



**Seedco** | improving lives  
growing communities



**HealthCare.gov**



# Introduction to Seedco

*Seedco is a national nonprofit organization that advances economic opportunity for people, businesses and communities in need.*

- Based in New York City, we have offices in Georgia, Maryland and Tennessee
- Program Areas
  - Workforce
  - Work and Family Supports (Benefits)
  - Technical Assistance
- Relevant experience prior to first open enrollment
  - CHIPRA, SNAP, Facilitated Enrollment for Medicaid contracts
  - From 2005 through just before open enrollment, Seedco's network assisted 183,745 households to receive an estimated \$303,912,339 worth of benefits

# Seedco Navigator Program

*We are both a Navigator funded and Certified Application Counselor sponsoring entity in MD, NY, GA and TN.*

- **Intermediary Model** – Seedco works with community partners who have strong affinity group relationships (LGBT, immigrant populations, young invincibles, non-English speaking).
- **New York City** – Serving five boroughs with an emphasis on Brooklyn. Seedco was 1 of 22 organizations awarded to serve a combination of the 5 boroughs.
- **Maryland** - Serving 7 counties of the Upper Eastern Shore counties. Seedco was 1 of 6 organizations selected to cover the state by region.
- **Georgia and Tennessee** - We were one of two organizations awarded to serve each entire state.

# Seedco Navigator Program

*Resources in each state dictated strategy for deployment of the Navigators.*

- Due to regional concentration of Navigators in MD and NY, it was mostly 1-1 enrollment engagement. There were a few large group enrollment events during the final six weeks through March 31st.
- In GA and TN, we often partnered with regional local entities such as medical centers, community centers and public libraries for large scale enrollment events.

# Seedco Navigator Program

*Education and outreach resources varied between state based and federally funded exchanges.*

- **Large Scale Marketing Campaigns in SBE States** - In MD and NY, there were extensive outreach and education campaigns produced by each state's Health Exchange in advance of the 10/1 open enrollment commencement.
  - Consumers typically had more awareness of the marketplace and more positive associations prior to Navigator interaction.
- **Georgia and Tennessee Navigators Played a Central Role** - In GA and TN, earned media by Seedco was the most extensive opportunity for the public to hear positive messaging and learn more about the new healthcare marketplace.
  - In each state Seedco reported more than 1 million outreach contacts through TV news and online views of TV news stories.

# Seedco Navigator Program

*Some key findings from external research on our programs:*

- **Low Awareness of Navigators** - People who came to Navigators after difficulties enrolling independently, most had never heard of the Navigator role or did not know Navigators provide free and impartial service.
- **Consumers Appreciate In-Person Assistance** - Navigators are key facilitators in the enrollment process and often are the only “human face” that consumers encounter on the pathway to insurance enrollment.
- **Navigators Can Overcome Negative Preconceptions:** According to some consumers with doubts about health insurance reform, the unbiased, professional attitude and personal approach that they experienced during navigation changed their views.

# Seedco Navigator Program

## *Some challenges:*

- **Technology** - Navigators in all four states experienced some level of frustration with the performance of their online portal and both information provided by or the length of time it took to access their call center. Back end access to the portals in NY and MD was helpful.
- **Low Health Literacy** - The complexity of choosing a health plan is the greatest challenge a Navigator must face in working with consumers to provide effective enrollment assistance. Continuous training was necessary.
- **Privacy Concerns** - The need for intensive supervision of Navigators to insure strict adherence to conflict of interest standards, HIPPA policies and overall quality assurance of Navigator interactions with consumers.

# Seedco Navigator Program

*Some successes:*

- **Fast Implementation** - Seedco managed coalitions of partners to hire staff, organize training and obtain certification per each state's requirements.
- **Community Relationships** - Seedco chose diverse partners to achieve the required geographic and affinity group diversity that were priorities for our Navigator programs.
- **Infrastructure** – Seedco's model allowed for local flexibility to respond to on the ground need while national coordination allowed for real time sharing of best practice and course correction as needed.



# Seedco Navigator Program

*Looking ahead to the next open enrollment:*

- Open enrollment period is 50% shorter than last year and only overlaps with the first four weeks of tax preparation season at free VITA funded tax preparation clinics.
- QHP renewal process will be the new “first” this open enrollment and therefore is a source of uncertainty in regards to online portal functionality and communication with consumers.
- There is tremendous opportunity to benefit from lessons learned in year 1 and best practices that have been shared nationally through forums such as this one today.