



Assister Training Frequently Asked Questions

What will the training for Navigators look like and does everyone in a Navigator entity need to complete the training and certification process?

Please see the Notice of Proposed Rulemaking for Navigator Standards we published on April 5, 2013 for a detailed discussion of our proposed training standards for Navigators in the Federally-facilitated and State Partnership Exchanges.

Does the Navigator training and certification process need to be completed prior to beginning outreach and education activities?

Please see the Notice of Proposed Rulemaking for Navigator Standards we published on April 5, 2013 for a detailed discussion of our proposed training standards for Navigators in the Federally-facilitated and State Partnership Exchanges.

Will Navigator training be available for entities or individuals who are not awarded a cooperative agreement?

We anticipate that Navigator training would be available only to entities or individuals who are recipients of the cooperative agreements or employees or staff of those recipients hired to serve as Navigators. A similar training, however, will be made available for other in-person assistance opportunities.

How will privacy and security of consumer information be ensured by Navigators?

Navigators will receive extensive training on privacy and security and will be required to follow the standards issued by the Exchange pursuant to 45 C.F.R. §155.260.

Will HHS provide Navigators with training on the new health insurance marketplaces and newly available coverage options before we begin to help consumers?

Yes, please see page 7 of the FOA. Navigators awarded cooperative agreements through this funding opportunity must complete a training program, including approximately 30 hours of an HHS-developed training, and pass an exam prior to beginning to help consumers. In addition, Navigators awarded through this funding opportunity will receive resources from HHS to complement the training program including a manual of standard operating procedures.

Will the CMS-provided CAC training be available in Spanish?

Yes, the CAC training will be offered in Spanish.

Are there any guidelines for how much training a state operating a State-based Marketplace may require for CACs?

A state which operates a State-based Marketplace may set its own guidelines for the amount of training it may require for CACs, as long as they are consistent with the provisions of 45 CFR 155.225.

If an organization in a state in which the FFM or an SPM operates currently assists consumers with Medicaid applications, do they have to take the CAC training?

The federal regulation establishing the CAC program does not require an organization to be designated as a CAC organization to continue to assist consumers. An organization may continue to assist consumers without being designated as a CAC organization; however in such case they may not refer to themselves as a CAC designated organization. However, all designated CAC organizations in the FFM and SPMs must have their staff and volunteers take the CAC training to be certified as a CAC.

Organizations and individuals that wish to be designated or certified as a CAC organization or counselor in a state which operates a SBM should contact the SBM for information about the CAC program in their respective state. Each SBM is responsible for deciding what training it will require for CACs in its state and how it will conduct that training, as long as the training requirements developed by the SBM are consistent with the provisions of 45 CFR 155.225. This applies even for organizations that receive federal funding.

What will the CAC training consist of?

All individuals who carry out the consumer assistance functions will receive training on topics including: QHPs and how they operate, including benefits covered, payment processes, rights and processes for appeals and grievances, and contacting individual plans; the range of insurance affordability programs; tax implications of enrollment decisions; eligibility requirements for premium tax credits and cost-sharing reductions; contact information for federal, state and local agencies for consumers seeking additional information about specific coverage options not offered through the Marketplace; basic concepts about health insurance and the Marketplace; and privacy and security standards for handling and safeguarding consumers' personally identifiable information.