

## Health Insurance Marketplace Navigators

Extension Fact sheet

**Note: This fact sheet supersedes other versions to reflect information on federally-run or state and federally operated health insurance marketplace exchanges.**

The purpose of this fact sheet is to help Cooperative Extension make decisions about their potential role in the portion of health reform focused on education and enrollment in Qualified Health Plans (QHPs) through Federally-Facilitated Exchanges (FFE), State Partnership Exchanges (SPE) or State Exchanges. To determine the status for each state, go to: <http://www.healthcare.gov/marketplace/about/state-marketplace/index.html>

Implementation of the Affordable Care Act (ACA) is in a continual state of flux. Federal and state regulations emerge nearly weekly.

On October 1, 2013, eligible adults in every state will be able to choose new affordable health insurance through their state Health Insurance Marketplace (HIM).

Extension may be able to assist with education and enrollment in a number of ways: by becoming Navigators, In-Person Assisters (IPAs) or Certified Application Counselors (CAPs) if congruent with Extension policy regarding direct service and education.

Navigators will play a vital role in helping individuals prepare electronic and paper applications to establish eligibility and enroll in health coverage through the HIM. They will provide outreach and education to raise awareness about the HIM and will refer individuals to customer assistance programs when necessary.

### Is funding available for Navigators?

Yes. Funding awards are structured as Cooperative Agreements which means substantial federal programmatic involvement.

The Funding Opportunity Announcement (FOA) for Navigators was announced by the Centers for Medicare & Medicaid Services (CMS) on April 9, 2013. The FOA can be located on [grants.gov](http://grants.gov) by typing in the CFDA number 93.750. Potential applicants should make note of the following dates:

May 1, 2013 – Letter of Intent Due (optional);  
June 7, 2013 – Application Deadline;  
August 15, 2013 – Anticipated Notice of Awards;  
August 16 – September 30, 2013 – Training of Navigators;  
Period of Performance – 12 months from the date of award.

Self-employed individuals and private and public entities proposing to operate as a Marketplace Navigator in states with a FFE or SPE (see page 41 of the FOA) are eligible to apply. A total of \$54 million will be awarded to successful applicants. Funding apportioned to each FFE/SPE state is based on the number of uninsured and ranges from a minimum of \$600,000 to a maximum of \$8+ million (see pages 8 & 9 of the FOA).

At least two types of awards will be made in each FFE/SPE service area: 1) Community and consumer-focused nonprofit and 2) Other entities as listed on page 13 of the FOA.

### **What Must Navigators Do if Funded?**

Awardees are required to demonstrate that they will use cooperative agreement funds to perform all of the following Navigator duties:

1. Maintain expertise in eligibility, enrollment, and program specifications and conduct public education activities to raise awareness about the Exchange;
2. Provide information and services in a fair, accurate, and impartial manner. Such information must acknowledge other health programs such as Medicaid and CHIP;
3. Facilitate selection of a Qualified Health Plan;
4. Provide referrals to any applicable office of health insurance consumer assistance or health insurance ombudsman established under Section 2793 of the PHS Act, or any other appropriate State agency or agencies, for any enrollee with a grievance, complaint, or question regarding their health plan, coverage, or a determination under such plan or coverage; and

5. Provide information in a manner that is culturally and linguistically appropriate to the needs of the population being served by the Exchange, including individuals with limited English proficiency, and ensure accessibility and usability of Navigator tools and functions for individuals with disabilities in accordance with the Americans with Disabilities Act and Section 504 of the Rehabilitation Act.

6. Complete a comprehensive training program, including approximately 30 hours of U.S. Department of Health and Human Services developed online training, and pass a certification exam before helping consumers. The online Navigator training program will be available only to awardees. HHS will provide resources to complement the training program, including a manual of standard operating procedures.

Applicants are strongly encouraged, but not required, to submit a non-binding Letter of Intent (LoI) to Apply by May 1, 2013. A signed LoI should include the name of applicant (s) including individuals, entities or consortiums and must be submitted electronically in PDF format to: [navigatorgrants@cms.hhs.gov](mailto:navigatorgrants@cms.hhs.gov)

For more information and frequently asked questions about the Navigator program and funding, go to the CMS website and click on "In-Person Assistance" in the left hand side: <http://cciio.cms.gov/>

### **Are there Alternative ways Extension can Educate Consumers?**

Yes. If Extension in each state determines they cannot or will not be part of the federally-funded navigator program, or if in a state that is funding the navigator program and the time for applications has passed, there are at least two options for education:

1. **Direct teaching of consumers**
2. **Direct teaching of navigators**

Research shows almost all consumers are confused about health insurance purchase and use. A multi-state team of state specialists and county educators are developing a consumer curriculum with an educator's guide. Ten states are pilot testing the materials. Materials will be available after modifications for all states by September, 2013. The curriculum, known as **Smart Choices for Health Insurance**, is currently located at:

<http://www.extension.umd.edu/insure>

States can use the curriculum to teach all consumers, not just those eligible for purchasing on the exchange. States may also negotiate to teach navigators.

**Train-the-Trainers.** Extension can teach navigators the fundamentals included in the curriculum so they can ask and answer key questions. Extension can teach local and state groups who want to educate consumers using Extension's curriculum. Interest in this approach is emerging.

For information about the multistate health insurance literacy program, go to <http://www.extension.umd.edu/insure> or contact Bonnie Braun, [bbraun@umd.edu](mailto:bbraun@umd.edu)

It may be possible for Extension to do this training as a source of revenue where groups have the ability to pay.

**Business Education.** Extension may want to teach about the Affordable Care Act. Some may want to teach small businesses, including agribusinesses about implications of the Act. A work group is forming.

**Youth Education.** Another work group is forming to engage 4-H and other youth. Youth can help consumers make decisions. They can become involved in creating electronic interactive learning.

**Ask An Expert.** With funding from Extension, an *Ask an Expert* website is in development. Faculty from 44 states have volunteered to provide the expertise behind the questions. States could post the location on their websites to direct questions.

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