



## Please Support SB 356

We need to create an effective health care exchange for Oregon

### Bill Summary

Senate Bill 356 specifies qualifications for the Navigator role (community partners) in Oregon's Health Insurance Exchange. It implements a code of ethics that would ensure those in this role have an understanding of how to assist Oregonians in challenging or unique health situations. In addition it mandates that Navigators need to be unbiased when helping Oregonians understand, compare and select quality health care coverage.

### The Role of Navigators in the Exchange (Cover Oregon)

- An important piece of the Exchange is the community-based navigators. Navigators will provide Oregonians with assistance on how to use Cover Oregon, helping them understand, compare and select quality health care coverage.
- Navigators will be educating Oregonians about Cover Oregon and helping them determine what options are right for their needs, including challenging or unique health situations.
- Currently as stated in SB 99, the role of navigators is undefined which opens up opportunities for unintended outcomes for clients that Oregon wishes to serve.
- There is a loophole in the law and those who are best qualified should be in this role.

### The Exchange Relies on the Success of Effective Navigators

To get the job done efficiently and effectively, we are advocating that Navigators need to be unbiased, abide by a Code of Ethics, and have an educational background in helping people and families navigate life choices. Navigators should have an understanding of how to serve the underserved populations and assist people in crisis.

### Lack of Clarity with Navigators vs. Agents

Currently there is also a lack of clarity with the agent role. There needs to be a clear boundary between agents and navigators. In order to be unbiased and to ensure transparency, agents should not be able to fill the navigator position.

### Why this is Important for Oregon

An estimated 636,000 Oregonians are uninsured and access to quality affordable health insurance is becoming a greater challenge. We want the Oregon Health Insurance Exchange to be successful in helping uninsured Oregonians navigate the exchange and sign up for insurance that best fits their needs. Washington continues to progress with the navigator role but Oregon's progress has become stagnant. It is time that we address this issue.