

State Health Exchange: Who are Navigators?

What Are Health Exchanges?

The [Colorado Health Benefits Exchange](#) is Obamacare's new state marketplace for private health insurance – it will be open for business January 2014. You will be able to trust and compare information about health benefits and costs on the Exchange, like Travelocity and Expedia comparison-shopping websites. Individuals, families and small businesses will be eligible for federal financial help based on income if they purchase in the Exchange.

What/Who Are Navigators?

Navigators will help Coloradans understand the Exchange, health plan choices and financial help. Navigators can be from community-based organizations, unions, trade/industry/professional associations, chambers of commerce, licensed insurance agents/brokers and others – but they can't be health insurers or others being paid to enroll consumers in exchange health care plans. Each state has to have at least two types of Navigators and one has to be a community-based organization.¹

How Will the Navigators Help Coloradans?

Navigators will play a key role in connecting Colorado families with coverage in the Colorado Exchange, including helping them choose products as well as apply and access subsidies:

- *Navigators will help people choose a plan they can afford.* Nearly 38% of Coloradans may qualify for federal subsidies in the Colorado Exchange because their incomes are between 133% (around \$15,000 for an individual) and 400% (around \$43,800 for an individual) of the federal poverty limit (FPL).²
- *Navigators will serve all Coloradans.* Navigators will need to be able to serve all Coloradans, including people with disabilities, the LGBT community, those who do not speak English, and Coloradans from many other diverse communities.
- *Navigators will assist Coloradans who qualify in accessing public coverage as well.* Navigators will help and direct individuals with income less than \$15,000 or under \$30,800 for a family of four to Medicaid to enroll because they will now qualify for the program after 2014.³ (Note: Colorado has not yet decided to participate in this new program.)
- *Navigators will serve Coloradans in rural communities to ensure they also have access to coverage through the Exchange.* According to the 2010 Colorado Health Access Survey, the western region of Colorado had the highest rate of the uninsured.⁴ Navigators will help rural Coloradans pick plans that allow them to get services they need in their own communities.
- *Navigators will be helping many low-income people gain access to health care they have never had before, potentially improving their health care status.* 54% of Coloradans under 400% FPL reported to the Colorado Health Access Survey being in poor health, while 73% of those above that income level reported being in good health.⁵ Access to health coverage through the new Exchange will help level this inequity.

Bottom Line: Navigators Will Be Important for Colorado Families

The role of Navigators and Exchanges will be extremely important for Colorado families. Exchange Navigators must be equipped to serve all populations, who will need different types of coverage, from private insurance to public programs like Medicaid. Navigators need to have the skills, knowledge and resources to help all types of Colorado families get the coverage they need, when they need it.

¹ The Patient Protection and Affordable Care Act, Pub. L. No. 111-148, Sec 1311((i))((4))i) (2010).

² Based on Report for Colorado Health Benefits from Jonathan Gruber. http://www.getcoveredco.org/COHBE/media/COHBE/PDFs/MEOB/Bontrager_CO-Gruber-presentation-092011_nn.pptx

³ Based on Federal Poverty Limit set by

⁴ "CHAS Issue Brief 2011 Data Series: Overview of Coloradans' Health Care Coverage, Access and Utilization."

⁵ "2012 Issue Brief Series: Health Connections," Colorado Coalition for the Medically Underserved, using data from the Colorado Health Access Survey. <http://www.ccmu.org/wp-content/uploads/2012/07/Issue-Brief-Health-income.pdf>