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Four agencies get funds to guide Utahns into health exchanges

Affordable Care Act • 'Navigator' groups will help Utahns figure out the new online insurance marketplace launching Oct. 1.

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Federal health officials on Thursday named four Utah groups as "navigators," tapped to help the public use an online health insurance marketplace as part of the Affordable Care Act.

The four — Utah Health Policy Project(UHPP), Utah AIDS Foundation, Cardon Healthcare Network and the National Council of Urban Indian Health — will share more than \$806,000 in grants from the Centers for Medicare & Medicaid Services. Nationally about \$67 million was awarded to groups that will promote the national health reform law and enroll the uninsured in public and private programs.

Utah agencies got about \$200,000 more than expected from the grant award program. UHPP got the bulk of the funds at \$406,788. Cardon Healthcare Network of Sandy received \$238,000, the Utah AIDS Foundation, \$126,258, and \$35,000 will go to the Indian Health Center in Salt Lake City.

Collectively, those groups will work to reach Utah's nearly 360,000 uninsured.

The Affordable Care Act (ACA) requires nearly all Americans to have health insurance beginning in 2014 or pay a tax penalty. Coverage can be obtained through public programs such as Medicaid, which provides insurance to some low-income Utahns, or privately through the new online insurance marketplaces, which are slated to open in each state Oct. 1.

The marketplaces allow individuals to comparison-shop for affordable plans and will help them calculate whether they might also qualify for publicly funded insurance or for tax subsidies to help them pay for private plans.

Utah's marketplace for individuals will be run by the federal government. The state already operates an exchange for small businesses, Avenue H, and will continue to do so under the ACA.

In Utah, federally funded navigators will be available only to those using the individual exchange. Navigators will undergo about 20 hours of training before the marketplaces open, CMS officials have said.

UHPP, a nonprofit advocacy group, sought a navigator grant with two partners, the Association of Community Health Centers and the United Way's 2-1-1 community help line. The grant will support a network of nearly 50 community nonprofits to assist Utah's underserved populations, including ethnic and cultural groups, the disabled and the poor, according to Randal Serr, director of UHPP's Take Care Utah program. Of the agencies in the network, 12 plan to hire new staff to work as navigators.

"We are looking forward to helping more Utahns find health insurance that fits their budget," Serr said. "We have partnered with some fantastic organizations that enjoy the high level of trust in their communities to get the job done."

Based on its grant applications, Serr said UHPP's network hopes to reach 249,000 Utahns and enroll some 58,000 in health insurance programs. "It's an ambitious goal," he said.

Cardon, which has offices in 12 states and does business as Cardon Outreach, is a for-profit company that helps enroll people in Medicaid, primarily for Utah hospitals, other care providers and some individual patients. Cardon will use the grant to hire additional staff and expand outreach and direct services to more individuals, company spokesman Chuck Kable said.

Navigator grant funds will also pay for two new staff positions at the Utah AIDS Foundation, which hopes to reach about 25,000 individuals with outreach, education and enrollment services, programming director Tyler Fisher said.

The foundation estimates about 20 percent of Utah's lesbian, gay, bisexual and transgender (LGBT) community and their families will need direct help from navigators. A major focus of the foundation's outreach will be Utahns living with HIV-AIDS and the LGBT Latino community,

"I knew these were two large populations that were going to be underserved," said Fisher, noting some surprise at receiving the grant. "I didn't know what our chances were. It felt like a long shot."

A message left with the Indian Health Center was not immediately returned Thursday.

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