

# Consumer Connectors

## Get Assistance with Enrollment

## Consumer Connectors are here to help

Your Health Idaho (YHI) designed a **Consumer Connector Program** to assist Idahoans with learning about their options and purchasing health insurance coverage.

YHI's Consumer Connectors are In-person Assisters (IPA), and agents and brokers who are trained to help Idahoans compare rates, evaluate benefits, understand premium assistance, and evaluate reduced cost-sharing options. Consumer Connectors are available throughout Idaho to assist consumers in person, on the phone, and via email at no cost.

### In-Person Assisters (IPA)

Idaho's In-Person Assisters are employees or volunteers from established and well-known non-profit entities from around the state who have been trained by Your Health Idaho to help Idahoans understand what options are available to them and their family members, as well as explain premium assistance.

IPAs are not paid to enroll consumers, they are here to help. While IPAs can assist Idahoans with the enrollment process, they cannot make specific recommendations about which plan an individual should buy. Only licensed agents and brokers can make plan recommendations. An IPA may steer consumers to an agent/broker to make a final plan selection.

### In Idaho, we made security our top priority.

Your Health Idaho's In-Person Assister training and background checks are more rigorous than in federally-facilitated states. In federally-facilitated states, there is not local choice over entities chosen to fill the IPA role; whereas in Idaho we are able to handpick our partners and require that they pass a fingerprint based background check and receive training to ensure the safety of consumer information.

### Our Partners:

Idaho Primary Care Association  
Mountain States Group  
Public Health Districts  
Idaho Association of Counties  
Idaho Hospital Association  
Community Action Partnership of Idaho

## For Idaho, By Idaho

We are building a marketplace that meets Idaho's needs and is right-sized for Idaho.

We are creating a marketplace that uses local resources and is regulated in Idaho.

We are ready to succeed. In 2014, we will have our own technology solution.

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### Agents and Brokers

In addition to performing the same functions as an IPA, agents and brokers may help to facilitate enrollment by making specific recommendations about which plan a consumer should purchase.

Agents and brokers are licensed and regulated by Idaho's Department of Insurance to sell insurance, and typically receive payment or commission from health insurers for enrolling a consumer into a plan. Some agents and brokers may only be able to sell plans from specific health insurers.

Only an agent or broker can make specific recommendations about which plan you should buy.

### Finding a Consumer Connector is Easy

Your Health Idaho is committed to providing Idahoans person-to-person assistance to get the information they need about the health insurance options available. We encourage individuals to contact a Consumer Connector by using our online tool at [YourHealthIdaho.org](http://YourHealthIdaho.org) or by calling our Consumer Resource Center at 855-YHIdaho (855-944-3246) to get answers to questions about health insurance options available through Your Health Idaho.

Note that the website lists the available hours and languages spoken for In-Person Assistants. Most agents and brokers are available during normal business hours, and some speak both English and Spanish. Call an agent or broker listed in your area for more information.

### Options for Information and Assistance

Call YHI toll free at **855-YH-Idaho** or visit [www.YourHealthIdaho.org](http://www.YourHealthIdaho.org).

Locate a Consumer Connector organization (for an IPA) in your community [www.yourhealthidaho.org/consumer-assistance-locator](http://www.yourhealthidaho.org/consumer-assistance-locator)

Locate an agent or broker in a community. [www.yourhealthidaho.org/consumer-assistance-locator](http://www.yourhealthidaho.org/consumer-assistance-locator)

### Additional Resources:

Call the Idaho Department of Health and Welfare at 877-456-1233

Call the Idaho Department of Insurance 208-334-4250

Visit [www.healthcare.gov](http://www.healthcare.gov) call toll free 800-318-2596. For the hearing impaired TTY: 855-889-4325.

## Enroll Before March 31, 2014

