

Preparations for Health Exchanges On Tight Schedule

By AMY SCHATZ

WASHINGTON—Opening day for the new health-insurance marketplaces is two months away, but efforts to recruit and train workers to help people enroll are barely off the ground in many states.

With time running short before enrollment kicks off Oct. 1, the Obama administration last week cut back on training requirements for these “navigators.” Officials were

concerned there might not be enough time to do more-extensive training before the health-insurance exchanges open.

Grants to hire and train the workers aren't expected to be released for another two weeks for the 34 states where the federal government is running all or part of the marketplaces, which will offer insurance to those who don't get it on the job or from Medicare or Medicaid. That leaves just 32 business days to hire and train thousands of helpers in these states.

“It's definitely a tight timeline, and there's a lot to do before Oct. 1,” said Jen Bersdale, executive director of Missouri Healthcare for All, a nonprofit advocacy group helping coordinate outreach activities in the state. “I imagine some people will be working overtime to do it.”

People will be able to sign up for coverage on a website or through a call center. The navigators will reach out to the uninsured and help people understand the rules and paperwork. The federal funding for the navigators is expected to be funneled mainly through nonprofit health groups, which will employ the helpers.

The navigator issue is one of many bedeviling federal and state officials working to launch the centerpiece of President Barack Obama's health law this fall. Delays in issuing some rules and implementing the law have officials scrambling to get ready for October.

Republican efforts to overturn the law continue, and public support has been weak. In the latest Wall Street Journal/NBC News poll, in July, 47% of respondents called the law a bad idea, unchanged from a June poll.

Sixteen states are fully running their own marketplaces and already have funding—much of it

from the federal government. Many of these states have already set up their training for navigators. Maryland plans to start training this month for some 5,000 insurance brokers, navigators and other helpers for the state's marketplace. Vermont began training its navigators in early July.

But for the other 34 states, the Department of Health and Human Services released final rules on the navigators program only in mid-July. The Obama administration is still reviewing applications for \$54 million available in grants to fund the navigators. Those awards are expected to be announced Aug. 15.

Once the money has been released, the navigators and others who will assist people with applications will be required to undergo training and pass a certification test. Federal training materials and tests still aren't

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Number of states where the U.S. government is running the marketplaces

complete, although an administration official said they would be available in August.

Three weeks ago, the administration said navigators would need up to 30 hours of training before they start, but it said last week that 20 hours would be sufficient. “We view training as an ongoing process, and will continue to offer refresher training...throughout the six-month open-enrollment period as we respond to consumers' needs,” said Joanne Peters, a Department of Health and Human Services spokeswoman.

Sixteen states—some that are helping run their own marketplaces and some that aren't—have additional requirements for navigators. Florida, Texas and Ohio, for instance, require criminal background checks.

Federal navigators in Wisconsin will have to undergo an additional 16 hours of training and pass another test, state officials said recently. Indiana is preparing similar requirements, including a 60-question test.

“We would want to have some level of quality control over the navigators,” said Dennis Rosebrough, a spokesman for the Indiana Department of Insurance.

