



Yesterday the Centers for Medicaid and Medicare Services released the funding announcement for support of Navigators. Click [HERE](#) to view the announcement.

A few key points:

1. Application for navigators is due June 7.
2. Period of performance is one year, beginning August 15
3. \$829,329 available to Wisconsin, apportioned based on an identified target of 497,388 uninsured persons under age 65 (see page 10)
4. At least two types of applicants in each FFE/State Partnership Exchange service area will receive awards, including at least one community and consumer-focused nonprofit.

The amount of funding is quite small given the scope of the work, geography, and number of people that need to be reached. If one hour of navigator assistance were allotted for each uninsured person in Wisconsin, and navigators reached only 20% of all uninsured in the first year (100K people), the state would need 50 navigators to achieve that task. The CMS-designated level of funding can, maybe, support about 15 navigators according to some experts.

This announcement seems to have caught many by surprise, but could be good for agents and brokers. At least in the first year of the exchange there will be very few navigators assisting consumers which could present an opportunity for agents/brokers. If anything this announcement and its effect on Wisconsin shifts the attention from Navigators to Certified Application Counselors for the time being. Specifically, the role they will play, who they will be (and employed by) and how they will need to meet similar regulation, licensing /training requirements, security standards, and conflict of interest rules as Navigators. Additional guidance is expected on CACs, but here's what we know so far.

***What are Certified Application Counselors?*** CMS provided additional [guidance](#) and [information](#) in January 2013 that identifies another category of consumer assistance: certified application counselors (CAC). The CAC program acknowledges that there may be many individuals in the community who are not paid directly by the Exchange as official Navigators or IPAs, but who are still helping consumers enroll in coverage through the web portal. These individuals must meet similar training requirements, security standards, and conflict of interest rules as IPAs and Navigators.

On the Exchange side, the preamble indicates that CACs will “in essence, provide the same core application assistance service that is also available directly through the Exchange, as well as through navigators and licensed agents and brokers.” They will conduct outreach; maintain experience in eligibility, enrollment and all insurance affordability program specifications; provide information and services in a fair, impartial and culturally competent manner; and facilitate selection of a QHP.

Many of the organizations (such as health care systems and non-profits) that may serve as CACs are likely to offer application assistance, with or without certification. Thus, a well-designed certification program will ensure appropriate training, require compliance with privacy and confidentiality requirements (which is critical for accessing IRS and other eligibility-related data); and enable important oversight to ensure that consumers are protected and that their best interests are served. Additionally, the CAC program provides a path for small organizations to provide assistance that may not chose to apply for a navigator grant.

The IIAW will continue to monitor health care reform for its members and provide updates on a regular basis. Regardless of these recent developments, the IIAW remains steadfast in its push for legislation to regulate and license navigators and other similar entities that provide advice and facilitate enrollment in qualified health plans offered in the exchange.