## Family-to-Family Health Information Centers (F2F HICs) Function as Patient Navigators as Described in the ACA

<table>
<thead>
<tr>
<th>Patient Navigators, per ACA sec. 1311(i)</th>
<th>F2F HICs, per grant guidance</th>
<th>F2F HICs, in practice</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>(A) IN GENERAL.</strong>—To be eligible to receive a grant under paragraph (1), an entity shall demonstrate to the Exchange involved that the entity has existing relationships, or could readily establish relationships, with employers and employees, consumers (including uninsured and underinsured consumers), or self-employed individuals likely to be qualified to enroll in a qualified health plan.</td>
<td>Develops effective tools and strategies for ongoing partnerships, communication, information sharing/dissemination and mentoring opportunities to all families, with necessary efforts to include families of culturally, linguistically, socio-economically and geographically diverse backgrounds.</td>
<td>F2F HICs have existing relationships with families of children and youth with special healthcare needs, including those who are uninsured and underinsured. Referrals of families of children/youth with special healthcare needs (CYSHCN) to F2F HICs are routinely made by Medicaid agencies in some states, through health care providers, and through community organizations. In addition, F2F HICs undertake outreach and education activities aimed at families of CYSHCN.</td>
</tr>
</tbody>
</table>

| **(B) TYPES.**—Entities described in subparagraph (A) may include trade, industry, and professional associations, commercial fishing industry organizations, ranching and farming organizations, community and consumer-focused nonprofit groups, chambers of commerce, unions, small business development centers, other licensed insurance agents and brokers, and other entities … | | F2F HICs are community and consumer-focused nonprofit groups. |
(3) DUTIES.—An entity that serves as a navigator under a grant under this subsection shall—

(A) conduct public education activities to raise awareness of the availability of qualified health plans;

(B) distribute fair and impartial information concerning enrollment in qualified health plans, and the availability of premium tax credits under section 36B of the Internal Revenue Code of 1986 and cost-sharing reductions under section 1402;

(C) facilitate enrollment in qualified health plans;

(D) provide referrals to any applicable office of health insurance consumer assistance or health insurance ombudsman established under section 2793 of the Public Health Service Act, or any other appropriate State agency or agencies, for any enrollee with a grievance, complaint, or question regarding their health plan, coverage, or a determination under such plan or coverage; and

Provides health care information, education, training and mentoring to families of CSHCN, and their providers, to assist them in accessing information and services related to the six core outcomes. Centers MUST disseminate new information as a result of the Affordable Care Act. Examples of such activities may include information about additional options for healthcare financing, new options for long-term supports and services such as Medicaid home- and community-based services, and potential access to state-based health insurance Exchanges.

Assists families of CSHCN to make informed choices about health care in order to promote good treatment decisions, cost effectiveness and improved health outcomes.

F2F HICs undertake public education activities to raise awareness about a multitude of issues, and distribute fair and impartial information in a variety of ways, from telephone and in-person assistance to in-person and web-based workshops.

F2F HICs provide families with "fair, accurate and impartial" information about health care financing and services. They have no financial links to insurers or providers.

F2F HICs help families who have grievances, complaints or questions, either directly by helping them to use existing grievance and complaint systems, or through connecting them with the appropriate parties that can provide such assistance.

---

1 The six core outcomes for children/youth with special health care needs (CYSHCN), developed by the Maternal and Child Health Bureau are: **Family Participation; Medical Home; Insurance Coverage (Financing); Screening; Organization of Services (Community-based Services); Transition to Adulthood.**
(E) provide information in a manner that is culturally and linguistically appropriate to the needs of the population being served by the Exchange or Exchanges.

Integrates policies and practices of family-centered care, meaningful family/professional partnerships and cultural and linguistic competence throughout project activities:
- Utilizes evidence based practices related to cultural and linguistic competence.

By the terms of their grants F2F HICs provide “culturally and linguistically appropriate” services; they work with a wide variety of families, providing information in multiple languages and tailored to a variety of audiences.

EXAMPLES OF SERVICES PROVIDED BY F2F HICs and of COLLABORATION WITH MEDICAID/CHIP AGENCIES

In **NH** there is a question on the Medicaid (known in NH as Healthy Kids) application asking “Does this child have special healthcare needs?” If the applicant checks off the yes box then their name, address and phone number is sent to NH Family Voices. NH Family Voices will then contact the family to be sure they are connected to all appropriate services, assist them with questions regarding NH Medicaid, SCHIP and or other services for which they may qualify. Often times we have to explain how to go about using their Medicaid card as no one has explained that it is like any other insurance card.

Also, NH Family Voices has developed a packet that is sent to people who are interested in applying for our “Katie Beckett” (Home Care for Children with Severe Disabilities) option. The packet includes the necessary state forms and instructions developed by NH Family Voices to assist families in completing the forms. NH Family Voices staff answer questions from families and professionals regarding the application paperwork and process. These packets are requested by professionals who work with families as well as by families themselves.

In **Vermont** we do a lot of work informing families and professionals about Vermont Medicaid - Green Mountain Care - including the Katie Beckett waiver (Disabled Children's Home Care) and Dr. Dynasaur (EPSDT - for children and pregnant woman up to 300% of the poverty level). We provide this by phone and 1-1 support in filling out the applications, understanding services, denials and making appeals. We also have our Six Ways to Access Medicaid booklet that is still in use and currently being updated. We help families to understand (navigate the systems) that they find themselves in when using Medicaid (or other health care insurance). This includes how to advocate for themselves and their child. We get referrals to help families and professionals from a wide array of sources that include individuals, Department of Children and Families, Pediatricians, Specialists, agencies, schools and service coordinators.

