



COVERED
CALIFORNIA

Navigator Program
Request for Application 3.0
2015

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1 EXECUTIVE SUMMARY

The California Health Benefit Exchange, hereafter referred to as Covered California, is the state's marketplace for the federal Patient Protection and Affordable Care Act. Individuals and small businesses can shop the marketplace for affordable and high quality health insurance plans. In addition, Covered California helps individuals determine whether they are eligible for premium assistance, cost sharing reductions or other insurance affordability programs such as low-cost or no-cost Medi-Cal. For more information on Covered California, visit www.CoveredCA.com.

Covered California is announcing a Navigator Program with a total available funding not to exceed \$10,000,000 for the grant award period of August 1, 2015 through June 30, 2016. Grant agreements awarded under this RFA will be renewed, upon approval by the Board, for two one-year extensions. Contract amounts for the extension periods to be determined by the Board each State Fiscal Year. Funds will be provided to assist Covered California eligible Consumers successfully enroll and re-enroll in a Covered California Health Insurance Plan to conduct outreach, education, enrollment, renewal assistance, and post-enrollment support on behalf of Covered California. Navigator Program Activities include:

- Informing Covered California eligible consumers of the availability and benefits of obtaining health care coverage;
- Promoting the value of purchasing health care coverage;
- Motivating consumers to act;
- Helping consumers to shop and compare plans;
- Facilitating enrollment into Covered California Health Insurance Plans;
- Assisting consumers with the Covered California eligible renewal process; and
- Providing post enrollment support to Covered California eligible consumers.

Covered California is looking to engage organizations with experience providing outreach to California's diverse populations and proven success enrolling consumers in health care programs. Covered California is seeking innovative proposals that include the use of store fronts or other on-going permanent locations where Covered California eligible consumers can receive enrollment assistance outside of normal business hours. Navigator Grantees will provide outreach and education throughout the grant award period, and assist California consumers with the enrollment application process during the annual Open Enrollment period and during the Special Enrollment Period.

Organizations will be selected through this competitive grant application process. Applications will be evaluated based on the best overall value and most effective enrollment strategies. Covered California is seeking organizations who have demonstrated their ability to successfully enroll Covered California eligible consumers and who have an existing presence and established trusted relationships with consumers located in the communities in which they support. Grant applicants must comply with the Enrollment Assistance Program regulations and all other instructions contained in this document. Interested organizations are encouraged to carefully consider the information contained in this document and review the resources on our stakeholder website at <http://hbex.coveredca.com/navigator-program/>.

2 NAVIGATOR GRANT PROGRAM

A. PURPOSE OF THE NAVIGATOR PROGRAM

The Navigator Program is a requirement of the Patient Protection and Affordable Care Act of 2010, which prohibits the use of federal grant dollars for the implementation of the program. The Navigator Program will be funded from revenue generated by Covered California.

At a minimum, an entity that serves as a Navigator must carry out the Navigator Program Activities described in the Enrollment Assistance Program regulations (CCR Chapter 12 Article 8 Section 6664), including but not limited to:

1. Maintain expertise in eligibility, enrollment, and program specifications and conduct outreach and education activities to raise awareness about the Exchange;
2. Provide information and services in a fair, accurate and impartial manner, which includes providing information that assists consumers with submitting the eligibility application; clarifying the distinctions among health coverage options, including QHPs; and helping consumers make informed decisions during the health coverage selection process. Such information must acknowledge other health programs, such as Medi-Cal;
3. Facilitate selection of a Covered California Health Plan;
4. Provide referrals to any applicable office of health insurance consumer assistance or health insurance ombudsman established under section 2793 of the PHS Act, or any other appropriate State agency or agencies, for any enrollee with a grievance, complaint, or question regarding their health plan, coverage, or a determination under such plan or coverage;
5. Provide information in a manner that is culturally and linguistically appropriate to the needs of the population being served by the Exchange, including individuals with limited English proficiency, and ensure accessibility and usability of Navigator tools and functions for individuals with disabilities in accordance with the Americans with Disabilities Act and section 504 of the Rehabilitation Act.
6. Ensure that voter registration assistance is available in compliance with California Code of Regulations, Title 10, Chapter 12, Article 4 Section 6462;
7. Provide post enrollment support to ensure successful enrollment and retention, including increasing health literacy, assisting with renewals, and educating consumers on how to avoid disenrollment for non-payment; and
8. Maintain a physical presence in the state of California so that face-to-face assistance can be provided to applicants and enrollees.

