

Navigators 101

A Navigator's Role During Enrollment



Agenda

- Who are Navigators?
- Where you can find Navigators
- Information needed to get enrolled
- How to protect yourself

Who are Navigators?

- Designed to assist customer
- Outreach and enrollment
- Types of navigators:
 - One **MUST** be a community-based organization
 - Others can be unions, trade industry associations, etc.
- Navigator grants were announced in mid-August, grantees are in training throughout September



Navigators, Assisters, CACs

- Navigators:
 - Provide outreach, education & consumer assistance
 - Serve in all types of marketplaces
 - Funded by grants from federal or state marketplaces
 - Strict conflict of interest requirements
- Assisters:
 - Similar roles & requirements as Navigators
 - Providing additional assistance in some state-based marketplaces
- Certified Application Counselors:
 - Consumer assistance only
 - Not funded by federal or state marketplace grants

Where can you find Navigators?

- To locate Navigators in your state, go to HealthCare.gov
- If your state has its own marketplace, you can locate Navigators on their website



The screenshot shows the HealthCare.gov homepage. At the top, there is a navigation bar with "HealthCare.gov" on the left, "Learn" in the center, and "Get Insurance" on the right. A "Español" button is located in the top right corner. Below the navigation bar, there are two tabs: "Individuals & Families" (selected) and "Small Business Owners". The main content area features a large image of two smiling women. Overlaid on the image is the text: "Welcome to the Marketplace", "The Health Insurance Marketplace is a new way to get coverage that meets your needs.", and "Starting October 1, 2013, you can come here to fill out an application and see your plan choices. In the meantime, we can help you get ready." Below this, there is a section titled "CHOOSE YOUR STATE AND WE'LL TELL YOU YOUR NEXT STEPS" with a dropdown menu currently set to "District of Columbia". To the right of the dropdown, there is a note: "If you live in the District of Columbia, DC Health Link is the Health Insurance Marketplace to serve you. Instead of HealthCare.gov, you'll use the DC Health Link website to apply for coverage, compare plans, and enroll. You can apply as early as October 1, 2013. [Visit DC Health Link now](#) to learn more."

What information do Navigators need from you?

- Size of family
 - To determine coverage options
- Relevant personal information
 - Navigators must meet privacy and security standards when handling personal information
- Income information
 - To help determine if you're eligible for tax credits or Medicaid



We are Navigators!

- Young Invincibles as Navigators & assisters:
 - District of Columbia, New York, Virginia & Arkansas
- Specifically targeting young adults for enrollment
 - Info sessions on campuses
 - Language & messaging tailored to young adults
- Top Motivators:
 - Financial security
 - Saves money
 - Avoid penalty
- We'll guide young people to & through the marketplace, but it's up to each young person to decide what's right for them

Don't be a victim of scams!

- If someone contacts you and offers you a “limited time special”
 - Rates will be approved by Oct 1st and will **remain the same** from Oct 1-March 31
- Someone contacts you to “sell you insurance”
 - Navigators **will not charge a fee** for service
 - Navigators will not call you to enroll you in health insurance
 - **NOTE:** agents & brokers can still sell insurance
- A salesperson tells you that you will face jail time if you do not buy health insurance
 - You will have to pay a penalty of \$95 or 1% of your income in the first year, but will not face jail time



Still not sure?

- **DO NOT** give any **PERSONAL INFORMATION** and/or make any **PAYMENTS**
- Contact the marketplace in your state to verify they're certified as a Navigator/assister/CAC
- For agents/brokers: contact your state's division or department of insurance to verify they're licensed to sell insurance



Key Takeaways

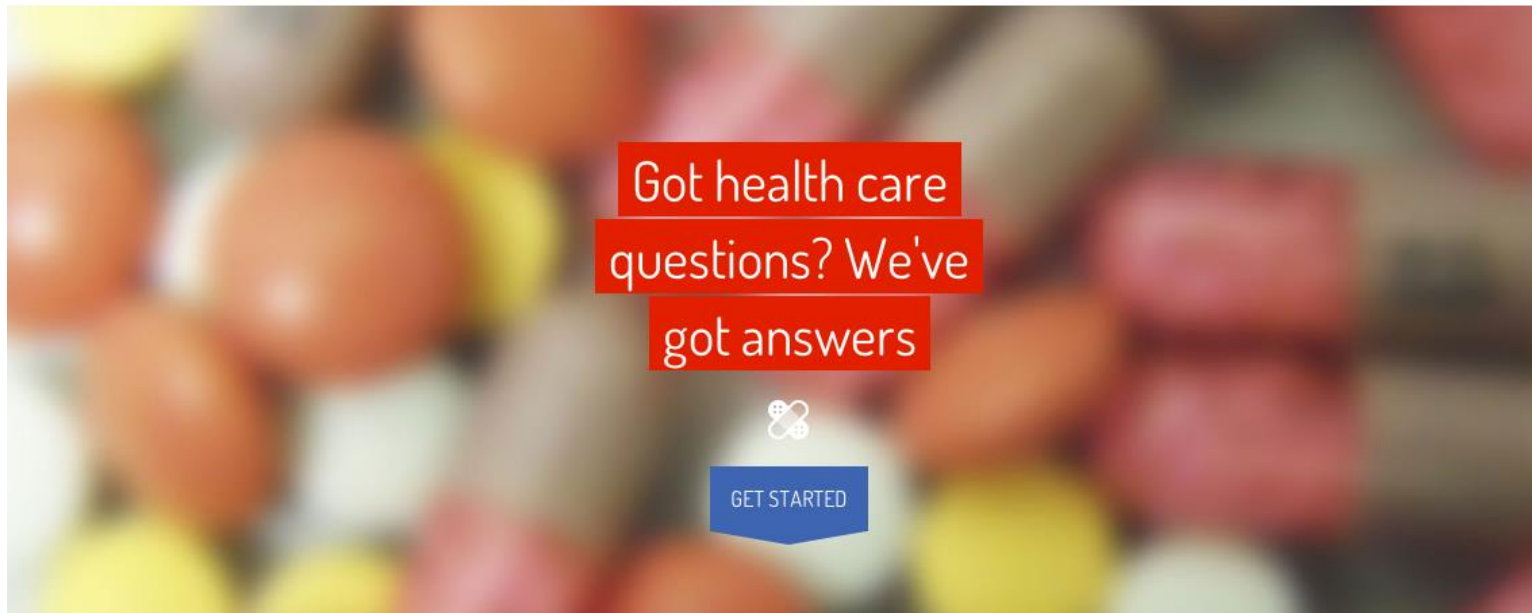
- **Remember!**

- Navigators are there to assist you during the enrollment period
- Navigators will ask you question about your income, family size, and other relevant personal information to help you make a decision about the type of coverage you want
- Navigators **WILL NOT** call you to enroll you in health insurance
- Navigators **WILL NOT** notify you about special limited time offers
- You can find your local navigators by going to [HealthCare.gov](https://www.healthcare.gov)

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