

# Exchange Navigators and Their Importance in Serving Colorado's Communities of Color

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## 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.

## Why Will the Health Exchange Be Important for Communities of Color?

People of color lack health care insurance– 31% of Hispanics and 20% of African Americans in Colorado are uninsured in Colorado, as compared to 17% of Whites.<sup>1</sup> Hispanics are at higher risk for obesity and teen pregnancy<sup>2</sup> and the Hispanic and African American diabetes death rate is double than that of Whites. The new Exchange will help increase coverage to combat these health inequities.

## 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.<sup>3</sup>

## How Will Navigators Help Coloradans of Color?

The Exchange is expected to determine cultural and language needs of their states and conduct responsive training programs for navigators.<sup>4</sup> Navigators will:

- *Help people choose a plan they can afford.* Nearly 38% of Coloradans – about 138,000 Hispanics and 15,000 African Americans – may qualify for federal financial help in the Exchange if their incomes range from around \$15,000 to \$43,800 for individuals.<sup>5</sup> Navigators will connect consumers to subsidies.
- *Serve all Coloradans.* Navigators will be chosen and trained to meet the needs of diverse Coloradans, including communities of color, those who do not speak English, people with disabilities and the LGBT community, in urban and rural communities.
- *Connect consumers to public health programs.* Navigators will help 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.<sup>6</sup> (Should Colorado decide to participate in this new program.) Around 40% of Hispanic and 26% of African American Coloradans at this income level are uninsured.<sup>7</sup>

## Bottom Line: Navigators Will Be Important to All Colorado Families

Exchange Navigators will 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.

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<sup>1</sup> 2010 Small Area Health Insurance Estimates, <http://www.census.gov/did/www/sahie/data/interactive/>.

<sup>2</sup> Health and Health Care in Colorado, Colorado Health Institute, 2005. <http://www.coloradohealthinstitute.org/uploads/downloads/HHCReport.pdf>

<sup>3</sup> The Patient Protection and Affordable Care Act, Pub. L. No. 111-148, Sec 1311(i)(4)(i) (2010).

<sup>4</sup> The Patient Protection and Affordable Care Act, No. 111-148, Sec 1311(i)(3)(e) (2010).

<sup>5</sup> Based on Report for Colorado Health Benefits from Jonathan Gruber. [http://www.getcoveredco.org/COHBE/media/COHBE/PDFs/MEOW/Bontrager\\_CO-Gruber-presentation-092011\\_nn.pptx](http://www.getcoveredco.org/COHBE/media/COHBE/PDFs/MEOW/Bontrager_CO-Gruber-presentation-092011_nn.pptx)

<sup>6</sup> Based on Federal Poverty Limit set by

<sup>7</sup> 2010 Small Area Health Insurance Estimates, <http://www.census.gov/did/www/sahie/data/interactive/>. Note this includes undocumented Coloradans and will not qualify for Medicaid and lawfully residing citizens who are barred from qualifying for Medicaid the first five years in the US.