



Enrollment

Using Volunteers in Navigator and Assister Programs: Doing More with Less:

As navigators and assisters contend with limited resources and growing demand, recruiting and training volunteers may help these entities increase capacity without increasing costs.

During the first open enrollment period, navigators and other enrollment assisters provided help to more than 10 million people seeking information and assistance with their applications for coverage in the new health insurance marketplaces.¹ In-person assistance to consumers filling out health insurance applications proved crucial to the success of the first open enrollment period, making it significantly more likely that people of color and others who face barriers to enrollment would ultimately sign up for coverage.²

Future open enrollment periods will be shorter than the initial open enrollment period, and assisters will need to enroll new people in coverage while also assisting consumers through the renewal process. To meet this additional demand in a shorter timeframe, navigator and assister programs should consider ways to provide more assistance to a greater number of people. One way navigators and assisters can do more with less is to use volunteers, either directly or through partnership with certified application counselor (CAC) volunteers from other organizations.

Differences Between Navigator and Certified Application Counselor Programs

Navigator and CAC programs exist in every state, regardless of whether the marketplace is operated by the state or federal government. Navigator programs are required by the Affordable Care Act. CAC programs are not required by law, but were created by the Department of Health and Human Services to augment the availability of in-person assistance offered by navigators. Navigators are funded through state or federal grants. Some CAC programs receive funding through government sources, but others are privately funded.

Both navigators and CACs can help consumers apply for and enroll in coverage, but there are important differences in the scope, duties, and overall time investment required in the two consumer assistance roles.

Although CACs and navigators must follow most of the same rules about helping consumers apply for health coverage, navigators must generally undergo significantly more training to be certified.³ Training requirements for navigators and CACs vary depending on whether they are in a federal or state-run marketplace. States participating in the federally-facilitated marketplace (FFM) may establish additional training requirements for both navigators and CACs.^{4,5}

Recruiting volunteer navigators or partnering with Certified Application Counselor (CAC) organizations can help groups provide more assistance to a greater number of people.

Options for Using Volunteers

While federal rules do not forbid the use of volunteers in navigator and CAC programs, organizations must ensure their volunteers follow all of the same rules that apply to paid staff.

Volunteers can be particularly useful at outreach and enrollment events, when navigators and assisters are working to enroll large numbers of people throughout the day. Volunteers trained as navigators or CACs can add additional capacity for enrollment assistance. Other volunteers can assist in support tasks to better streamline the event. Such tasks include educating consumers about the Affordable Care Act (ACA) and the enrollment process, identifying consumers with a simple enrollment situation, and flagging those with more complex situations that could require extra assistance.

Given the different training requirements for each type of position, organizations must determine which type of volunteer best suits their needs. The following section discusses the unique features of each type of volunteer.

OPTION 1

Train volunteers to serve as navigators

Navigator entities may recruit and train volunteers to perform the same functions as paid navigators. There is no distinction between paid and unpaid navigators with regard to the training they receive, the assistance

they perform, certification requirements, or their responsibilities.

OPTION 2

Train volunteers to serve as CACs or partner with a CAC organization

Navigator and assister programs can use CAC-certified volunteers to help consumers with simpler enrollment situations and leave navigators free to focus on more complicated situations that require extra assistance.

Navigator organizations can partner with a CAC organization or be designated as a CAC. Becoming designated as a CAC allows organizations to use CACs as volunteers and train and certify those volunteer as CACs. Due to the intensity and duration of the training required for volunteer navigators, this may prove to be a more attractive option for both the organization and the volunteer. This is especially true in states that impose additional training and certification costs for navigators beyond what is required by the federal government.

Navigators and CACs can work together to assist consumers by coordinating outreach, sharing space, and publicizing events, and are encouraged to develop relationships.⁶ However, navigator grantees must be certain not to pay for CAC expenses with their navigator funds, including compensating staff or volunteers for performing CAC functions.⁷

Just as if they were coordinating with a CAC entity, an organization designated as both a navigator and a CAC

should ensure that the programs are treated distinctly in terms of finances and reporting on enrollment. Navigator funds cannot be used to pay for CACs and enrollments performed by CACs would not count toward any totals for grant reporting for the navigator entity.⁸

OPTION 3

Recruit volunteers to take on support tasks

There are many tasks that do not require certification which volunteers can perform. For example, non-certified volunteers can:

- » Schedule appointments
- » Screen prospective clients
- » Give clients information in preparation for their appointments
- » Conduct outreach in communities
- » Educate consumers about how health insurance works
- » Act as translators for clients (although you will want to ensure that anyone acting as a translator has the skills necessary for translation services)
- » Help clients with email account creation

Using volunteers to take care of activities such as those listed above means that certified staff can focus on providing in-depth enrollment assistance to clients who need it.

