



## Enrollment Assistance Programs for the Health Insurance Exchanges

Beginning in November 2015, patients can start enrolling in coverage through the health insurance exchanges. Three types of assistance programs will have individuals available to help patients through the application and enrollment processes:

	<b>Navigators</b>	<b>In-Person Assisters (IPAs)</b>	<b>Certified Application Counselors (CACs)</b>
<b>Role and Responsibilities</b>	Provide insurance and eligibility information in a fair, accurate, and impartial manner; facilitate QHP enrollment; provide referrals to other appropriate offices or agencies; conduct patient outreach and education.	Provide similar assistance as Navigators, under the same requirements, to supplement the Navigator program during the initial years of the exchanges.	Provide information about coverage options available through the exchange; assist patients with selecting and applying for coverage; facilitate QHP enrollment in the best interest of the applicants.
<b>Type of Exchange</b>	Operating in all types of exchanges	Only operating in SBEs and SPEs	Operating in all types of exchanges
<b>Who Can Serve in This Role?</b>	All exchanges are required to select two entities (at least one must be a community-based and patient-focused non-profit) that can perform all of the required duties. These entities should be able to establish relationships with patients likely to enroll through the exchange, such as a union or trade association.	Exchanges independently have the flexibility to design the IPA program to meet the needs of the state, including designating what entities can or cannot serve in this role as well as the necessary certification and training standards.	Any individual or entity can become a CAC but they must register with the Exchange, complete required training, disclose potential conflicts of interest and agree to comply with privacy and security standards and serve in the best interest of the clients. Counselors may include health care providers and entities, as well as community-based organizations.
<b>Conflict of Interest Standards and Ineligible Entities</b>	Prohibit the following entities: health insurance issuer; stop loss issuer; subsidiary of a health insurance issuer; association that includes members of, or lobbies on behalf of, the insurance industry; entity that receives any consideration directly or indirectly from any health insurance issuer in connection with the enrollment of any individuals or employees in a QHP or a non-QHP.		Require the disclosure of any relationships that it or its sponsoring agency may have with QHPs or insurance affordability programs.
<b>Certification and Training Standards</b>	Navigator personnel must obtain certification through the exchange, complete and pass an HHS-approved training, and obtain continuing education and be recertified on an annual basis both for the individual exchange and SHOP. CMS estimates that training will take up to 30 hours for certification and recertification.		Counselors will be certified by the exchange and must undergo the same training process as Navigators, agents, and brokers.
<b>Available Federal Funding?</b>	Yes. Federal Navigator grants from HHS total \$54M across all FFE and SPE states; Grants from the state exchanges fund Navigators in SBE states.	Yes. States may use their Exchange Establishment Grants to develop state-based grants or contracts to fund IPAs.	No. Counselors will not be funded through exchange or exchange-related grants or licensed by the state as agents or brokers. However, CAC programs are able to seek funding from other applicable private, state, or federal sources.

SBE = State Based Exchange; SPE = State Partnership Exchange; FFE = Federally Facilitated Exchange