



Interested in helping with enrollment in the new health insurance marketplace?

Georgia consumers will soon have access to health insurance coverage through the new health insurance marketplace, or exchange. Georgia is one of 33 states in which the federal government will be operating the marketplace. If you are interested in helping with enrollment into coverage available through the new marketplace, you should know about a new funding opportunity: The Department of Health and Human Services will announce grants very soon that will be available to organizations for outreach and assistance to help individuals and small employers enroll in health coverage. These grants were created as part of the navigator program that was established by the Affordable Care Act.

What is a navigator?

Navigators are people or organizations that will help consumers and small employers learn about and enroll in coverage through the insurance marketplaces. Navigators will help educate people about their coverage options, and they'll help applicants figure out if they are eligible for assistance with the cost of the private plans sold through the marketplaces.

Who can be a navigator?

Many types of groups can be navigators. Community-based and consumer-focused nonprofit organizations are required to be among the types of groups that serve as navigators. These groups have trusted relationships with populations that will be eligible for coverage, and they will be well-suited to developing targeted outreach plans and providing assistance that meets the particular needs of the communities they serve.

Navigators must have existing relationships—or be able to easily establish relationships—with populations that are likely to be eligible for coverage through the marketplaces. Organizations of any size can apply to be navigators, and smaller community-based organizations are encouraged to apply, either individually or together with other organizations.

Navigators cannot have conflicts of interest. Therefore, navigators cannot be health insurers, have affiliations with health insurers, or accept any form of payment from insurers that is related to enrollment inside or outside of the marketplaces.

What types of help will navigators provide?

Navigators will conduct public education; distribute fair and impartial information about private health plans, financial assistance programs, and coverage through Medicaid and the Children's Health Insurance Program (CHIP); and help with enrollment. (Enrollment will begin on October 1, 2013.) Navigators will also make referrals when they receive requests for assistance that are outside the scope of services they can perform. The information and services provided by navigators must be culturally and linguistically appropriate and accessible to people with disabilities.

What will navigators need to know?

The process of applying for coverage and financial assistance through the insurance marketplaces will be new for everyone. Navigators do not need to have prior experience in assisting with enrollment in health coverage. What navigators do need to have is experience working with populations that are likely to be eligible for coverage. Navigators can target their services to particular ethnic communities, geographic areas, or other specific populations they are best able to serve.

Navigators will receive specialized training. They must then pass a certification exam that measures their expertise in the following areas: the needs of underserved and vulnerable populations; eligibility and enrollment procedures for the marketplace; private health plans, financial assistance programs, and public coverage options; the online application process; cultural and linguistic competency; providing assistance that is accessible to people with disabilities; and privacy and security standards for consumer information. Navigators will also be trained on data reporting requirements (which will help states and the federal government monitor navigator activities).

Training will be provided online beginning in July. The state of Georgia may provide additional training. HB 198 was passed during the 2013 Legislative Session which places additional requirements on navigators. The bill is awaiting signature from Governor Deal and more information about what the state of Georgia will require as a result of this legislation will be available at a later date.

How do you apply?

The navigator funding announcement for the federal insurance marketplaces will be posted online at www.grants.gov. If your organization has not previously applied for a federal grant, it is important to register *as soon as possible*. Registration must be completed before submitting a grant proposal, and the registration process can take up to 30 days. To register, visit www.grants.gov and look for the information for applicants. Use the "Organization Registration Checklist" online at http://grants.gov/applicants/organization_registration.jsp to make sure your organization has completed all of the required steps.

What other opportunities are there to help consumers enroll in coverage?

To get the word out as widely as possible, all stakeholders can help tell consumers about the new coverage options and about how they can get help with enrollment. There is also another opportunity for interested health care providers, community-based organizations, and others to volunteer to assist with enrollment by training to become **certified application counselors**. These counselors can help with enrollment in Medicaid, CHIP, and private health plans that are available through the marketplaces.

For more information, please contact Cindy Zeldin or Amanda Ptashkin at Georgians for a Healthy Future.

Georgians for a Healthy Future
100 Edgewood Avenue NE
Suite 815
Atlanta, GA 30303
404-567-5016
www.healthyfuturega.org