



State Health Exchange Navigators and Women

What are Navigators?

One of the most important goals of the Patient Protection and Affordable Care Act (ACA) is to create coverage options for the nearly 20% of Americans that are uninsured. One way the law seeks to expand coverage is the creation of new regulated state marketplaces for private insurance, known as state health exchanges.^[i] These exchanges will regulate insurance products sold within them to guarantee they provide adequate coverage that consumers can trust and compare. A second goal of the ACA is to make coverage affordable to more Americans. In state health exchanges individuals, families and small businesses can qualify for federal financial assistance only if they purchase in a state health exchange. To make these exchanges successful consumers will need to be able to use the exchanges, and help navigating their options. The ACA includes the requirement that exchanges have navigators to help consumers do just that.

Who can be Navigators?

Many entities can qualify as navigators – like non-profit community-based organizations, trade and industry associations, professional associations, chambers of commerce, unions, licensed insurance agents and brokers, and other entities able to meet the eligibility criteria, and perform the duties of the program.^[ii] However navigators cannot be health insurers, nor can they receive direct or indirect compensation from an insurer for enrolling exchange-eligible consumers or employers in a plan sold in an exchange.^[iii] Recently the Department of Health and Human Services has clarified that state exchanges must have at least two types of navigators.^[iv]

How Can State Health Exchange Navigators Help Women?

Navigators will play a key role in connecting women with coverage in the Exchange, including helping them choose products as well as apply and access subsidies. Women have unique needs for health insurance, which will be important for navigators to address. Navigators will need to serve the specific health care needs of women:

- Because 80% of American women in families make the health care decisions for their families, exchanges must appeal to and help women.^[v]
- Women are more likely than men to use health care throughout their lives.^[vi] According to the Colorado Health Access survey only 9% of uninsured women in Colorado say they do not have insurance because they don't need it (as compared to 17% of Colorado men).^[vii]
- Many women in the U.S. and Colorado who are uninsured will likely qualify for subsidies in the exchanges. They will need navigators to determine their options. According to the US Census 22.8% of women in Colorado under 65 with incomes under 400% FPL are uninsured. 70% of this group would qualify for exchange subsidies (between 138-400%

FPL). The other 30% would qualify for Medicaid because the ACA expands Medicaid to cover all adults under 138% of poverty.^[viii]

- Many women in Colorado are uninsured because they cannot currently afford insurance. According to the Colorado Health Access Survey, 84% of uninsured Colorado women say one reason for being uninsured is the cost of insurance is too high.^[ix] The subsidies available for purchasing insurance in the exchange will be vital for women to afford coverage.
- Nearly 29% of Colorado's uninsured women have been uninsured for more than 6 years.^[x] Many of these women will be seeking insurance for the first time and will need navigators to help wade through their options. According to Kaiser Family Foundation (KFF) 65% of the group likely to use the exchange have not been previously insured.
- Women are more likely than men to use exchanges because they generally make less than men. On average women make 77 cents on the dollar that men make in the United States.^[xi] Lower-income families, often headed by one parent, which is most commonly a woman, are those that are more likely to use the exchange. According to KFF the median income for families using the exchanges will be relatively low at 235% of the federal poverty limit (\$43,545 for a family of three).
- Many women have pre-existing conditions and current health coverage in high-risk pools because insurers denied them coverage. These women are likely to use state health exchanges because the high-risk pools are eliminated after the ACA is fully implemented in 2014. 55% of enrollees in Colorado's high-risk pool, Cover Colorado, and 54% of the federal risk-pool in Colorado, Getting Us Covered, are women.^[xii]

Bottom Line: Navigators Will be Important for Women in Exchanges

The role of navigators and exchanges will be extremely important for women. Exchange navigators must be equipped to serve all populations, including women. They should build on existing relationships in the community and exchange boards should ensure navigators have the skills and knowledge to help women and families with lower and middle incomes that are new to health insurance coverage

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

^[ii] The Patient Protection and Affordable Care Act, Pub. L. No. 111-148, Sec 1311(i)(2) (2010).

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

^[iv] 45 CFR Parts 155 and 156

, <http://www.kaiserhealthnews.org/~media/files/2012/exchange%20standards%20for%20employers%20march%202012.pdf>

^[v] General Facts On Women And Job Based Health, United States Department of Labor, <http://www.dol.gov/ebsa/newsroom/fshlth5.html>

^[vi] Women's Health Insurance Coverage Fact Sheet, Kaiser Family Foundation, Dec 2011, <http://www.kff.org/womenshealth/upload/6000-091.pdf>

^[vii] Colorado Health Access Survey, Colorado Health Institute 2011, <http://www.coloradohealthaccesssurvey.org/>.

^[viii] US Census, 2009 Health Insurance Coverage Status, <http://www.census.gov/did/www/sahie/index.html>.

^[ix] Colorado Health Access Survey, Colorado Health Institute 2011, <http://www.coloradohealthaccesssurvey.org/>.

^[x] Colorado Health Access Survey, Colorado Health Institute, 2011 <http://www.coloradohealthaccesssurvey.org/>.

^[xi] Women's Earnings and Income, Catalyst. <http://www.catalyst.org/publication/217/womens-earnings-and-income>

^[xii] CoverColorado, www.covercolorado.org and GettingUSCovered, www.gettinguscovered.org