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?

<table>
<thead>
<tr>
<th>Program and Timeframe</th>
<th>Who is served?</th>
<th>Major duties</th>
<th>Who does the work?</th>
<th>Funding</th>
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| **Consumer Assistance Programs (CAPs)** | All consumers, at different income levels and with varying health coverage, including private insurance, subsidized coverage and Medicaid | • 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 | • Non-profit organizations contracting with a state  
• State ombudsman programs | • Grants to states from federal government  
• For all, funding directly to states  
  o Round 1: 2011  
  o Round 2: 2012  
  o Next round TBD |

(ACA Section 1002)

Timeframe: Now and ongoing
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| **Navigators**        | People enrolling through Exchanges, but may provide services and referrals for public coverage | - Educate consumers on health care options  
- Assist with eligibility, enrollment and plan selection | - 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 | - Exchange operating funds (not federal Exchange grants)  
- Potentially other sources, such as Medicaid matching funds  
- For state Exchanges  
  - Funding from state by Jan 2013  
- For federal and Partnership Exchanges  
  - Funding from HHS likely in spring 2012 |
| **In-Person Assisters** | People enrolling through Exchanges, but may provide services and referrals for public coverage | - Conduct outreach and education  
- Assist with eligibility, enrollment and plan selection  
- Must be distinct from Navigators  
- Optional program | The Exchange, or an entity contracting with the Exchange | - Federal Exchange grants  
- For state-based and consumer assistance Partnership Exchanges  
  - States can apply for funds via Exchange grants now  
- No funding available for federal Exchanges |

**Navagers** (ACA Section 1311 (i))  
**Timeframe:** HHS has a goal of operational programs by Oct. 1, 2013

**In-Person Assisters** (ACA Section 1311)  
**Timeframe:** HHS suggests operational programs by Oct. 1, 2013