

United States Senate

WASHINGTON, DC 20510

February 26, 2025

The Honorable Robert F. Kennedy, Jr.
Secretary
U.S. Department of Health & Human Services
200 Independence Ave SW
Washington, DC 20201

Dear Secretary Kennedy:

We write today to express deep concern over the Trump administration’s recent decision to dramatically cut funding for the Affordable Care Act (ACA) Navigator program by nearly 90 percent. This decision threatens to leave millions of Americans without critical assistance in choosing a health care plan, undermining longstanding efforts to enroll every American in quality, affordable health insurance coverage.

Congress created the Navigator grant program to provide consumers with “fair and impartial information and services” related to not just ACA Marketplace coverage, but assistance enrolling in Medicaid and Children’s Health Insurance Program (CHIP) as well. Since its inception, Navigators have become a critical resource for individuals and families, especially those living in rural and underserved areas, by helping them purchase health coverage that meets their needs. Over the past decade, more than 49 million Americans have obtained health coverage through the Marketplace, and an additional 20 million enrolled in Medicaid expansion coverage last year alone.^{1,2} Navigators have played a significant role in those gains, working tirelessly to enroll Americans with the highest barriers to care that may otherwise go uninsured.

Every year, millions of Americans turn to professionals – including Navigators – for help purchasing health insurance. They assist enrollees with understanding their coverage options, application requirements and even basic health insurance terminology.³ For the 2025 plan year, 44 Navigator grantees across 28 states offered free assistance to people exploring health coverage options through the Marketplace, Medicaid and CHIP. They provide support in reviewing available plans, assisting with enrollment forms, educating enrollees on premium tax credit eligibility and even utilizing post-enrollment services such as using their coverage to get care.⁴ Increasingly, Navigators have also spearheaded state and local outreach initiatives,

¹ Number of People Who Have Ever Enrolled in ACA ..., [home.treasury.gov/system/files/131/People-Enrolled-ACA-Mkt-Coverage-2014-24-09032024.pdf](https://www.home.treasury.gov/system/files/131/People-Enrolled-ACA-Mkt-Coverage-2014-24-09032024.pdf). Accessed 18 Feb. 2025.

² “Medicaid Expansion Enrollment.” KFF, 28 Jan. 2025, www.kff.org/affordable-care-act/state-indicator/medicaid-expansion-enrollment/?currentTimeframe=0&sortModel=%7B%22colId%22%3A%22Location%22%2C%22sort%22%3A%22asc%22%7D.

³ Pollitz, Karen, et al. “2022 Survey of ACA Marketplace Assister Programs and Brokers.” KFF, 17 Oct. 2022, www.kff.org/affordable-care-act/report/2022-survey-of-aca-marketplace-assister-programs-and-brokers/.

⁴ “Biden-Harris Administration Awards \$100 Million to Navigators Who Will Help Millions of Americans - Especially in Underserved Communities - Sign up for Health Coverage.” CMS.Gov, 26 Aug. 2024,

ensuring communities are aware of their coverage options not just during open enrollment but year-round. These campaigns both maximize enrollment and education for hard-to-reach individuals while decreasing the need for federal, nationwide outreach.

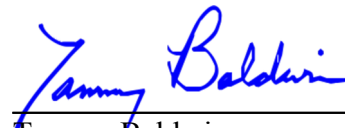
Since the first Trump administration, Navigators have needlessly faced attacks for the services they provide. In 2017 and 2018, the Department of Health and Human Services (HHS) slashed funding for the Navigator program by 84 percent.⁵ Surveys following the decision to cut Navigator funding documented that consumers seeking coverage through the Marketplace under the Trump administration had a significant unmet need for enrollment help.⁶ Most commonly, people cited difficulty understanding coverage options or lack of knowledge about enrollment processes as why they chose to seek professional assistance.⁷ Unsurprisingly, ACA enrollment shrank by more than 2.5 million over the course of the Trump administration.⁸ Once Navigator funding was restored in 2021, enrollment rose and reached historic levels for the 2025 plan year.⁹ This administration's decision to leave consumers without free, impartial assistance will likely lead to many more Americans without quality, affordable insurance.

Navigators ensure that all people—regardless of income, geography, or background—can access quality, affordable health care. We strongly urge the administration to reconsider this harmful decision and restore full funding to the Navigator program. Cutting these vital resources will only create more barriers for individuals and families seeking coverage, ultimately increasing the number of uninsured Americans.

Sincerely,



Jeanne Shaheen
United States Senator



Tammy Baldwin
United States Senator

www.cms.gov/newsroom/press-releases/biden-harris-administration-awards-100-million-navigators-who-will-help-millions-americans.

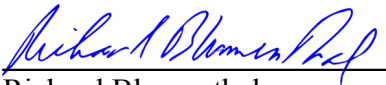
⁵ “Grants Awarded for the Federally-Facilitated Exchange Navigator Program.” CMS.Gov, 12 Sept. 2018, www.cms.gov/newsroom/press-releases/grants-awarded-federally-facilitated-exchange-navigator-program.

⁶ Pollitz, Karen, Jennifer Tolbert, Liz Hamel, et al. “Consumer Assistance in Health Insurance: Evidence of Impact and Unmet Need - Issue Brief - 9511.” KFF, 7 Aug. 2020, www.kff.org/report-section/consumer-assistance-in-health-insurance-evidence-of-impact-and-unmet-need-issue-brief/.

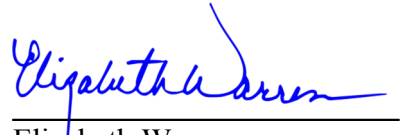
⁷ *Ibid*

⁸ Ortaliza, Jared, et al. “As ACA Marketplace Enrollment Reaches Record High, Fewer Are Buying Individual Market Coverage Elsewhere.” KFF, 7 Sept. 2023, www.kff.org/private-insurance/issue-brief/as-aca-marketplace-enrollment-reaches-record-high-fewer-are-buying-individual-market-coverage-elsewhere/?utm_source=chatgpt.com.

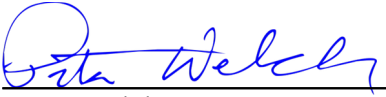
⁹ “Over 24 Million Consumers Selected Affordable Health Coverage in ACA Marketplace for 2025.” CMS.Gov, 17 Jan. 2025, www.cms.gov/newsroom/press-releases/over-24-million-consumers-selected-affordable-health-coverage-aca-marketplace-2025.



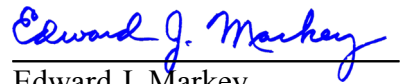
Richard Blumenthal
United States Senator



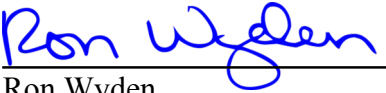
Elizabeth Warren
United States Senator



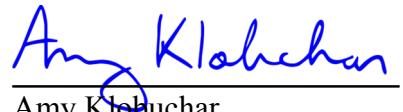
Peter Welch
United States Senator



Edward J. Markey
United States Senator



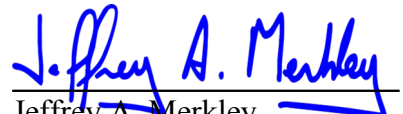
Ron Wyden
United States Senator



Amy Klobuchar
United States Senator



Alex Padilla
United States Senator



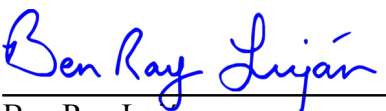
Jeffrey A. Merkley
United States Senator



Cory A. Booker
United States Senator



Margaret Wood Hassan
United States Senator



Ben Ray Lujan
United States Senator