

## Marketplace Enrollment Helpers

An Alliance for Health Reform Toolkit  
Produced With Support from the Robert Wood Johnson Foundation  
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### Fast Facts

- In the 34 states<sup>1</sup> where the marketplaces are either run by the federal government or in partnership with a state, \$67 million in federal grants have gone to 105 community organizations to serve as “navigators” to help enroll consumers and small businesses.<sup>2</sup>
- The federal government made a minimum of \$600,000 available to each federally-facilitated or state partnership marketplace service area to fund navigators.<sup>3</sup>
- In 16 states and the District of Columbia<sup>4</sup> that are running their own exchanges or marketplaces in partnership with the federal government, there will be a combination of navigators and in-person assisters to help with enrollment.<sup>5</sup>
- Federally-funded community health centers in all 50 states received a total of \$150 million in federal grants to help with enrollment.<sup>6 7</sup>

### Background

Beginning October 1, 2013, millions of individuals and small businesses will be able to purchase private health insurance plans in all 51 of the new health insurance marketplaces. There will be a range of insurance plans as well as financial assistance options available for lower-income people.

Government money has gone to community organizations and hired staff to help individuals, families and small businesses compare and contrast plans, identify what type of financial assistance may be available and help complete and send application forms for insurance beginning January 1, 2014. Private entities, non-profit consumer groups and labor unions will also provide assistance.<sup>8 9</sup>

Two of the key programs to help are the navigators and the in-person assisters. All marketplaces are required to have navigators. In the 16 states and the District of Columbia, where states are running their own marketplaces, and in the five states where the marketplaces will be operated in partnership with the federal government, there will also be in-person assisters. Navigators and in-person assisters play a similar role in helping people to enroll.<sup>10</sup>

Funding for these enrollment helpers has been greater for states running their own marketplaces or marketplaces in partnership with the federal government. Funding

available for navigator and in-person assistance grants varies by state, ranging from about \$542,000 in Maine to \$30 million in Illinois. The federal government awarded \$61 million to 27 states with federal and partnership marketplaces, averaging \$2.1 million per state. The 15 state-based marketplaces for which funding data are available already have received more than \$116 million, an average of \$7.8 million per state.<sup>11</sup>

In the 16 states and the District of Columbia, the navigator programs received more than \$3 billion in block grants from the federal government to set up their own marketplaces,<sup>12</sup> but federal regulations stated that insurance exchange establishment funds could not be used to directly create navigator positions. Money could be used, however, to pay for administrative costs and training of navigators. States asked community organizations with established ties to uninsured communities to apply for navigator administrative and training funds.

Long-term funding for the program is supposed to come from the operations of the state marketplace itself, which will be funded in part by insurance premiums.<sup>13</sup>

Because of this funding challenge, the Department of Health and Human Services created the in-person assister program, which allows states to use establishment money for funding. That program is optional for states, and the 27 with federal marketplaces and the two of those with partnerships have chosen not to have them.<sup>14</sup>

A September 2013 report by the Republican staff of the House Committee on Oversight and Government Reform concluded that the Obama administration improperly created and funded the assister program to get around financing restrictions in the navigator program. The Republicans also asserted that training is inadequate, and that funding to pay employees of navigator and assister organizations based on the number of people they enroll encourages them to “provide biased or incomplete information about ObamaCare to maximize enrollment.” Moreover, the staff found that, despite protections against conflicts of interest, navigators and assisters won’t have to disclose that they are paid per enrollee.<sup>15</sup>

Marketplace helpers include:

### **Navigators**

Staff at navigator organizations will help walk people through what can be a confusing process of buying insurance in the marketplaces. They will explain the differences among bronze, silver, gold and platinum policies, each of which have different deductibles, co-payments and premiums. They will also help people estimate their family income to determine whether they qualify for federal subsidies or are eligible for Medicaid.<sup>16</sup>

To ensure against conflicts of interest, navigators cannot receive direct or indirect financial compensation or gifts from health insurers. States will monitor enrollment patterns and penalize navigators who cross the line.<sup>17</sup>

Navigators receive about 20 to 30 hours of online training developed by the federal government and must pass an exam. In some states, they need additional licensing.<sup>18</sup>

The staff will speak multiple languages, and, once people have insurance, they will help with grievances about health plans and premiums, and steer people to the appropriate state agencies for help.<sup>19</sup>

On August 15, 2013, the federal government announced \$67 million in grants to states where it is operating a marketplace or running one in conjunction with the state. Money went to 105 organizations, such as universities, food banks, community groups and health organizations that have demonstrated the ability to connect with populations that are most likely to benefit from the ability to purchase insurance in the marketplaces.<sup>20</sup> The 16 states and the District of Columbia running their own exchanges also have navigator programs.<sup>21</sup>

