

NAVIGATOR AND CERTIFIED APPLICATION COUNSELOR DUTIES/REQUIREMENTS/FUNDING

DUTIES/REQUIREMENTS/ FUNDING	NAVIGATORS*	CERTIFIED APPLICATION COUNSELORS (CACs)
Required for federal, state, and partnership Marketplaces?	Yes	Yes
Funding	Funded by federal Navigator grants (not federal exchange establishment grants)	CACs may only obtain funding from sources other than the Marketplace.
Must conduct outreach and education?	Yes	No
Must assist all Marketplace applicants, including persons with limited English and/or disabilities?	Yes	Can refer to other appropriate resources.
Can charge consumers for assistance?	No	No
Must comply with privacy and security standards adopted by Marketplace?	Yes	Yes
Certification and training	Required CMS training (20-30 hours) for federal Marketplace. Must pass exam. State or partnership Marketplace may use their own training and certification or default to CMS training.	Required CMS training (5 hours) for federal Marketplace focused only on CAC duties (i.e. no outreach). Must pass exam. State or partnership Marketplace may use their own training and certification or default to CMS training.
Conflict of interest standards	Can be excluded for specific conflicts of interest.	Must disclose conflicts of interest, but can still serve as CACs.
Populations served	Must serve all consumers who seek assistance.	Can serve distinct consumer populations exclusively, such as persons with bleeding disorders.

*In-Person Assisters (IPAs), also known as non-Navigator assistance personnel, are optional personnel for states operating State-Based Marketplaces/Exchanges or State Partnership Marketplaces/Exchanges. IPAs perform essentially the same functions as Navigators but are intended to be utilized until a state's Marketplace/Exchange is fully functional. IPAs are funded through separate grants or contracts administered by a state and must complete comprehensive training.