Fact Sheet

Navigators: Helping Consumers Access Kentucky's Health Benefit Exchange

Federal law requires states to create online health insurance marketplaces, or Exchanges, to ensure that all Americans have access to quality health care. An Exchange will provide one-stop shopping for individuals and small businesses to purchase health insurance.

Navigators will be critical in assisting individuals and small businesses in accessing health insurance through Exchanges. They will conduct public education activities and distribute fair and impartial information to raise awareness about Qualified Health Plans (QHPs) offered through the Exchange. Navigators will also facilitate the enrollment of individuals and small businesses in QHPs, as well as plans under the Medicaid and Children's Health Insurance Program (CHIP).

The Cabinet for Health and Family Services (CHFS) will be developing Kentucky's Navigator Program. The goal of this program is to ensure that Kentuckians are informed and have access to resources necessary for a positive consumer experience.

What is a Navigator?

A Navigator is a community-trusted, public or private entity or individual that helps consumers use the Exchange. A range of individuals and entities may serve as Navigators, including community and consumer-focused nonprofit groups; trade, industry, and professional associations; unions; chambers of commerce; and others as specified in federal law. Although Navigators may help with enrollment in QHPs offered by the Exchange, they may not sell insurance in Kentucky and are not intended to replace agents in the insurance marketplace. Instead, Navigators educate the public, distribute fair and impartial information about health plans, make referrals as necessary, and perform other related duties. Navigators must demonstrate that they have existing relationships, or are able to establish new relationships, with employers and employees, insured and uninsured consumers, and self-employed individuals.

How will Navigators help Kentuckians?

Navigators will help individuals and small businesses in Kentucky determine their health plan needs and empower them to choose plans that meet their needs. Navigators will be trained to ensure provision of accurate, impartial information relating to benefits, cost sharing, eligibility, enrollment, premium tax credits and subsidies, provider networks, and quality to individuals and businesses seeking health coverage through the Exchange. Navigators will reach out to all Kentuckians living in urban and rural areas, particularly those who may be purchasing health insurance for the first time. In addition, Navigators will provide assistance to individuals and families who are eligible for benefits under the Medicaid and CHIP program.

Kentucky's Navigator Program

At this time, Kentucky is developing its Navigator program and your input will be helpful in recruiting a diverse group of qualified individuals and organizations to serve as Navigators. Your input is also important to ensure that all 120 counties are served by Navigators and that the diverse cultural and language needs of all are considered. Before serving as Navigators, individuals and organizations must be trained and certified by the Exchange to ensure they have the knowledge and skills necessary to perform their duties. Accountability and transparency will be key components of the Navigator program. Once certified, Navigators will assist individuals and small businesses in numerous ways. Please contact CHFS if you want to provide input and suggestions. For more details about Navigators, please review Section 1311(i) of the Patient Protection and Affordable Care Act, http://www.gpo.gov/fdsys/pkg/PLAW-111publ148/html/PLAW-111publ148.htm, http://www.gpo.gov/fdsys/pkg/PLAW-111publ148/html/PLAW-111publ148.htm, and 45 CFR 155.210, http://federalregister.gov/a/2012-06124.

For more information, contact the Office of the Kentucky Health Benefit Exchange

Kentucky UNBRIDLED SPIRIT

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