

# Improving the Health Insurance Marketplace

## *Patient navigators*

The AMA believes that the primary role of a patient navigator should be to foster patient autonomy and provide patients with information that enhances their ability to make appropriate health care choices and/or receive medical care with an enhanced sense of confidence about risks, benefits and responsibilities. Patient navigators can provide patients with guidance in the health insurance marketplace, which is especially critical for patients who have low health literacy skills. As such, it is important to define the appropriate role of a patient navigator as part of a patient's health care team—with the ultimate responsibility for patient care residing with physicians.

The AMA believes patient navigators should:

- Communicate directly with the patient's physician or medical team.
- Fully disclose potential conflicts of interest to those whom they serve, including employment arrangements.
- Refrain from any activity that could be construed as clinical in nature.
- Fully disclose relevant training, experience and credentials, in order to help patients understand the scope of services.

The American Medical Association (AMA) recognizes that patient navigator programs have various goals in the current health care environment, including reducing health disparities, improving clinical outcomes and ensuring patient access to care. The Patient Protection and Affordable Care Act (ACA), Public Law 111-148, formalized and strengthened the role of patient navigators in the health care system: every state health insurance exchange is required to establish a "navigator program" to help individuals and businesses make informed decisions about enrolling in health insurance through the exchange.

However, given the diversity of roles and responsibilities being assigned to the "patient navigator" label, it is difficult to identify a single set of guidelines that is applicable in all cases. Existing ethical principles established by patient advocacy groups provide a strong basis for ensuring that patient navigator activities enhance rather than undermine quality medical care. Specifically, patient navigators should refrain from any activity that could be construed as clinical in nature, including interpreting test results or medical symptoms, offering second opinions or making treatment recommendations. Where appropriate, patient navigators may use clinical expertise or experience to help patients better understand information provided by their physician or other members of their medical team.

### **Background**

A patient navigator is someone whose primary responsibility is to provide personalized guidance to patients as they move through the health care system. The term patient navigator is often used interchangeably with the term "patient advocate," and the role may be filled formally or informally by individuals with clinical, legal, financial or administrative experience, or by someone who has personal experience facing health care-related challenges. Navigators can be employed by community groups, hospitals or insurance companies, or they may be independent consultants who offer fee-based services to people who are unwilling or unable to manage complex medical issues on their own. Patient navigator or patient advocacy services can be categorized as having one of the following goals:

- Reducing health care disparities and increasing access to care
- Improving patient outcomes for a specific illness or chronic disease
- Helping patients effectively negotiate the complex web of administrative and clinical decisions associated with the health care system

## Patient Protection and Affordable Care Act provisions

- The ACA requires that each state health insurance exchange establish a navigator program to help individuals and businesses make informed decisions about enrolling in health insurance through the exchange (see “Health insurance exchanges” in this series).
- The ACA outlined the following responsibilities of patient navigators:
  - Provide expertise on eligibility, enrollment and coverage details for each plan
  - Provide information in a fair, accurate and impartial manner
  - Facilitate the enrollment process
  - Provide referrals for conflict resolution services for enrollees with complaints or concerns
- The ACA outlined eligible entities to serve as patient navigators, including community groups, trade or professional associations, chambers of commerce, and licensed agents or brokers. Notably, health insurers and their representatives are not eligible to participate in the navigator program.

## Patient navigator standards

Organizations of patient advocates have developed ethical standards that stress that the primary role of a patient navigator should be to foster patient autonomy, and to provide patients with information that enhances their ability to make appropriate health care choices, or to receive medical care with an enhanced sense of confidence about risks, benefits and responsibilities.

**The National Association of Health Care Advocacy Consultants (NAHAC)** requires that its members adhere to a code of ethics that encompasses seven guiding principles: transparency and honest disclosure regarding fees, training, experience, and possible conflicts of interest; protecting confidentiality and privacy; fostering autonomy; provision of competent services; avoidance of impropriety and maintenance of professional boundaries; avoidance of discriminatory practices; and continued learning. The NAHAC code explicitly states that health care advocates should not be involved in direct medical care of any kind.

Also, members of the **Society for Healthcare Consumer Advocacy (SHCA)** commit to a code of ethics, embodying many of the same principles expressed in the NAHAC code. The SHCA code emphasizes that advocates have a primary responsibility to the patient, and should not use their position to exert undue influence on the patient. Like NAHAC’s code, SHCA emphasizes the importance of providing objective information to patients, and promoting autonomy in patient decision-making.

## Strategies to foster healthy markets

The AMA recognizes the increasing use of patient navigator and patient advocacy services to help improve access to care and help patients manage complex aspects of the health care system. In order to ensure that patient navigator services enhance the delivery of high-quality patient care, the AMA supports the following guidelines for patient navigator programs:

- The primary role of a patient navigator should be to foster patient empowerment, and to provide patients with information that enhances their ability to make appropriate health care choices and to receive medical care with an enhanced sense of confidence about risks, benefits and responsibilities.
- Patient navigator programs should establish procedures to ensure direct communication between the navigator and the patient’s medical team.
- Patient navigators should refrain from any activity that could be construed as clinical in nature, including interpreting test results or medical symptoms, offering second opinions or making treatment recommendations. Patient navigators should provide a supportive role for patients and, when necessary, help them understand medical information provided by physicians and other members of their medical care team.
- Patient navigators should fully disclose relevant training, experience and credentials in order to help patients understand the scope of services the navigator is qualified to provide.
- Patient navigators should fully disclose potential conflicts of interest to those whom they serve, including employment arrangements.

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