

Assistance Roles to Help Consumers Apply & Enroll in Health Coverage Through the Marketplace

As of October 1, 2013, consumers in all states are able to apply for new affordable health coverage options through the Health Insurance Marketplace. Some states set up a State-based Marketplace, other states are working with the federal government in a State Partnership Marketplace. The remaining states have a Federally-facilitated Marketplace. No matter what state they live in, consumers are able to get live in-person help as they go through the process of applying for and choosing new coverage options in the Marketplace.

Individuals can help provide that assistance in a variety of roles. They can become Navigators, non-Navigator assistance personnel, or certified application counselors. In addition, agents and brokers can also help consumers enroll in new coverage options. Below is a description of the activities, required training, and funding for each type of consumer assistance.

What are the different consumer assistance roles?

Navigators: Navigators have a vital role in helping consumers prepare electronic and paper applications to establish eligibility and enroll in coverage through the Marketplace. This includes steps to help consumers find out if they qualify for insurance affordability programs (including a premium tax credit, cost sharing reductions, Medicaid and the Children's Health Insurance Program), and if they're eligible, to get enrolled. Navigators also provide outreach and education to consumers to raise awareness about the Marketplace, and refer consumers to ombudsmen and other consumer assistance programs when necessary. Navigators can play a role in all types of marketplaces. They are funded through state and federal grant programs, and must complete comprehensive training.

Non-Navigator assistance personnel: Non-Navigator assistance personnel (also known as in-person assistance personnel) perform generally the same functions as Navigators, but are funded through separate grants or contracts administered by a state or the federal government. For example, the Federally-facilitated Marketplace awarded two enrollment assistance contracts for the first year of Marketplace operations. Like Navigators, non-Navigator assistance personnel must also complete comprehensive training.

Certified application counselors: The Federally-facilitated Marketplace designated organizations to certify application counselors who perform many of the same functions as Navigators and non-Navigator assistance personnel—including educating consumers and helping them complete an application for coverage. An online application is available for organizations who want to become Marketplace-designated organizations that can certify application counselors. These groups include community health centers or other health care providers, hospitals, or social service agencies. Visit Marketplace.cms.gov and sign up for email notifications and updates. If you have questions about other ways to partner with the Marketplace, contact partnership@cms.hhs.gov.

A State-based Marketplace may choose to certify application counselors directly rather than designate organizations to do so. Certified application counselors and Marketplace-designated organizations don't receive new federal grant money through the Marketplace. The counselors and organizations may, however, receive federal funding through other grant programs or Medicaid to help support their consumer assistance and enrollment activities. Examples of possible certified application counselors include staff at community health centers, hospitals, other health care providers, or social service agencies. In states that already have their own certification programs, staff at consumer non-profit organizations may also be certified as application counselors by Marketplace-designated organizations. All certified application counselors are required to complete comprehensive training.

Agents and Brokers: To the extent permitted by a state and if all Marketplace requirements are met, licensed health insurance agents and brokers may enroll individuals, small employers, and employees in coverage through the Marketplace. Agents and brokers are compensated by the issuer or by the consumer to the extent permitted under state law. Federal and state training and certification requirements apply to agents and brokers who enroll or assist consumers in the Marketplace.

What kind of assistance is available through the Marketplace?

	Navigators	Non-Navigator assistance personnel	Certified application counselors	Agents and Brokers
State-based Marketplace	Yes	Optional for states	Yes	Optional for states
State Partnership Marketplace	Yes	Yes	Yes	Yes, if a state permits it
Federally-facilitated Marketplace	Yes	Yes	Yes	Yes, if a state permits it

What training and certification is required?

	Navigators	Non-Navigator assistance personnel	Certified application counselors	Agents and Brokers
State-based Marketplace	State training and certification (state may choose to use federal training)	State training and certification (state may choose to use federal training)	State training and certification (state may choose to use federal training)	State training and certification (state may choose to use federal training)
State Partnership Marketplace	Federal training and certification, which may be supplemented by the state	Federal training and certification, which may be supplemented by the state	Federal training and federal designation of organizations, which may be supplemented by the state	Federal training and registration
Federally-facilitated Marketplace	Federal training and certification	Federal training and certification	Federal training and federal designation of organizations	Federal training and registration

How are these roles funded?

	Navigators	Non-Navigator assistance personnel	Certified application counselors	Agents and Brokers
State-based Marketplace	State-based grant program	State-based grants or contracts, which can be funded by Exchange Establishment grants	Certified application counselors will not receive new federal grant money through the Marketplace. Federal funding through other grant programs or Medicaid may be available. Some examples of possible application counselors include staff at community health centers, hospitals, other health care providers, or social service agencies	Agents and brokers can be compensated by insurance companies or consumers, consistent with state law
State Partnership Marketplace	Federal grant program	State-based grants or contracts, which can be funded in states with consumer partnerships by Exchange Establishment grants		
Federally-facilitated Marketplace	Federal grant program	Federal contracts awarded in fall 2013		

