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As a sub-recipient of a navigator grant under the Consumer Health Insurance Marketplace Enrollment Services (CHIMES) Consortium, we respectfully offer our comments about the Affordable Care Act Navigators under our employ.

The Community Council of Greater Dallas is a non-profit social planning agency incorporated in 1940. The Council leads the planning and implementation of health and human services for the residents of the Greater Dallas metropolitan area.

The Community Council employs Navigators through a contract with United Way Tarrant County. We have twelve Navigators who assist people in an 18-county region to enroll in the Affordable Care Act Marketplace. All Navigators are employees of the Community Council of Greater Dallas. As such, they meet all employment qualifications, and are subject to the rules, policies and procedures of our non-profit agency, including background checks, professional liability insurance, confidentiality training, and extensive training in the provisions of Sarbanes-Oxley.

The Affordable Care Act defines a Navigator is an individual, working under an affiliated navigator entity, who is trained and able to help consumers, small businesses, and their employees as they look for health coverage options through the Marketplace, including completing eligibility and enrollment forms. These Navigators are required to be unbiased and their services are free to consumers.

The Community Council is not new to the field of helping people get the health insurance coverage that they need. More than sixteen years ago we helped establish the Children's Health Insurance Program (CHIP) coverage in our state. Our CHIPRA outreach specialists (funded by a federal grant) help families with children enroll in CHIP and children's Medicaid (operating under a federal grant). Some of our CHIPRA outreach workers have more than ten years of experience, and all are cross-trained as Affordable Care Act Certified Application Counselors.

In addition, the Community Council employs certified Medicare Health Insurance and Advocacy Program (HICAP) counselors. They are trained counselors who answer questions and help people understand Medicare enrollment, rights and benefits, including how to appeal denials of coverage; Medicare supplemental insurance (Medigap policies); Medicare Advantage plans; Medicare Part D plans; employee and retiree coverage; and other long-term care insurance. These HICAP counselors, some with more than twenty years of experience, are cross-trained as CMS certified Navigators.

The Affordable Care Act Navigator's role is important because consumers who have never had health insurance need help understanding insurance terms and provisions, and how to enter

their information into the on-line application system. Enrollment in the Marketplace means citizens get affordable health care coverage, which improves their overall health and reduces the burden on taxpayers to cover the costs of charitable care.

We know our Navigators make a difference. For example, Cynthia N. is a single parent who worked with one of our Navigators, and after an hour, had opened a Marketplace account, chosen insurance, completed her application, and will have health insurance for the first time for her and her children starting January 1, 2014. Another client who had previously been denied health insurance coverage due to a pre-existing condition has completed her application which will provide her treatment in the future, as well as preventive services, thereby greatly improving her health. She will no longer have to miss several days of work due to an untreated chronic health condition.

The Council believes in Navigators, supports their role, and they are positively impacting lives of the uninsured.

Respectfully submitted by  
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