### **In-Person Assisters**

In the 17 states and the District of Columbia running their own marketplaces, and the seven working in partnership with the federal government, grants have been provided by the federal government and the states to organizations for additional face-to-face support for consumers. The government calls this program “non-navigator assistance” and it is administered by the state, not the federal government.<sup>22 23</sup>

### **Certified Application Counselors**

Counselors who already work at community health centers, along with health care providers, hospital staff and social service agency employees are receiving additional training and certification by the federal government to educate consumers and assist with the completion of applications for coverage.<sup>24</sup>

### **Private Insurance Agents and Brokers**

Private health insurance agents and brokers may help consumers and small businesses find insurance and enroll in the marketplaces. They may also assist them in getting tax credits. Brokers may get paid by insurers, but they cannot also get federal or state grants to act as navigators.<sup>25</sup>

### **Call Centers**

In all states, twenty-four hour federal call centers will provide information about eligibility and enrollment in English, Spanish and 150 other languages.<sup>26 27</sup> Some states running their own marketplaces will also have their own call centers.<sup>28</sup>

### **Community Health Centers**

About 1,200 community health centers around the country have received a total of \$150 million in federal money to help with outreach and enrollment.<sup>29</sup>

## **Private and Non-profit organizations**

Insurance companies, retail pharmacy chains and other health care-related entities are planning to provide information and help with enrollment, including Enroll America,<sup>30</sup> AARP, the American Medical Association, Blue Cross and Blue Shield of Illinois, Oklahoma and Texas, CVS Caremark Corp., the League of United Latin American Citizens, the NAACP, the National Baptist Convention and the National Partnership for Women and Families.<sup>31 32 33 34 35</sup>

## **RESOURCES**

### **Defining and Funding Enrollment Helpers**

#### **Helping Hands: A Look at State Consumer Assistance Programs Under the Affordable Care Act**

Kaiser Family Foundation. September 24, 2013.

<http://kaiserfamilyfoundation.files.wordpress.com/2013/09/8486-helping-hands.pdf>

This issue brief takes an in-depth look at the status of the navigator and in-person assister programs. It explains their goals, financing and organizational structure. It also provides a snapshot of what is happening in about a half dozen states and how the programs are run. It cites obstacles and challenges that these programs face in becoming effective.

#### **Health Insurance Marketplace Enrollment Assistance**

Centers for Medicare & Medicaid Services Center for Consumer Information & Insurance Oversight. July 2013.

<http://www.cms.gov/CCIIO/Resources/Files/Downloads/marketplace-ways-to-help.pdf>

This document explains the navigator and non-navigator programs, outlines the various types of consumer helpers and how the roles work in the federally-run and state-run marketplaces.

#### **The Navigators and Assisters Programs**

Cohen, Gary. Centers for Medicare & Medicaid Services, Center for Consumer Information & Insurance Oversight. May 21, 2013.

<http://goo.gl/LKQQVx>

This is a detailed explanation of the federal government's plans for the navigator and related programs, given in testimony by Gary Cohen, deputy administrator and director of the Center for Consumer Information & Insurance Oversight at the Department of Health and Human Services (HHS) to the House Committee on Oversight and Government Reform.

#### **Patient Protection Affordable Care Act Exchange Functions: Standards for Navigators and Non-Navigator Assistance Personnel**

*Federal Register*. July 17, 2013.

<http://www.gpo.gov/fdsys/pkg/FR-2013-07-17/pdf/2013-17125.pdf>

The official federal regulations establishing the consumer assistance programs for the health insurance marketplaces and detailing the standards for marketplace helpers.

### **In-Person Assistance in the Health Insurance Marketplace**

Centers for Medicare & Medicaid Services Center for Consumer Information & Insurance Oversight. August 15, 2013.

<http://www.cms.gov/cciiio/programs-and-initiatives/health-insurance-marketplaces/assistance.html>

This site explains the consumer assistance programs and provides links to all entities that received grants to provide help to consumers using the marketplaces. It also provides background on the program itself and how it works.

### **The Latest Scoop On Enrollment: Broker Regulations**

Gordon Sarah et al. The National Association of Insurance Commissioners. June 14, 2013.

<http://blog.communitycatalyst.org/index.php/2013/06/14/the-latest-scoop-on-enrollment-broker-regulations/>

This posting explains the role that insurance agents and brokers are expected to play in the new health insurance market, and the regulations they will face.

### **How do I get help enrolling in the Marketplace?**

Centers for Medicare & Medicaid Services Center. HealthCare.gov. September 18, 2013.

<https://www.healthcare.gov/how-do-i-get-help-enrolling-in-the-marketplace/>

This FAQ answer page, provided by the federal government, outlines how individuals seeking assistance can reach helpers in their state and gives them the ability to input their zip code to get personalized resources.

