

PHE Unwinding: Research with Navigators

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Background

Community-based organizations play a critical role in ensuring that members of the public can renew their Medicaid coverage. In 2022, CMS invested \$98.9M in grant funding to 59 Navigator organizations who play a critical role in connecting communities that historically have experienced lower access to health coverage and greater disparities in health outcomes to health coverage. (Source: [CMS](#))

To learn more about how Medicaid PHE Unwinding is being experienced on the ground, we are reaching out to Navigator organizations responsible for assisting beneficiaries in applying for Medicaid and staying enrolled during PHE Unwinding.

Terminology

While many terms exist for “Navigator,” they all share a common goal: helping underserved communities learn about healthcare options, apply, and stay enrolled – including but not limited to Medicaid, CHIP, and Affordable Care Act (ACA) programs.

- **Navigator** - An individual or organization that's trained and able to help consumers, small businesses, and their employees as they look for health coverage options through the Marketplace, including completing eligibility and enrollment forms. These individuals and organizations are required to be unbiased. Their services are free to consumers. (Source: [HealthCare.gov](#))
- **Certified Application Counselor** - An individual (affiliated with a designated organization) who is trained and able to help consumers, small businesses, and their employees as they look for health coverage options through the Marketplace, including helping them complete eligibility and enrollment forms. Their services are free to consumers. (Source: [HealthCare.gov](#))
- **Enrollment Assister** - The term “Enrollment Assister” refers to the wide variety of individuals who are on-site at Indian Health Service (IHS) clinics, Tribal health facilities, and Urban Indian Organizations (I/T/U) to assist American Indian and Alaska Natives (AI/AN) with enrolling in healthcare coverages through the Marketplace or other government programs such as Medicaid, Medicare, and CHIP. (Source: [Tribal Health Reform Resource Center](#))

- **Community Partner** – An organization who offers in-person assistance with health insurance applications for Medicaid. (Source: [Hawaii Department of Human Services](#))

Objectives

- Understand Navigators' first-hand experience assisting with Medicaid renewals during Public Health Emergency (PHE) unwinding
- Identify top challenges that applicants face when trying to renew their Medicaid from the perspective of the Navigators who support them
- Hear Navigators' thoughts about where, if at all, states should make changes to improve awareness, access, usability, and/or equity of Medicaid renewals during PHE unwinding
- Build relationships with front-line workers who may be able to connect us with applicants before we go on-the-ground with states

Research questions

- What role do Navigators play in ensuring continuity of coverage and decreasing administrative churn during PHE unwinding?
- What are the top challenges people have encountered when trying to renew their Medicaid during PHE unwinding?
- What, if anything, is unique about challenges faced during PHE unwinding?
- What, if anything, would Navigators change about Medicaid renewals to improve the process for community members?
- Where, if at all, would Navigators like clearer guidance, additional training, or support from CMS and/or their State HHS department regarding PHE unwinding renewal and redeterminations?

Methodology

Semi-structured remote interviews (45 minutes) with 1-3 Navigators per state

Participants

We would like to talk to Navigators with the following characteristics:

- Have experience directly assisting community members with Medicaid renewals in the past 6 months

- Have experience assisting Medicaid renewals across one or more of the following modalities: paper-based renewal form, online renewal form, over the phone renewal, in-person renewal
- Have experience helping community members renew Medicaid with one or more of the following characteristics:
 - Limited or no English proficiency
 - Permanent or situational disability, including blind/low vision, deaf/hard of hearing, motor impairment, cognitive disability
 - Live in a rural area
 - Unhoused or do not have a permanent housing situation
 - Relocated to the U.S. recently as an immigrant or refugee
 - 65+ years old
 - Tribal citizen
- *Nice to have:* Have 2+ years of experience assisting with Medicaid renewals

Timing and logistics

We are kicking off outreach immediately and hope to schedule interviews on an ongoing basis starting <DATE>.

Discussion guide

- Background
 - <intro the organization/this work/what we're hoping to learn>
- Intro
 - Can you start by telling us a little bit about your role? How much of your work is focused on Medicaid? How, if at all, has your role shifted since COVID-19/the Public Health Emergency?
 - Can you describe some of the community members that you serve? What are some of the common characteristics of the people that you serve?
 - What types of Medicaid renewals have you helped out with? For example, in-person at an office, filling out an online or paper form, renewing Medicaid over the phone ...
- PHE Unwinding
 - How do community members typically hear that Medicaid renewals are starting again? (e.g. through word of mouth, radio, social media, or an email from their state health department)
 - After hearing that renewals are starting again, what are some of the top questions community members have about it?