B. PURPOSE OF THIS REQUEST FOR APPLICATION

The purpose of this Request for Application is to solicit applications from interested organizations to participate in the Navigator Program. Organizations selected will work with Covered California to develop a strategic workplan for their target market that will leverage existing relationships within their communities to reach eligible consumers to enroll them in Covered California Health Plans. This strategic workplan will take into account the enrollment goals and establish an outreach, education, and retention strategy that incorporates a staffing plan to accomplish the goals of Covered California. The strategic workplan should include a plan to conduct outreach and education throughout the term of the Agreement with enrollment activities concentrated during Open Enrollment.

C. SALES REGIONAL FIELD TEAM

Grantees will be required to participate in Covered California Sales Regional Field Team efforts upon request. These regional field efforts will involve strategy development and collaboration with other Navigator Grantees and local stakeholders. Regional meetings will be held to ensure a shared vision, goals and objectives of reaching Covered California's subsidy eligible consumers.

D. GRANT AWARD PERIOD

The grant award period is from August 1, 2015 through June 30, 2018. The amount of funding in the 2nd and 3rd year will be determined at the beginning of each fiscal year, but will in no event exceed one million dollars per year. Covered California may terminate agreements with Grantees who may not have performed as expected. During the entire term of the Agreement, Navigator Grantees will perform outreach, education, enrollment, renewal assistance, and post-enrollment support activities. The majority of enrollment activities will occur during the Open Enrollment and Special Enrollment periods.

1. GRANT AWARDS

Covered California has allocated up to \$10,000,000 in grant funds for the 2015/16 State Fiscal Year. Funding levels for the second and third years will be determined in June 2016 and June 2017.

Covered California will award grants in the amounts of \$50,000 to \$500,000. Final grant awards will be at the discretion of Covered California.

2. FUNDING

Applicants may submit proposals that reach a target population or a geographic region or both. Applications reaching target populations will be based on non-geographic factors to reach those market segments and populations that have significantly high rates of uninsured individuals. Examples of Target Markets include:

- Hard-to-move populations with high numbers of uninsured (e.g. young adults) who are unlikely to obtain health care coverage because they do not understand the value of having coverage;
- Populations with Limited English Proficiency;
- College students;
- LGBTQ individuals;
- Culturally diverse populations and communities, such as Native American Indians, Latinos, Asians, Asian Pacific Islanders, and African Americans;
- Families with mixed immigration status; and
- Employment sectors in which there are high numbers of uninsured workers, including but not limited to:
 - Construction;
 - Restaurant and other food services;
 - Crop production;
 - Elementary and secondary schools;

- Grocery stores;
- Truck transportation;
- Real Estate;
- Automotive repair and maintenance;
- Child day care services;
- Traveler accommodation;
- Hospitals;
- Investigation and security services; and
- Independent artists, performing arts, spectator sports and related industries.

Applications targeting a geographic region may include target markets within a specific county or geographic region. Covered California anticipates funding allocations for each targeted population will be based on the estimated distribution of the uninsured individuals in the targeted population and the number of consumers that the applicant is proposing to reach.

E. ELIGIBLE ENTITIES

All Navigator Program Applicants must meet the following eligibility criteria as described below and in compliance with the Enrollment Assistance Program regulations:

- Demonstrate that the entity has existing relationships, or could readily establish relationships, with Covered California eligible consumers and self-employed individuals likely to be eligible for enrollment in a Covered California Health Plan;
- Meet any licensing, certification or other standards prescribed by Covered California;
- Not have a conflict of interest during the term as a Navigator Grantee; and
- Comply with the privacy and security standards adopted by Covered California.

