

OPPOSE SB1194/HB2608

Health Insurance Navigators & In-Person Assistors

SB1194/HB2608 would create overly restrictive criteria for organizations and agencies that wish to serve as “Navigators”, making it more difficult for vulnerable populations to be connected with their new options for affordable health insurance coverage.

Legislators Should Vote NO on SB1194/HB2608 Because:

- A. **It is premature to regulate a Navigator Program in Illinois when all needed regulation for Navigators have already been provided by the Federal Government.** Illinois is participating in a State-Federal Partnership Health Insurance Marketplace in 2014; this means that the Federal Government will select, award grants, and provide training for Navigators.
- B. **More final rules regarding the Federal “Navigator Training Model” and In-Person Assistors will be released in the near future by the Federal Government. As a result, state legislation could be partially or entirely preempted by final rules.** SB1194/HB2608 is trying to legislate BOTH the Navigator Program & In-Person Counselors; it is entirely too early to do this in Illinois when we haven’t even seen final federal rules on the Navigator Training Model and In-Person Assistors.
- C. **SB1196/HB2608 places unnecessarily restrictive requirements on Illinois Navigators and In-Person Assistors making it more difficult for vulnerable populations to be connected with their new options for private and public health insurance plans through the Health Insurance Marketplace.**
- D. **SB1194 would prohibit Navigators from one of their five duties specified in the ACA, “To facilitate enrollment in qualified health plans.”**

The Affordable Care Act requires each Health Insurance Marketplace to establish a Navigator program that will help people who are eligible to purchase coverage through the Marketplace learn about their new coverage and enrollment options, including Medicaid, tax credits, and private insurance.

Under the Affordable Care Act, Navigators have the following five duties:

- 1) To conduct public education about the availability of qualified health plans.
- 2) To distribute fair, impartial information about enrollment in qualified plans and about the availability of premium tax credits and cost-sharing assistance in the exchange.
- 3) To facilitate enrollment in qualified plans.
- 4) To refer people who need help resolving a problem with their health plan or with their premium assistance to a consumer assistance or ombudsman program or to another appropriate agency that can help with a grievance or appeal.
- 5) To provide information in a culturally and linguistically appropriate manner to the population being served by an exchange.

For more information, contact Kathy Chan, Illinois Maternal and Child Health Coalition, 773-251-8696
Nadeen Israel, Heartland Alliance for Human Needs & Human Rights, 847-620-9758
Ramon Gardenhire, AIDS Foundation of Chicago, 301-379-3024

Over a million Illinois residents will be eligible for new health insurance starting October 2013. We should work to ensure that broad efforts are in place to connect these individuals with coverage, rather than putting into place restrictions that would deter and prevent community-based organizations from serving as Navigators.

Organizations Opposed to SB1194/HB2608

AARP of Illinois
Access Living
AgeOptions
AIDS Foundation of Chicago
Campaign for Better Health Care
Citizen Action/Illinois
Community Elements
Corporation for Supportive Housing
Crosspoint Human Services
Doctors Council SEIU
Ecker Center for Mental Health
Health and Disability Advocate
Heartland Alliance for Human Needs & Human Rights
Heritage Behavioral Health Center, Inc.
Human Resources Development Institute, Inc.
Illinois Network of Centers for Independent Living
Illinois Maternal and Child Health Coalition
Illinois PIRG
Maine Center
Mental Health America of Illinois
Mental Health Centers of Central Illinois
Metropolitan Family Services
NAMI Illinois
Next Steps, NFP
Sargent Shriver National Center on Poverty Law
SEIU Healthcare Illinois Indiana
Supportive Housing Providers Association
TASC, Inc.

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