Advantages to Using Volunteers

Expand organizational capacity: The principal advantage to using volunteers in a navigator program is to increase capacity. During the initial open enrollment period, navigator and assister groups were often overwhelmed with demand from consumers that exceeded the supply of assistance available. Consumers needed more hands-on help and assistance than was anticipated and this demand only increased around important coverage deadlines, like the end of December 2013 (the deadline for coverage beginning January 1, 2014) and March 2014 (the end of the first open enrollment period).⁹

Use fewer resources than hiring of new staff: The other chief advantage to using volunteers is financial: Navigator organizations can use volunteers to increase capacity, by spending less than the cost of hiring full-time or even part-time staff. This is true even when factoring in resources required to train and supervise them.

Bring in diverse skills and backgrounds: Using volunteers may also allow organizations to bring in additional skills to augment the work they are undertaking. Local universities and community colleges can provide a valuable volunteer pool with ties to the local community. Retirees also have ties to the community and may have past professional experience that is valuable to enrollment assistance (such as experience with the health care system or with health

Using volunteers to take care of support tasks means that certified staff can focus on providing in-depth enrollment assistance to clients who need it.

insurance). Volunteers who are active with church groups, civic organizations, or other local groups can add value to the program without working on it full time. Such individuals bring outside knowledge and additional community connections that can broaden the reach of a navigator program.

Volunteers are mission driven: People volunteer because they believe in a cause and want to make a difference in their local community. This is a powerful sentiment that navigator programs can harness to help consumers enroll in coverage.

Considerations Regarding the Use of Volunteers

Organizational time and resources: While navigator volunteers may be unpaid, there are organizational costs associated with using them. Developing a volunteer program and managing the volunteers takes resources. Volunteers require oversight and this can be more difficult without payment as an incentive. Volunteers also need support and guidance. Volunteers trained as CACs may need to refer some cases to trained navigators, putting additional demands on navigators' time. CACs may also not be able to take on all tasks that navigators can, as they may not have as extensive training.

Without proper support and clear expectations, programs may experience attrition from volunteers. Training and application assistance can be time consuming, and so volunteers may find themselves strained

and overwhelmed if they are not aware of the time commitment from the outset. From an organizational perspective, it is also costly to lose volunteers when time, training, and money have been invested.

Additional training and licensing: Some states place additional training and licensure requirements on navigators and other assisters, which may increase the cost and time required for volunteers and organizations using volunteers. At least 19 states have laws that place additional requirements on navigators, some of which involve additional training, licensure, and/or a fee to register with the state. Five states require organizations to purchase a surety bond or carry insurance. Additional legislation is pending in six states.¹⁰

Using Volunteers to Help Consumers in the First Open Enrollment Period: Examples from the States



Enroll Virginia tapped students to volunteer and set up computer bank rooms to increase capacity

One of the navigator entities in Virginia, Enroll Virginia, (a project of the Virginia Poverty Law Center), used volunteers throughout the first open enrollment period to increase resources and enroll consumers more efficiently. The group used volunteers in two main ways: Individual navigators managed volunteers at their regional locations throughout the state and at large enrollment events throughout the state. Many of these volunteers were certified as navigators. This decision

helped reduce the resources required to supervise the volunteers and ensure that they could assist consumers through the process without needing to make a referral.

Establishment of regional offices

Due to Virginia's diverse and dispersed population, Enroll Virginia created regional offices where each navigator was responsible for a certain portion of the state. One particular navigator built a relationship with a local university and was able to utilize student volunteers. The student volunteers received college credit in return for 10-15 hours of volunteering each week. Enroll Virginia found bilingual students to be a unique advantage of recruiting from the student population, as they were a great resource for reaching out to and serving diverse communities in the area.

Volunteers essential at enrollment events

One way that Enroll Virginia made optimal use of volunteers was at large enrollment events they hosted throughout the state. Volunteers helped to screen and sort individuals before the event and upon arrival to ensure the education and enrollment process ran smoothly. They helped inform individuals of what documents to bring, checked to see if they might fall into the Medicaid gap, and screened them for potential circumstances that might require the help of a more experienced navigator. This ensured that the needs of individuals and families were met—and that they were prepared and ready to enroll once they sat down with a navigator.

Enroll Virginia also used volunteers in “computer bank” rooms where individuals with simple enrollment situations could complete the application on their own, with a navigator resource on standby to help as needed. This allowed Enroll Virginia to focus navigator attention on people with more complex situations.

Plans for second enrollment period: Looking forward to 2014 and 2015, Enroll Virginia plans to expand its coalition and use of volunteers. It will reach out to organizations in a large swath of communities to encourage them to become CAC entities. Enroll Virginia will then partner with these CAC entities to provide them with expertise and technical assistance as needed. These CAC partnerships will allow Enroll Virginia to expand its reach across the state and into communities where there may not otherwise be enough resources to adequately cover.



Kansas Association for the Medically Underserved coordinated volunteer navigators throughout the state

One of the Kansas navigator grantees, the Kansas Association for the Medically Underserved (KAMU), placed volunteers at partner organizations throughout the state per signed agreed assignments. Partners agreed to support the volunteer navigator and provide oversight. KAMU recruited and trained a local volunteer navigator for each organization. Some of these locations included Federally Qualified Health Centers (FQHCs) and local health departments. This allowed KAMU to spread its reach across the state, even with limited resources.