Covered California welcomes Applications from organizations and entities that meet these criteria and also demonstrate proven experience in consumer outreach, education and enrollment activities. For collaborative Applicants, it is the responsibility of the lead agency to verify that all sub-contractors meet the eligibility requirements of this grant.

Pursuant to the Affordable Care Act, Covered California will select at least one Navigator Grantee that is a community-focused nonprofit, and an additional qualified entity as identified by the list below.

Entities Eligible for Navigator Grants
American Indian Tribes or Tribal Organizations
Chambers of Commerce
City, County and Local Government Agencies
Commercial Fishing, Industry Organizations
Community Colleges and Universities
Faith-Based Organizations
Indian Health Services Facilities
Labor Unions
Licensed Attorneys
Non-Profit Community Organizations
Ranching and Farming Organizations
Resource Partners of the Small Business Administration
Safety-Net Clinics (including Community Clinics, Free Clinics, FQHC, FQHC Look-Alikes, IHS Direct Services Clinics, IHS 638 Contracting or Compacting Clinics, IHS Urban Indian Health Centers)
School Districts
Tax Preparers as defined in Section 22251(a)(1)(A) of the Business and Professions Code
Trade, Industry, and Professional Organizations

F. IN-ELIGIBLE ENTITIES

The following entities are not eligible to receive a Navigator grant:

- Individuals or entities who hold a license issued by the California Department of Insurance
- Health Insurance Issuers or Stop Loss Issuers
- Associations that include members of, or lobby on behalf of the insurance industry
- Recipients of any direct or indirect consideration from any health insurance issuer or stop loss insurance issues in connection with the enrollment of any individuals or employees in a QHP or non-QHP.

G. COLLABORATIVE APPLICATIONS AND USE OF SUBCONTRACTORS

While Covered California will consider collaborative applications, collaborative applications should identify existing partnerships that can demonstrate operational readiness and the ability to meet enrollment goals. Collaborative applications should identify a lead organization, and list all other collaborative partners as subcontractors. It is the sole responsibility of the Grantee (lead organization) to ensure subcontractors meet the eligibility criteria and follow all other aspects of the Navigator Program. Covered California may require lead organizations to submit a copy of their subcontractor agreements prior to executing an agreement with the lead organization.

If a prospective applicant plans to subcontract any part of this effort, the Grant Application must include the information detailed in **Section B.2 - Subcontractor Information** of the Electronic Grant Application (Attachment II). In addition, the applicant and each Subcontractor must submit a **Subcontractor Letter of Intent to Participate**. There is no provision for re-granting. The use of any subcontractor(s) must be fully explained in the Grant Application.

3 GRANT APPLICATION PROCESS, INSTRUCTIONS AND SCHEDULE

The Grant Application Process is a competitive process through which Covered California will evaluate the strengths and weaknesses of each applicant and make final selections based on the criteria contained in this document. The goal of the competitive Grant Application Process is to identify organizations that will provide the overall best value and most effective activities to meet the goals, objectives and guiding principles of the Navigator Program. Applicants who demonstrate their experience and ability to effectively provide the services sought at a competitive price will be favorably considered for grant funding.

Covered California reserves the right to:

- Accept grant Applications as submitted;
- Reject a grant Application, in whole or in part;
- Reject all grant Applications;
- Allow applications to submit any missing or incomplete information within 48 hours of the application deadline;
- Cancel the Request For Application; and/or
- Extend the application submission deadline.
- Change the dates in Section 3.B.1 – Grant Application Schedule

A. SINGLE POINT OF CONTACT

Applicants may only contact the Single Point of Contact as noted in the table below for any matters related to this Grant Application unless otherwise indicated.

