

Navigating the New Health Insurance Marketplaces

In-Person Assistance Options for Consumers

The new health insurance marketplaces (also known as exchanges) provide consumers with a wide variety of ways to learn about and enroll in affordable health coverage. Consumers can create their marketplace accounts and complete the enrollment process online, by phone, in person, or through a traditional mail-in application. This fact sheet discusses four types of helpers consumers can contact when they need in-person enrollment assistance from a trained and certified person in their community.

1. Navigators and In-Person Assisters (IPAs)

Navigators and in-person assisters (IPAs) will be available in every state to help consumers with the new application and the enrollment process. These individuals and organizations are trained, certified, and paid by the new marketplaces to provide assistance in a fair, accurate, and impartial manner. They will also conduct public education activities to raise awareness about the new, affordable coverage options and provide referrals to other consumer assistance resources when appropriate. In most states, consumers can find out who in their community is participating in these enrollment assistance programs by going to their marketplace's website.

2. Certified Application Counselors (CACs)

In an effort to increase the number of people who are prepared to provide in-person enrollment assistance, every health insurance marketplace is training and certifying organizations called certified application counselors (CACs) to help consumers apply for coverage. Many of these CAC organizations are already trusted sources of information for people who are uninsured. None of them will be paid by the marketplace for their work as a CAC. CACs are required to act in the best interests of applicants and to disclose any conflicts of interest to both the marketplace and to the consumers they serve. In most states, consumers will be able to find out which organizations are trained and certified as CACs by going to their marketplace's website.

3. Community Health Centers

Community health centers have historically played an important role in providing enrollment assistance. Most have experienced staff members who are trained to help patients understand their health coverage options. In preparation for the opening of the new marketplaces, 1,159 health centers received a total of \$150 million in federal funding to expand their enrollment assistance work and to prepare to help consumers with the new health coverage options. Many community health centers across the country are also providing enrollment assistance as navigators, in-person assisters, and CACs. To find the nearest community health center, consumers can go to findahealthcenter.hrsa.gov.

4. Insurance Agents and Brokers

Health insurance agents and brokers are licensed professionals who can help consumers and small employers select and enroll in health plans that are offered through the marketplaces. Each marketplace has the flexibility to determine the specific roles that agents and brokers will play in providing consumer assistance. Nearly all of the marketplaces plan to list on their websites the agents and brokers who are prepared to assist consumers with enrollment.

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	Navigators and/or In-Person Assistors (IPAs)	Certified Application Counselors (CACs)	Community Health Centers	Agents and Brokers
Will this assistance be available in my state?	Yes , all marketplaces—whether state-based, partnership, or federally facilitated—are required to establish navigator or in-person assister programs. ¹	Yes , all marketplaces are required to certify and train individuals or organizations as CACs.	Yes , community health centers in every state in the country are providing outreach and enrollment assistance.	Yes , agents and brokers can register with the marketplace to assist with the application and enrollment process (unless prohibited by the state or local marketplace).
What types of entities serve in this role?	All marketplaces are required to select at least two entities to serve as navigator organizations, and at least one must be a community-based, consumer-focused nonprofit. Navigator and IPA entities generally have established relationships with the consumers who are likely to enroll in coverage through the marketplace.	CACs are trained to help consumers understand and apply for health coverage through the new marketplaces. In states with federally facilitated or partnership marketplaces , only individuals affiliated with a CAC organization may serve in this role. Organizations must register online at marketplace.cms.gov . Their individual CACs must complete required training, disclose potential conflicts of interest, agree to comply with privacy and security standards, and act in the best interest of applicants. In states with state-based marketplaces , consumers and organizations should check with their marketplace for more information on how to become a CAC and where to find CACs.	More than 1,000 community health centers received federal funding to provide outreach and enrollment assistance. A list of the health centers that obtained funding is available online. ² Many community health centers are also providing enrollment assistance as navigators, in-person assistors, and CACs.	Insurance agents and brokers who are appropriately licensed according to state law generally must register with the marketplace before providing assistance.
Who is prohibited from serving in this role?	Health insurers and stop-loss insurers are prohibited from serving as navigators or in-person assistors. They also cannot receive compensation from any health plan in connection with enrolling someone in a plan that is offered through a marketplace.	Federal regulations do not prohibit any specific types of entities from serving as CACs.	N/A	Because state law governs the licensure requirements for agents and brokers, this will vary from state to state.

¹ States with partnership marketplaces must have a separate IPA program. States with state-based marketplaces can choose to have a separate IPA program. States with federally facilitated marketplaces are not permitted to have an IPA program.

² See <http://www.hrsa.gov/about/news/2013tables/outreachandenrollment/>.

