

CONNECTICUT HEALTH INSURANCE EXCHANGE

Policy: Navigator Grant Program Policy

In accordance with the requirements of the Affordable Care Act (“ACA”), 45 CFR Parts 155 and 156 and CGS §§38a-1080 et seq. (the “Exchange Act”), the Exchange shall establish a Navigator grant program that selects entities qualified to serve as Navigators and awards grants to enable Navigators to (i) conduct public education activities to raise awareness of the availability of qualified health plans (“QHPs”), (ii) distribute fair and impartial information concerning enrollment in QHPs and the availability of premium tax credits, (iii) facilitate enrollment in QHPs, (iv) provide referrals for any enrollee with a grievance, complaint or question regarding the enrollee’s health benefit plan, coverage or a determination under that plan or coverage, and (v) provide information in a manner that is culturally and linguistically appropriate to the needs of the population being served by the Exchange.

Procedure:

The Board of the Exchange shall appoint an advisory committee to be known as the Brokers, Agents and Navigators Advisory Committee, (the “Navigator Committee”), comprised of no less than ten (10) and no more than fifteen (15) members, including representatives from the Exchange Board and a broad range of stakeholders, including, without limitation, insurance brokers and providers, small businesses owners, health care providers and consumer advocates. The Committee will be co-chaired by a member of the Exchange Board and a member from the stakeholder community. The Connecticut Insurance Department shall designate a subject matter expert to work with the Committee.

Members of the Exchange staff (the “Staff”), in consultation with the Navigator Committee are charged with evaluating options and making recommendations to the Board of the Exchange regarding the establishment of a Navigator grant program. In making such recommendations, the Staff and the Navigator Committee shall consider, among other things, the following:

- performance and accountability standards applicable to Navigators;
- certification and training requirements; and
- maximum grant amounts for Navigators.

In considering the above items, the Staff and the Navigator Committee shall take into account the recommendations of the Consumer Outreach and Advisory Committee, statutory requirements of Section 1311 of the ACA, the regulations contained in 45 CFR 155 and 45 CFR 156 regarding the Navigator program requirements, the requirements of CGS § 38a-1087 of the Exchange Act, each as may be amended from time to time as well as guidance bulletins from the United States Department of Health and Human Services.

The Navigator Committee will meet at such times and places as the Co-Chairperson from the Exchange’s Board shall designate. All meetings will be open to the public and notice of all meetings will be published on the Exchange’s website.

Members of the public will be afforded an opportunity to address the Navigator Committee during a public comment section of the Navigator Committee's meetings, but will not be allowed to participate in the Navigator Committee's discussions or deliberations unless invited to do so by the Committee Chair. Written comments may be submitted to the Navigator Committee by any interested party at any time, directed to the attention of: Jason Madrak, Director of Consumer Marketing and Communications, Connecticut Health Insurance Exchange, 450 Capitol Avenue, Hartford, CT 06106.