



State-based Consumer Assistance Programs: On-the-ground and up-to-the-minute health care information

With the passage of the Affordable Care Act (ACA), individuals and families need information about new health care programs and consumer protections, as well as assistance to enroll in plans and navigate the health care system as reforms are implemented over the next several years.

- In the short term, it is essential that health care consumers are able to get timely answers to their questions and information about their health care options.
- Over the long term, consumers will need assistance to enroll in and maintain coverage in new health plans.

Consumer assistance programs provide real help for real people through one-on-one assistance to educate individuals about their health care options, facilitate enrollment, maintain coverage and troubleshoot problems. Sections 1002 and 1311(i) in the law support state-based consumer assistance programs.

- Section 1002 funds consumer assistance programs in 2010 by appropriating \$30 million to support independent offices of health insurance consumer assistance or ombudsman.
- In October 2010, the U.S. Department of Health and Human Services awarded consumer assistance program grants to 35 states; 17 states are planning to partner with local non-profit organizations.
- Section 1311(i) creates consumer assistance Navigators in 2014; different types of groups are listed in the statute as eligible for Navigator designation, including consumer-focused non-profit organizations.

Consumer assistance programs fulfill the vital role of helping individuals understand the changes created by the ACA and how to gain access to their best health care options in the new system. Non-profit organizations have a unique role to play in providing this support.

- Non-profit, mission-driven health advocacy and community-based organizations are trusted resources in their communities and often serve as the “go-to” source for individuals and families who might not otherwise seek assistance with health care questions.
- They understand how to reach and assist low-income and vulnerable populations – the people who will be most dramatically affected by the new law – and can meet cultural and linguistic needs of communities.
- Effective consumer assistance programs work in conjunction with a strong network of community partners and with state agencies and regulators to ensure efficient problem-solving and to direct help to people in their own communities.

Successful consumer assistance programs should:

- Be truly independent and able to support consumers without conflicts of interest with state regulators, preferably by contracting or partnering with a non-profit, consumer-based organization.
- Provide assistance to health care consumers at different income levels and with varying health coverage, including private insurance, subsidized coverage and Medicaid.
- Help individuals and families obtain health care coverage, assist with public program eligibility and re-enrollment issues, and answer general health insurance questions.
- Serve as a critical feedback loop for policymakers and others invested in health care policy and program decisions. Because these programs receive essential information directly from individuals in real time, consumer assistance programs are often able to identify and resolve problems early.