

How Can Consumers Get Help Enrolling in Health Coverage?

Consumers will need help with the new application and enrollment process for health coverage that starts in October 2013. Therefore, it is important that enough people have the necessary skills and training to competently guide consumers through the process. The following are four types of assisters that will help consumers apply for and enroll in health coverage:

Navigators

All exchanges (also known as marketplaces)—whether state-based, partnership, or federally facilitated—are required to establish a navigator program. Each exchange will designate entities as navigators and provide them with grants for helping individuals and small employers with the application and enrollment process. Navigators will also conduct public education activities to raise awareness about the exchange and provide referrals to other consumer assistance resources.

In-Person Assisters (IPAs)

In the final exchange blueprint, the Center for Consumer Information and Insurance Oversight (CCIIO) outlined in-person assisters (IPAs) as a second type of assister that is distinct from navigators and other application assistance programs. States with consumer assistance partnership exchanges are required to set up IPA programs. States with state-based exchanges may set up an IPA program, but they are not required to do so. States with federally facilitated marketplaces (FFMs) will not have IPA programs.

Certified Application Counselors (CACs)

In January 2013, the Centers for Medicare and Medicaid Services (CMS) released proposed federal regulations that outlined a third type of assister: certified application counselors (CACs). CACs already exist in many states, where they help people apply for Medicaid. State Medicaid agencies will continue to have the option to certify entities as CACs, but exchanges will be required to do so. The certification process will ensure that CACs are qualified to help people apply for Medicaid, CHIP, and plans sold through the exchange (as well as premium tax credits and cost-sharing reductions). CACs will not receive any public funding.

Being certified as CACs enables organizations that would likely be engaged in application assistance anyway to help consumers in a more formal capacity. For example, although not all community health centers and community-based organizations will be chosen to serve as navigators or IPAs, they are well-positioned to provide application assistance because they are trusted messengers. The CAC designation will help expand the network of trained assistance that is available to consumers.

Agents and Brokers

Licensed agents and brokers can help consumers and small employers select and enroll in health plans offered through exchanges. Each exchange will have the flexibility to determine the specific roles that agents and brokers will play in providing consumer assistance.

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EXCHANGE TYPES

State-Based

State-based exchanges will award navigator grants.

Consumer Assistance Partnership¹

The federal government will award navigator grants.

Federally Facilitated

In-Person Assistors (IPAs)

State-based exchanges can choose to have IPAs.

The federal government is working with partnership exchanges to develop IPA programs.

Not available.

Yes. State-based exchanges and consumer assistance partnership exchanges can apply for exchange establishment grants to fund IPAs.

Exchanges have the flexibility to tailor the IPA program to meet the state's needs. Many exchanges are modeling their IPA programs on the navigator program, so the same rules regarding who can serve in this role would apply.

State-based exchanges can apply for federal exchange establishment grants to plan for their navigator programs, but they must fund navigator grants through their exchange budget.

Federally facilitated and partnership exchanges will get funding for navigator grants from the federal government.

All exchanges are required to select at least two entities that can perform all of the required duties. These entities should have or be able to establish relationships with consumers likely to enroll through the exchange. At least one navigator must be a community-based and consumer-focused nonprofit.²

Health insurance plans are prohibited from serving as navigators. Navigators also cannot receive compensation from any health plan in connection with enrolling someone in a plan offered through the exchange.

Who is prohibited from this role?

Certified Application Counselors (CACs)

If entities are interested in serving as CACs, then the exchange is required to certify that they are qualified to do so. State Medicaid agencies also have the option to certify entities to serve as CACs.

Not applicable. CACs volunteer to provide assistance and do not receive funding from the exchange. Medicaid administrative matching funds may be available.

Any individual or entity can become a CAC if they register with the exchange, complete required training, disclose potential conflicts of interest, and agree to comply with privacy and security standards and act in the best interest of applicants.

The proposed regulation does not prohibit any specific types of entities from serving as CACs.

Agents and Brokers

States have the option to allow agents and brokers to enroll individuals in exchange coverage.

Unless prohibited by the state, agents and brokers can register with the exchange to assist with the application and enrollment process.

Not applicable. State law and state-based exchange rules, where applicable, will govern compensation standards for agents and brokers.

Insurance agents and brokers appropriately licensed according to state law must register with the exchange before providing assistance.

State law will govern the licensure requirements for agents and brokers.

¹ Plan management partnership exchanges will mirror federally facilitated marketplaces with respect to navigator and in-person assistance programs.

² Navigator entities may include 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; or other public or private entities or individuals that are capable of carrying out the required duties.