Our goal is to always help families learn how to partner with the professionals that they, and their child, have in their lives (Medical Homes). And to understand the maze of systems and services that they find themselves in that don't come with a guide book. Many times it comes down to helping families understand the "language" and "culture" of these systems and services and to help the professional understand and respect families’ “language” and “culture”. 
Vermont F2F/HIC - We provide families and individuals with the support they need to make informed decisions and choices about their health care. Our family support consultants can help make connections with other families and individuals to find the information and resources that they are seeking. We are here to support families as they navigate the medical/health care system(s) and as they provide a family voice on their own care teams or on boards and committees at the local and state level. We also empower families to advocate for improved public and private policies and build partnerships with the professionals in their lives.

In Virginia, we have a network of Medicaid Mentors who have been trained to do some of the very work with Medicaid waivers.

In addition, we have a network of family navigators through our F2F project, supervised by 6 Local Network Coordinators and 2 Cultural Liaisons. We support families in understanding Medicaid (called FAMIS Plus), S-CHIP (called FAMIS) and Waivers; how to apply for them; tips for the screening process; appeals; finding consumer-directed employees; etc. One of our LNCs also happens to be a Medicaid Waiver Services Facilitator.

The MA Family-to-Family Health Information Center has extensive experience in enrolling families raising children and youth with special health care needs in the Massachusetts Medicaid system, which is called MassHealth. Massachusetts blends their Medicaid and CHIP dollars, so the MassHealth system is the umbrella for many types of Medicaid and CHIP programs. Eligibility depends, in part, on citizenship, family size and family income in relation to the FPL, access to employer-sponsored health insurance, and disability status of a family member. MA F2F staff provides expert, up-to-date, family-friendly information about the eligibility and enrollment process. In fact, we referenced the use of patient navigators in our recent application to HRSA for funding for the F2F.

In 2010, MA F2F HIC staff provided individualized assistance to about Medicaid enrollment to 92 families, and in the first 4 months of 2011, we have provided Medicaid info to 74 families. In addition, in the past 16 months, we have presented workshops about health care financing, called Making "Cents" of Healthcare Financing, about the MA Medicaid system, eligibility and enrollment, to 320 families throughout the Commonwealth.

Massachusetts, in addition to using paper applications, has a Virtual Gateway system where families can apply on-line. The MA F2F staff has been trained and is authorized as a Virtual Gateway user.

Following is some feedback from families about the assistance the MA F2F has provided about eligibility and enrollment for the Massachusetts Medicaid programs:

Family 1: "Not sure if you remember me and my daughter' particular situation, (age 8 with cleft lip/palate and hearing loss) but I just got a letter stating that she is approved for CommonHealth!!!! THANK YOU SO MUCH!!!! Quite frankly, if it weren't for you, I wouldn't even
have known CommonHealth exists. I am still unemployed and very discouraged, but getting this approval letter has taken a HUGE burden off my shoulders. You've given me much needed hope that better days are ahead!

Family 2: Wow! I am not easily impressed, but your professionalism, detailed literature [individualized brochure], and well everything is very impressive. Wow!

Family 3: I wanted to take a moment to thank you so much for everything that you have done to assist me through the medicaid application process for my son. Quite honestly, I found the medicaid system to be very difficult to manage, overwhelming, intimidating, and frustrating. Without your assistance and guidance through the process, I likely would not have completed the medicaid application process. I have sung your praises to other parents, as well as to the insurance coordinator at my son's pediatrician's office. Even the insurance coordinator (who also helps parents through the medicaid process), was so impressed with the knowledge that I brought to her (that I learned through you), that she requested your contact information. I am so grateful that the Massachusetts Family - to - Family Health Information Center not only exists, but that it is run by someone who has gone through the medicaid application process themselves, understands the difficulties associated with trying to obtain proper health care for their child, and is sensitive to the emotions of parents. For a process that appears so complex to the "average person", I was so incredibly happy and relieved to see that there was, indeed a beginning, a middle, and an end to the overall medicaid application process. I truly can not thank you enough for being there for me every step of the way through this process. You're prompt return of phone calls and emails truly eased the stress during this "stressful" process. I am so happy to be able to tell you that your assistance resulted in my son now being covered under Medicaid. You have therefore not only helped me, but you have helped my son too. I am so thankful that I was guided to the Massachusetts Family - to - Family Health Information Center.

**Pennsylvania**-- The PEAL F2F developed an on-line training through our partnership/contract with the PA Health Law Project and with PHLP we do face-to-face trainings with same content around the state (in at least 5 locations a year). We have Spanish interpreters in Philly for these workshops. We do a once a month Q & A webinar to follow-up with any questions. We find that only a small percentage of the participants in the Q & A webinars have viewed the CHIP, MA and Waiver on-line workshop. Through the workshops and the Q & A webinars people get the assistance they need to apply or to obtain the services they need if they are already on MA. **Our F2F Coordinator also responds to calls for assistance from families to help them with MA and CHIP eligibility, application process and obtaining approval for “medically necessary” services.**