

Ways to Help Consumers Apply & Enroll in Health Coverage Through the Marketplace

The Health Insurance Marketplace makes it possible for consumers in all states to apply for affordable health coverage options.

Some states set up a State-based Marketplace. The remaining states operate in the Federally-facilitated Marketplace, or engage with it to operate a State Partnership Marketplace. No matter what state they live in, consumers can get in-person help when they apply for coverage in the Marketplace, including qualified health plans and eligibility for insurance affordability programs like premium tax credits, cost sharing reductions, Medicaid, and the Children's Health Insurance Program (CHIP).

Individuals and organizations can help consumers by becoming Navigators, non-Navigator assistance personnel, or certified application counselors. In addition, agents and brokers can also help consumers enroll in new coverage options. Below is a description of the activities, required training, and funding for each of these types of consumer assistance.

What are some of the different consumer assistance roles?

Navigators: Navigators have a vital role in helping consumers prepare applications to establish eligibility and enroll in coverage through the Marketplace. This includes helping consumers find out if they qualify for insurance affordability programs, and if they're eligible, helping them choose a plan and enroll. Navigators also provide outreach and education to consumers to raise awareness about the Marketplace, and refer consumers with complaints, questions, or grievances about their coverage to health insurance ombudsmen or other consumer assistance programs or state agencies. Navigators are required in all types of marketplaces. They are certified and funded by grants through the Marketplace in which they operate. Navigators must complete comprehensive training.

Non-Navigator assistance personnel: Non-Navigator assistance personnel (also known as in-person assistance personnel) perform generally the same functions as Navigators, but aren't funded through Navigator grants. Instead, they're funded by the Marketplace in which they operate through other sources, like direct employment, grants, or contracts. For example, the Federally-facilitated Marketplace awarded two enrollment assistance contracts to non-Navigator assistance personnel for 2013-2014. Like Navigators, non-Navigator assistance personnel must complete comprehensive training.

Certified application counselors: The certified application counselors perform many of the same functions as Navigators and non-Navigator assistance personnel—including educating consumers and helping them complete an application for Marketplace coverage and insurance affordability programs, as well as other application and enrollment support. They may also provide help with the Marketplace eligibility appeals process.

The Federally-facilitated Marketplace designates organizations to certify application counselors. Examples of these designated organizations include community health centers or other health care providers, hospitals, or social service agencies. A State-based Marketplace may choose to certify application counselors directly rather than designating organizations to do so. A State-based Marketplace can also

designate certified application counselor organizations. Certified application counselors and Marketplace-designated certified application counselor organizations don't receive funding through the Marketplace. Certified application counselors and organizations in all marketplaces may, however, apply to receive federal funding through other grant programs or Medicaid to help support their consumer assistance and enrollment activities. All certified application counselors are required to complete comprehensive training and fulfill certification requirements.

Agents and Brokers: To the extent permitted by states, licensed agents and brokers may assist consumers in applying through the Marketplace for coverage and insurance affordability programs. Agents and brokers play a crucial role in educating consumers about the Marketplace, both during annual Open Enrollment and throughout the coverage year. Agents and brokers who wish to assist consumers in the Federally-facilitated Marketplace must first complete a two-part registration process. According to the terms of their contracts, agents and brokers are compensated by health insurance issuers for assisting consumers who enroll in qualified health plans offered through the Marketplace.

How do I find these assisters in my area?

Consumers can visit <https://localhelp.healthcare.gov/> and search by city and state or ZIP code to find assistance in their area. Find Local Help includes a list of local organizations with contact information, office hours, and types of help offered, such as non-English language support, Medicaid or CHIP agencies, and Small Business Health Options Program (SHOP) assistance. Resources listed on the site include Navigators, non-Navigators, and organizations with certified application counselors. It also displays links to agent and broker trade association websites, where consumers can search for a local agent or broker in their area.

What kind of assistance is available through the Marketplace?

	Navigators	Non-Navigator assistance personnel	Certified application counselors	Agents and Brokers
State-based Marketplace	Yes.	Optional for states.	Yes.	Yes, if a state permits.
State Partnership Marketplace	Yes.	Expected of states entering a consumer partnership.	Yes.	Yes, if a state permits.
Federally-facilitated Marketplace	Yes.	Optional. In 2013-2014, some states in the Federally-facilitated Marketplace have non-Navigator assistance personnel.	Yes.	Yes, if a state permits.

What training and certification is required?

	Navigators	Non-Navigator assistance personnel	Certified application counselors	Agents and Brokers
State-based Marketplace	State training (state may choose to use federal training). Training of non-Navigator assistance personnel that are funded with Exchange Establishment grants must comply with federal standards. A State-based Marketplace can opt to designate organizations that certify individual application counselors, or can directly certify individual application counselors.			
State Partnership Marketplace	Federal training and certification; states may require additional training.	Federal training and certification; states may require additional training.	Federal training and federal designation of organizations; states may require additional training. The designated organizations certify individual application counselors.	Federal training and registration.
Federally-facilitated Marketplace	Federal training and certification; states may require additional training.	Federal training and certification; states may require additional training.	Federal training and federal designation of organizations; states may require additional training. The designated organizations certify individual application counselors.	Federal training and registration.

How are these roles funded?

	Navigators	Non-Navigator assistance personnel	Certified application counselors	Agents and Brokers
State-based Marketplace	State grant program.	State-based funding, which may be funded by Exchange Establishment grants.	Certified application counselors don't receive funding through the Marketplace. Federal funding through other programs might be available.	Agents and brokers can be compensated by insurance companies or consumers, consistent with state law.
State Partnership Marketplace	Federal grant program.	State-based funding. May be funded by Exchange Establishment grants in states with a consumer partnership.		
Federally-facilitated Marketplace	Federal grant program.	In 2013-2014, federal contracts.		

When can these assisters help consumers enroll in coverage?

Open Enrollment for 2014 individual market coverage ended on March 31, 2014. Individual market Open Enrollment for 2015 coverage starts November 15, 2014. Until the individual market open enrollment period for 2015 begins, individual market consumers can't enroll in a Marketplace plan unless they qualify for a special enrollment period. However, there's no limited annual enrollment period for small employer groups to apply for SHOP coverage, or for members of federally recognized tribes and Alaska Native Shareholders to apply for Marketplace coverage; they can apply for coverage at any time of year. In addition, consumers can apply for Medicaid and CHIP at any time. Visit <https://www.healthcare.gov/how-can-i-get-coverage-outside-of-open-enrollment/> to learn about special enrollment periods and other coverage options after individual market Open Enrollment.

