

# Full Job Description

## *Health Insurance Navigator*

The Navigator will assist individuals, families, and small businesses in our community to enroll in health insurance through the NYSOH website: <https://nystateofhealth.ny.gov>

TRAINING WILL BE PROVIDED on insurance, the health plans, and the website.

Successful candidates for this position will be outgoing, professional, capable of meeting target measures, and knowledgeable about community resources in Franklin County. A successful candidate will also seek out answers to their questions and do thorough research for applicants when giving out information.

## **DUTIES**

- Provide in-person assistance to those applying for health insurance. Insurance will include Medicaid, Child Health Plus, Essential Plans, and Qualified Health plans.
- Explain the differences between the various insurance plans to applicants.
- Help applicants find doctors and medical facilities that work with the insurance plan they select.
- Refer consumers to other organizations for community resources when needed.
- Help or make referrals with grievances, complaints, or questions regarding their coverage.
- Supply information in a fair and impartial manner.
- Prepare regular reports.
- Meet productivity and quality performance targets.
- Conduct community outreach to potential enrollees, small businesses, and agency partners. Outreach may include attending health events, posting materials throughout the community, attending community activities, seeking out partnerships for referrals.
- Represent MILC at Community Meetings and events.
- Participate in ongoing educational activities, and actively seek out additional information on health insurance programs and related.
- Travel is required. The Navigator must be willing to provide in-person enrollment services at various locations throughout the community including libraries, jails, medical facilities, clinics, etc. Mileage at the IRS rate is provided (0.67/mile).
- Assist inmates at the local correctional facility to enroll in Medicaid. The Navigator will be expected to go to the local jail at least 1x per week.
- Other Duties as assigned.

## **QUALIFICATIONS & REQUIREMENTS**

- Certification or degree in health/human services or related preferred, but not required. All educational backgrounds will be considered.
- History working with insurance a plus
- Use of your own mode of transportation is required
- Travel related to outreach activities required. Mileage will be reimbursed at the IRS rate.
- Willingness to accommodate the work schedule of an applicant is required.
- Excellent oral and written communication skills
- Must use and understand computer equipment, printers, scanners, fax, telephone, internet, Microsoft Office Suite (Word, Excel, Publisher, Outlook), and other software as needed.
- Ability to work independently as well as a team, ability to take initiative, ability to network with other agencies required

## **BENEFITS AND PAY**

- Full Time Position, 40hpw, non-exempt

- **Monday-Friday 9AM-5PM.** These are set hours and will not be reduced even during slow periods. The Navigator should be willing to accommodate an applicant's work schedule if needed to complete an application outside of regular business hours.
- 5 paid lunch/break hours, so the working hours are 35 per week.
- **\$18.00 per hour**
- *Generous Benefit Package includes:*
- 11 paid Holidays
- 80 paid hours sick time
- 80 paid hours vacation annually. Years 1-4 are 80 hrs per year, Year 5 increases to 120 hours, and every year after that the employee is provided with an addition 8 hours of vacation time (ie: Year 6 = 128, Year 7 = 136, and so forth)
- 32 paid hours personal time
- Paid bereavement time
- Paid lunch and breaks
- Paid Snow Days & Snow Delays (based on local school closures)
- Paid jury duty leave
- 403(b) retirement Plan with an employer 3% contribution after a vested period with the agency
- Private office
- Casual dress code
- Excellent health insurance for the employee! Single health coverage at only \$20.00 a month premium. MILC provides an HRA where medical bills are sent first before the employee. The HRA pays 80% of the medical costs. \$5.00 a month for dental + vision for the employee. MILC does *not* offer Family health insurance, but we DO offer Family Dental/Vision for an additional cost. There is a 90-day waiting period for health insurance. Insurance begins on your 91<sup>st</sup> day of employment.
- Mileage reimbursement at IRS rate (currently 0.67/mile for 2023)
- Scheduling flexibility available upon request so you can accommodate medical/personal appointments & not dip into your PTO
- All other required benefits: Worker's Compensation, Paid Family Leave, Maternity leave, Unemployment, Short Term Disability, etc.
- MILC is an Equal Opportunity Employer and strongly encourages people with disabilities and/or minorities to apply.

### **IMPORTANT - COVID19 Related Policies**

- \*\*\*\*\*MILC, like many other employers in the health related fields - serves consumers with serious and chronic medical conditions. In addition - MILC is an Independent Living Center - where over 50% of staff by mandate must be people with disabilities/chronic health conditions. **MILC has implemented a mandatory vaccination program for all employees. Upon hire, an employee would need to provide MILC with proof of full COVID19 vaccination.** This is meant to ensure the safest possible environment for those who work in our agency and/or otherwise visit our offices.

This description may not include all of the duties; knowledge, skills, or abilities associated with this position and will be modified as the need arises.

**Pay: \$18.00 per hour**