

Question	Answer
1. Navigator Program Eligibility	
1a. What types of organizations are eligible to participate in the Navigator Program?	The following entities are <u>eligible</u> to apply for the Navigator Program: <ul style="list-style-type: none"> • American Indian Tribe 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; and Trade, Industry, and Professional Organizations
1b. What organizations are <u>not</u> eligible to participate in the Navigator Program?	The following entities are <u>ineligible</u> for a Navigator Grant: <ul style="list-style-type: none"> • Any entities or individuals concurrently licensed by the Department of Insurance; • Associations that include members of, or lobby on behalf of, the insurance industry; • Health insurance issuers or stop loss insurance issuers; • Subsidiaries of health insurance issuers or stop loss insurance issuers; • Recipients of any direct or indirect consideration from any health insurance issuer or stop loss insurance issuer in connection with the enrollment of any individuals or employees in a Covered California Health Plan or other health plan; • Licensed Health Care Clinics (except for Safety Net Clinics); • Licensed Health Care Institutions; Licensed Health Care Providers

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1c. Our organization will be a Certified Enrollment Entity with affiliated Certified Enrollment Counselors. There is a section to upload a 501c. We are not a not-for-profit organization as we prepare taxes. For grant purposes is it necessary to be a not-for-profit organization?	No. Organizations are eligible to apply for the Navigator Grant Program as long as they are one of the eligible entity types identified above.
1d. Are Covered California Certified Enrollment Entities eligible to participate in the Navigator Program?	Yes. Covered California Certified Enrollment Entities are strongly encouraged to apply to the Navigator Program provided they meet the following conditions: <ul style="list-style-type: none"> • Navigator Program Grant funds shall not supplant federal, state or private funds allocated to conduct the same or similar work. • Certified Enrollment Entity can be registered in both the In-Person Assistance Program and the Navigator Program.
1e. Do we need to establish a Certified Enrollment Entity (CEE) number before we can apply for a Navigator Grant?	No. Applicants are not required to apply as a Certified Enrollment Entity prior to submitting a proposal for the Navigator Grant Program. However, we highly encourage organizations to complete the Certified Enrollment Entity process and individuals to complete the Certified Enrollment Counselor process as soon as possible.
1f. Are Covered California Outreach and Education Grantees or their subcontractors eligible to participate in the Navigator Program?	Yes. Eligible entities that are current Outreach and Education Grantees or their subcontractors are eligible to receive Navigator Program Grant Funds. See questions 18a – 18e for additional information specific to Outreach and Education Grantees.
1g. Are Health Resource and Service Administration (HRSA) grant recipients eligible to participate in the Navigator Program?	Yes. Entities that are HRSA grant recipients are eligible to participate in the Navigator Program as long as they meet the eligibility requirements. The Entity must use different staff for the HRSA grant and the Navigator Program. Navigator Program Grant funds shall not supplant federal, state or private funds allocated to conduct the same or similar work.

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2. Navigator Program Timeline	
2a. What is the grant period?	<p>The grant award period is from October 1, 2014 through June 30, 2015.</p> <p>Navigator Grantees will conduct the majority of enrollment activities during the Open Enrollment period, November 15, 2014 through February 15, 2015. Navigator Grantees will also conduct enrollment assistance activities for consumers with a qualifying life event that are eligible for a Special Enrollment Period throughout the grant term.</p>
2b. What is the time frame of the “special enrollment period”?	<p>Consumers who have a qualifying event, such as birth, adoption, marriage, divorce, etc. during the Non-Open Enrollment period may be eligible for a Special Enrollment Period within 60 days of the qualifying event. This special enrollment allows the consumer to enroll or make changes to their health insurance coverage.</p>
3. Outreach, Education, Enrollment and Post-Enrollment Activities	
3a. What are the types of enrollment activities that Navigator Grantees will conduct?	<p>Navigator Program Activities include:</p> <ol style="list-style-type: none"> 1. Informing consumers of the availability and benefits of obtaining health care coverage; 2. Promoting the value of purchasing health care coverage; 3. Motivating consumers to act; 4. Helping consumers to shop and compare plans; 5. Facilitating enrollment into Covered California Health Insurance Plans; 6. Assisting consumers with the renewal process; and 7. Providing post enrollment support.
3b. In addition to outreach and education, will Navigators enroll consumers or simply assist with self-enrollment?	<p>Navigators will assist consumers with completing the application process, either by guiding them through completing the application on their own or completing the application for the consumer. The Navigator must be delegated on the application in order for application assistance to count toward Navigator Grant goals.</p>
3c. What activities will Navigator Grantees conduct during the non-Open Enrollment period?	<p>Navigator Grantees will conduct outreach, education, enrollment and post enrollment activities throughout the grant term. Navigator Grantees will also conduct enrollment assistance activities for consumers with a qualifying life event that are eligible for a Special Enrollment period and assist with renewals.</p>

