Obamacare Navigators and Identity Theft - The Coming Storm

August 19, 2013 - In order to get people enrolled in healthcare programs mandated by the law commonly referred to as Obamacare, the Department of Health and Human Services (HHS) is going to be reliant on state and federally run healthcare exchanges. And to assist people who want to enroll, HHS is going to be using people who are designated as "navigators". People filling these jobs will have access to social security numbers, tax records and host of other highly personal data sources so you would think that HHS would have some minimum hiring standards for anyone filling one of these jobs. Unfortunately, HHS has now admitted that they are not even going to require a criminal background check for these individuals. What could possibly go wrong?

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Even before congress passed healthcare reform, ACCESS was warning that the proposed law was setting consumers up for identity theft and fraud victimization. As soon as members of congress began proposing a centralized database of consumer information that would be associated with the law, that danger was pretty clear. Historically, the federal government has done a horrible job of protecting consumer information, and federal databases have been involved in some of the largest data breaches that have occurred to date.

What most consumers don't understand is that under Obamacare, the federal government is going to attempt to assemble what amounts to the largest single consumer database that has ever existed anywhere. In May, healthcare expert John Goodman of the National Center for Policy Analysis wrote in The Wall Street Journal, "The Obama administration wants something the federal government has never done: a computer system that connects HHS, the Internal Revenue Service, the Social Security Administration, Homeland Security and perhaps other departments." And HHS is relying on navigators to make that vision a reality.

But as with all things Obamacare related, the navigator program is behind schedule. HHS has announced that it has set aside $65 million for the program. But the money isn't going to be spent to hire direct employees. Instead, HHS is going to outsource it to other organizations which are likely to include a variety of nonprofit groups. This will mean that HHS has no direct visibility to the people who are hired for the positions.

In order to qualify to become a navigator, those selected for the jobs will have to go through 20 to 30 hours of training on the more than 1,200 page bill that created Obamacare. But they don't need to go through any background checks at all. Not even so much as a credit check to make sure that these new navigators who will have access to all of your credit information aren't so overextended on their credit themselves that the temptation to commit ID theft may become irresistible.

Unless HHS makes a change to its "navigator" standards, the program is simply a catastrophe in the making. This past week, 16 state attorneys general send a letter to HHS Secretary Kathleen Sebelius expressing their concern over the issue. Several members of congress have expressed similar concerns. HHS hasn't responded yet.

At the very least, HHS needs to put in place minimum hiring standards for these positions that are in line with federal hiring standards for federal jobs that have access to similarly sensitive information. Those standards are certainly already in place in agencies such as the Social Security Administration or the IRS. It isn't like the navigator positions are poorly paid jobs. At this point, it looks like people who get these positions could make as much as $50 per hour. Having a minimum standard that excludes those with criminal backgrounds or long histories of bad credit isn't too much for taxpayers to ask.
byJim Malmberg
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