

Silver State Health Insurance Exchange

Overview of Navigator Program
For SSHIX Board of Directors

October 15, 2024



nevada
health link

Agenda

- Summary of Navigator/Assister Functions
- ACA Regulatory Framework
- Certified Application Counselors
- Training/Certification Process
- Funding and Staffing of Navigator Program



Summary of Navigator/ Assister Functions

Functions of Navigators and Assisters

- Navigators and assisters (also known as In-Person Assisters or IPAs) are licensed professionals who are paid by State Marketplaces to help consumers who require more assistance than can be offered through a website.
- In addition to one-on-one help, Navigators/IPAs can help consumers understand eligibility requirements for federal subsidies.
- Navigators/IPAs must provide advice regarding substantive benefits or comparative benefits of different health plans. But unlike agents or brokers, Navigators/IPAs are not authorized to receive payments from insurance carriers and/or consumers.
- Navigators and IPAs can perform the same functions, but there are subtle differences between the two.

Navigators versus IPAs

- Unlike Navigators, which operate under a standard set of rules across states, there is more variation in the size, structure, and functions of IPA Programs.
- The ACA authorized grant money to assist states to plan and establish their own Marketplaces, and states were authorized to pay IPAs with these grant funds.
- States were authorized to use establishment grant money to plan and administer their navigator programs, but navigators could not be paid out of these grants.
- Navigators must be paid out of the operational budget of the Marketplace, which in Nevada is funded by an assessment on monthly premiums for health plans sold in the Marketplace.
- In practice, the Exchange typically refers collectively to the activities of its Navigator and IPA communities as its “Navigator Program.”

Community Partnerships

- One of the primary goals of the Exchange's Navigator/IPA program is to foster collaborative partnerships with agencies and community health organizations throughout the state.
- Through these partnerships, Navigators/IPAs can provide printed resources and free, in-person assistance in a variety of languages to communities with limited English proficiency.
- Examples include the Asian Community Development Council in Las Vegas and Reno, and the Consulate of Mexico in Las Vegas.



ACA Regulatory Framework

The principal requirements for the establishment and operation of a Navigator program are defined in 45 CFR § 155.210 - Navigator program standards

Navigator program standards (a)

General Requirements

The Exchange must establish a Navigator program... through which it awards grants to eligible public or private entities or individuals

Navigator program standards (b)

Standards

The Exchange must develop and publicly disseminate:

- 1) A set of standards, to be met by all entities and individuals to be awarded Navigator grants, designed to prevent... any conflicts of interest and to ensure... appropriate integrity; and
- 2) A set of training standards, to be met by all entities and individuals carrying out Navigator functions

Navigator program standards (c)

Entities and individuals eligible to be a Navigator

To receive a Navigator grant, an entity or individual must:

- Have existing relationships, or be readily able to establish relationships, with employers/employees, consumers, or self-employed individuals likely to be eligible for enrollment in a QHP
- Meet any licensing or certification requirements prescribed by the Exchange
- Not have a conflict of interest during the term as a Navigator
- Comply with the privacy and security standards adopted by the Exchange

Navigator program standards (d)

Prohibition on Navigator conduct

The Exchange must ensure that a Navigator must not:

- Be a health insurance issuer or subsidiary
- Be an association that includes members of, or lobbies on behalf of, the insurance industry
- Receive any monetary consideration from an insurance issuer
- Charge an applicant or enrollee for their services
- Provide gifts of any value to an applicant or potential enrollee
- Use Exchange funds to purchase gifts, gift cards, or promotional items that market or promote the services of a third party

Navigator program standards (e)

Duties of a Navigator

An entity that serves as a Navigator must carry out at least the following duties:

- Maintain expertise in eligibility and enrollment, and conduct public education activities to raise awareness about the Exchange
- Facilitate selection of a QHP by providing information in a fair, accurate, and impartial manner
- Provide referrals to any applicable office of health insurance consumer assistance or any other appropriate State agency
- Provide information in a manner that is culturally and linguistically appropriate to the needs of the population being served by the Exchange



Certified Application Counselors

45 CFR § 155.225 requires the Exchange to establish and maintain a Certified Application Counselor (CAC) program

CAC Standards

Certified Application Counselors must:

- Provide information to individuals and employees about the full range of QHP options and insurance affordability programs for which they are eligible
- Provide fair, impartial, and accurate information that assists consumers with submitting the eligibility application
- Clarify the distinctions among health coverage options, including QHPs; and help consumers make informed decisions during the health coverage selection process
- Assist individuals and employees to apply for coverage in a QHP through the Exchange and for other insurance affordability programs
- Help to facilitate enrollment of eligible individuals in QHPs and other insurance affordability programs

CACs versus Navigators/IPAs

- Although CACs are responsible for providing many of the same services as Navigators/IPAs, CACs do not receive funding from the Exchange.
- CACs are typically affiliated with third-party organizations, such as community health centers, and might work on a volunteer basis.
- Per 45 CFR § 155.225: The Exchange may designate an organization, including an organization designated as a Medicaid certified application counselor organization by a state Medicaid or CHIP agency, to certify its staff members or volunteers to act as certified application counselors.
- In addition, if Navigators/IPAs could obtain access to the Medicaid Eligibility Verification System, that would improve their ability to support Medicaid/CHIP enrollment and reduce duplication of coverage.

Exchange Enrollment Facilitators

- Navigators, IPAs, and CACs are collectively referred to as Exchange Enrollment Facilitators or EEFs for the purposes of training, licensure, and certification.



Training/Certification Process

Training

- Prior to appointment by the Exchange, prospective EEFs must successfully complete the Exchange's online training curriculum.
- Following initial appointment, EEFs are required to attend annual continuing education administered by the Exchange.
- All EEFs receive extensive training on all insurance affordability programs, including Medicaid and Medicare.

Certification

Per NRS 695J, individuals who enroll qualified individuals, qualified employers and their employees in a QHP in the Exchange and who do not hold a Producer license with the Nevada Division of Insurance (DOI) must hold an Exchange Enrollment Facilitator (EEF) Certification issued by the DOI.

Certification (continued)

Individuals seeking appointment with Nevada Health Link as an EEF must first complete the following:

- Fingerprinting/background check
- Enroll in and successfully complete the Exchange's online pre-certification course
- Schedule and pass the DOI's Nevada Insurance exam at 80% or greater
- Apply for DOI certification as an EEF, including the online application fee



Funding and Staffing of Navigator Program

Funding, Entities, and Individuals

- At present, the Exchange's budget for its Navigator/IPA program is approx. \$1.5m/year, which includes training, administration, and operational costs.
- A total of 7 entities will be providing Navigator/IPA services for Plan Year 2025.
- These 7 entities employ a combined total of approximately 40 individual Navigators/IPAs throughout the state.
- In addition, 12 CACs will be certified to offer enrollment assistance for Plan Year 2025.



Questions and Answers