



## Navigators: Helping Utahns Find the Right Health Insurance

### Utah's Uninsured Need Navigators

377,700 Utahns do not have health insurance.<sup>i</sup> Fifty-six percent of Utah's uninsured adults are employed—and almost all of them stand to benefit from the implementation of federal health reform. Most live in low-income households.

- 95% of the uninsured in Utah are in families with incomes below 400% FPL, meaning if they buy private health insurance in the new individual health insurance exchange they will qualify for premium tax credits.
- 76% are in households with incomes less than 200% FPL, meaning they would potentially be eligible for the Basic Health Plan if Utah chooses to adopt it, or if they are children, they are eligible for the Children's Health Insurance Program (CHIP).
- 57% are in households with incomes below 133% FPL meaning they will potentially be eligible for Medicaid if Utah expands the program to 138% FPL.

By these numbers, most Utahns who will be using the new health exchange will have no or little experience with health insurance. What they need are "Navigators."

### What are Navigators?

- A Navigator is a person that helps consumers "navigate" through health insurance options, **encouraging enrollment** through **community outreach** and **ongoing support** including help with the enrollment process.
- Navigators will be knowledgeable about insurance market places (Exchanges), and they will educate consumers about all of the options that they qualify for, both private and public.
- Navigators provide ongoing support by keeping consumers informed, ultimately **keeping** newly enrolled Utahns insured.
- Navigators are responsible for seeking out consumers who may not be familiar with how health insurance works— such as those who do not receive insurance through their jobs, those who are learning English, or those who have no previous experience with health insurance.

### Why are Navigators important?

- Health insurance is complicated. Trained, unbiased, knowledgeable Navigators will be critical to getting **fair and quality coverage to all**.
- Navigators will bridge the gap between uninsured and covered Utahns by outreach to consumers that may not otherwise be reached.

## Regulations and Expectations of a Navigator

- Navigators must be fully certified in any training that the state or federal exchange policies prescribe. In addition, Navigators will perform the following duties:
  - maintain expertise in all areas of health care insurance policy and options
  - provide all relevant information in an unbiased way, so that consumers are aware of all their choices
  - present all information in a linguistically and culturally appropriate fashion.

## Next Steps for Utah

Utah legislators face some important policy decisions in the design of the Navigator program:

- formalizing the standards that all entities must meet in order to be eligible to be awarded Navigator funds through the new exchange
- creating the set of training standards all entities awarded Navigator funds must meet
- deciding if Navigators have to meet any licensing, certification, or other standards
- deciding how entities will be awarded Navigator funds
- deciding how Navigator funds will be generated (for example, a service charge through the exchange).

## Recommendation: “No Wrong Door” Approach

Federal law requires that at least two entities be designated as Navigators. At least one must be a community based consumer focused organization and the other must come from a list of seven different types of entities (like Chambers, brokers, ranching organizations). That’s the minimum. States can award Navigator funds to any number of approved entities as long as they meet the minimum guidelines.

Utah should create a robust funding mechanism and competitive award process to ensure maximum flexibility for implementation of the Navigator program. In addition, this will allow all of Utah’s uninsured populations to utilize Navigator assistance.

A strong Navigator program will help Utahns take personal responsibility for their health and health care as they learn how to use their benefits prudently.

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<sup>i</sup> [http://health.utah.gov/opha/publications/2011brfss/Highlights\\_2011.pdf](http://health.utah.gov/opha/publications/2011brfss/Highlights_2011.pdf)