

## **Guiding Principles for the Colorado Health Benefit Exchange Navigator Program**

In 2014, thousands of Coloradans will be able to access health care coverage for the first time through the Colorado Health Benefit Exchange (COHBE). Navigators, who can assist individuals and small businesses with understanding their coverage options, will be the public face for COHBE. In developing these principles, we envision a robust professionally trained Navigator program that can provide a seamless, no wrong door access point for consumers.

### **1) Navigators are responsible to consumers.**

- Navigators shall act in the best interest of the consumer/employer as their client, not the insurer.
- Navigators shall operate under a robust set of conflict of interest standards as set by COHBE.
- Navigator activities shall be fully transparent. Consumers should be clearly informed about services navigators can perform, how they are paid, complaint processes, and ability to change navigator at any time.
- Navigators shall be independent from government control and free of influence from health insurance carriers.

### **2) Navigators are experts in health insurance.**

- To ensure a no wrong door entry into health coverage and seamless transitions between public and private health coverage, Navigators shall have expertise across the full range of health coverage options, including Medicaid and CHIP. They should be able to explain eligibility, benefits, cost-sharing and appeals to consumers.
- The Navigator program shall include Navigators with particular experience serving higher needs populations.
- Navigators shall assist consumers in identifying the appropriate resources to address post-enrollment concerns.

### **3) Navigators are accessible.**

- Navigators shall be available to consumers through multiple channels, such as online, by telephone, and in person.
- Navigators shall be readily identifiable and locatable through the COHBE call center and the website.
- Consumers shall be able to reach navigators where and when health care is at the top of consumers' minds.
- Navigator services must meet or exceed disability access standards.

### **4) Navigators are appropriately trained and certified.**

- Navigators shall undergo an initial training and demonstrate proficiency in both public and private health coverage options to achieve certification.

- Navigators shall be required to undertake continuing education and to renew their certification annually.
- Training and certification shall be centralized with the COHBE to maintain consistency, quality and standards.
- COHBE shall undertake regular evaluation of the Navigator program and Navigators to ensure quality control.
- Navigators shall have a basic understanding of their obligations under the Americans with Disabilities Act.

**5) Navigators are culturally representative of and responsive to all Coloradans.**

- Navigators shall be selected to reflect and serve the state's geographic, gender, racial, ethnic, language, disability, and socioeconomic diversity.
- Navigators shall be selected based on demonstrated value and trust in their respective community.
- Navigators shall be culturally responsive to all Coloradans, including but not limited to LGBT, race, ethnicity, limited English proficiency, mixed immigrant status households, and individuals with pre-existing conditions, chronic conditions or disabilities.
- Navigators shall be able to provide clear, simple information in a way that is understood by the diverse groups of Coloradans they serve.
- Navigators and programs that house Navigators shall be prohibited from discriminating on the basis of race, color, origin, creed, religion, income, gender, sexual orientation, disability, or age.

**6) The Navigator program is structured in a way that is sustainable and builds off existing consumer assistance capacity in Colorado.**

- The Navigator program shall build on the existing infrastructure of community organizations and entities that perform similar work.
- Navigators shall be funded by COHBE. Funding will help assure professionalism, quality, and accountability.
- Funding should be structured to ensure program sustainability and should be sufficient to support a high quality navigator program.
- Navigators shall be committed to working with all organizations that serve Colorado's diverse communities.

**7) Navigators are accountable and held to high quality standards.**

- The Navigator program shall be centrally coordinated to provide oversight over the selection, standards, training and service delivery to ensure high quality and consistency.
- There should be seamless integration between the COHBE call center and navigators to ensure timely and efficient customer service to consumers.
- The Navigator program shall utilize data and analytics to monitor quality and capacity.

- COHBE shall develop a process for addressing consumer allegations of Navigator mistake and shall strive to make the consumer whole.

Colorado Consumer Health Initiative

Colorado Center on Law and Policy

Colorado Public Interest Research Group

The Bell Policy Center

American Diabetes Association

The Chronic Care Collaborative

Family Voices Colorado

National Multiple Sclerosis Society Colorado Wyoming Chapter

Parent to Parent of Colorado

The Colorado School Medicaid Consortium