

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

Starting October 1, 2013, consumers in all states will be able to apply for new affordable health coverage options through the Health Insurance Marketplace for coverage beginning as soon as January 1, 2014. Some states are setting up a State-based Marketplace, other states will work with the federal government in a State Partnership Marketplace, and the remaining states will have a Federally-facilitated Marketplace. No matter what state they live in, consumers will be 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 will 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 will also provide outreach and education to consumers to raise awareness about the Marketplace, and will refer consumers to ombudsmen and other consumer assistance programs when necessary. Navigators can play a role in all types of marketplaces. They'll be 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) will perform generally the same functions as Navigators but will exist in either a State-based Marketplace or a State Partnership Marketplace. Non-Navigator assistance personnel will serve as a part of an optional program that the state can set up before its Marketplace is economically self-sustaining, and before its Navigator program is fully functional. Though they perform the same functions as Navigators, non-Navigator assistance personnel will be funded through separate grants or contracts administered by a state. They must also complete comprehensive training.

Certified application counselors: The Federally-facilitated Marketplace will designate 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 will be available at the end of July 2013 for organizations who want to become Marketplace-designated organizations that can certify application counselors. These groups might include community health centers or other health care providers, hospitals, or social service agencies. To be notified when the online application is available, 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 won't receive new federal grant money through the Marketplace. The counselors and organizations could, 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 will be compensated by the issuer or by the consumer to the extent permitted under state law. Federal and state training and certification requirements will apply to agents and brokers who enroll or assist consumers in the Marketplace.

What kind of assistance will be 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 | Not applicable; Navigators provide this assistance | Yes | Yes, if a state permits it |

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. | Agents and brokers can be compensated by insurance companies or consumers, consistent with state law. |
| State Partnership Marketplace | Federal grant applications are being reviewed and awards will be announced in late summer 2013 | State-based grants or contracts, which can be funded in states with consumer partnerships by Exchange Establishment grants | Some examples of possible application counselors include staff at community health centers, hospitals, other health care providers, or social service agencies. | |
| Federally-facilitated Marketplace | Federal grant applications are being reviewed and awards will be announced in late summer 2013 | Not applicable | | |

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 | Not applicable | Federal training and federal designation of organizations | Federal training and registration |