### **Training materials & presentations**

Centers for Medicare & Medicaid Services Center. CMS.gov. August, 2013.

<http://marketplace.cms.gov/training/get-training.html>

This website makes available materials used in navigator training programs, including slides, videos and speaker notes. A Spanish-language version of all presentations is also provided.

### **Analysis of Helper Programs**

### **Risks of Fraud and Misinformation with ObamaCare Outreach Campaign: How Navigator and Assister Program Mismanagement Endangers Consumers**

House Committee on Oversight and Government Reform, Republican Staff. September 18, 2013

<http://oversight.house.gov/wp-content/uploads/2013/09/Republican-Staff-Report-on-Navigators.pdf>

This report from House Republican staff contends that the Obama administration improperly created and funded the assister program as a way to sidestep restrictions in the navigator program. The report, the result of six months of committee oversight, finds

numerous problems in the programs, including a lack of training standards for navigators and assisters.

### **Navigators and In-Person Assisters: State Policy and Program Design Considerations**

Ten Napel, Shelley, et al. State Health Reform Assistance Network, a program of the Robert Wood Johnson Foundation. March 2013.

<http://www.statenetwork.org/wp-content/uploads/2013/02/State-Network-Navigators-and-IPAs-State-Policy-and-Program-Design-Considerations.pdf>

This paper explains in great detail the type of assistance that will be available to consumers, and also how navigators will work in conjunction with other programs such as Medicaid. It also outlines the performance measurement system by which navigators will be assessed.

### **Will New Laws In States With Federally Run Health Insurance Marketplaces Hinder Outreach?**

Keith Katie, et al. The Commonwealth Fund Blog. July 1, 2013

<http://www.commonwealthfund.org/Blog/2013/Jul/Will-State-Laws-Hinder-Federal-Marketplaces-Outreach.aspx>

This blog post examines the connection between the navigator program and the federally-run health insurance marketplaces. The authors, from the Georgetown University Center on Health Insurance Reforms, raise concerns that legislation in those states may limit what navigators will be able to do to help consumers enroll in the marketplaces.

### **Local/State Initiatives**

#### **The Challenge of Helping the Uninsured Get Coverage**

Goodnough, Abby. *The New York Times*. August 14, 2013.

[http://www.nytimes.com/2013/08/15/us/politics/the-challenge-of-helping-the-uninsured-find-coverage.html?\\_r=0](http://www.nytimes.com/2013/08/15/us/politics/the-challenge-of-helping-the-uninsured-find-coverage.html?_r=0)

This news story provides examples of efforts in states to establish navigator programs to help people enroll in marketplaces.

#### **New Health Law Brings Opportunities, Challenges for Insurance Agents**

Oliver, Charles. *The Daily Citizen*. July 14, 2013.

<http://daltondailycitizen.com/local/x541273195/New-health-law-brings-opportunities-challenges-for-insurance-agents>

This reporter explores how the health law is impacting local insurance agents in Georgia and across the nation. He notes that agents and brokers see the law as opportunity for more business and potential for more competition.

### **Local Officials Asked for Help on Health Law**

Pear, Robert. *The New York Times*. June 29, 2013.

[http://www.nytimes.com/2013/06/30/us/politics/local-officials-asked-to-help-on-health-law.html?\\_r=0](http://www.nytimes.com/2013/06/30/us/politics/local-officials-asked-to-help-on-health-law.html?_r=0)

The Obama administration is asking for help from local officials to inform their constituents about the marketplaces, especially in states where the governor is resisting implementation of the law, according to the article.

### **Community Health Centers to Get \$150 Million To Boost Exchange Enrollment**

Gold, Jenny. Kaiser Health News. May 9, 2013.

<http://capsules.kaiserhealthnews.org/index.php/2013/05/community-health-centers-get-150-million-to-boost-exchange-enrollment/>

Community health centers are expected to play a part in providing assistance to consumers as they enroll in marketplaces, and this story details how much federal support is available for that effort and how it will work.

### **Concerns About Enrollment Helpers**

#### **Health Law's Navigator Program Lacks Consumer Safeguards**

Hatch, Orrin. Senate Finance Committee. June 20, 2013.

<http://www.finance.senate.gov/newsroom/ranking/release/?id=310801e9-0ddc-4abf-b6a5-c344da710f96>

In this June, 2013 letter to health and human services secretary Kathleen Sebelius, Senate Finance Committee ranking chairman Orrin Hatch, R-Utah, and eight additional Senate Republicans, expressed concern that the navigator program may not properly protect consumers' private information.

#### **House Lawmakers and State AGs Cite Privacy Concerns With Navigator Program**

Bloomberg BNA. August 19, 2013.

