

**Testimony before the Senate Committee on Health Policy
SB 0324**



Presented on behalf of The Michigan Primary Care Association

By

Douglas M. Paterson MPA, Director of State Policy

Phillip J. Bergquist, CHCEF, Director of Health Center Operations

Good afternoon Chairman Marleau and members of the committee. My name is Doug Paterson and I am here today representing the 35 Federally Qualified Health Center organizations making up the Michigan Primary Care Association. Collectively, our member organizations operate 230 community health center sites throughout Michigan serving over 600,000 Michigan residents annually. Collectively, our member organizations operate 230 community health center sites throughout Michigan serving over 600,000 Michigan residents annually.

I would also like to introduce my colleague Phillip Bergquist, MPCA's Director of Health Center Operations. Phillip has been working for some time with our centers as well as many other entities in this state that are assisting people with applying for various programs and insurance options and has significant expertise in this area.

Thank you Senator Marleau and members of the committee. As you may recall, Doug testified on this bill at your last meeting and we want to thank Senator Marleau and his staff for addressing several of the concerns we raised that have been addressed in this substitute bill. We are very supportive of the need to assure that adequately trained and qualified entities and persons function as Navigators in Michigan and support wholeheartedly the goal of this bill to assure that.

We do have a couple of remaining concerns, however - most notably that the bill still prohibits Navigators from "providing advice concerning the benefits, terms and features" of qualified health plans offered in the health insurance marketplace. This advice is central to successfully facilitating enrollment and offering useful assistance for consumers. While we support restricting navigators from leading the people they are helping to a specific product, it is essential that they be allowed to guide people based on their needs. For example, if a person wants to be able to remain with a specific doctor, a navigator needs to be allowed to point out the plans with which that doctor is affiliated. We would like to continue to work with the sponsor and committee on wording that can address this concern. Another concern is around requiring Navigator business entities to be in compliance with all of the State's insurance laws, rules and regulations. Navigators are already prohibited from selling, soliciting or negotiating health insurance and we don't believe Navigators will act or should act in a capacity which necessitates that provision. We also have remaining concerns around fees and costs related to certification and background checks. These could be a significant barrier for some entities.

Again, we appreciate the fact that this legislature wants to ensure that high quality consumer coverage assistance is available for Michigan residents and that the integrity of the Navigator program is maintained. Thank you for your time and we look forward to continuing to work with the committee on SB 324.