

### **What is an “Insurance Navigator?”**

An individual or organization that's trained and able to help consumers and small businesses and their employees, as they look for health coverage options through the Marketplace, including completing eligibility and enrollment forms. These individuals and organizations are required to be unbiased. Their services are free to consumers. Navigators must receive no direct or indirect payments from health insurers.

### **Why Do I Need an “Insurance Navigator”?**

- There are up to 1.5 million uninsured Ohioans
- Many do not know they have new options for getting affordable coverage in 2015
- Many do not know how insurance works – how to shop for insurance
- Many will not know about the Exchange or how it works
- Many will not have access to a computer

### **What Does an “Insurance Navigator” Do?**

- Provide information in culturally, linguistically appropriate manner for populations served
- Inform people about their new insurance options
- Conduct public education activities about what’s available
- Distribute impartial information about plan enrollment and availability of tax credits
- Help people enroll in “qualified health plans”
- Provide referrals for people with complaints and questions about their health plan
- Help people keep their coverage (stay enrolled)

### **How Do I Find an “Insurance Navigator” in my Area?**

1. Go to: <https://gateway.insurance.ohio.gov/UI/ODI.Agent.Public.UI/NavigatorSearch.mvc/DisplaySearch>
2. Click the “Navigator Search” tab
3. In the “Search For” tab, click the arrow box to select “Business Entities”
4. Input your city
5. Click the “Search” button
  - a. A list will populate to show all the business entities offering navigator services
6. You can contact any business entity in your search in order to receive assistance with enrollment

**For HHS.gov health care information about the marketplace, click the link below to access the “Get Quick Answers” document:**

<http://www.hhs.gov/healthcare/insurance/>

**Individuals can sign up for insurance with phone support at the link below:**

<https://www.healthcare.gov/marketplace/b/create-account/>