

DEPARTMENT OF HEALTH & HUMAN SERVICES  
Centers for Medicare & Medicaid Services  
Center for Consumer Information & Insurance Oversight  
200 Independence Avenue SW  
Washington, DC 20201



August 30, 2018

Sue Nelson  
American Heart Association  
1150 Connecticut Avenue, NW  
Suite 300  
Washington, DC 20036

Dear Ms. Nelson:

Thank you for your letter regarding Navigator funding. I am responding on behalf of the Secretary and we appreciate hearing from you on this important issue.

On July 10, 2018, CMS released the funding opportunity announcement (FOA) for Navigators. Under the FOA, we expect to award up to \$10 million for a 1-year period of performance. A minimum of \$100,000 will be awarded in each of the 34 FFE states to provide assistance to Exchange consumers, starting in the fall of 2018. Awards will go to eligible grantees, such as chambers of commerce, small businesses, trade associations, and faith-based organizations.

The FFE will conduct its sixth Open Enrollment later this year and is now an established marketplace for individuals seeking insurance. Last year we had our most cost-effective and successful open enrollment to date. As the Exchange has grown in visibility and become more familiar to consumers seeking health insurance, the need for federally funded Navigators has diminished. The 2019 plan year FOA reflects this fact. In addition, the Navigator Program is not the only means through which the public is made aware of the annual Open Enrollment. CMS also promotes Open Enrollment awareness through other marketing vehicles. As the Exchange has matured, participating insurers have also significantly increased their marketing and promotional spending.

The new FOA encourages Navigator applicants to leverage volunteers as well as strategic partnerships with public and private organizations to target consumers who would benefit from Exchange coverage and more efficiently meet their enrollment goals. These changes are based on the success of private sector focused programs like those within Medicare Advantage.

Thank you again for your letter. I appreciate hearing your feedback as we continue our work to provide all Americans with access to affordable health care coverage. Please share a copy of this response with the co-signers of your letter.

Sincerely,

A handwritten signature in black ink, appearing to read "Randy Pate", is written over a horizontal line.

Randy Pate  
Director, Center for Consumer Information & Insurance Oversight  
Deputy Administrator, Centers for Medicare & Medicaid Services