Agenda

- Who are Navigators?
- Where you can find Navigators
- Information needed to get enrolled
- How to protect yourself
Who are Navigators?

- Designed to assist customer
- Outreach and enrollment
- Types of navigators:
  - One MUST be a community-based organization
  - Others can be unions, trade industry associations, etc.
- Navigator grants were announced in mid-August, grantees are in training throughout September
Navigators, Assisters, CACs

• Navigators:
  ▫ Provide outreach, education & consumer assistance
  ▫ Serve in all types of marketplaces
  ▫ Funded by grants from federal or state marketplaces
  ▫ Strict conflict of interest requirements

• Assisters:
  ▫ Similar roles & requirements as Navigators
  ▫ Providing additional assistance in some state-based marketplaces

• Certified Application Counselors:
  ▫ Consumer assistance only
  ▫ Not funded by federal or state marketplace grants
Where can you find Navigators?

- To locate Navigators in your state, go to HealthCare.gov.

- If your state has its own marketplace, you can locate Navigators on their website.
What information do Navigators need from you?

- **Size of family**
  - To determine coverage options

- **Relevant personal information**
  - Navigators must meet privacy and security standards when handling personal information

- **Income information**
  - To help determine if you’re eligible for tax credits or Medicaid
We are Navigators!

- **Young Invincibles as Navigators & assisters:**
  - District of Columbia, New York, Virginia & Arkansas

- **Specifically targeting young adults for enrollment:**
  - Info sessions on campuses
  - Language & messaging tailored to young adults

- **Top Motivators:**
  - Financial security
  - Saves money
  - Avoid penalty

- We’ll guide young people to & through the marketplace, but it’s up to each young person to decide what’s right for them
Don’t be a victim of scams!

- If someone contacts you and offers you a “limited time special”
  - Rates will be approved by Oct 1st and will remain the same from Oct 1-March 31

- Someone contacts you to “sell you insurance”
  - Navigators will not charge a fee for service
  - Navigators will not call you to enroll you in health insurance
  - NOTE: agents & brokers can still sell insurance

- A salesperson tells you that you will face jail time if you do not buy health insurance
  - You will have to pay a penalty of $95 or 1% of your income in the first year, but will not face jail time
Still not sure?

- **DO NOT** give any **PERSONAL INFORMATION** and/or make any **PAYMENTS**

- Contact the marketplace in your state to verify they’re certified as a Navigator/assister/CAC

- For agents/brokers: contact your state’s division or department of insurance to verify they’re licensed to sell insurance
Key Takeaways

- **Remember!**
  - Navigators are there to assist you during the enrollment period.
  - Navigators will ask you questions about your income, family size, and other relevant personal information to help you make a decision about the type of coverage you want.
  - Navigators **WILL NOT** call you to enroll you in health insurance.
  - Navigators **WILL NOT** notify you about special limited time offers.
  - You can find your local navigators by going to [HealthCare.gov](http://HealthCare.gov).
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