

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
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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.