

Navigators: Connecting Communities to Coverage

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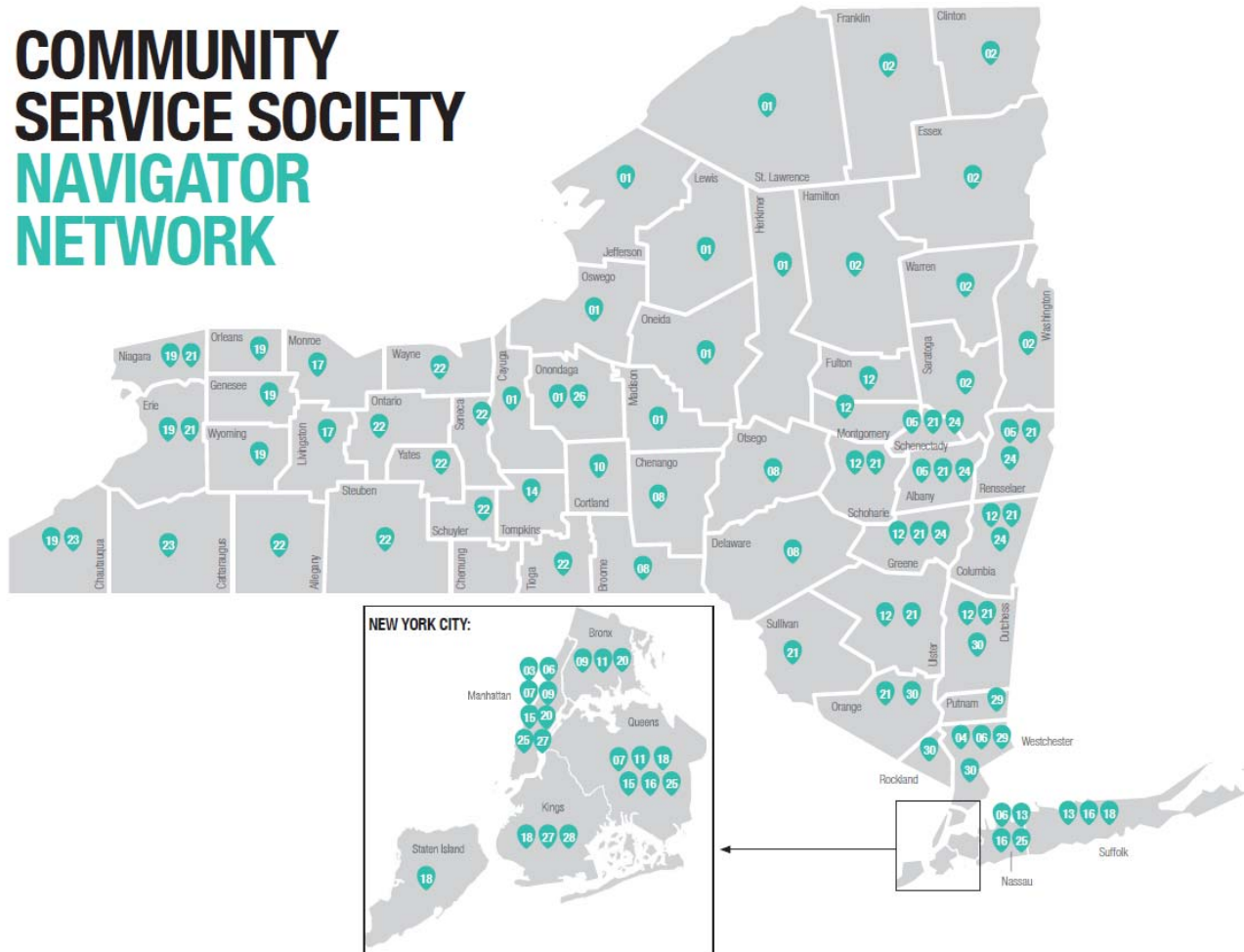
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Rockefeller Institute of Government ACA Panel

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The CSS Navigator Network: 30 Agencies Serving 61 Counties



