Consumer Support: Navigators

DEPARTMENT OF HEALTH AND HUMAN SERVICES
CENTERS for MEDICARE & MEDICAID SERVICES
Center for Consumer Information and Insurance Oversight

Health Insurance Exchange System-Wide Meeting
May 21-23, 2012
Exchange Navigator Program

- Exchanges must establish a grant program to fund entities or individuals called “Navigators” that will provide consumer assistance and will:
  - Maintain expertise regarding Exchanges,
  - Provide all information to consumers in a fair, accurate and impartial manner,
  - Facilitate QHP selection,
  - Refer consumers to other resources, and
  - Provide information in a culturally and linguistically accessible manner.

- Exchanges must select at least two types of entities to be Navigators, one of which must be a community or consumer-focused non-profit.

- Navigators cannot accept indirect or direct compensation from issuers for enrolling individuals in QHPs or other health plans offered outside of the Exchange.
Exchange Navigator Program

- Exchanges must develop conflict of interest standards that will apply to all entities and individuals serving as Navigators.

- Exchanges must develop training standards that will apply to all entities and individuals serving as Navigators. These standards will ensure Navigator expertise in at least:
  - The needs of underserved and vulnerable populations;
  - Eligibility and enrollment rules and procedures;
  - The range of QHP options and insurance affordability programs; and,
  - The privacy and security standards that apply to the Exchange.

- HHS will release model standards in three areas in the coming year: conflict of interest, training, and cultural and linguistic competency.