<http://www.bna.com/house-lawmakers-state-n17179875932/>

This story reports that members of the House Energy and Commerce Committee and 13 state attorneys general say the navigator program may pose a threat to consumers' privacy. The attorneys general wrote a letter to health and human services secretary Kathleen Sebelius and expressed their concern that navigators lack sufficient training.

#### **The Obamacare Slush Fund**

Moore, Stephen. *The Wall Street Journal*. August 19, 2013.

<http://online.wsj.com/article/SB10001424127887324747104579022733718342984.html>

The author reports on anger by conservative groups about federal navigator funds going to organizations affiliated with Planned Parenthood.

#### **Navigator Program Shortcomings Prompt State Action**

American Action Forum. August 15, 2013.

<http://americanactionforum.org/weekly-checkup/navigator-programs-shortcomings-prompt-state-action>

The organization, led by Douglas Holtz-Eakin, former director of the Congressional Budget Office, raised concerns about the adequacy of consumer protections and whether there will be enough navigators to meet the needs of enrollees.

### **White House Pushes Back Against Fraud Fears of Obamacare Opponents**

Galewitz, Phil. Kaiser Health News. Sept. 18, 2013

<http://www.kaiserhealthnews.org/Stories/2013/September/18/White-House-Pushes-Backs-Against-Fraud-Fears-By-Obamacare-Opponents.aspx>

This story explains how the Obama administration took steps to address concerns about protection of patient information signing up for the marketplaces. It also reports on the obstacles some states are placing on navigator organizations to prevent them from providing information to those interested in enrolling.

#### Selected Experts

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### **Websites**

Alliance for Health Reform: [www.allhealth.org](http://www.allhealth.org)

America's Health Insurance Plans: [www.ahip.org](http://www.ahip.org)

Centers for Medicare & Medicaid Services: [www.cms.gov](http://www.cms.gov)

Center for Consumer Information and Insurance Oversight:

[www.cms.gov/ccio/index.html](http://www.cms.gov/ccio/index.html)

Commonwealth Fund: [www.commonwealthfund.org](http://www.commonwealthfund.org)

Department of Health & Human Services: [www.hhs.gov](http://www.hhs.gov)

Enroll America: [www.enrollamerica.org](http://www.enrollamerica.org)

Families USA: [www.familiesusa.org](http://www.familiesusa.org)

Georgetown University Center on Health Insurance Reform: [www.chir.georgetown.edu](http://www.chir.georgetown.edu)

Health Insurance Marketplace, Affordable Care Act: [www.healthcare.gov](http://www.healthcare.gov)

Kaiser Family Foundation: [www.kff.org](http://www.kff.org)

Robert Wood Johnson Foundation: [www.rwjf.org/](http://www.rwjf.org/)

White House Affordable Care Act: [www.whitehouse.gov/healthreform](http://www.whitehouse.gov/healthreform)

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<sup>1</sup> Reichard, John. (August 15, 2013). Washington Health Policy Week in Review HHS Awards \$67 Million in Navigator Grants to 105 Applicants. *Congressional Quarterly*. <http://goo.gl/uFfB4j>

<sup>2</sup> (August 15, 2013). New Resources Available to Help Consumers Navigate the Health Insurance Marketplace. Centers for Medicare & Medicaid Services. <http://goo.gl/A2tCUq>

<sup>3</sup> (July 2013) Navigator Funding Opportunity Announcement FAQs. *Centers for Medicare and Medicaid Services*. Retrieved from <http://www.cms.gov/CCIIO/Resources/Fact-Sheets-and-FAQs/navigator-foa-faq.html>

<sup>4</sup> (September 16, 2013). State Decisions on health Insurance Exchanges and the Medicaid Expansion, as of September 16, 2013. Kaiser Family Foundation. <http://goo.gl/nIN4q1>

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<sup>8</sup> Young, Jeff. (July 23, 2013) Hospitals gearing up for Obamacare Enrollment Drive. *HuffingtonPost*. Retrieved from: [http://www.huffingtonpost.com/2013/07/23/hospitals-obamacare\\_n\\_3636850.html](http://www.huffingtonpost.com/2013/07/23/hospitals-obamacare_n_3636850.html)

<sup>9</sup> Ten Napel, Shelley, et al. (March 2013). Navigators and In-Person Assistors: State Policy and Program Design Considerations. State Health Reform Assistance Network, a program of the Robert Wood Johnson Foundation. Retrieved from: <http://www.statenetwork.org/wp-content/uploads/2013/02/State-Network-Navigators-and-IPAs-State-Policy-and-Program-Design-Considerations.pdf>

<sup>10</sup> Helping Hands: A Look at State Consumer Assistance Programs Under The Affordable Care Act. (September 24, 2013). Kaiser Family Foundation. Retrieved from: <http://kaiserfamilyfoundation.files.wordpress.com/2013/09/8486-helping-hands.pdf>

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