

Attachment A: Roles and Responsibilities of Navigators

Cover Montana Navigators are licensed through the Montana Primary Care Association.

1. Cover Montana Navigators must maintain expertise in eligibility, enrollment, and program specifications for qualified healthplans (QHPs) and insurance affordability programs, and must conduct public education activities to raise awareness about the Marketplace.
2. Cover Montana Navigators must tell me about the full range of QHP options and insurance affordability programs for which I may be eligible, which includes: providing me with fair, accurate, and impartial information that assists me with submitting a Marketplace eligibility application; clarifying the distinctions among health coverage options, including QHPs; and helping me make informed decisions during the health coverage selection process.
3. Cover Montana Navigators must be prepared to serve consumers in the individual market Marketplace.
4. Cover Montana Navigators are not allowed to discriminate against me based on my race, color, national origin, disability, age, sex, gender identity, or sexual orientation.
5. Cover Montana Navigators must provide me with information in a way that meets my cultural and language needs, at no cost to me.
6. Cover Montana Navigators must ensure that tools and help provided are accessible and usable for me if I have disabilities, at no cost to me.
7. Cover Montana Navigators must help me to select a QHP, if I want that help, but Cover Montana Navigators is not allowed to choose a health insurance plan for me.
8. Cover Montana Navigators must help me with grievances, complaints, or questions about my health plan, coverage, or a determination under my plan or coverage, by providing me with referrals to any applicable office of health insurance consumer assistance or health insurance ombudsman, or any other appropriate state agency or agencies, if I want that help.
9. Cover Montana Navigators can help me with these topics:
 - a. Helping me understand the process of filing a Marketplace eligibility appeal,
 - b. Helping me understand and apply for exemptions from the individual shared responsibility payment that are granted through the Marketplace,
 - c. Helping me understand that certain exemptions from the requirement to maintain minimum essential coverage and from the individual shared responsibility payment can be claimed through the tax filing process and how to claim them, and helping me understand the availability of Internal Revenue Service resources on this topic,
 - d. Helping me with the Marketplace-related components of the premium tax credit reconciliation process, and helping me understand the availability of Internal Revenue Service resources on this process,
 - e. Helping me understand basic concepts and rights about health coverage and how to use it, and
 - f. Helping me with referrals to licensed tax advisers, tax preparers, or other resources for help with tax preparation and tax advice related to questions I might have about the Marketplace application and enrollment process, exemptions from the requirement to maintain minimum essential coverage and from the individual shared responsibility payment, and premium tax credit reconciliations.

10. All individual Navigators who help me must be certified by the Marketplace after showing that they meet all required standards, and must follow the terms of [Navigator organization's] grant from CMS.
11. All individual Navigators who help me must complete and receive a passing score in a CMS-approved training course before providing education, outreach, or help to consumers, and must take continuing education and be certified or recertified each year before they can continue to provide education, outreach, or help to consumers.
12. Cover Montana Navigators, including the Navigator organization and any Navigator who helps me, must not be a health or stop-loss insurance issuer or a subsidiary of a health or stop-loss insurance issuer, must not be an association that includes members of the insurance industry or lobbies for the insurance industry, and is not allowed to receive any consideration directly or indirectly from any health or stop-loss insurance issuer in connection with the enrollment of any individuals in a QHP or a non-QHP. Cover Montana Navigators, including the Navigator organization and any Navigator who helps me, must also inform me of certain non-prohibited relationships that they might have with insurance issuers.
13. Cover Montana Navigators must provide me with information about the roles and responsibilities of Navigators, including through this form.
14. Cover Montana Navigators, and any Navigator who helps me, is not acting as a tax adviser or attorney when providing assistance as a Navigator and cannot provide tax or legal advice while acting as a Navigator.
15. Cover Montana Navigators must comply with Marketplace standards for keeping my PII private and secure, must obtain my consent before accessing my PII, and must permit me to revoke my consent at any time.
16. Cover Montana Navigators are not allowed to charge me a fee for any help provided while acting as a Navigator.
17. The Montana Primary Care Association is not allowed to pay individual Navigators based on the number of applications they help complete, based on the number of people they help, or based on the number of enrollments they help complete.
18. Cover Montana Navigators are not allowed to give me gifts of any value, including gift cards, cash cards, cash, or things that market or promote the products or services of another individual or business, if I must enroll in health coverage in order to receive the gift. Cover Montana Navigators is allowed—but not required—to give me gifts for other reasons, including to encourage me to seek or receive application help, but only if the total value of the gifts given during a single event or meeting is not more than \$15 in value. Cover Montana Navigators is allowed to reimburse me for things I might have to buy or pay for in order to get application assistance from Cover Montana Navigators (such as travel or mailing expenses), even if the total value of this reimbursement is over \$15.
19. Cover Montana Navigators is not allowed to use any funds provided by the Marketplace to buy for me any gifts, gift cards, or things that market or promote the products or services of another individual or business.
20. Cover Montana Navigators is not allowed to contact consumers to provide application or enrollment help by going door-to-door or otherwise contacting persons who have not already asked for help, unless Cover Montana Navigators already has a relationship with a consumer, but Cover Montana Navigators can go door-to-door or contact persons who have not already asked for help when providing general outreach and education to the public. Because I have a relationship with Cover Montana Navigators, Cover Montana Navigators is allowed to come to my door and/or to call me directly to provide application or enrollment help, so long as Cover Montana Navigators follows other laws that might apply to that activity.
21. Cover Montana Navigators must also meet any applicable state and local requirements when providing services to me.