

# Navigators

The Affordable Care Act includes a variety of provisions designed to promote accountability, affordability, quality and accessibility in the health care system. The Affordable Care Act creates new competitive private health insurance marketplaces – called the Affordable Insurance Exchanges or “Exchanges” – that will provide millions of Americans and small businesses with access to affordable coverage. Section 1311(i) of the Affordable Care Act requires each Exchange to develop and implement Navigator grant programs.

As health reform implementation continues, consumers will need to understand new programs, take advantage of consumer protections and navigate the health insurance system to find the most affordable coverage that meets their needs. Exchange Navigators are intended to assist consumers in those areas.

## What is the purpose of Navigators?



Navigators are intended to facilitate a consumer’s enrollment in a Qualified Health Plan through the exchange by providing fair, impartial and accurate information that assists consumers with submitting the eligibility application, clarifying the distinctions among QHPs and helping qualified individuals make informed decisions during the health plan selection process.

## Are there limitations on who can be a Navigator?

Yes. They are as follows:

- Navigators may not work for a health insurance provider.
- Navigators do not have to be licensed to sell insurance.
- Navigators will not be paid based on the advice they give. In no way can payment for their services be tied to the decisions made by the people they advise. Put another way, no navigator will be paid a commission, finder’s fee or any other form of compensation because someone they worked with made any specific choice of insurance plans.
- Navigators will not make decisions for the people they advise. They will simply walk their advisees through a series of questions and decision-making tools to help those people make their own insurance plan choices.
- Navigators will not be expected to qualify the people they advise for any specific plan.

## How will the Navigators be trained?

The training will focus on five areas:

- Providing for the needs of underserved and vulnerable populations;
- Understanding marketplace eligibility and health insurance enrollment procedures;
- Familiarity with the range of QHPs and subsidy programs (such as tax credits and cost-sharing reductions) available through the exchange;
- Understanding each state's Medicaid, CHIP, and basic health programs (government options); and
- Knowledge of state and federal privacy and security standards for consumer information.

## This seems like a lot of training. How long will it take and how will it be provided?

Training will be provided online through the Department of Health and Human Services. Becoming a certified navigator will require the completion of 30 hours of training and the successful completion of a final certification exam. Training will be available after Aug. 15, 2013.

## How does my hospital get involved in the Navigator program?

The Kansas Hospital Association is part of a consortium submitting an application for a portion of the \$600,000 in grant funding available to Kansas. The grant award will be made on Aug. 15, 2013. KHA will assist members in accessing resources and training regarding the Navigator program.



## If I recruit a Navigator at my hospital will he/she be paid?

The federal grant funding available for Navigators in Kansas is limited. Navigators can be paid employees of a hospital or volunteers, but will not be paid through grant funding.