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<p>3d. What is the purpose of the Navigator Program and what are the responsibilities or duties for the program?</p>	<p>The Navigator Program is a requirement of the Patient Protection and Affordable Care Act of 2010. The Navigator Program will be funded from revenue generated by Covered California.</p> <p>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:</p> <ol style="list-style-type: none"> 1. Maintain expertise in eligibility, enrollment, and program specifications and conduct public education activities to raise awareness about the Exchange; 2. Provide information and services in a fair, accurate and impartial manner. Such information must acknowledge other health programs; 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; and 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. Prior to receiving access to any consumer’s personally identifiable information, inform the consumer of their role and responsibilities and obtain the consumer’s authorization to access their personal information. 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.

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3e. Does enrollment assistance need to be "in-person" or can we utilize over the phone or other technology to assist consumers in very remote locations? There are many references to face-to-face or one-on-one enrollment. Will call-center-type institutions be allowed to do enrollment assistance over the phone?	Enrollment assistance does <u>not</u> need to be provided in-person for the Navigator Grant Program. Covered California is looking for innovative strategies to reach the target population within the outlined funding pools, including options for providing enrollment assistance that is not in-person such as through the use of call centers. However, there is a federal prohibition on cold-calling.
3f. Is it a requirement to have store fronts?	No. Having a store front is not required. However, Covered California is highly encouraging proposals that include regular scheduled office hours at public locations. Covered California will be promoting local assistance and driving consumers to Navigator Grantees to receive enrollment assistance.

4. Funding Pools

4a. In determining grant size, has Covered California taken into consideration that doing education and enrollment in areas where potential enrollees are spread out (rural areas) will be much more costly than in areas where people are concentrated (urban)?	Yes. Covered California developed anticipated funding allocations for each region based on the number of consumers likely to enroll, but will consider the geography of the region in evaluating the proposals. These are only estimates and Covered California reserves the right to modify these estimates during the Grant evaluation and selection process. The Regional Funding Pool is intended to encourage regional collaborations, including established and emerging partnerships, to submit joint proposals to reach Covered California's target markets in a single region. Applicants are encouraged, but not required to utilize these figures as budget guidelines in defining their grant proposals. However, applicants should describe in their proposal barriers in reaching the target population and why the cost to reach that population requires a cost that is different from the benchmarks below.
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5. Payment Structure

5a. Is the grant pre-funded or reimbursement based? Is it based on performance?

Grantees will be compensated based upon performance toward enrollment benchmarks. Payment will be disbursed based on the schedule below.

Payment Schedule

Estimated Month of Payment	Payment	% Paid of Award	Deliverable
October 2014	25% of award	25%	Strategic Workplan detailing outreach, education, enrollment, post-enrollment, and retention support activities and campaign strategy.
January - February 2015	25% of award	50%	At the point of reaching 25% of enrollment goal and submission of outreach and education summary report.
March - April 2015	25% of award	75%	At the point of reaching 75% of enrollment goal and submission of outreach and education summary report.
May - June 2015	25% of award + any Bonus Payment	100% + option to extend agreement for 1 year	At the point of reaching 100% of enrollment goal and final report documenting performance of outreach and education activities and campaign strategy.

