
  - Share appropriate collateral with business partners, corporations, organizations as you see fit.



### Toolkit Materials: Social Media Handles

Follow, connect, and engage with us through the following accounts. Also consider sharing our posts and tagging our accounts in your communications. Reach out to [Agents@GeorgiaAccess.ga.gov](mailto:Agents@GeorgiaAccess.ga.gov) with questions.



# OUTREACH TOOLKIT COLLATERAL

The Georgia Access Outreach Toolkit will include additional collateral, including print and digital resources, that assisters can use to promote Georgia Access among target populations. Toolkit collateral will be distributed in late September.

- 🎯 **Print and digital collateral will be distributed in late September.** The Outreach Toolkit contains brand guidelines and examples of collateral.
- 🎯 **Resources will be available in English and Spanish** and contain key information about Georgia Access.
- 🎯 **Digital materials can be published on your organization's website** and social media. Digital content includes social media content, email copy, and slides for presentations.
- 🎯 **Print materials can be shared at in-person outreach events.** Material includes posters, flyers and postcards.
- 🎯 **Connect to target populations** Use the appropriate resources that connect to your organization's strategy to reach targeted populations and meet key goals.



*Sample Facebook post*

# **TIMELINE AND RESOURCES**

# UPCOMING ACTIVITIES AND MILESTONES

The following outlines the key activities and dates for individual Navigators and CACs participating in Georgia Access.

	September 2024	October 2024	November 2024	December 2024
Meetings	<b>Thursday, 9/5:</b> Monthly Meeting for Individual Navigators and CACs	<b>Thursday, 10/3:</b> Monthly Meeting for Individual Navigators and CACs	<b>Thursday, 11/7:</b> Monthly Meeting for Individual Navigators and CACs	<b>Thursday, 12/5:</b> Monthly Meeting for Individual Navigators and CACs
Deadlines & Milestones		<b>Tuesday, 10/1:</b> Contact Center launches  <b>Tuesday, 10/15:</b> Entity Portal launches	<b>Friday, 11/1:</b> Deadline for assisters to complete certification and licensure to support consumers on 11/1  <b>Friday, 11/1:</b> Open Enrollment begins ★	<b>Monday, 12/16:</b> Deadline for consumers to enroll for coverage beginning 1/1/2025



# RESOURCES



**Georgia Access Website** | [georgiaaccess.gov/for-partners/](https://georgiaaccess.gov/for-partners/)

Information on the Georgia Access Navigator and CAC Programs



**OCI Website** | [oci.georgia.gov/agents-agency-licensing/navigators-and-georgia-access-specialists-cacs](https://oci.georgia.gov/agents-agency-licensing/navigators-and-georgia-access-specialists-cacs)

Information on State of Georgia licensure requirements and the application process.



**Sircon** | [www.sircon.com/landingPages/states/georgia/content.jsp](http://www.sircon.com/landingPages/states/georgia/content.jsp)

Apply for a license, check the status of a license or application, and update contact information.



**Georgia Access Certification** | [certification.georgiaaccess.gov](https://certification.georgiaaccess.gov)

Access the Georgia Access certification training and final assessment.



**Navigator Inbox** | [Navigators@GeorgiaAccess.ga.gov](mailto:Navigators@GeorgiaAccess.ga.gov)

**CDO Inbox** | [CDOs@GeorgiaAccess.ga.gov](mailto:CDOs@GeorgiaAccess.ga.gov)



**Georgia Access Contact Center** | 1-888-312-4237

The Contact Center will go live on starting October 1, 2024.



# **QUESTIONS AND ANSWERS**