

## **HBE RFP 16-003 Appendix G Navigator Assister Code of Ethics**

### **Navigator Ethical Responsibilities to Consumers seeking service through the Washington Healthplanfinder**

#### **Respect the inherent dignity and worth of every person.**

- Treat each person in a respectful fashion, being mindful of individual differences and cultural and ethnic diversity.
- Promote the value of self-determination for each individual.
- Value all kinds and classes of people equitably, deal effectively with all races, cultures, disabilities, ages and genders.
- Ensure all voices are listened to and respected.

#### **Invest in, uphold and maintain duty to the consumer.**

- Safeguard and support the protection, privacy and confidentiality of consumer information including, but not limited to: personal, health, financial, and outcome information obtained in the course of service as per applicable privacy laws.
- Disclose only information that is directly relevant or necessary to achieve the purpose of disclosure.
- Perform all services with impartiality and ensuring information is presented in a fair, consistent, thorough manner that does not unduly influence a consumer's decision in the selection of services, yet protects the consumer's best interests.
- Describe clearly the services being performed as a representative of the Exchange and the payment received for performing those services.
- Accept no financial or other benefit from a consumer for providing information or facilitating enrollment.
- Readily inform consumers of other assister resources that may be more appropriate for their circumstances.

#### **Maintain Community and Consumer Trust.**

- Be a trusted resource in the community and recognized by community members as a credible and reputable voice to accurately represent and advocate for their needs.
- Demonstrate expertise and cultural competency in services and by understanding the community's strengths and needs.
- Act with integrity, behave in a trustworthy manner, elevate service to others above self-interest, and promote high standards of practice in every setting.
- Ensure conduct and responsibilities avoid creating any conflict of interest or appearance of conflict of interest and take immediate action to eliminate any potential conflicts of interest.
- Refuse to participate in or conceal unethical practices or procedures and report such practices.
- Refuse to engage in any relationships with a consumer where there is a risk of exploitation or potential harm.

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**Develop and Maintain Comprehensive Knowledge and Skills:**

- Fulfill initial and ongoing training and certification requirements
- Remain a resource to community members after initial enrollment
- Maintain knowledge, skills and competencies needed to provide comprehensive service and effectively inform community about changes impacting their health insurance coverage.

**Note:**

Guidelines for ethical and unethical behavior are provided in this code. The guidelines are not a comprehensive list. For example, the statement "safeguard all confidential patient information to include, but not limited to, personal, health, financial, and outcome information" can also be interpreted as "shall not fail to safeguard all confidential patient information to include personal, health, financial, and outcome information."

A code of ethics cannot guarantee ethical behavior. Moreover, a code of ethics cannot resolve all ethical issues or disputes or capture the richness and complexity involved in striving to make responsible choices within a moral community. Rather, a code of ethics sets forth values and offers ethical guidelines to which a professional can aspire and by which actions can be judged. Ethical behaviors result from a personal commitment to engage in ethical practice.

Professional responsibilities often require an individual to move beyond personal values. For example, an individual might demonstrate behaviors that are based on the values of honesty, providing service to others, or demonstrating loyalty. In addition to these, professional values might require promoting confidentiality, facilitating interdisciplinary collaboration, and refusing to participate or conceal unethical practices. Professional values could require a more comprehensive set of values than what an individual needs to be an ethical agent in one's own personal life.

The code does not provide a set of rules that prescribe how to act in all situations. Specific applications of the code must take into account the context in which it is being considered and the possibility of conflicts among the code's values, principles, and guidelines. Ethical responsibilities flow from all human relationships, from the personal and familial to the social and professional. Further, the Code of Ethics does not specify which values, principles, and guidelines are the most important and ought to outweigh others in instances when they conflict.