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**Table 1- Key Components of Navigator, Consumer Assistance, and Facilitated Enrollment Programs**

	Navigators	CAPs	Facilitated Enrollment (FEs)
<b>ACA Section</b>	§1311(i)	§1002	N/A
<b>Timing</b>	Start date: 2014	Start date: October 2010	Secured through 1115 Waiver (1997) and authorized by NY State statute (1998)
<b>Funding &amp; Administration</b>	<ul style="list-style-type: none"> <li>Exchange generates funding for Navigators &amp; awards grants.</li> <li>Qualifying states may also claim a share of Medicaid/SCHIP administrative match.</li> </ul>	<ul style="list-style-type: none"> <li>States receive HHS funding for state-based programs.</li> <li>ACA authorization \$30 million (\$2.2 million NYS) in FY2011.</li> <li>HHS Exchange Establishment grants available through FY 2014.</li> </ul>	<ul style="list-style-type: none"> <li>For community-based FEs (which submitted 112,000 applications in 2010), New York annually distributes ~\$17 million to 41 contracted Lead Agencies.</li> <li>Plan-based FEs (which submitted 330,000 applications in 2010) are funded through the administrative portion of a plan’s premium cost.</li> <li>SDOH Office of Health Insurance Programs ensures that FEs’ policies and procedures meet the needs of applicants and are in accordance with State and Federal laws and regulations.</li> <li>FEs are required to participate in SDOH training, but are not licensed or certified.</li> </ul>
<b>Functions</b>	<p>Navigators must “at least” perform the following duties:</p> <ul style="list-style-type: none"> <li>Maintain expertise in eligibility, enrollment, and program specifications and conduct public education;</li> <li>Provide information and services in a fair, accurate and impartial manner;</li> <li>Facilitate enrollment in QHPs;</li> </ul>	<p>CAPs must perform the following duties:</p> <ul style="list-style-type: none"> <li>Assist consumers with appeals and grievances;</li> <li>Collect, track, and quantify problems and inquiries from consumers with group health plans and other coverage;</li> <li>Educate consumers on their rights and responsibilities with respect to health insurance coverage;</li> </ul>	<p>FEs must perform the following duties:</p> <ul style="list-style-type: none"> <li>Screen individuals for Medicaid, FHP, and CHPlus eligibility;</li> <li>Educate individuals about health plan options;</li> <li>Assist individuals in selecting a health plan;</li> <li>Complete the appropriate application;</li> <li>Collect the required documentation;</li> </ul>

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	<ul style="list-style-type: none"> <li>• Refer enrollees with questions, grievances or complaints about health plans or coverage to CAPs or other appropriate state agency;</li> <li>• Provide information in a culturally and linguistically appropriate way, ensuring access for consumers with disabilities.</li> </ul>	<ul style="list-style-type: none"> <li>• Assist consumers with enrollment by providing information, referral and assistance;</li> <li>• Resolve consumer problems with obtaining tax credits.</li> </ul>	<ul style="list-style-type: none"> <li>• Certify original documentation of citizenship;</li> <li>• Transmit the completed application to the appropriate entity;</li> <li>• Troubleshoot any post-application issues; and</li> <li>• Assist consumers in renewing their coverage.</li> </ul>
<p><b>Entities</b></p>	<p>Broad list of business and community groups eligible. Grant recipients must include entities from at least two categories:</p> <ul style="list-style-type: none"> <li>• Community and consumer-focused nonprofit groups;</li> <li>• Trade, industry, and professional associations;</li> <li>• Commercial fishing, ranching and farming groups;</li> <li>• Chambers of commerce;</li> <li>• Unions;</li> <li>• Resource partners for SBA;</li> <li>• Licensed agents and brokers; and</li> <li>• Other public or private entities (e.g. Indian tribes, state or local human service agencies).</li> </ul>	<p>State has choice of:</p> <ul style="list-style-type: none"> <li>• Independent office of health insurance consumer assistance; or</li> <li>• State Ombudsprogram.</li> </ul>	<p>The following entities can serve as FEs:</p> <ul style="list-style-type: none"> <li>• Community-based organizations and consumer focused nonprofit groups (including health and human service providers, immigrant organizations, and local government agencies); or</li> <li>• Health plans.</li> </ul>

Sources: ACA, PL 111-148, §§1002, 1311(i); Patient Protection and Affordable Care Act; Establishment of Exchanges and Qualified Health Plans, 76 Fed. Reg. 41866 (proposed July 15, 2011) (to be codified at 45 CFR pt. 155); NYS Health Foundation (Sept. 2011), Connecting Consumers to Coverage: The Role of Navigators and Consumer Assistance Programs in Implementing Health Reform in New York; NYSDOH (Sept 2011), RFA: Facilitated Enrollment Program; NYSDOH (Nov. 2005), Application to Extend New York State Section 1115 Demonstration Project No. 11-W-00114/2.