- Renewal journey
 - Can you walk us through a typical Medicaid renewal that you help out with, from start to finish?
 - How do people hear about your services?
 - Do they need to schedule an appointment? Or just drop in?
 - What kind of prep do you do in advance of the appointment? What do applicants bring with them?
 - What happens at the appointment itself?
 - What follow up do you do, if any, after the appointment?
 - What parts of the renewal process are the most frustrating or time intensive?
 - How much time on average does it take to complete a Medicaid renewal?
 - How many sessions does it typically take to complete a Medicaid renewal?
 - Have you ever worked with a community member who decided to give up on trying to renew their Medicaid?
 - If so, why did they decide not to complete the process?
 - How common is this? How many times have you worked with someone who decided to give up?
- Closing
 - What is the best part of your job, helping people enroll or stay enrolled in Medicaid? What lights you up about it?
 - What is the hardest part of helping people renew their Medicaid? If you had a magic wand, what would you change about it?
 - Our team may be looking to do interviews similar to this one directly with Medicaid applicants in the near future. Would you/your organization be open to connecting us to people you work with so we can better understand their experiences?
 - Would you and/or your organization be open to us crediting you in research reports we deliver to the state and/or CMS?

Outreach plan

We will be reaching out to Navigator CBOs through a combination of warm introductions and cold outreach.

Draft email, CBO warm intro

Hi **Name**,

Hope you are doing well! I'm connecting you with **Name** and **Name** from US Digital Service because their team is about to begin on-the-ground technical assistance with a few states for Medicaid renewals during the public health emergency unwinding, and they want to run some interviews with front-line Medicaid navigators. They are particularly interested in interviewing navigators in Michigan, Alaska, Hawaii, North Carolina, and California, but happy to coordinate to find the right front-line staff in the right states, they asked about **Organization**, and I knew I could put them in the right hands with you!

Will let you take it from here,
Name

Draft email, CBO warm intro response

Thanks, **Name**!

It's wonderful to meet you, **Name**. As **Name** mentioned, our team at the US Digital Service is partnering with states to provide direct technical assistance on public health emergency unwinding, with a specific focus on Medicaid renewals. Before we go on the ground with states, we'd love to connect with Navigators, community-based organizations, and front-line workers who are responsible for assisting members of the public with Medicaid renewals.

Organization came up as an organization who is doing great work in this space. We'd love to connect with members of your team who are on the ground currently assisting with Medicaid renewals in Michigan, Alaska, Hawaii, North Carolina, or California to learn more about their first-hand experiences and any common challenges they've observed. **Are there folks on your team who come to mind that may be interested in connecting?**

Thanks so much,
Name
Phone #

Draft email, CBO cold outreach

Hi **Name**,

My name is **Name** - I'm a **role** with the U.S. Digital Service.

My team is providing direct technical assistance to states on Public Health Emergency (PHE) unwinding efforts with a specific focus on Medicaid. As part of this work, we'd love to connect with Navigators, Assisters, and front-line workers who are responsible for directly assisting members of the public with their Medicaid renewals and/or answering questions about the process.

Organization came up as an organization who is doing great work in this space. We'd love to connect with members of your team who are on the ground currently assisting with Medicaid renewals in **State** to learn more about their first-hand experiences and any challenges they've observed. **Are there folks on your team who come to mind that may be interested in connecting?**

Thanks so much,
Name
Phone #

Draft email, Navigator cold outreach

Hi **Name**,

My name is **Name**. I'm a researcher with the U.S. Digital Service. I'm part of a team that is partnering with states on Public Health Emergency unwinding, with a specific focus on improving the Medicaid renewal experience. We want to ensure that any solutions we build with states are centered on the needs of Medicaid participants. To that end, we're looking to connect with folks like you to understand common challenges and themes that you see as you help participants navigate the renewal process.

Do you have 45 minutes in the next couple of weeks to chat with our team? If so, you can use this Calendly link to schedule a time that works for your schedule.

Link

We hope to be able to speak with you!

Best,
Signature