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Promoting Access to Health Care: The Role and Effectiveness of Obamacare Navigators

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Effectiveness and Impact of Affordable Care Act in Lancaster County

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Background

According to the United States Government and as displayed on the official healthcare.gov website, a navigator is “An individual or organization that’s trained and able to help consumers, 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.” These navigators are built into the Affordable Care Act as supporters for individuals to access health insurance and attain successful enrollment. Further studies have shown the profound impact of a Navigator on community’s successful enrollment rates. However, concerns about their legitimacy, security, and success have caused officials to call into question the value of the Navigator. Additionally, future budgetary concerns make it difficult for Navigators to continue to serve their communities in the capacity they once were and Navigators are struggling to reach those who need their services most.

Research Objectives

This research seeks to understand the value of the Navigator in Lancaster County and the surrounding areas by measuring the following areas:

- What motivates individuals to seek out and use a Navigator?
- What barriers do individuals often face when trying to attain health insurance?
- How are Navigators working to help individuals overcome these barriers?
- What are the common challenges that Navigators face?
- How does changes in administration affect this data?
- What are the implications of this data on future policy?

Methods

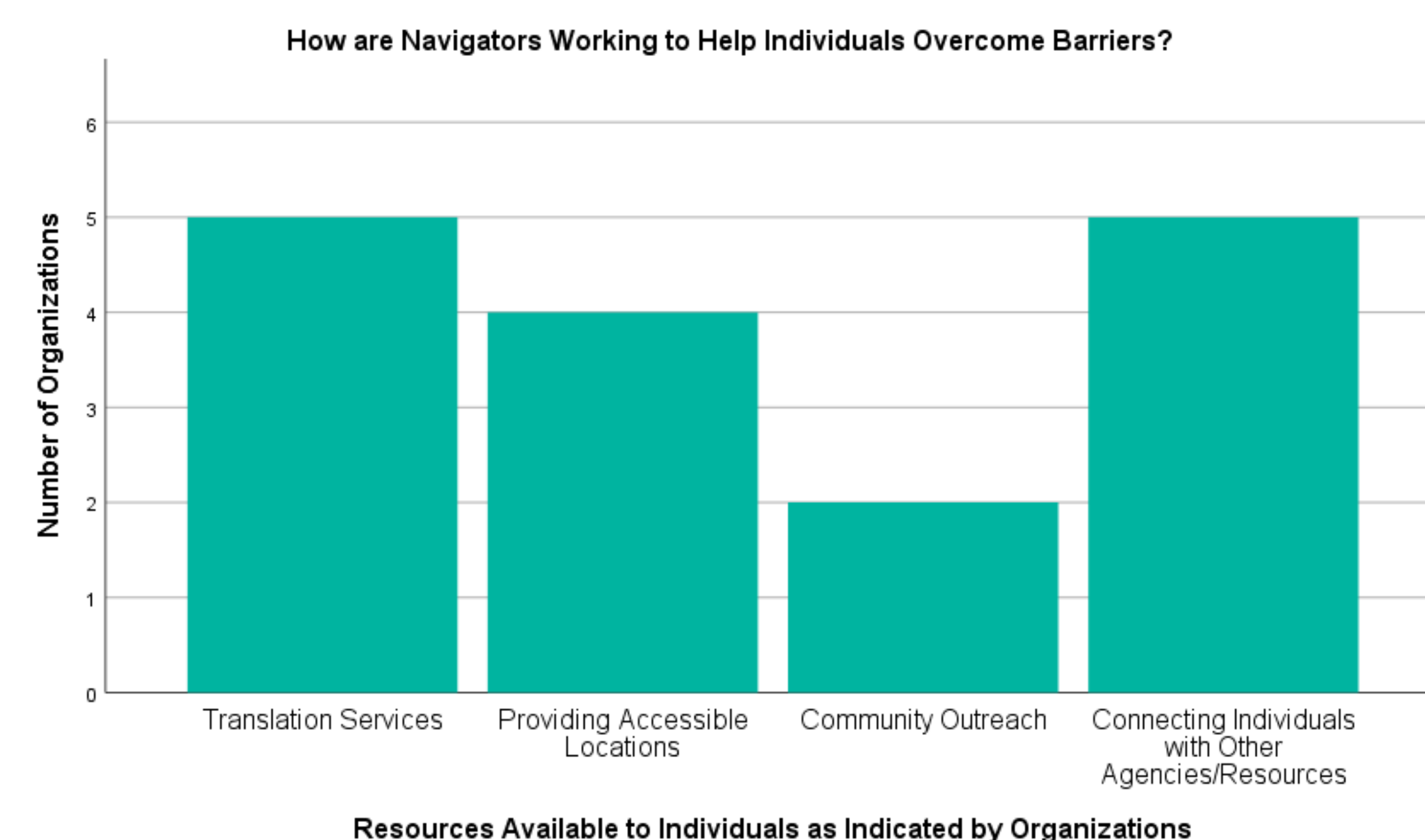
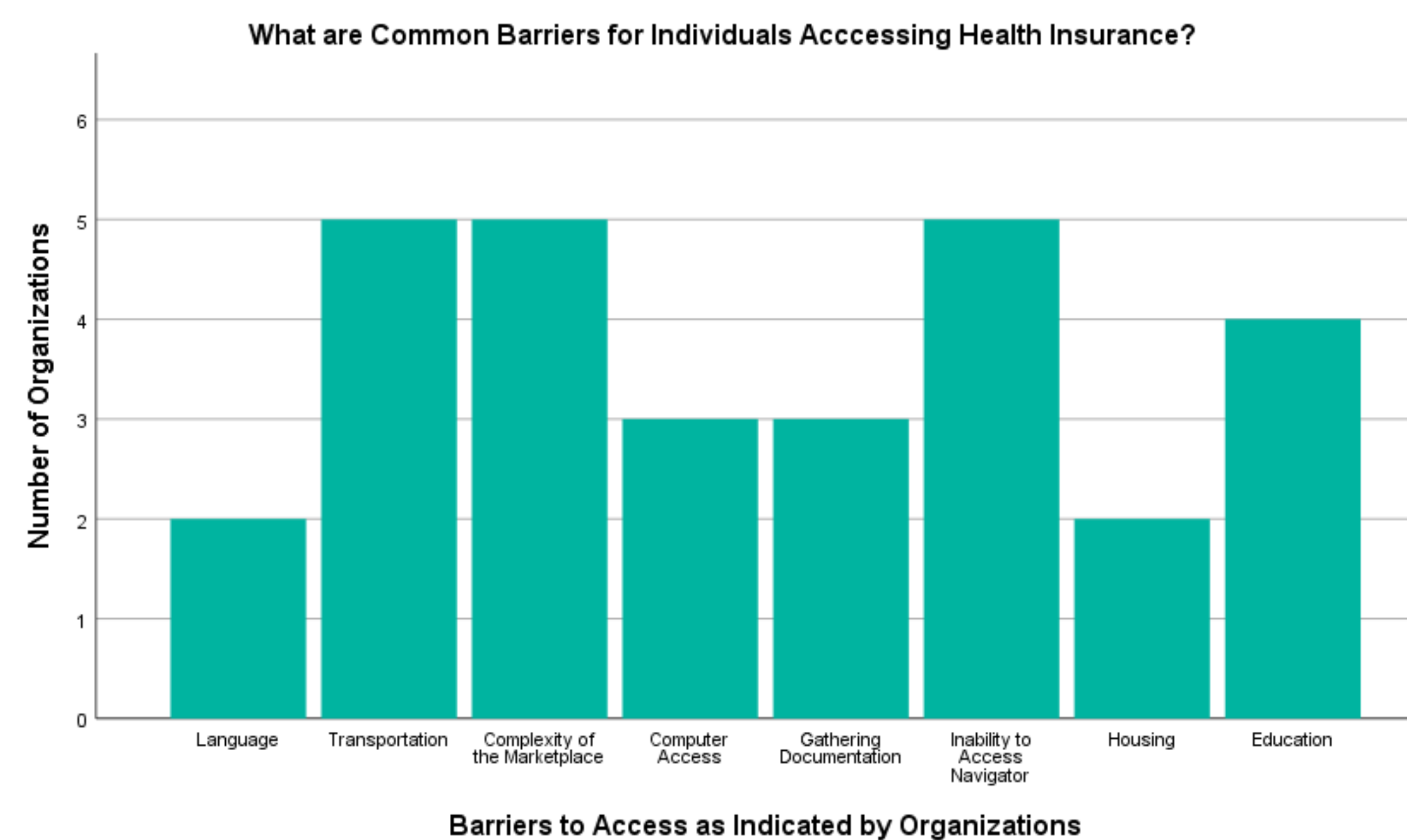
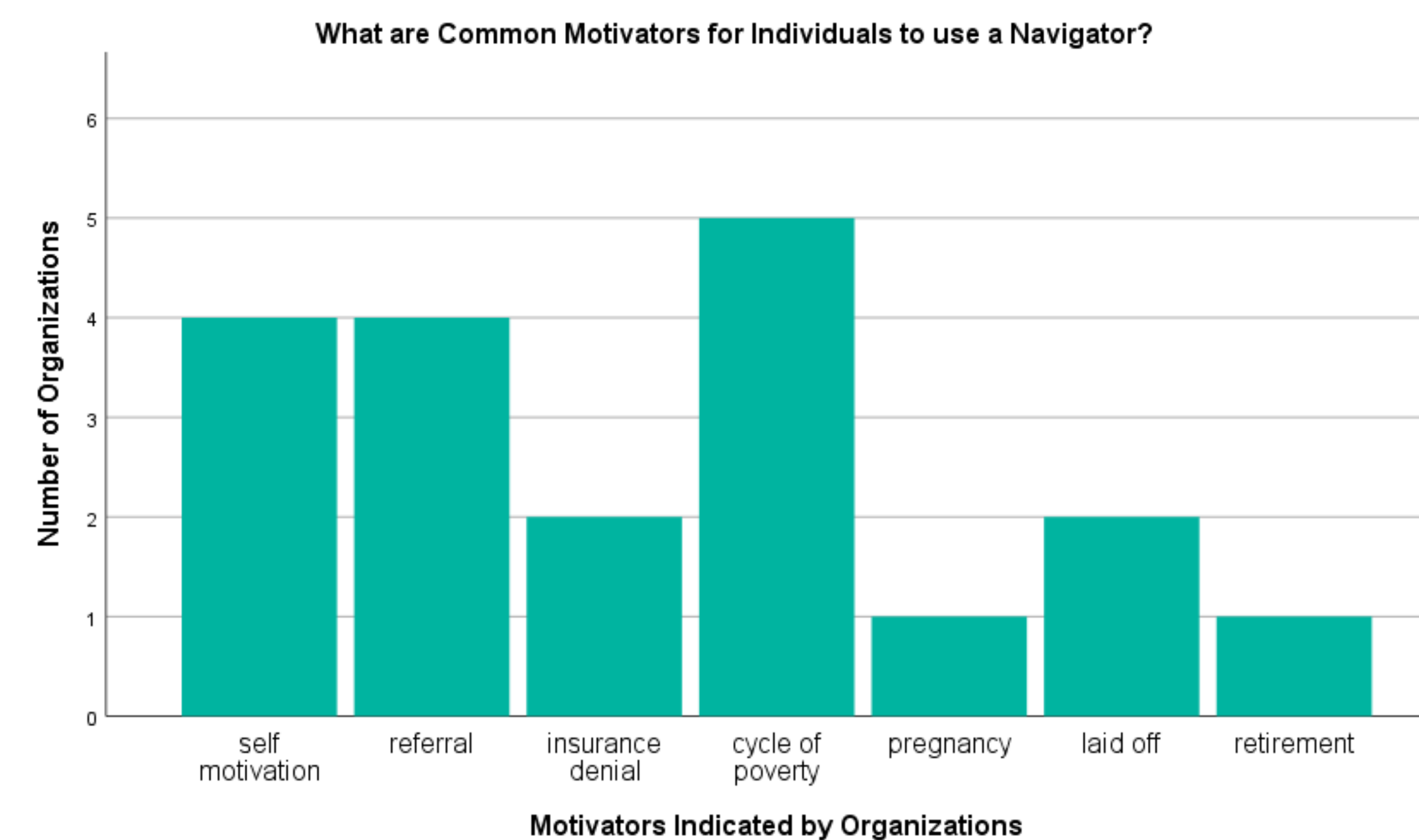
To gather data, this study uses field research from the following organizations in the data represented:

