



# Navigators versus Agents

## *inside the federally facilitated exchange*

### **Navigator Duties**

- Conduct public education activities to raise awareness of the availability of Qualified Health Plans.
- Distribute fair and impartial information concerning enrollment in Qualified Health Plans, and the availability of premium tax credits and cost-sharing reductions in accordance with federal tax laws.
- Facilitate enrollment in Qualified Health Plans.
- Provide referrals to any applicable office of health insurance consumer assistance or health insurance ombudsman, or any other appropriate state agency or agencies, for any enrollee with a grievance, complaint, or question regarding their health plan, coverage, or a determination under such plan or coverage.
- Provide information in a manner that is culturally and linguistically appropriate to the needs of the population being served by the exchange.

### **Agent/Broker Duties**

- Conduct public education activities to raise awareness of the availability of Qualified Health Plans.
- Distribute fair and impartial information concerning enrollment in Qualified Health Plans, and the availability of premium tax credits and cost-sharing reductions in accordance with federal tax laws.
- Enroll individuals, families and small-business groups in Qualified Health Plans.
- Give insight into private market options as well as coverage within the exchange.
- Assist employers with HR and compliance issues.
- Receive more extensive training through state and federally required continuing education courses.
- Add extra protection to clients with errors and omissions insurance.
- Provide continued service after insurance coverage is procured, such as resolving claims and coverage issues, assisting in renewals, and providing cost-saving measures like wellness and disease-management programs.