GRANT APPLICATION SINGLE POINT OF CONTACT

Physical Address	Covered California 1601 Exposition Boulevard Sacramento, CA 95814
Mailing Address	Covered California Sales Division, Navigator Program Manager 1601 Exposition Boulevard Sacramento, CA 95814
Email Address	NavigatorRFA@covered.ca.gov

B. GRANT APPLICATION PROCESS

A multi-step Grant Application process will be used to select the Navigator Grantees. The major steps include:

- Letter of Intent to Respond (Optional)
- Grant Applicant Conference/Webinar (Optional)
- Grant Application Submission (Required)
- Grant Application Evaluation and Selection Process (Required)
- Grant Award (Required)

1. GRANT APPLICATION SCHEDULE

The following table outlines the tentative schedule for important Activities and Dates. Unless otherwise stated, **the deadline for all scheduled Activities is 5:00 p.m. (PST)** on the specified date. All dates are approximate and subject to change as necessary without an addendum to this Grant Application. Changes will be posted at <http://hbex.coveredca.com/navigator-program/>.

Activity	Approximate Date
Release of Request for Application	April 23, 2015
Grant Applicant Webinar with Questions and Answers	May 1, 2015
Letter of Intent to Respond Due	May 8, 2015
Last Day to Submit Inquiries and Questions	May 11, 2015
Response to Questions Posted on Exchange	May 15, 2015

Activity	Approximate Date
Website	
Final Application Submission	June 1, 2015
Grant Application, Evaluation and Selection Process	June 2, 2015 – June 30, 2015
Notification of Intent to Award Posted on the Exchange’s Website	July 2, 2015
Last Day to Submit Protest	July 9, 2015
Navigator Grant Award Period	August 1, 2015 – June 30, 2018

2. LETTER OF INTENT TO RESPOND

Potential applicants should submit a Letter of Intent to Respond to the Single Point of Contact identified in **Section 3.A**, by the date and time specified in **Section 3.B.1 - Grant Application Schedule**. The Letter of Intent should conform to the following guidelines:

- Be provided on the organization’s letterhead;
- Identify a single contact person, including their first and last name, title, email address and direct phone number;
- Be signed by a person who is authorized to contractually bind the organization in a potential future agreement;
- Indicate the estimated number of consumers that the applicant will enroll during the first year of the grant award period; and
- Indicate the target population(s) for which the applicant intends to reach.

While the Letter of Intent is optional, Covered California strongly encourages organizations to send the Letter of Intent as soon as the entity believes that it will be applying for the Grant Program. A list of organizations that have submitted a Letter of Intent will be posted on Covered California’s website for those interested in a collaboration or partnership among interested organizations unless an organization requests otherwise in its letter.

The Letter of Intent may be submitted via email or by mail to the Single Point of Contact. In addition, Applicants that submit a Letter of Intent will receive updates via email regarding the Navigator Program or modifications to the timeline. Such information and modifications to the timeline will also be posted at <http://hbex.coveredca.com/navigator-program/>

3. GRANT APPLICATION WEBINAR

Potential applicants are strongly encouraged, but not required, to attend a webinar regarding the Grant Application on **May 1, 2015**. The webinar link will be available at <http://hbex.coveredca.com/navigator-program/>.

Upon request, Covered California will provide reasonable accommodations, including the provision of informational material in an alternative format, for individuals with disabilities upon request. Requests for such accommodations must be submitted via email to NavigatorRFA@covered.ca.gov. Covered California will respond to requests within one week.

4. GRANTEE QUESTIONS AND CLARIFICATION

Covered California will accept written questions or concerns related to this Grant Application and/or its accompanying materials, instructions, or requirements, until the date and time specified in **Section 3.B.1 – Grant Application Schedule**. Applicants are encouraged to send questions as they arise. Applicants must not call with questions.

Organizations may submit questions by completing the Grant Program Question Submission Form, located on the website at <http://hbex.coveredca.com/navigator-program/>. The form is to be submitted via e-mail or by mail, to the Single Point of Contact. The last day to submit inquiries is **May 11, 2015**. Please reference the “Navigator Program” in the subject line when submitting inquiries.

Questions received after the deadlines are not guaranteed to be answered. Covered California may, at its sole discretion, post responses to questions at the date and time specified in **Section 3.B.1 - Grant Application Schedule**.

