Navigator Program: Open Enrollment Period 3 and Beyond

Community Action of Nebraska, Inc. was again chosen as a Navigator grantee in September 2015 and was awarded a three-year grant to assist Nebraskans with Navigator services. Each year, our Navigators work diligently to meet the needs of hard-to-reach populations throughout the state of Nebraska. This year is no different. Nebraska has a diverse mix of cultures that include Hispanic, American Indian, African American and more. We also see a wide range of lifestyles from the rural farmer and rancher to the urban businessman and entrepreneur. Outreach efforts continue to be geared toward all members of the public, and with the continuance of the SHOP Marketplace, Navigators have become an even more vital role with small business owners and their employees. The Young & Healthies continue to be a part of the targeted audience as well.

Along with application and enrollment assistance, Navigators throughout our organization continue to see the need for education not only on the Affordable Care Act but health insurance in general. Now that two open enrollment periods have successfully transpired, the public has been keener on obtaining education and information about the ACA, especially the Health Insurance Marketplace. The partnerships with the Community Health Centers as well as with Enroll Nebraska have been vital in reaching those who are in need of assistance with health insurance. Also, a partnership is being established with Nebraska’s new Navigator grantee, Resolve. This year, we do not have designated Navigators at Eastern Nebraska Community Action Partnership, so we are ready to work with Resolve on getting those uninsured and underinsured in our service area the assistance they need.

The third Open Enrollment Period began on November 1st, and our Navigators have been busy with appointments and coordinating outreach events for the Week of Action set by Enroll Nebraska. During the week of November 15th through the 21st, our Community Action Agencies along with other organizations and businesses will be holding outreach events across the state, particularly on November 18th which has been deemed the Day of Action. Events range from cookouts to phone-banks to open houses and more. With each year comes more challenges, and our Navigators are prepared to address complex situations with consumers as usual. This year, our Navigator Program Manager is receiving assistance with training and monitoring agencies on the Eastern side of the state from a Navigator at Northeast Nebraska Community Action Partnership, Inc. Open Enrollment continues through January 31st, 2016.

It is no surprise that as the impending Presidential race draws near, we are seeing opinions rise regarding the future of the Affordable Care Act and in-person assisters. Our Navigators will continue to provide neutral and unbiased aid to those in need of education and enrollment assistance, for which the public is consistently thankful. We are in high hopes of another successful year, and we are prepared to meet the needs of Nebraskans in the best possible way.

Community Action Agencies in Nebraska
Southeast Nebraska Community Action Partnership * Community Action Partnership of Western Nebraska
Eastern Nebraska Community Action Partnership * Community Action Partnership of Mid-Nebraska
Blue Valley Community Action Partnership * Central Nebraska Community Services
Northwest Community Action Partnership * Northeast Nebraska Community Action Partnership
Community Action Partnership of Lancaster and Saunders Counties
Consumer Report
November 16, 2015

Outreach and Education
- Partnering with other organizations, businesses, etc. (hospitals, community organizations, federally qualified health centers, schools...) continues to be the most successful way in reaching consumers
- Word-of-mouth and social media tend to be the best way to market outreach events
- Flexible hours, such as evening events, tend to draw the most consumers

Challenges
- Increased premiums for many Nebraskans with Marketplace insurance each year brings about the continuous need for more education on the cost of health care
- Continuous education needed for consumers to correct misinformation previously received

Opportunities
- Partnership with the new Navigator grantee, Resolute
- United Healthcare and Medica entrance into the Health Insurance Marketplace

Community Action Agencies in Nebraska:

Blue Valley Community Action Partnership
620 5th Street, P.O. Box 273
Fairbury, NE 68352-0273

Central Nebraska Community Services
626 N Street, P.O. Box 509
Loup City, NE 68853-0509

Community Action Partnership of Mid-Nebraska
16 West 11th Street, P.O. Box 2288
Kearney, NE 68848-2288

Community Action Partnership of Western Nebraska
3350 10th Street
Gering, NE 69341

Eastern Nebraska Community Action Partnership
2406 Fowler Avenue
Omaha, NE 68111

Northeast Nebraska Community Action Partnership
603 Earl Street
Pender, NE 68407

Community Action Partnership of Lancaster and Saunders Counties
210 O Street
Lincoln, NE 68508

Northwest Community Action Partnership
270 Pine Street
Chadron, NE 69337

Southeast Nebraska Community Action Partnership
802 Fourth Street, P.O. Box 646
Humboldt, NE 68376-0646

<table>
<thead>
<tr>
<th></th>
<th>2014</th>
<th>2015</th>
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<tbody>
<tr>
<td>Assisted consumers enrolling in a new health plan</td>
<td>9,385</td>
<td>2,406</td>
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<tr>
<td>Renewal</td>
<td>N/A in year 1</td>
<td>644</td>
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<tr>
<td>Post enrollment assistance</td>
<td>1,246</td>
<td>1,196</td>
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<tr>
<td>Via Phone</td>
<td>8,544</td>
<td>5,041</td>
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<tr>
<td>*Outreach Events</td>
<td>1,397</td>
<td>425</td>
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<tr>
<td>*Promotional Activities</td>
<td>-</td>
<td>657</td>
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<tr>
<td>**Consumers Reached through Outreach/Promotion</td>
<td>26,547</td>
<td>763,345</td>
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<tr>
<td>Total Consumers Reached</td>
<td>44,476</td>
<td>772,632</td>
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*In 2014, Community Action tracked both promotional activities and outreach events under the same category. In 2015, we began tracking them separately.
**In 2015, Community Action started measuring how many people were reached via outreach and marketing/promotional activities (example, the estimated audience who heard a Navigator give a radio interview.) During 2014, we did not regularly track this data.