

Congress of the United States
House of Representatives
Washington, DC 20515

June 10, 2020

Alex M. Azar II
Secretary
Department of Health and Human Services
200 Independence Avenue SW
Washington, DC 20201

Seema Verma
Administrator
Centers for Medicare and Medicaid Services
7500 Security Blvd
Baltimore, MD 21244

Dear Secretary Azar and Administrator Verma:

We write to urge you to provide immediate emergency funding to support Navigator programs in states that rely on federally facilitated exchanges. Navigators are reporting unprecedented demand for their assistance as newly unemployed individuals seek to maintain their health coverage during a time of great economic and health uncertainty.

According to the Bureau of Labor Statistics, in May the unemployment rate was 13.3%, meaning 21 million Americans were unemployed. Since February, the unemployment rate and the number of unemployed persons are up by 9.8 percentage points and 15.2 million, respectively.¹ As millions of Americans lose their jobs, many also lose their employer-sponsored health insurance. It is estimated that nearly 20 million people may become newly eligible for either Medicaid or marketplace coverage.² This is an unprecedented demand for coverage outside of open enrollment, nearly double the current marketplace enrollee population. The extreme uptick in unemployment and uninsured rates means many Americans are now desperately looking for alternative coverage, and they need help navigating their options.

The Affordable Care Act created the Navigator program to provide impartial, expert enrollment assistance to community members who need help most: uninsured and underinsured individuals, low-income families, the self-employed, and those with additional barriers to coverage. This means Navigators are on the front lines of improving coverage for communities that have disproportionately suffered higher COVID-19 infection rates and worse outcomes than the population at large. Navigators have the experience and expertise to meet the challenge of maintaining access to health insurance during this time of economic uncertainty. Indeed, Navigators report the pandemic and associated job losses have caused record demand for their services. Many have adapted to social distancing by holding virtual appointments and are working around the clock to help their clients access care.

¹ U.S. Bureau of Labor Statistics, "Economic News Release: Economic Situation Summary," June 5, 2020, <https://www.bls.gov/news.release/empsit.nr0.htm>.

² Kaiser Family Foundation, "Eligibility for ACA Health Coverage Following a Job Loss," May 13, 2020, <https://www.kff.org/coronavirus-covid-19/issue-brief/eligibility-for-aca-health-coverage-following-job-loss/>.

Navigators are funded by the user fees insurers pay to participate in the federally facilitated marketplace – not taxpayer dollars. The Department of Health and Human Services (HHS) can decide the timing and amounts of those awards. Unfortunately, HHS has cut funding for Navigators in states that rely on a federally facilitated exchange by 84% since 2016,³ from \$63 million to just \$10 million 2019. We heard that Navigators have been told not to expect more in 2020 than what they received in 2019. Despite these cuts to the Navigator program and to other outreach and enrollment activities, the user fees insurers pay to participate in the exchanges have not changed significantly.

Given the extent of the ongoing public health and economic crisis, we urge your department to increase funding for Navigator programs from the insurers' user fees and release the awards as soon as possible. Increased and immediate access to funding will allow Navigators to effectively assist the millions of Americans who have lost their jobs and their insurance since the COVID-19 pandemic began. We also encourage your department to increase the Navigators' funding for 2021 open enrollment, which is set to be renewed in September.

Providing the necessary assistance for all Americans who have lost coverage is imperative to fighting the public health crisis created by COVID-19. Navigators are ready and willing to meet this need, and we urge you to provide them immediate and increased support.

Sincerely,



Abigail D. Spanberger
Member of Congress

Kathy Castor
Member of Congress

Terri A. Sewell

Ted Deutch

Madeleine Dean

TJ Cox

Nanette Diaz Barragán

Chris Pappas

Bobby L. Rush

Lisa Blunt Rochester

Bill Foster

Donna E. Shalala

Gwen Moore

Debbie Wasserman

Schultz

Stephanie Murphy

Lizzie Fletcher

David E. Price

Joseph P. Kennedy, III

Jesús G. "Chuy" García

Mike Doyle

Grace Meng

Darren Soto

Eddie Bernice Johnson

Katie Porter

Lois Frankel

Alcee L. Hastings

Filemon Vela

Ann McLane Kuster

David Scott

Steve Cohen

Diana DeGette

Marcy Kaptur

Sharice L. Davids

Debbie Dingell

Danny K. Davis

³ Kaiser Family Foundation, "Data Note: Limited Navigator Funding for Federal Marketplace States," November 13, 2019, <https://www.kff.org/health-reform/issue-brief/data-note-further-reductions-in-navigator-funding-for-federal-marketplace-states/>.