



Consumer Support System and the Health Insurance Exchange

The Affordable Care Act (ACA) requires states to create **Health Insurance Exchanges**. The Rhode Island Health Insurance Exchange will be a marketplace where people can compare health insurance plans and purchase coverage. The Exchange also will be a place where people without access to affordable employer-sponsored coverage can learn about and enroll in subsidized coverage (either Medicaid or tax credits to help pay for commercial coverage). Small employers also will be able to purchase coverage for their employees through the Exchange.

The Exchange must develop a **Consumer Support System** to help consumers choose health plans and solve any problems with their coverage. This system must include four parts:

- (1) Outreach and education so people know about the Exchange and coverage options,
- (2) Navigators who will explain health insurance options and help consumers enroll in a health plan,
- (3) A call center for consumers, and
- (4) Ways for consumers to file appeals and register complaints.

The Exchange must have its full Consumer Support System in place by October 2013. While coverage through the Exchange does not begin until January 2014, Rhode Islanders will be able to pre-enroll in health coverage options (including commercial insurance plans and Medicaid) available through the Exchange starting in October 2013. Rhode Islanders who pre-enroll will have coverage immediately starting on January 1, 2014.

Focus on Navigators

Navigators will be an important part of making the Rhode Island Health Insurance Exchange successful. They must be knowledgeable, well-trained and trusted by people who use the Exchange.

What Will Navigators Do?

Navigators will help people know about and use the Exchange effectively. They will help consumers understand their health insurance coverage options and choose a plan that best meets their needs.

Navigators will:

- Distribute fair and impartial information about enrollment in health plans and availability of tax credits.
- Help consumers understand exchange subsidies (tax credits) and Medicaid.
- Help consumers enroll in health plans, including Medicaid.
- Provide referrals for consumer grievances, complaints or questions.

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What Skills Will Navigators Need to Have?

Navigators must:

- Have knowledge of coverage options offered through Rhode Island's Health Insurance Exchange, Medicaid (Rite Care and Rhody Health Partners) and other public programs.
- Have knowledge of Rhode Island's private insurance market and the commercial plans offered through the Exchange.
- Be able to explain eligibility, benefits, cost-sharing, and appeals processes to consumers.
- Be able to help people understand how premium tax credits work, and their potential financial impact.
- Be trusted by the community to provide appropriate, clear and correct information.
- Be free from conflicts of interest, including payments and incentives from insurers or industry.
- Act in the interest of the consumer as their client, not the insurers.
- Be able to provide information in culturally and linguistically appropriate ways for Rhode Islanders using the Exchange, including individuals with limited English proficiency.
- Be able to ensure accessibility and usability of the Exchange for Rhode Islanders with disabilities.
- Be able to effectively serve low-income, disadvantaged, and "hard-to-reach" populations.

Who can be Navigators¹?

The ACA requires that all Exchanges must have at least two entities serve as Navigators, one of which *must* be **a community or consumer-focused non-profit organization.**

In addition to community organizations, the following groups also may be Navigators:

- Trade, professional, commercial fishing, ranching or farming industry organizations
- Chambers of Commerce
- Unions
- Partners of the Small Business Administration
- Insurance brokers and agents

Health insurance companies are prohibited from being Navigators.

Navigators may not receive any direct or indirect payment from any health insurer in connection with enrollment in a health plan.

¹ On March 12, 2012 the U.S. Department of Health and Human Services released final rules regarding the establishment of Exchanges. The rules lay out clearer expectations and requirements for Navigator programs and describes the differences between the roles of insurance brokers and navigators. These rules must be followed by states when they design their Navigator programs.