

Helping Consumers Apply & Enroll Through the Marketplace

Starting October 1, 2013, consumers in all states will be able to choose new affordable health insurance options through a new Health Insurance Marketplace. 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 can get help as they apply for and choose new insurance options. You can help provide that assistance in a number of different ways: by becoming **Navigators**, **in-person assistance personnel**, or **certified application counselors**. In addition, **agents and brokers** can also help consumers enroll in new insurance options.

What are the different types of consumer assistance?

Navigators: Navigators' have a vital role in helping consumers prepare electronic and paper applications to establish eligibility and enroll in coverage through the Marketplaces and potentially qualify for an insurance affordability program. They will also provide outreach and education to raise awareness about the Marketplace, and will refer consumers to health insurance ombudsman and consumer assistance programs when necessary. Navigators will play a role in all types of Marketplaces, be funded through state and federal grant programs, and must complete comprehensive training.

In-person assistance personnel: In-person assistance personnel (also known as non-Navigator assistance personnel) will perform generally the same functions as Navigators. In State-based Marketplaces, they will serve as a part of an optional, transitional 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, in-person assistance personnel will be funded through separate grants or contracts administered by a state. In-person assistance personnel must also complete comprehensive training.

Certified application counselors: Certified application counselors are a third type of consumer assistance, described in a proposed rule from HHS. Under the proposal, they would be certified by the Marketplace to perform many of the same functions as Navigators and in-person assistance personnel – including educating consumers and helping them complete an application for coverage. However, they would not receive funding from the state or federal government for consumer assistance. Examples of possible application counselors include staff at community health centers or hospitals or consumer non-profit organizations. Certified Application Counselors would also be required to complete comprehensive training.

Agents and Brokers: To the extent permitted by a state, licensed agents and brokers may enroll consumers in coverage through the Marketplace. Agents and brokers will be compensated by the issuer under state law. Federal and state training and certification will apply.

Which assistance is available in the different types of marketplaces?

	Navigators	In-person assistance personnel	Application counselor	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	No	Yes	Yes, if a state permits it

What funding is available?

	Navigators	In-person assistance personnel	Application counselor	Agents and Brokers
State-Based Marketplace	State-based grant program	State-based grants or contracts, which can be funded by Exchange Establishment grants	Application counselors will generally not receive unique funding for their consumer assistance activities from the state or federal government. Instead they will likely integrate consumer assistance into their existing programs (e.g. hospital or clinic staff)	Agents and brokers can be compensated by insurance companies or consumers, consistent with state law.
State Partnership Marketplace	Federal grant program https://www.grantsolutions.gov/gs/preaward/previousPublicAnnouncement.do?id=17645	State-based grants or contracts, which can be funded by Exchange Establishment grants		
Federally Facilitated Marketplace	Federal grant program https://www.grantsolutions.gov/gs/preaward/previousPublicAnnouncement.do?id=17645	Not applicable		

What training is required?

	Navigators	In-person assistance personnel	Application counselor (Proposed)	Agents and Brokers
State-Based Marketplace	State training and certification	If funded by Exchange Establishment grants,	State training and certification	State training and certification

	(federal training may be used at state option)	federally-approved training and certification	(federal training may be used at state option)	(federal training may be used at state option)
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 certification, which may be supplemented by the state	Federal training and certification
Federally Facilitated Marketplace	Federal training and certification	Not applicable	Federal training and certification	Federal training and certification