

HEALTH ACCESS ASSISTERS HELP CONSUMERS GET THE COVERAGE AND HEALTH CARE THEY NEED

Since the Affordable Care Act’s (ACA) first open enrollment period, Navigators, Certified Application Counselors (CACs), and other assisters have helped families and communities with unique and complex needs. Despite the valuable role they serve, these programs have faced substantial funding cuts, and they remain significantly underfunded.

Health Access Assister Responsibilities

- ✓ Facilitating enrollment in the ACA marketplace, Medicaid, and the Children’s Health Insurance Program (CHIP)
- ✓ Helping consumers retain and use their health coverage
- ✓ Distributing fair and impartial information
- ✓ Improving consumers’ health insurance literacy
- ✓ Delivering culturally and linguistically appropriate services
- ✓ Providing referrals to agencies for enrollees with grievances

Assisters Serve Populations That Otherwise May Go Without Help

Assisters focus on populations with unique needs, such as low income families eligible for CHIP and Medicaid; families in isolated rural communities; those with low computer or health insurance literacy; people with limited English proficiency; and immigrants or individuals new to the U.S. health care system.

Findings from Kaiser Family Foundation 2016 Survey of Health Insurance Marketplace Assister Programs and Brokers	% of Assister Programs	% of Brokers
Few or no clients required language translation help	54%	85%
Few or no clients lacked internet at home	24%	60%
Helped Latino clients*	76%	48%
Most or nearly all clients were uninsured when sought help	56%	30%
Most or nearly all clients could qualify for Medicaid	42%	8%

* Data on Asians and Pacific Islanders were not reported.

Assisters Play Much Bigger Roles than Enrollment

- Connection** Assisters are members of the communities they serve, hired specifically because they understand their community's needs, and speak the populations' language.
- Guidance** Assisters play important roles in helping enrollees resolve application problems, learn about how to access health care, find providers covered by their plan, resolve billing issues, and understand implications for their taxes.
- Services** Assisters often work closely with, or sometimes are housed within, social service organizations, such as food banks, meaning they see the people they serve often throughout the year, and not just during the open enrollment period.
- Jobs** Assister funding, such as navigator grants, brings local jobs to communities in need, particularly in rural areas.

Funding for Consumer Assistance

CACs, including those at Federally Qualified Health Centers (FQHCs), play key roles to help people enroll in, use, and keep their health coverage. While FQHCs receive federal outreach and enrollment funding as part of their overall funding from the Health Resources and Services Administration (HRSA), many CAC organizations do not receive any federal funding to help fund the consumer assistance they provide.

Although Navigators have consistently provided quality consumer assistance, funding for the federal Navigator program was unexpectedly cut over 40 percent for the fifth open enrollment period. Many programs had to drastically scale down their programs and limit the consumer assistance they were able to provide.

-  **OUTREACH AND IN-REACH**
Educating consumers about opportunities to enroll in coverage, such as health fairs and creating consumer-oriented information materials
-  **ENROLLMENT**
Helping consumers enroll in marketplace, Medicaid, and CHIP throughout the year
-  **FOLLOW-UP**
Making sure consumers successfully submit required documentation, pay their premium, get assistance with eligibility appeals, receive their insurance card and more
-  **RETENTION**
Assisting consumers navigate their health coverage and improve their health insurance literacy, such as ensuring understanding the need to pay premiums and co-pays
-  **UTILIZING CARE**
Helping consumers find a health care provider and providing assistance accessing health care systems

