



New help from the ACA: CAPs, Navigators and Assisters

*Comparing CAPs (consumer assistance programs), Navigators, and Assisters in the Exchange –
How are they different and where do they overlap?*

Program and Timeframe	Who is served?	Major duties	Who does the work?	Funding
<p style="text-align: center;">Consumer Assistance Programs (CAPs)</p> <p style="text-align: center;">(ACA Section 1002)</p> <p>Timeframe: Now and ongoing</p>	<p>All consumers, at different income levels and with varying health coverage, including private insurance, subsidized coverage and Medicaid</p>	<ul style="list-style-type: none"> • One-on-one education about public and private health care options • Assist with eligibility, enrollment and plan selection • Help navigate the health care system • Troubleshoot problems • Help consumers maintain coverage • Capture information on successes and problems to share with government agencies and improve programs • Assist with appeals and grievances 	<ul style="list-style-type: none"> • Non-profit organizations contracting with a state • State ombudsman programs 	<ul style="list-style-type: none"> • Grants to states from federal government • For all, funding directly to states <ul style="list-style-type: none"> ○ Round 1: 2011 ○ Round 2: 2012 ○ Next round TBD

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<p>Navigators</p> <p>(ACA Section 1311 (i))</p> <p>Timeframe: HHS has a goal of operational programs by Oct. 1, 2013</p>	<p>People enrolling through Exchanges, but may provide services and referrals for public coverage</p>	<ul style="list-style-type: none"> • Educate consumers on health care options • Assist with eligibility, enrollment and plan selection 	<ul style="list-style-type: none"> • Exchanges must create Navigator grant program • At least one must be a community/consumer-focused non-profit • Also can be a union, chamber of commerce, trade or professional association, broker • Must be culturally competent • Must have relationships with those likely eligible for Exchange • May not receive any funding from insurers 	<ul style="list-style-type: none"> • Exchange operating funds (not federal Exchange grants) • Potentially other sources, such as Medicaid matching funds • For state Exchanges <ul style="list-style-type: none"> ◦ Funding from state by Jan 2013 • For federal and Partnership Exchanges <ul style="list-style-type: none"> ◦ Funding from HHS likely in spring 2012
<p>In-Person Assisters</p> <p>(ACA Section 1311)</p> <p>Timeframe: HHS suggests operational programs by Oct. 1, 2013</p>	<p>People enrolling through Exchanges, but may provide services and referrals for public coverage</p>	<ul style="list-style-type: none"> • Conduct outreach and education • Assist with eligibility, enrollment and plan selection • Must be distinct from Navigators • Optional program 	<p>The Exchange, or an entity contracting with the Exchange</p>	<ul style="list-style-type: none"> • Federal Exchange grants • For state-based and consumer assistance Partnership Exchanges <ul style="list-style-type: none"> ◦ States can apply for funds via Exchange grants now • No funding available for federal Exchanges