Applicants must notify the Single Point of Contact of any ambiguity, conflict, discrepancy, exclusionary specification, omission, or other error in this Request for Application by the deadline for submitting questions and comments. If an organization fails to notify Covered California of such issues, the organization will submit an Application at their own risk, and if awarded a Grant, the organization:

- Shall have waived any claim of error or ambiguity in this Request for Application;
- Shall not contest the Exchange’s interpretation of such provision(s); and
- Shall not be entitled to additional compensation, relief, or time by reason of the ambiguity, error, or later correction.

If questions or concerns indicate significant problems with the requirements of this Request for Application, Covered California may, at its sole discretion, post clarifications to this Request for Application without an amendment. Clarifications to the Request for Application will be posted at <http://hbex.coveredca.com/navigator-program/>.

C. PROTEST PROCESS

A protest may be submitted according to the procedures set forth below. If an organization has submitted an Application which it believes to be responsive to the requirements of the solicitation process and should have been selected, according to **Section 5 – Evaluation Process and Criteria**, and the applicant believes Covered California’s selection of another applicant was arbitrary and capricious, the applicant may submit a protest of the selection as described below. Final decisions regarding the selection of Grantees and protests will be at the sole discretion of Covered California’s Executive Director or Designee.

- All protests must be made in writing, signed by an individual who is authorized to contractually bind the applicant, and contain a statement of the reason(s) for protest, citing the law, rule, regulation or procedures on which the protest is based.
- The protester must provide facts and evidence to support its claim.
- Certified or registered mail must be used unless delivered in person, in which case the protester should obtain a receipt of delivery.
- Protests must be postmarked or delivered in person within five business days after the date on the Letter of Notification of Intent to Award to the address below

Protests must be mailed or delivered to:

Physical Address	Covered California Attn: Sales Division, Navigator Program Manager 1601 Exposition Blvd. Sacramento, CA 95814
Mailing Address	Covered California Attn: Sales Division, Navigator Program Manager 1601 Exposition Blvd. Sacramento, CA 95814

D. GRANTEE RESOURCES

Applicants are strongly encouraged to review the documents listed below to better understand the eligible populations that qualify for health care coverage. This information is very important for applicants to understand when identifying their geographic areas and/or target populations in their Grant proposal.

- UCLA CalSIM 1.9 Model
- NORC Marketing Consumer Baseline/Segmentation Study

These documents, along with other helpful resources, data and statistical information can be found at <http://hbex.coveredca.com/data-research/>.

E. GRANT APPLICATION SUBMISSION

Entities are invited to submit a Grant Application for consideration. Applicants must respond to each narrative question completely, and should not reference other sections of the Application to supplement their responses, as each section will be scored independently. Content that is provided beyond the stated character limits for each section will not be reviewed or scored.

Applicants must ensure that their application complies with the instructions contained in this Request for Application document. Materials submitted by proposed applicants will be kept confidential to the extent provided by law. Requests to view and/or obtain copies of Applications submitted by other organizations are exempt from disclosure under the Public Records Act. In addition, Government Code Section 100508(a) (1) exempts from disclosure under the Public Records Act all deliberative processes, communications, or portions of negotiations with entities contracting or seeking to enter into an Agreement with the Exchange and entities with which the Exchange is considering an Agreement. Included within this exemption are evaluation materials, forms, score sheets, and any other documents which may be created during the evaluation process.

An entity may appear on only one Navigator Grant Application, either as the lead or as a subcontractor. Therefore, the maximum number of Applications that an entity may appear on is one (1).

In the event an organization submits its Grant Application prior to the due date, the organization may later revise its Application **so long as the revision is received by the due date**. When submitting the revised Grant Application, the revised document will completely replace the prior submission. Organizations must re-submit their Grant Application in its entirety; replacement pages will not be accepted

F. SUBMISSION METHOD

Covered California will only accept Applications that are submitted electronically. Paper copy submissions will **not** be accepted. Applications must be submitted electronically to NavigatorRFA@covered.ca.gov and must follow the application criteria and submission requirements in this document and outlined online at <http://hbex.coveredca.com/navigator-program/>.

