



House Committee on Energy and Commerce
% Representative Kathy Castor
2125 Rayburn House Office Building
Washington, DC 20515

Chairman Pallone, Representative Castor, and members of the House Committee on Energy and Commerce:

Young Invincibles is a non-partisan, non-profit organization dedicated to expanding economic opportunity to young people between the ages of 18-34. Our generation, riddled with debt and having come of age in dire economic circumstances, continues to have the highest uninsurance rate of any age group. More than 10 million young Americans are uninsured. This disparity is due to two clear and major factors: **access and affordability concerns and lack of knowledge**. By reinvesting in the Navigator program, the ENROLL Act will begin to rebuild one of the most important tools that we have to fight against that disparity and to get more young people insured.

The Navigator program as it was envisioned in 2009 was a non-political, community-based bridge between the uninsured community and the individual health care marketplace. Navigators were created specifically to serve those with additional barriers to coverage: people with complicated medical needs, and those who have historically had limited and poor quality health care access. The Navigator program is **statutorily required to act in the best interests of consumers**. Key requirements around locality, cultural competency, language competencies, and a deep knowledge of affordability options have, for the past six years, allowed the Navigator program to successfully fulfill this mission and get more people the health coverage they need.

For young people, who often find signing up for health insurance to be as complex as applying for student financial aid or doing their taxes, the Navigator program has been instrumental in providing the necessary guidance they need to not only get covered but to take full advantage of financial assistance available to mitigate costs. Studies have consistently shown that young adults have lower levels of health insurance literacy, and struggle with understanding key health insurance concepts. One study found that less than one-third of young adults in the marketplace population were very or somewhat confident they understand key cost-sharing terms like deductible and coinsurance.¹ Young adult shoppers, who are generally new to the health insurance market, and who enter the marketplace at times of significant change in their lives, want and need impartial guidance through the complicated application process.

¹ Sharon K. Long, Genevieve M. Kenney, Stephen Zuckerman, Dana E. goin, Douglas Wissoker, Fredric Blavin, Linda J. Bumberg, Lisa Clemans-Cope, John Holahan, and Katherine Hempstead. "The Health Reform Monitoring Survey: Addressing Data Gaps To Provide Timely Insights Into The Affordable Care Act." Health Affairs Journal, Vol. 33, No. 1. January 2014. <https://www.healthaffairs.org/doi/full/10.1377/hlthaff.2013.0934>

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The Trump Administration's cuts have been targeted, politically motivated, and based on flawed data meant to minimize the concerted, year-round work Navigators do. While overall enrollment remained steady, since 2016, **new enrollment has decreased 50 percent** in HealthCare.gov states.² This alarming contrast between new and returning consumers shows that **those who have the ability to enroll on their own will continue to do so, while those who are either new to health insurance - like young adults - or those who need extra help, will be forgotten.** These cuts are having an impact on the very communities the Navigator program is tasked with serving.

The ENROLL Act would reverse the misguided attacks on this important community-based enrollment assistance program. We commend Representative Castor for leading the call to invest in the Navigator program and, in doing so, prioritizing the long term physical, mental, and financial health of her constituents. We urge every member of this committee to do the same.

Thank you for the opportunity to support this important legislation,
Young Invincibles

² Joshua Peck. "Week 7: Demand for quality, comprehensive health coverage once again overcomes Trump administration." Get America Covered, Medium. December 19, 2018.
<https://medium.com/get-america-covered/week-7-demand-for-quality-comprehensive-health-coverage-once-again-overcomes-trump-administration-c85e777fb7f0>

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