



Affordable Care Act (ACA) Number 4: Navigators Assist with Understanding the ACA December 17, 2013

Health insurance exchanges. Essential health benefits. Benchmark plan These are some of the many phrases associated with the Affordable Care Act. These phrases – and the Affordable Care Act overall – can be quite confusing to some people. However, there are resources available to assist you learn about the ACA and how it may benefit you. This includes, yet is not limited to, navigators.

The purpose of navigators are to serve as an in-person resource for citizens who want assistance in shopping for and enrolling in plans available through the health insurance marketplace; also known as health insurance exchanges. They also provide outreach and education to raise awareness about the marketplace, and refer consumers to health insurance ombudsman and consumer assistance programs when necessary.

Navigators are to be trained to provide unbiased information to consumers about health insurance, the aforementioned marketplace, qualified health plans, and public programs which include Medicaid and the Children's Health Insurance Program. Navigators will be required to adhere to strict security and privacy standards – including how to safeguard a consumer's personal information. They'll be required to complete 20-30 hours of training to be certified and be expected to take additional training throughout the year and renew their certification yearly.

Organizations that are to provide navigator services in New Jersey are:

Center For Family Services, Inc.

Center For Family Services, Inc. (CFS) is a nonprofit human services agency with 90 years of experience serving individuals and families across the life span. CFS will serve the seven lower southern counties of New Jersey which include: Camden, Burlington, Gloucester, Salem, Atlantic, Cape May and Cumberland. The funds will be used to educate and help enroll consumers in the health insurance marketplace. Website: <http://www.centerffs.org/>.

Wendy Sykes - Orange ACA Navigator Project

The Orange ACA Navigator Project (OACANP) will integrate several existing community-based systems to serve as a guide to help uninsured residents and small businesses in underserved and vulnerable populations. OACANP will help consumers learn about insurance options and assist with enrollment in health plans through the competitive health insurance marketplace. Website: <http://www.oacanp.com/>.

The Urban League of Hudson County

The Urban League of Hudson County (ULHC) is a community based organization dedicated to advocating, facilitating, and promoting initiatives that allow local residents to participate in the development of urban neighborhoods. ULHC will partner with the Urban League for Bergen County, the Urban League of Morris County and the Urban League Union County to assist consumers in enrolling in the marketplace. Website: <http://www.ulohc.org/ulhc/support/>.

Public Health Solutions

Public Health Solutions (PHS) is one of the largest non-profit organizations in New York City. PHS will partner with four community-based organizations in New Jersey to provide outreach and enrollment assistance in the counties of Hudson and Essex. Website: <http://healthsolutions.org/>.

FoodBank of Monmouth and Ocean Counties, Inc.

The FoodBank was created in 1984 and today serves over 260 pantries, soup kitchens and other feeding programs with almost 7 million pounds of food distributed annually. With the help of roughly 1,000 volunteers each year, the FoodBank's programs work to eliminate hunger by providing emergency food, skills training, outreach programs and advocacy for families in need. Their work will help connect uninsured and underinsured individuals with information about their health insurance options. Website: <http://www.foodbankmoc.org/>.

To learn more about navigators and other resources available to assist people with the health insurance marketplace, click <http://www.cms.gov/ccio/programs-and-initiatives/health-insurance-marketplaces/assistance.html>.

If you have any questions about the Affordable Care Act, contact Tom Grady, Director of Advocacy & Public Affairs, of the Brain Injury Alliance of New Jersey at 732.745.0200 or tgrady@bianj.org.

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