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Groups named as navigators to help consumers through maze of insurance exchange

In [Health](#)

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3:03 am on Mon, 08.19.13

A few years ago, Missouri had a surplus of funds for assisting visually impaired people in the state but had difficulty reaching these clients. The state sought the help of the [Missouri Association of Area Agencies on Aging](#), based in Jefferson City.



Catherine Edwards

“The state couldn’t spend all of the money because it couldn’t find the population needing the services,” explains Catherine Edwards, executive director of the association. “They came to us and guess what? We used our outreach network to get out there, and we found many new clients for the rehabilitation services.”

Edwards mentions this incident as a reason federal officials might have selected the association as one of two Missouri groups to find and help tens of thousands of Missouri residents sign up for the insurance exchange program, which begins Oct. 1. The [Department of Health and Human Services](#) awarded the association \$750,000 for exchange work. Slightly more than \$1 million was awarded to [Primaris Healthcare Business Solutions](#).

The two groups will use the money for what’s known as navigators, people trained to help consumers buy health coverage through an insurance exchange, which is still being developed. Navigators will educate people about coverage options and how to choose insurance plans based on their family’s needs and the subsidies they might be eligible for. The federal agency awarded \$67 million for navigators nationwide.

“We’ll help people see how the insurance exchange will work and show them options so that they can make informed decisions.” Edwards says. “But we cannot enroll them or point them to a particular insurance plan. We will show them what this plan has and what the other has, but the individual will have to make the decision.”

She says the association will partner with a range of community organizations and use public

meetings, radio announcements and other means “to get the word out that there is help and assistance for people who want to sign up for insurance.”

She says the association is a logical recipient because it runs several programs, including meals on wheels, that keep them in touch with hard-to-reach populations. Some members also have experience in helping seniors sign up yearly for supplemental insurance under Medicare.

“We have at least seven years of experience in helping people enroll in the Medicare” supplemental insurance program. “That’s similar but in this case (of the insurance exchange), the program will be for people of all ages under 65 and will be for private insurance rather than Medicare.”



Jennifer Bersdale

Jennifer Bersdale, executive director of [Missouri Health Care for All](#), says the announcement of federal navigator grants will spur more activity to prepare the uninsured for the health reform law.

Rather than helping to enroll clients, her group’s focus will be on getting out the word to encourage people to enroll.

“We will be trying to reach some of the underserved populations,” she says. “Our role is to spread the word, give people information and help them get to the navigator organizations” and others that will help educate consumers about the enrollment process.

“One exciting thing about the announcement is that we now have more information about the first question of where to go for help,” she says,. But she notes that answers to questions about actual health plans for Missouri and the benefits are still being developed. She is grateful that Missouri will get more money than anticipated – nearly \$1.8 million rather than the \$1.3 million previously mentioned by federal officials.

Other major groups gearing up for the insurance enrollment program on Oct. 1 are the [Missouri Foundation for Health](#) and its [Cover Missouri project](#). The group is hosting a summit in Columbia on Aug. 27, titled [Cover Missouri Summit: Ready, Set, Enroll!](#)

The mission, says Ryan Barker, the MFH’s director of health policy, is targeted at nonprofits, civic, academic and health-care organizations. They will be provided with “information, skills and strategies” to educate and enroll the uninsured in the exchange. The MFH also has said it would donate up to \$8 million in grants for activities related to exchange enrollment in Missouri.