

Congress of the United States
Washington, DC 20510

March 12, 2025

Stephanie Carlton
Acting Administrator and Chief of Staff
U.S. Centers for Medicare & Medicaid Services
7500 Security Boulevard, Baltimore, MD 21244

Dear Acting Administrator Carlton:

We are deeply concerned with the short-sighted decision to practically eliminate funding for the Affordable Care Act (ACA) Navigator program. ACA Navigators serve an indispensable role in assisting millions of Americans with access to health care and helping families lower their cost of living. We vehemently oppose this \$90 million cut as families will struggle to determine which of the thousands of plans and options work best for them and could ultimately put health care out of reach for many.

ACA Navigators are located across the country to help consumers select health plans that best serve their needs at no additional cost. They provide objective advice through their expertise in eligibility and enrollment rules, qualified health plan (QHP) options, affordability programs, the needs of local populations, and privacy and security standards. Navigators are independent from brokers: they are prohibited from being operated by insurance companies and from receiving compensation from insurers. Navigators also provide general outreach and education activities and provide post-enrollment assistance such as helping consumers with eligibility appeals or advice on how they can best utilize their health coverage.

The value of Navigators to consumers is undeniable. Among consumers who worked with a Navigator in 2020, 40 percent thought it was unlikely they would have accessed a QHP without assistance¹. Navigators also help enroll hundreds of thousands of eligible consumers in Medicaid and CHIP coverage and can connect consumers to other local social services. Navigators help underserved, hard-to-reach populations, people who live in rural areas, and individuals with low literacy or who don't speak English as their primary language.

We write to urge you not to repeat a mistake from the past. In 2017, President Trump drastically cut the Navigator program, which resulted in staff layoffs, reduced outreach, and harm to the health, well-being, and pocketbooks of our local communities. Specifically, individuals with income between 150 and 250 percent of the Federal Poverty Level had lower Marketplace

¹ [Consumer Assistance in Health Insurance: Evidence of Impact and Unmet Need - Issue Brief - 9511 | KFF](#)

enrollment and higher rates of underinsurance following President Trump’s cuts. Consumers under age 45, those who identified as Hispanic, and consumers who spoke a language other than English at home also experienced higher rates of uninsurance by 2019². President Biden worked to restore the Navigator program by dedicating appropriate funding and reinforcing the program’s requirement that it focus on key underserved groups that have accounted for more than 20 percent of Marketplace enrollees in recent years. During the 2025 Open Enrollment Period, there was a record 24.2 million consumers who selected a Marketplace plan, including nearly 4 million new consumers³.

Given the positive impact of Navigators on the lives of our neighbors and their pocketbooks, the practical elimination of funding is simple sabotage on hardworking American families. Defunding Navigators does nothing to lower costs or improve access to health coverage for consumers. In fact, it is likely to raise costs for consumers should they miss enrollment or enroll in a plan that does not meet their health needs during a time when the cost of living is already high.

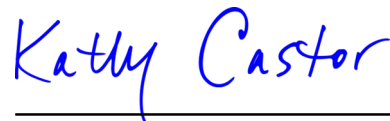
We are especially troubled by the imminent harm of these cuts at a time when Navigators are more important than ever. As consumers are confronted with uncertainty around the future of the ACA’s enhanced premium tax credits and are worried about hundreds of billions of dollars of proposed cuts to the Medicaid program, Navigators will be essential to helping individuals maintain access to affordable health care coverage.

Since 2013, the ACA Navigator program has been a critical investment in Americans who most need help accessing health care coverage. We oppose efforts to cripple the Navigator program and urge you to reverse course on the proposed cuts.

Sincerely,



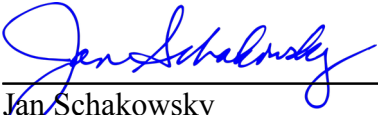
Dwight Evans
Member of Congress



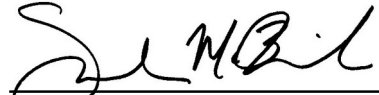
Kathy Castor
Member of Congress

² Myerson, Rebecca, and Honglin Li. “Information gaps and health insurance enrollment: Evidence from the affordable care act navigator programs.” SSRN Electronic Journal, 2021.

³ United States Centers for Medicare and Medicaid. (Jan. 27, 2025). [Marketplace 2025 Open Enrollment Period Report: National Snapshot](#)



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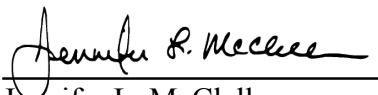
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Member of Congress



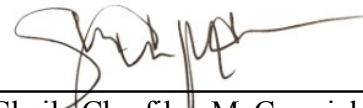
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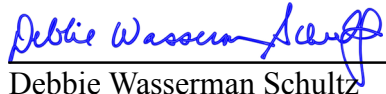
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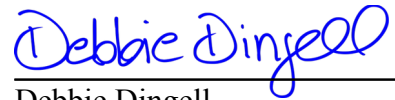
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