Navigating the Health Insurance Landscape: An Overview Assister Programs

Jennifer Tolbert
Director, State Health Reform
Kaiser Family Foundation
A variety of Assister Programs helped consumers enroll in coverage during open enrollment.

- Certified Application Counselor (CAC) 45%
- In-Person Assister (IPA) 26%
- Federally Qualified Health Center (FQHC) 26%
- Federal Enrollment Assistance Program (FEAP) 1%
- Navigator 2%

Many types of organizations supported Assister Programs.

- Non-profit Community Service Organization: 38%
- Federally Qualified Health Center: 28%
- Hospital/Health Care Provider: 15%
- State, County, or Local Government Agency: 8%
- Faith-based Organization: 1%
- Other: 7%
- For-profit Business: 3%

More than $350 million in federal funding, along with funding from private sources, supported Assister Programs in the first year.

Total Federal Funding for Assister Programs = $362 million

Brokers also played an important role in helping consumers enroll in coverage.

- Brokers have traditionally served consumers in the individual market, and their expertise in private insurance helped many consumers navigate the process of selecting a Qualified Health Plan (QHP).

- Similar to other assisters, brokers completed required federal and state training.

- Most brokers continued to receive commissions from insurance companies for QHP enrollment.

- The level of collaboration between brokers and assisters varied across states; several State-based Marketplaces fostered coordination among the two groups.