

Healthcare Reform and the Affordable Care Act: *Navigators and Certified Application Counselors*

For Information on How to Locate Navigators, Information on Certified Application Counselors and Eligible Marketplace-Designated Organizations - Call # or USE 'FIND LOCAL HELP' Link at:

1-800-706-7893 (TTY users: 1-800-706-7915).

Hours: Monday through Friday, 9 a.m. to 5 p.m. EST.

HealthCare.gov

What is a Navigator?

Navigators are entities that will assist consumers and small business employers with the enrollment process into the Healthcare Marketplace.

According to Section 1312 of the Affordable Care Act, Navigators have the following five main duties¹:

- 1) To conduct public education about the availability of qualified health plans. (Qualified health plans must meet certain standards. Some qualified plans may be sold both inside and outside of an exchange, depending on state law.)
- 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 premium assistance to a consumer assistance program or to another appropriate agency that handles grievances/appeal.
- 5) To provide information in a culturally and linguistically appropriate manner to the population being served by an exchange

Who is a Navigator?

Navigators may be any public or private entities or individuals that are capable of carrying out the required duties and providing information that is **fair, accurate, and impartial¹**.

In Georgia, under **House Bill 198**, a Navigator must successfully complete *35 hours* of instruction in Health Benefit Insurance, the exchange provisions of the federal act, the Medical Assistance Program, and the PeachCare for Kids Program through a training program ***approved by the Commissioner***. ***A GA applicant must also pass an examination required by the Commissioner***.

For more information on the Georgia Insurance Commissioners new requirements for Navigators call: 404-656-2070

Eligible Navigators are including, *but not limited to*, 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.

The Department of Health and Human Services provided **\$2.1 million grant funding** to a consortium of 15 Organizations in GA, **led by SEEDCO**, to conduct outreach and education activities to help make Georgians aware of new health insurance options and of the benefits of being insured. The University of Georgia at Athens Cooperative Extension Service also received **\$1.7 million** in grant funding to do the work of Navigators.

Organizations Include:

SEEDCO - Boat People SOS - Center for Black Women's Wellness - Emory-Grady Urban Health Initiative - Georgia Equality & The Health Initiative - Georgia Refugee Health & Mental Health - Georgia Watch - Georgians for a Healthy Future - Health Mothers Healthy Babies Coalition - Jewish Family & Family Career Services - Latin American Association - Mental Health America of Georgia - Parent to Parent - Quality Med-Care Inc. - Spring Creek Health Cooperative - UGA Cooperative Extension Service

What is a Certified Application Counselor (CAC)?

Centers for Medicare & Medicaid Services (CMS) established **Certified Application Counselors** as a type of assistance personnel available to provide information to consumers and to help facilitate consumer enrollment in Qualified Health Plans and insurance affordability programs².

The ACA requires that all Health Insurance Marketplace Exchanges must designate organizations to certify staff or volunteers to perform the duties of **Certified Application Counselors**². Depending on whether a State has opted to have a State-Based Exchange or Federally Facilitated Exchange determines who the designated organizations will be, and what the standards are for CAC certification.

The CAC certification process provides an assurance to consumers that they are receiving assistance from persons trained by the Health Insurance Marketplace Exchange who are overseen by organizations that are required to protect personally identifiable information.



How to become a Certified Application Counselor (CAC):

Organizations who want to become eligible to to certify application counselors **must complete an online application**. The Application is available via Marketplace.cms.gov. Once an organization has been Marketplace-Designated they are eligible to recruit employees and volunteers to become CACs. All CACs must complete a required training (dependent on State requirements).

Eligibility Criteria for Organizations to Recruit Certified Application Counselors²

- 1) Have processes in place to screen their staff members and volunteers who are certified application counselors to ensure that they protect personally identifiable information
- 2) Engage in services that position them to help those they serve with health coverage issues
- 3) Have experience providing social services to the community. All Certified Application Counselors must complete a required training

Examples of Eligible Marketplace-Designated Organizations:

Community Health Centers such as Federally-Qualified Health Centers (FQHCs); Hospitals; Health Care Providers (including Indian Health Services, Indian tribes and Urban Indian organizations); Ryan White HIV/AIDS Providers; Behavioral/Mental Health Providers; 501(c) Social Services Outreach Organizations such as Supplemental Nutrition Assistance Program (SNAP) Outreach, Energy Assistance, or Tax Assistance; and other local Health Care Providers, Health Departments and Libraries.



References:

¹Navigator & In-Person Assistance Programs. Enroll America. January 2013. Retrieved from www.EnrollAmerica.org

²Guidance on Certified Application Counselor Program for Federally Facilitated Marketplace including State Partnership Marketplaces. Centers for Medicare & Medicaid Services. July 2013. www.cms.gov/CHIO/Resources/Regulations-and-Guidance

³Navigators Need Not Be Licensed as Insurance Brokers or Agents. Families USA: The Voice for Health Care Consumers. July 2013

⁴The Advisory Board Company. (2013). Navigating Health Insurance Exchanges. Retrieved from <http://www.advisory.com/Research/Financial-Leadership-Council/White-Papers/2013/Navigating-Health-Insurance-Exchanges>