Trusted Experts Reach Diverse Communities

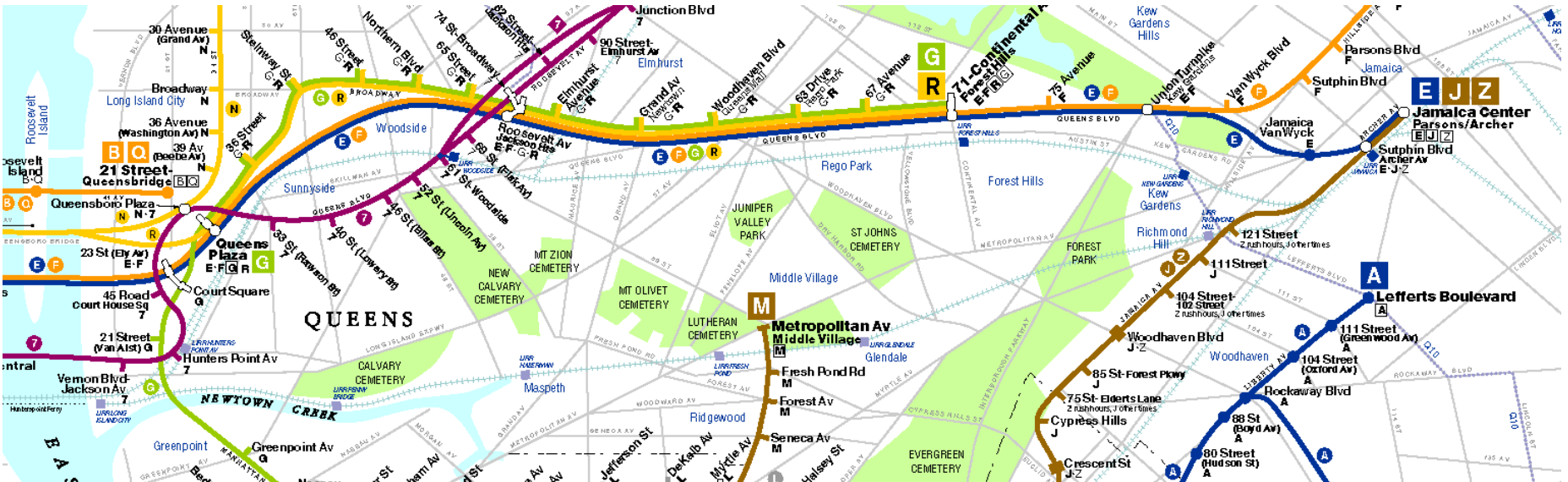


- Navigators are free, neutral, health insurance enrollment assisters
- All organizations are well known in their communities and are a trusted resource
 - Seven organizations had experience as Facilitated Enrollers
 - Five organizations have direct experience working with small businesses
- Serve diverse populations
 - Low-wage workers
 - Immigrants
 - Veterans and their families
 - People with disabilities
 - Homeless
 - Young adults & students
 - Self-employed people
 - LGBT people
 - Small Businesses
 - Workers
 - Women
 - Children

In Person Enrollment Services in 23 Languages

- Top languages:
 - English
 - Spanish
- Services provided in these additional languages:
 - Arabic
 - Bengali
 - Chinese
 - Mandarin
 - Cantonese
 - Fujainese
 - Taishanese
 - Creole
 - Gujarati
 - Hindi
 - Kannada
 - Korean
 - Malayam
 - Polish
 - Punjabi
 - Tamil
 - Telugu
 - Russian
 - Urdu
 - Vietnamese
 - Yiddish





