Expand Navigators' Resources for Outreach, Learning, and Longevity (ENROLL) Act



THE OBJECTIVE

A bill to restore funding for the navigator program and ensure that Americans have access to the critical health care coverage information they need.

The Navigator program, required by federal law and established as part of the Affordable Care Act (ACA), assists consumers in navigating, shopping, and enrolling in health insurance coverage.

Navigators are essential to helping families enroll in affordable health coverage that meets their needs. Unfortunately, the Trump

Administration has taken every possible opportunity to undermine this important resource for Floridians and Americans.

In 2017 and 2018, President Trump cut funding for the Navigator program by 84%, contributing to 2.5 million fewer people accessing health care through the ACA Marketplace during the first Trump Administration. Navigator funding was restored in 2021, and enrollment reached historic levels of 24.2 million individuals for the 2025 plan year. In February 2025, President Trump decided to once again slash nearly 90% of funding for the Navigator program. This threatens to leave millions of Americans without critical assistance to access health insurance at a time of increased uncertainty due to Congressional Republicans' sabotage of the ACA.

As Republicans and the Trump Administration seek to raise costs and terminate health care for millions of Americans, Congress must act to support the ACA's Navigator program and ensure that hard-working families can find affordable coverage that works for them.

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THE ENROLL ACT WOULD:

- Ensure that Navigators have the resources they need to help Americans find affordable health care coverage by restoring funding for the program to \$100 million annually.
- Promote public education and assistance that helps consumers, including
 those who may need extra help signing up, find coverage rather than prioritizing
 application numbers.
- Clarify that Navigator responsibilities include enrolling consumers in lifesaving Medicaid and CHIP coverage.
- Provide Americans with information on comprehensive health insurance that protects individuals with pre-existing conditions.

FLORIDA NAVIGATORS LEAD THE WAY:

The University of South Florida Covering Kids and Families Initiative is one of the largest recipients of annual Navigator awards nationwide since 2013, helping Florida lead the way in ACA marketplace enrollment year after year.

Over 4.7 million Floridians chose an affordable marketplace plan for 2025, almost one-fifth of the nation's 24.2 million enrollees, including many small business owners. By gutting Navigators, the Trump administration is actively undermining the year-round work that USF and its partners do to connect Floridians with lifesaving health coverage.

Between 2014 and 2024, **ACA marketplace enrollments in Florida more than quadrupled from 984,000 to 4.7 million,** and the uninsured rate has **dropped almost 10%**, thanks in large part to the critical work of Navigators.

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