



Health Insurance Navigation Tool Kit

Introduction

This tool kit provides guidance and lessons learned from the Washington Postsecondary [Health Insurance Navigation Pilot](#), funded by the Washington State Legislature in Fiscal Years 2023 and 2024. Intended for both community and technical colleges and 4-year institutions, it provides resources to get started assisting students with questions about insurance, including medical and behavioral health benefits, eligibility factors, and insurance terminology – foundational building blocks for student outreach and training.

Health Insurance Navigators

Washington Healthplanfinder seeks to improve how the people of Washington find and keep health coverage. This program supports a network of health insurance navigators across Washington State. They are available at no cost to help customers sign up for coverage through Washington Healthplanfinder. Navigators can help customers through the application and enrollment process from start to finish.

Washington Healthplanfinder navigators are trained and certified by the Washington Health Benefit Exchange to:

- Help individuals and families complete their Washington Healthplanfinder application and enroll in health insurance coverage.
- Support customers with cultural, linguistic, disability, or other special needs.
- Explain coverage options and the availability of financial assistance to lower the cost of insurance premiums.
- Navigators work through lead organizations throughout the state, which are selected to oversee outreach and enrollment services in a specific geographic area.

Getting Started

If your postsecondary institution is interested in offering health navigation services to students, you will first need to find the lead Washington Health Benefit Exchange organization in your area.

- Click [here](#) to find a navigator near you who can help get you started.

You can then choose to partner with your local Washington Health Benefit Exchange organization or train a member of your staff to become a certified navigator. Depending on your region, you will be able to connect with health insurance professionals that you can work with for training or for referrals.

- For more assistance in becoming a certified navigator, please contact the Washington Health Benefit Exchange at navigator@wahbexchange.org.

Outreach

In the two years of the Postsecondary Health Insurance Navigation pilot, the college teams have learned lessons that will help you in developing, implementing, and evaluating strong outreach practices to your students and staff:

1. Create Partnerships on Campus

Other departments on your campus have developed their own ways of connecting with students. Partnering with these departments can provide you with opportunities to reach out to targeted niche audiences and participate in their student-focused activities. These departments might include a health clinic, counseling center, basic needs support group, advising, registration, housing, and special student affinity groups. Awareness in diverse departments across campus can lead to referrals to your health insurance navigator on campus or to a health insurance navigator in your community.

2. Go Where the Students Are

Tabling at campus events and presenting to classes or other student groups on campus is another important way to connect and communicate with students. Tabling events can be especially helpful to bring awareness on health insurance and to provide students and parents the opportunity to ask specific questions and bring up any concerns.

3. Embrace Social Media

Social media can help reach people where they are. Students are strong users of social media and spend a lot of time in these spaces learning, sharing, and interacting. Social media can raise awareness of your program, increase knowledge of the issues, and prompt behavior change. It is also important to consider other traditional communications to ensure you meet all your communication goals or address the target audiences' needs.

4. Evaluate Your Outreach Efforts

Keeping track of key metrics can help you to report usage, monitor trends and gauge the success of specific promotions or outreach efforts. Monitoring these trends can also be a valuable way to better understand current interests, knowledge levels and potential misunderstandings or myths about your program. By analyzing these metrics, you can adjust your outreach strategy, reshape messages, and improve processes.

About this Tool Kit:

This resource was developed by Western Washington University staff who participated in the Postsecondary Health Insurance Navigation Pilot. Lessons and resources were gathered during the pilot, with special thanks to the Health Benefits Exchange participating staff and the participating pilot teams from South Puget Sound Community College and Yakima Valley College. The pilot grant and learning community was administered by Christine McMullin, Washington State Board for Community and Technical Colleges, and Ami Magisos, Washington Student Achievement Council.

For more pilot information: <https://wsac.wa.gov/sites/default/files/Health-Insurance-Navigation-Legislative-Report-2024-SBCTC-WSAC.pdf>



Health Insurance Navigation Resources

The Language of Health Insurance:

These links break down the commonly used terminology in health insurance and clarify how tax credits can be used to save money on premiums. These links have been very helpful to students navigating the complex world of health insurance.

- [User's Guide to Key Terms \(wahealthplanfinder.org\)](https://www.wahealthplanfinder.org)
- [What Are Tax Credits \(wahealthplanfinder.org\)](https://www.wahealthplanfinder.org)

Basic Health Information:

These links provide an overview of the Medicaid programs offered in Washington State. Helpful information can be found on benefits, how to choose a plan and when/how to apply. They also outline what other health insurance companies offer.

- [Overview of Washington Apple Health Medicaid \(wa.gov\)](https://www.wa.gov)
- [Basics Of Health Coverage \(wahealthplanfinder.org\)](https://www.wahealthplanfinder.org)
- [Free or Low-Cost Healthcare \(wa.gov\)](https://www.wa.gov)

Behavioral Health Information:

These links explain the insurance benefits for behavioral health coverage through WA Apple Health Insurance.

- [Washington Apple Health Behavioral Health Services \(wa.gov\)](https://www.wa.gov)
- [Behavioral Health Benefits Handbook \(wa.gov\)](https://www.wa.gov)

Eligibility Factors:

These links detail the specific requirements needed to meet eligibility for Washington State Health insurance. They also explain open enrollment and special enrollment periods.

- [Apple Health Eligibility Factors \(wa.gov\)](https://www.wa.gov)
- [Special Enrollment Checklist \(wahealthplanfinder.org\)](https://www.wahealthplanfinder.org)

FAQs:

- [What Is Washington Healthplanfinder Fact Sheet \(wahealthplanfinder.org\)](https://www.wahealthplanfinder.org/what-is-washington-healthplanfinder)
- [Frequently Asked Questions \(FAQs\) \(wahealthplanfinder.org\)](https://www.wahealthplanfinder.org/frequently-asked-questions)

Washington HealthPlanFinder General Information Links:

- [Tools | Washington Healthplanfinder \(wahealthplanfinder.org\)](https://www.wahealthplanfinder.org/tools)
- [Information | Washington Healthplanfinder \(wahealthplanfinder.org\)](https://www.wahealthplanfinder.org/information)
- [Health Care Education | Washington Healthplanfinder \(wahealthplanfinder.org\)](https://www.wahealthplanfinder.org/health-care-education)