

# Child Support Health Care Connections

Number 2



## **What kinds of assistance will be available to help consumers apply for and enroll in coverage through the Health Insurance Marketplace?**

Starting October 1, 2013, consumers will be able to choose new affordable insurance options through a new Health Insurance Marketplace.

Some states are setting up a State-based Marketplace, other states will work with the federal government in a State Partnership Marketplace, and the remaining states will have a Federally-facilitated Marketplace.

No matter what state they live in, consumers can get help as they apply for and choose new insurance options. The Marketplace will offer several kinds of assistance. Online chat and a toll-free customer service center are available now. The customer service center is available 24 hours a day, 7 days a week and is accessible by telephone (1-800-318-2596, TTY 1-855-889-4325) or by live online chat. Trained customer service representatives are available in 150 languages.

In the future, in-person counselors will be available to help consumers through every step of the process. In-person assistance will be provided in a number of different ways:

- Navigators will help consumers prepare electronic and paper applications to establish eligibility and enroll in coverage through the Marketplace and potentially qualify for an insurance affordability program (including a premium tax credit, Medicaid, and the Children's Health Insurance Program). They will also provide outreach and education to raise awareness about the Marketplace. Navigators will play a role in all types of state marketplaces.
- In-person assistance personnel will perform generally the same functions as Navigators. In a State-based Marketplace, in-person assistance personnel will serve as a part of an optional, transitional program that the state can set up before its Marketplace is economically self sustaining, and before its Navigator program is fully functional. Though they perform the same functions as Navigators, in-person assistance personnel will be funded through separate grants or contracts administered by a state.
- Certified application counselors are a third type of consumer assistance, described in a proposed rule from HHS. Under the proposal, they would be certified by the Marketplace to perform many of the same functions as Navigators and in-person assistance personnel—including educating consumers and helping them complete an application for coverage. They would not receive new federal grant money through the Marketplace. They could, however, get federal funding through other grant programs or Medicaid to help support their consumer assistance and enrollment activities. Examples of possible application counselors include staff at community health centers or hospitals or consumer non-profit organizations.

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- To the extent permitted by a state, licensed agents and brokers may enroll consumers in coverage through the Marketplace. Agents and brokers will be compensated by the issuer under state law.

All are required to complete comprehensive training. See “Helping Consumers Apply & Enroll Through the Marketplace” ([www.cms.gov/CCIIO/Resources/Files/Downloads/marketplace-ways-to-help.pdf](http://www.cms.gov/CCIIO/Resources/Files/Downloads/marketplace-ways-to-help.pdf)) for more information.