



July 3, 2018

The Honorable Alex Azar  
Secretary  
U.S. Department of Health and Human Services  
200 Independence Avenue, S.W.  
Washington, DC 20201

The Honorable Seema Verma  
Administrator  
Centers for Medicare & Medicaid Services  
7500 Security Boulevard  
Baltimore, MD 21244

Dear Secretary Azar and Administrator Verma:

We are writing to request that you immediately release the funding details for the Navigator program for the upcoming open enrollment period for 2019. As the primary regulator of the health insurance marketplace in Pennsylvania, our top priority is to ensure that Pennsylvanians have access to affordable health insurance options. We strive to create an environment that provides stability in the marketplace and gives Pennsylvanians the opportunity to shop for the insurance plan that is best for their needs. The federal government created the Navigator program to provide outreach, education and enrollment assistance, and in playing that role, Navigators have become an integral part of Pennsylvania's health insurance marketplace.

The Navigator program funds nonprofit entities and health care organizations to assist Pennsylvanians in searching, shopping for, and enrolling in health insurance coverage. Navigator organizations help the most vulnerable Pennsylvanians. They offer in-person assistance for people who have trouble enrolling online due to a lack of internet access or because of a language barrier. They also assist those with complex financial circumstances, and those eligible for Medicaid. As a regulator, resource constraints do not allow us to fulfill the role Navigators play in our state, and we rely on them to help consumers gain access to the benefits for which they are eligible.

As any business leader knows, for a program to succeed it must have guidance and stability. Guidance and stability allow an organization to effectively plan for their short-term and long-term futures. Currently, the Navigator program and the entities that currently operate as Navigators have not received guidance or stability from the federal government. As of late June, the Centers for Medicare and Medicaid Services (CMS) has not put out a formal call for grant applications or released funding details for the 2019 open enrollment period.

In years past, grant applications and new funding opportunities were released by CMS in April, CMS required Navigator organizations to apply by June and approved applications and new funding by late August. The current lack of guidance has put Navigator organizations – and states – far behind in their planning and creates an inability for the Navigator organizations to design a successful plan for helping people enroll during the 2019 open enrollment period.

**Office of the Insurance Commissioner**

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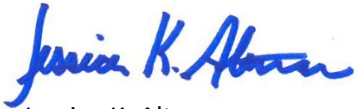
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Last year, based on CMS guidance received in May, the Navigator organizations created their open enrollment plan believing funding from prior years would be maintained. In August, CMS announced a significant reduction in Navigator funding. The inconsistent guidance created an inability for the Navigator organizations to implement a successful plan for helping people enroll.

One of the primary goals of health care reform is to give more Americans access to health care. As regulators, our ability to assist people with gaining that access is limited, and we rely on Navigators to help reach this goal. More enrollees mean a more stable risk pool, which ultimately decreases costs. If Navigators are not available to help guide Pennsylvanians, we lose the opportunity to help people obtain health insurance, and the ripple effect is the undermining of our health care system and stable insurance markets.

We request that the federal government immediately provide the necessary guidance to allow the Navigator program and states to prepare for the 2019 open enrollment period. That necessary guidance includes releasing the 2019 funding levels and the funding opportunities available.

Sincerely,



Jessica K. Altman  
Commissioner