UPDATE ON NAVIGATORS

Navigator programs will be made available to the public to help with enrollment on the new health insurance marketplaces that will begin open enrollment on October 1, 2013. The purpose of this program is to help consumers file applications, obtain eligibility determinations, report changes in status, compare coverage options, and select and enroll individuals into qualified health plans. Navigator programs will vary from state to state.

Navigators are especially critical to American Indians and Alaska Natives (AI/AN) who do not have access to the internet, phone services, or transportation. Customer assistance programs will provide information in a culturally and linguistically appropriate manner to help with eligibility determination and/or enrollment.

The Centers for Medicare & Medicaid Services (CMS) released a notice of proposed rulemaking (NPRM) outlining standards for Navigators in Federally-facilitated and State Partnership Marketplaces. The proposed rule would create training and certification, conflict-of-interest, and meaningful access standards that will be applicable to Navigators and non-Navigator assistance personnel in federally facilitated and State Partnership Marketplaces, and federally-funded non-Navigator assistance personnel in State-based Marketplaces. Such standards may be used as model standards for states Navigators and non-Navigator assistance personnel that are not federally-funded (state exchanges do not get federal grants for the navigator programs). The standards, as proposed, would help ensure that Navigators and non-Navigator assistance personnel will be fair and impartial, be appropriately trained, and provide services and information in a manner that is accessible to persons with limited English proficiency and persons with disabilities. Comments are due by May 6, 2013. Click here to read the rule.

For more information about Navigators, including continuing updates, visit the Center for Consumer Information and Insurance Oversight (CCIIO)’s website.

CMS also released a funding opportunity announcement is open to eligible self-employed individuals and private and public entities applying to serve as Navigators in states with a Federally-facilitated or State Partnership Marketplace. The new funding opportunity provides up to $54 million in total funding and applications are due by June 7, 2013. Tribes are eligible and encouraged to apply. Click here to access the funding opportunity announcement.

CMS will conduct a Tribal consultation on the Navigators on Monday, April 15, 2013 from 1:00pm-2:30 pm, EST. The Consultation is designed to facilitate better understanding of the NPRM in order for Tribes and Tribal organizations to prepare and submit written comments on the proposal. In addition, questions about the FOA will be addressed.

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