Urban Perspective: South Asian Council for Social Services

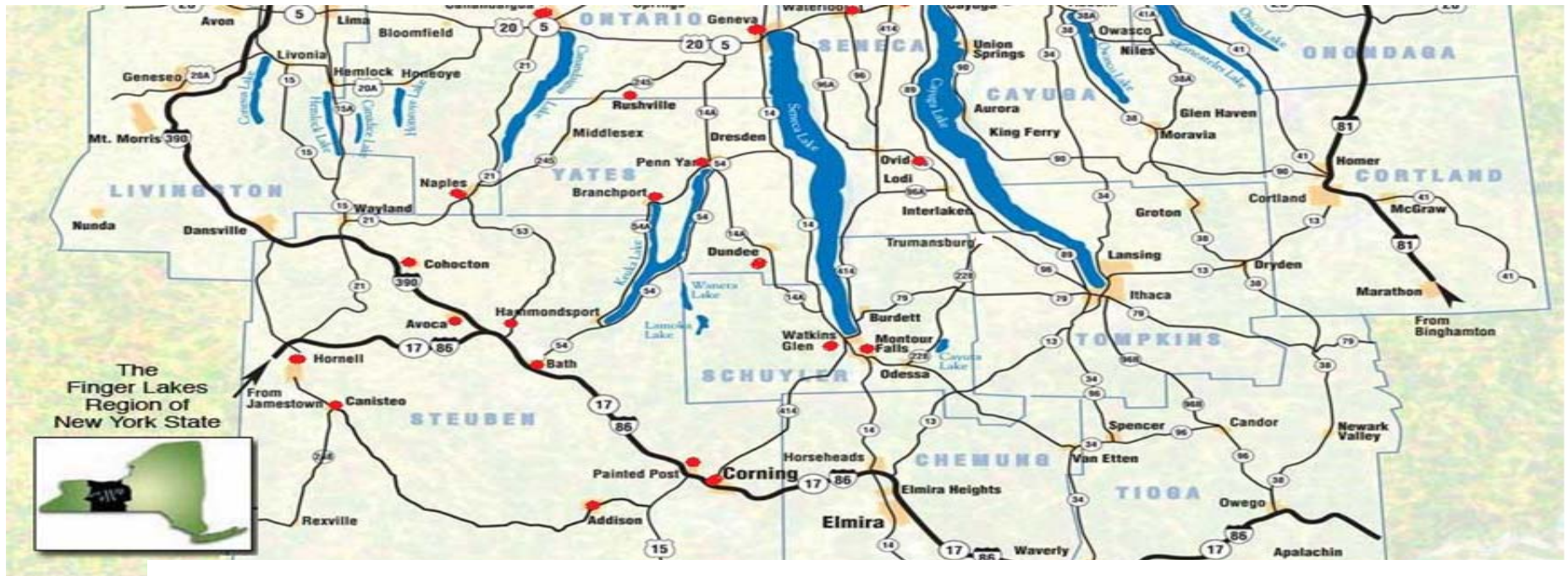
Rehan Mehmood: Urban Opportunities & Challenges

- Opportunities

- Navigators are culturally & linguistically competent
- Go to unique community venues (e.g. gurdwaras, temples, mosques)
- Connected to community leaders
- Word of mouth best advertisement

- Challenges

- Mistrust of government
- Language barriers
- Immigration concerns
- Cultural norms around gender
- Insurance can be a new concept
- System glitches (e.g. id proofing)



Rural Perspective: S2AY Rural Health Network

Lona Cook: Rural Opportunities & Challenges

- Opportunities

- Navigators are sited at trusted local venues (e.g. libraries, WIC sites, town halls, health providers)
- Available nights, weekends
- Essential Plan has really improved affordability for people

- Challenges

- Most people think they can't afford insurance
- Limited transportation options
- Limited internet, no email
- People with inconsistent & part-time income can experience income verification hurdles

Summary

- New York State of Health offers something for everyone
 - Integrated application: Medicaid, Emergency Medicaid, Child Health Plus, Essential Plan, Qualified Health Plans
 - Consumers can find it hard to navigate eligibility and complex choices solo
- Navigators are highly trained, trusted resources
 - Reach the hard to reach
 - Can overcome language and cultural barriers
 - In person assistance can be invaluable for many consumers
- Navigators help consumers contend with difficult insurance decisions and concepts
 - Deductibles, co-insurance, tax credits, source of coverage
 - Education about how health insurance works