4 STRATEGIC WORKPLAN

Covered California strongly encourages cost-effective proposals that are likely to achieve significant enrollment of eligible consumers in Covered California Health Plans. The tables below depict potential award amounts and suggested funding allocation and the projected number of enrollments and renewals by award size. Applicants are encouraged, but not required to utilize these figures as guidelines in defining their grant proposals and proposed enrollment and renewal goals. However, applicants should describe in their proposal barriers in reaching the target population and why the enrollment and renewal goals for that population is different from the thresholds below.

Suggested Number of enrollment and renewal goals by grant size

Grant Size	Enrollment and Renewal Goal (Individuals)
\$50,000	200
\$100,000	400
\$200,000	800
\$300,000	1,200
\$500,000	2,000

A. APPROPRIATE USE OF FUNDS

Grantee's award funding must only be used to conduct the Navigator Program activities and services contained within the Agreement. Funds may be used to perform the following activities: outreach, education, enrollment, and post enrollment support to eligible consumers.

Applicants will be required to develop a strategic workplan in their Grant Application that includes specific strategies, activities and expected enrollments. Organizations selected for funding will be required to submit a strategic workplan each year.

Applicants may choose to allocate grant funds to meet the needs and goals of the organization as long as they are within the guidelines described below.

1. PAYMENT

Covered California will implement a block grant payment model with grant payments given on regularly timed intervals throughout the grant term. Payment will be disbursed based on the schedule below. Covered California reserves the right to withhold payment; reduce the grant award size; and re-evaluate future funding based on non-performance and targeted goals.

Estimated Month of Payment	Payment	% Paid of Award
August - October 2015	20% of award	20%
December 2015	20% of award	40%
February 2016	20% of award	60%
April 2016	20% of award	80%
June 2016	20% of award	100%

B. INAPPROPRIATE USE OF FUNDS

Any acquisitions made with grant funding shall be in compliance with state and federal law. The State shall recoup or withhold all or part of a Grantee's funding for failure to comply with the standards set forth in the Standard Agreement upon which the award was based. Navigator Program Grant funds shall not supplant federal, state or private funds allocated to conduct the same or similar work contained within the Standard Agreement.

5 EVALUATION PROCESS AND CRITERIA

A. NAVIGATOR GRANT APPLICATION SELECTION CRITERIA

Covered California will select Grantees based on an assessment of the best overall value to implement Navigator Program Activities to Covered California consumers. Covered California is not required to select the lowest priced Application submitted.

Covered California will thoroughly review responses to this Application. During the evaluation process, Covered California will consider the following:

- Alignment with the Navigator program objectives;
- Degree of innovation, including the use of grant funds on store fronts or other permanent locations where consumers can receive enrollment and renewal assistance outside of normal business hours.;
- Experience and demonstrated success in providing enrollment assistance to Covered California eligible consumers;
- Evidence demonstrating likely effectiveness of outreach, education, enrollment, and post enrollment strategies; and
- Distinctiveness from other funded activities.

B. NAVIGATOR GRANT APPLICATION EVALUATION PROCESS

The evaluation process will use a 100-point rating using the following factors:

- A. (30 Points) Qualifications and References (Section B.1.b,c of Attachment I)
- B. (30 points) Proposed Personnel (Section B.1.d of Attachment I)
- C. (40 points) Statement of Work (Section B.1.e of Attachment I)

C. NAVIGATOR GRANTEE NOTIFICATION

Awards will be based on the evaluation criterion identified in **Section 5.A – Navigator Grant Application Selection Criteria**. Notification of Intent to Award will be sent out on the date and time in **Section 3.B.1 – Grant Application Schedule** and posted at <http://hbex.coveredca.com/navigator-program/>. Awards may be announced in phases.

6 RESOURCES

A. STRATEGIC WORK PLAN

The spreadsheet to use to submit the strategic workplan noted in Section 2.B and Section 4 of this document, is located at <http://hbex.coveredca.com/navigator-program/>, along with a sample strategic workplan for reference on how to complete the spreadsheet.

B. ATTACHMENT 1 – APPLICATION (SEPARATE DOWNLOAD)

C. ATTACHMENT 2 – SUBCONTRACTOR INFORMATION AND LETTER OF INTENT (SEPARATE DOWNLOAD)