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New resources available to help consumers navigate the Health Insurance Marketplace

HHS awards \$67 million to Navigators and recognizes more than 100 organizations as Champions for Coverage

Health and Human Services (HHS) Secretary Kathleen Sebelius today announced \$67 million in grant awards to 105 Navigator grant applicants in Federally-facilitated and State Partnership Marketplaces. These Navigator grantees and their staff will serve as an in-person resource for Americans who want additional assistance in shopping for and enrolling in plans in the Health Insurance Marketplace beginning this fall. Also today, HHS recognized more than 100 national organizations and businesses who have volunteered to help Americans learn about the health care coverage available in the Marketplace.

“Navigators will be among the many resources available to help consumers understand their coverage options in the Marketplace,” said Secretary Sebelius. “A network of volunteers on the ground in every state – health care providers, business leaders, faith leaders, community groups, advocates, and local elected officials – can help spread the word and encourage their neighbors to get enrolled.”

Today’s announcement builds upon the significant progress in outreach and education made this summer. Consumers can learn about and enroll in coverage later this fall through HealthCare.gov. HHS launched 24-hours-a-day consumer call center ready to answer questions in 150 languages. More than 1,200 community health centers across the country are preparing to help enroll uninsured Americans in coverage, and a partnership with the Institute of Museum and Library Services will help trusted local libraries be a resource for consumers who want information on their options. In addition, HHS has begun training other individuals who will be providing in-person assistance, such as agents and brokers and certified application counselors.

Navigators are trained to provide unbiased information in a culturally competent manner to consumers about health insurance, the new Health Insurance Marketplaces, qualified health plans, and public programs including Medicaid and the Children’s Health Insurance Program. The Navigator funding opportunity announcement was open to eligible private and public groups

and people who are self-employed who met certain standards to promote effectiveness, diversity, and program integrity.

Navigators will be required to adhere to strict security and privacy standards – including how to safeguard a consumer’s personal information. They’ll be required to complete 20-30 hours of training to be certified, will take additional training throughout the year, and will renew their certification yearly. All types of enrollment assisters – including in-person assisters, Certified Application Counselors, and agents and brokers – are required to complete specific training and are subject to federal criminal penalties for violations of privacy or fraud statutes, on top of any relevant state law penalties.

The growing list of Champions for Coverage is one more example of businesses and organizations across the nation pitching in to help consumers understand the coming options for quality, affordable coverage. Champions for Coverage, among others, include:

- American Medical Association
- League of United Latin American Citizens (LULAC)
- NAACP
- National Baptist Convention
- National Partnership for Women and Families

For a list of Navigator awardees or more information about Navigators and other in-person assisters, please visit: <http://cciio.cms.gov/programs/exchanges/assistance.html>

Click here to learn more about organizations participating in Champions for Coverage: <http://marketplace.cms.gov/help-us/champions-for-coverage-list.pdf>.

To become a Champion of Coverage, visit: <http://marketplace.cms.gov/help-us/champion-apply.html>.

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