

## HBE 16-003 - Appendix H Navigator Responsibilities

Appendix H outlines the required duties of navigators and provides examples of the types of activities navigators might engage in to fulfill their responsibilities.

ACA Required Duty	Examples of Activities
Maintain expertise in eligibility, enrollment and program specifications	<ul style="list-style-type: none"> <li>Attend trainings and attain navigator certification required by the Exchange</li> <li>Stay current on policy and procedures</li> <li>Maintain a thorough understanding of the process through which individuals apply for financial assistance and enroll in insurance coverage through the <i>Washington Healthplanfinder</i></li> </ul>
Conduct outreach and consumer awareness activities	<ul style="list-style-type: none"> <li>Reach out to networks, community groups and target populations to promote availability of affordable health insurance coverage</li> <li>Conduct and participate in events, meetings, and activities to educate consumers about health insurance options available through the <i>Washington Healthplanfinder</i></li> <li>Integrate consistent, Exchange-approved messaging into all public awareness activities</li> </ul>
Provide complete, fair, and impartial information	<ul style="list-style-type: none"> <li>In an unbiased manner, inform consumers about the full range of Qualified Health Plans (QHPs) and programs including public health coverage</li> <li>Explain information and answer consumer questions to facilitate their plan selection</li> <li>Inform consumers that they can opt to apply and enroll directly through the <i>Washington Healthplanfinder</i></li> </ul>
Facilitate selection of health plan	<ul style="list-style-type: none"> <li>Help consumers complete the <i>Washington Healthplanfinder</i> application</li> <li>Explain the program eligibility results under the <i>Washington Healthplanfinder</i></li> <li>Answer any questions about coverage options and cost-sharing requirements, including premiums</li> <li>Explain tax credits and cost sharing reductions</li> <li>Assist a consumer to filter and compare plan benefits and costs to facilitate their decision making</li> <li>Assist consumers with plan enrollment through the Exchange’s web portal</li> <li>Educate consumers about changes in circumstance that may affect their eligibility for coverage and provide assistance in making changes to coverage or maintaining eligibility for coverage, as needed</li> </ul>
Make referrals to consumer assistance or ombudsman programs	<ul style="list-style-type: none"> <li>Maintain current inventory of existing ombudsman or consumer assistance programs that assist consumers with grievances, complaints or questions about health care plans and/or services</li> <li>Develop relationships with consumer assistance programs and establish a protocol for referrals to ensure that consumers don’t slip through the cracks</li> </ul>
Meet confidentiality and privacy standards	<ul style="list-style-type: none"> <li>Create a physical space where consumers can freely discuss their financial and personal situation without concern of being overheard</li> <li>Maintain the highest ethical standards in regard to non-disclosure of protected personally identifiable information (PII) or personal health information (PHI)</li> <li>Set up monitoring systems to ensure that the data stored is necessary to store and cannot be accessed by unauthorized individuals</li> </ul>

Modified from Georgetown Edu/Designing Navigator Programs