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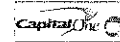
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Obama seeks to delay sequester with cuts



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## For insurance exchanges, states need 'navigators' — and hiring them is a huge task



Mei-Chun Jau/For The Washington Post - The Baptist Mission Center Clinic serves the uninsured in Oklahoma City. Such clinics and community groups are planning to train "navigators" to help people sign up for insurance under the new health-care law.

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By N.C. Aizenman, Published: February 4

Signing up an estimated 30 million uninsured Americans for coverage under the health-care law is shaping up to be, if not a bureaucratic nightmare, at the very least a daunting task.

While some people will find registering for health insurance as easy as booking a flight online, vast numbers who are confused by the myriad choices will need to sit down with someone who can walk them through the process.

1099

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Enter the "navigators," an enormous new workforce of helpers required under the law. In large measure, the success of the law and its overriding aim of making sure that virtually all Americans have health insurance depends on these people. But the challenge of hiring and paying for a new

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head of government relations for the Independent Insurance Agents and Brokers of America, an industry trade group. "Consumers are going to get hammered."

Under the law, the exchanges must fund enough navigators to ensure that every applicant who needs assistance can get it.

"You have to ask, how many people can one navigator help in one day?" de Percin said. "Well, the people who do this kind of work might spend an hour to three hours with folks. So the answer is not many."

class of workers is immense and is one of the most pressing issues as the Obama administration and state governments implement the law.

Tens of thousands of workers will be needed — California alone plans to certify 21,000 helpers — with the tab likely to run in the hundreds of millions of dollars.

"I would say the task we face is herculean," said Denise de Percin, executive director of the Colorado Consumer Health Initiative, an advocacy group that has studied what it will take to staff her state's navigator program.

Over the short term, some workers may be funded by federal grants, state budgets or private money. But over the longer term, most of the costs are to be covered by the new health-care marketplaces, called "exchanges," being set up in every state. The money will come from fees that insurers will pay to sell their plans on the exchanges.

Groups such as unions, chambers of commerce, health clinics, immigrant-service organizations, and community- or consumer-focused nonprofits can use the grants to train and employ staff members or volunteers to provide in-person guidance — especially to hard-to-reach populations — and to provide space for them to work.

Added to the logistical challenge is a political one: Insurance brokers in many states are lobbying to prohibit the navigators from giving advice on which plans to choose and to make them liable for their guidance if it results in financial harm.

The brokers, who earn commissions and fees by enrolling people in plans and who might lose business to the navigators, contend that the navigators won't have sufficient expertise.

"What you don't want is for our agents to be cut out and to have this force of untrained, unlicensed individuals giving advice with no financial responsibility," said Ryan Young,

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Colorado Insurance Commissioner Jim Reisberg stunned a recent gathering of state officials when he said that, to be viable, the state's exchange will need to sign up 150,000 people, or about 800 people a day, seven days a week, over the six months of the open enrollment period, which will run from Oct. 1 through March.

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**boblesch**  
10:35 AM MST

instead of complaining relentlessly - spend your time and energy designing a better, more comprehensive plan - who knows - yours may end up being the best.

remember the free market isn't going away, no matter what plans or options states choose



**Hattag**  
10:25 AM MST

I have been an independent health insurance broker for 25 years. I am the "navigator". I keep my license current, attend continuing education seminars, stay current on all health care law, and buy Errors and Omissions insurance in case I screw up. I have been helping individuals, medicare recipients, and small groups understand their choices and enroll them in the plan of their choice. In return i get paid a small commission. Now the govt., in it's myopic wisdom wants a govt. bureaucrat to do my job; or in some cases duplicate my efforts. If you don't think this is going to add confusion and cost to the system then you are very naive.

The states that have elected to design and control their own exchanges will be able to make the rules. In those states, and i still have my fingers crossed for my state, the independent broker has a fighting chance of staying in business. It's my career at stake.



**Robynmarigny**  
10:24 AM MST

But low income parents are perfectly capable of deciding which charter school to attend. And 'open season' on signing up for health care is all DIY.

But hire those big buck experts to interpret the Federal template!!!! They are just the rank and file on how to make money off us.

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