- Family First Health Center
- Lancaster Health Center
- Lancaster General Health
- Healthy Beginnings Plus
- The Factory Ministries

The study also uses information gathered by the following organizations to gain a greater understanding of the accessibility of health insurance for those living in and around Lancaster County:

- Columbia Life Network
- Pennsylvania Association of Community Health Centers

The information gained at each organization is then compiled to understand overall trends among Navigators and those in Navigator-like roles in Lancaster County and the surrounding area. It is important to survey individuals in a variety of roles and organizations (those who are Navigators and those who complete Navigator-like duties) in order to attain a greater understanding about the resources available in Lancaster County and the surrounding areas.



Results

- The most individuals signed up by a Navigator in a given period was 180 individuals during the open enrollment period (Family First Health). The least number of individuals signed up by a Navigator-like employees was 2-5 per week (The Factory Ministries).
- Navigators are accessible in Pennsylvania. Over the past 5 open enrollment periods, individuals in all 67 counties in Pennsylvania have received assistance from the Pennsylvania Association of Community Health Centers.
- The uninsured rate in Pennsylvania dropped from 9.7% in 2013 to 5.5% in 2017 in part to the Navigator program statewide.
- Individuals are often self-motivated to seek out the use of the Navigator and are referred there by other organizations.
- Word of mouth is a major avenue for accessibility when it comes to individuals seeking Navigators.
- Some of the barriers which individuals face in attaining health insurance are congruent with the ways in which Navigators help individuals overcome barriers (transportation barrier and meeting individuals at multiple locations, in their home, and at public spaces; language barriers and translation services).
- Navigators primarily face concerns over funding and lack of financial support.

Conclusions

In Lancaster County and the surrounding areas, Navigators serve as a vital tool for individuals accessing health insurance and future policies must address the financial support Navigators require. Although only two organizations attributed changes in administration with challenges for Navigators, lack of and decreases in funding were concerns expressed by all organizations except one, which was funded separately by a grant. Decreases in funding Policymakers must consider the implications of current policies, such as House Bill 3, where the health insurance marketplace would be operated by the state, on the Navigator system.