Enroll Virginia used volunteers to help their enrollment events run efficiently and smoothly.

A team of three navigators oversaw the program and coordinated the volunteer placement. KAMU also developed a volunteer navigator position description to be clear about the roles, duties, and expectations of volunteers.

Plans for second enrollment period: Moving forward into 2015, KAMU seeks to increase its use of volunteers and reach out to more partner organizations to place volunteer navigators around the state. Another initiative involves reaching out to communities to develop community advisory teams and become Covered Kansas Champions. Hosting a volunteer navigator in their community is one of the activities Covered Kansas Champions can undertake, allowing KAMU to place more volunteer navigators throughout the area and reach out to diverse populations.



Shepherd's Center in Missouri drew volunteers from pool of retired professionals

Shepherd's Center in Kansas City, Missouri, was a navigator subcontractor to one of the state's navigator grantees. As a senior service agency, the center had systems in place to recruit and work with volunteers. Shepherd's Center made sure to clarify expectations and requirements at the outset, so volunteers would know what was expected of them.

The center largely drew from a resource pool of retired professionals—including lawyers, doctors, social workers, and IT professionals. These volunteers

brought experience and knowledge from their primary careers that substantially strengthened their work as navigators. Missouri had additional licensing requirements on top of federal requirements, so all volunteers had to complete a background check and be licensed as navigators.

Shepherd's Center had two locations in Kansas City that were staffed by volunteer navigators in shifts, with three staff members who served as coordinators as well as part-time navigators.

Another successful aspect of the Shepherd Center volunteer program was the community that the volunteers built among themselves. They had weekly gatherings where they shared stories and worked through issues together.

Recommendations for a Successful Volunteer Program

If your organization is considering using volunteers during the 2014 open enrollment and beyond, you should follow the steps outlined below to ensure that you are getting the most benefit from your program.

1. **Get familiar with applicable state law:** Are there additional training/licensing requirements for navigators? Additional background checks? Paying a fee? Know what might be a barrier to volunteer recruitment.

2. **Draw on resource strengths in local area (colleges, retirees, legal aid):** Identify potential partner organizations and sources of volunteers in your community. Is there a local college with a student population? Are there a large number of retired professionals in the area?
3. **Set clear expectations:** Becoming a volunteer navigator or CAC requires commitment from the volunteer to follow through on required training, background checks, and to perform applicable duties. Ensure that volunteers are aware of the time investment and proficiencies required ahead of time to avoid attrition. This could be done via a screening interview or a job description.
4. **Create a program that will support/retain volunteers:** Volunteers will need supervision, oversight, and support. Given that volunteers are unpaid and thus motivated by a desire to serve in the community, it is important to create an environment that gives the volunteers the support they need to do the job well and feel that it is worth their while to return. Volunteers require an investment of resources—money, time, and knowledge—so retaining them will save money over the long run and build a strong knowledge base on enrollment issues.
5. **Use volunteers efficiently:** Determine where your program needs extra capacity, how volunteers can help fill in those gaps, and how volunteers can help expand the reach of your organization. Assign tasks to volunteers that match their skill sets and allow paid staff to focus their time where they are most needed: helping consumers who need significant assistance with signing up or renewing their health coverage. Ensure that your program has a way to communicate effectively and efficiently with volunteers to keep them up to date about policy changes, administrative issues, scheduling, and other matters.

Conclusion

While the use of volunteers may not be right for every navigator or assister program, a number of programs have found benefits to developing and training volunteers as navigators or CACs. Before recruiting volunteers, organizations should consider which type of volunteer will enhance their existing capacity and weigh the time and costs associated with their training and supervision. Given limited resources, organizations may find that volunteers can be valuable to the important task of enrolling consumers in health coverage.

Endnotes

1 Karen Pollitz, Jennifer Tolbert, and Rosa Ma, *Survey of Health Insurance Marketplace Assister Programs* (Washington, D.C.: Kaiser Family Foundation, July 15, 2014). <http://kff.org/health-reform/report/survey-of-health-insurance-marketplace-assister-programs/>

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3 Center for Medicare and Medicaid Services, *Common Questions and Answers on Designation of Certified Application Counselor Organizations in Federally-Facilitated Marketplaces*. Available online at <http://marketplace.cms.gov/help-us/common-qandas-about-cac-designation.pdf>

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8 Telephone conversation between Rachel Dolan, Families USA, and staff from Consumers Information and Insurance Oversight, Center for Medicare and Medicaid Services, June 19, 2014

9 Karen Pollitz, Jennifer Tolbert, and Rosa Ma, op. cit.

10 Justin Giovannelli, Kevin Lucia, and Sabrina Corlette, op. cit.

A selected list of relevant publications to date:

Filling in Gaps in Consumer Assistance: How Exchanges Can Use Assisters (January 2013)

Help Wanted: Preparing Navigators and Other Assisters to Meet New Consumer Needs (January 2013)

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