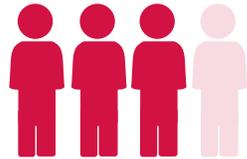


# Navigator & In-Person Assistance Programs

On October 1, 2013, health insurance exchanges open for business in every state. However, millions of uninsured Americans who will be able to enroll in affordable coverage through these exchanges do not know about the new benefits or how to enroll. Ensuring that enrollment assistance is available before exchanges open next year will be critical to successfully helping the newly eligible learn about and enroll in coverage.



When told about the new coverage options, **75%** of the newly eligible want in-person assistance to learn about and enroll in coverage. (Enroll America Research, November 2012)

## Ways Exchanges Can Help Consumers Enroll

- |  |   |   |
|--|---|---|
| Required Enrollment Assistance Options   | } | <ul style="list-style-type: none"> <li>A consumer-friendly website</li> <li>A toll-free hotline</li> <li>A navigator program</li> </ul>   |
| Additional Enrollment Assistance Options | } | <ul style="list-style-type: none"> <li>An in-person assistance program</li> <li>Health insurance brokers/agents</li> <li>Health care providers</li> <li>Other stakeholders</li> </ul> |



- Q What is a navigator?**  
 Navigators are entities that will assist consumers and small employers with the enrollment process. They will conduct public education activities to raise awareness about the exchange, help people apply for and enroll in plans offered through the exchange, and provide referrals.
- Q Who can be a navigator?**  
 Community and consumer-focused nonprofit groups; trade, industry, and professional associations; commercial fishing industry, ranching, and farming organizations; chambers of commerce; unions; resource partners of the small business administration; licensed producers (i.e., insurance agents and brokers); Indian tribes; state or local human service agencies; and other public or private entities or individuals that are capable of carrying out the required duties and providing information that is fair, accurate, and impartial.
- Q What is the in-person assistance program?**  
 In the final exchange blueprint, the Center for Consumer Information and Insurance Oversight (CCIIO) outlined an optional in-person assistance program that is distinct from the navigator program. State-based and Consumer Assistance Partnership Exchanges can obtain federal funds to create and operate these programs.
- Q How are the navigator and in-person assistance programs funded?**  
 Federal exchange establishment grants can be used to plan for and establish a navigator program and to establish and operate an in-person assistance program. It is important to note, however, that federal funds cannot be used to provide grants directly to navigator entities.

	Navigator Program	In-Person Assistance Program
<b>State-Based Exchange</b>		
Will my state's exchange have this program?	<b>Yes.</b> All state-based exchanges are required to have a navigator program.	<b>Maybe.</b> State-based exchanges can choose to have an in-person assistance program distinct from its navigator program.
Is federal funding available?	<b>Yes.</b> States can apply for exchange establishment grants to plan for their navigator program, but navigator grants must come from the exchange's operational budget.	<b>Yes.</b> States can apply for exchange establishment grants to help establish and operate an in-person assistance program.
What does the exchange need to do to establish the program?	<ol style="list-style-type: none"> <li>1. Select at least two types of entities to serve as navigators, one of which is a community and consumer-focused not-for-profit entity.</li> <li>2. Develop training, conflict of interest, and privacy and security standards.</li> <li>3. Budget for navigator grants to come from operational funds of the exchange.</li> </ol>	<ol style="list-style-type: none"> <li>1. Create a plan for an in-person assistance program that is distinct from the navigator program.</li> <li>2. Develop timeline for making program fully operational. HHS recommends launching the program in the summer of 2013.</li> <li>3. Develop conflict of interest and privacy and security standards, and state-specific training modules if desired.</li> </ol>
<b>Consumer Assistance Partnership Exchange*</b>		
Will my state's exchange have this program?	<b>Yes.</b> All partnership exchanges are required to have a navigator program.	<b>Yes.</b> HHS will work with your state to establish an in-person assistance program.
What is my state's role in establishing this program?	The state agency that partners with the federal government to manage consumer assistance is responsible for oversight of the navigator entities and may develop additional training modules.	HHS is working with these states to develop in-person assistance programs that are tailored to each state's unique needs. HHS's training program for navigators will also apply to in-person assisters.
What is the federal government's role in establishing this program?	The federal government will establish the program, selecting and providing grants to the entities that will serve as navigators, and will develop and operate the navigator training program.	Federal funding is available to establish and operate an in-person assistance program.
<b>Federally Facilitated Exchange (FFE)</b>		
Will my state's exchange have this program?	<b>Yes.</b> All federally facilitated exchanges are required to have a navigator program.	<b>No.</b> Only State-based and Consumer Assistance Partnership Exchanges will have this program.
What is my state's role in establishing this program?	<b>Miminal.</b> The federal government will select, train, and provide funding to entities participating in the navigator program. HHS plans to release information on the selection process and the various roles that stakeholders can play in their state's navigator program.	Not applicable.

\* Partnership Exchanges that only share plan management responsibilities will mirror FFEs with respect to navigator and in-person assistance programs. For more information, see *Guidance on the State Partnership Exchange*, Center for Consumer Information and Insurance Oversight, January 3, 2013, available online at <http://cciio.cms.gov/resources/files/partnership-guidance-01-03-2013.pdf>.