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6. Medi-Cal Enrollment	
6a. Will enrollment into Medi-Cal be counted toward the enrollment goals under the Navigator Program?	No. The target population for the Navigator Program is Covered California subsidy-eligible consumers. This includes consumers with incomes above 138% of the Federal Poverty Level who qualify for enrollment in Covered California’s subsidized health coverage options in the individual marketplace.
6b. If my organization is selected as a Navigator can I continue to receive the \$58 Medi-Cal payment?	Yes. To the extent that funds are available. Participation as a Navigator Grantee or subcontractor does not prohibit the organization from receiving payments for successful Medi-Cal enrollment activities.
7. Targeted Populations	
7a. What are the target populations for the Navigator Program?	<p>Navigator Grantees will be expected to target the populations that continue to have high rates of uninsured Covered California subsidy-eligible consumers after the initial open enrollment period. Those populations include, but are not limited to, Latino, African American, Asian American, young adults and LGBTQ populations.</p> <p>Examples of additional target markets include, but are not limited to, the following:</p> <ul style="list-style-type: none"> • 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 importance of having coverage; • Populations with Limited English Proficiency (e.g. Spanish, Cantonese, Mandarin, Vietnamese, Korean, Cambodian/Khmer, Hmong, Tagalog, Russian, Armenian, Farsi, Arabic, etc. speaking populations); • College students; • LGBT individuals; • Culturally diverse populations and communities, such as Native American Indians, Latinos, Asians, Pacific Islanders, African Americans, etc.; • Families with mixed immigration status; • Employment sectors in which there are high numbers of uninsured workers. These include: Construction; Restaurant and other food services; Crop Production; Elementary and secondary schools; Services to buildings and dwellings (except construction); Grocery stores; Truck Transportation; Real Estate; Automotive Repair and Maintenance;

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	<p>Child day care services; Traveler Accommodation; Hospitals; Investigation and security services; Independent artists; performing arts; spectator sports and related industries; and</p> <ul style="list-style-type: none"> • Other markets defined by gender, income, age, etc. with high rates of uninsured.
<p>7b. Under the Targeted Funding Pool, can a proposal focus on a targeted population within a couple of zip codes or must it cover the entire region?</p>	<p>An applicant may propose to serve populations regardless of geography (e.g. within a city, across a county, multiple counties, statewide) within the Targeted Populations Funding Pool (Reference to RFA- Section 2.4 Funding Pools). This means the proposal submitted to the Targeted Funding Pool does not need to cover all zip codes within a region.</p>
<h3>8. Number of Applications</h3>	
<p>8a. If partnering with a lead entity for the Regional Funding Pool, are there any limitations to the number of applications a partner may be included in?</p>	<p>Yes. Applicants may submit separate Applications to both the Regional and Targeted Funding Pools. An applicant may submit one or more Applications as follows:</p> <ul style="list-style-type: none"> • A single Application to the Regional Funding Pool to serve one region; • Up to 6 Applications to the Regional Funding Pool to serve multiple regions; • A single Application to the Targeted Funding Pool; or, • A single Application to the Targeted Funding Pool and up to 6 Applications to the Regional Funding Pool. <p>An entity may only appear on one Application per funding pool, either as the lead or as a subcontractor. Therefore, the maximum number of Applications that an entity may appear on is seven (7).</p>
<p>8b. Can an organization apply as an independent entity and also be part of a regional application?</p>	<p>An entity may only appear on one application per funding pool, either as the lead or as a subcontractor. Therefore, the maximum number of Applications that an entity may appear on is seven (7).</p>
<h3>9. Navigator Staffing</h3>	
<p>9a. Are eligible entities allowed to use for-profit consultants to fulfill part of</p>	<p>Yes. There is no prohibition against the use of for-profit consultants. However, funding for consultants must be within the 15% administrative allowance.</p>

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	their proposed objectives?	
9b.	Can volunteers be used to conduct Navigator Program activities?	Yes. Covered California is looking for full-time staff that will be dedicated to providing outreach, education, enrollment and post enrollment support activities under the Navigator Program. However, those efforts can be complemented by volunteers.
10. Enrollment Assistance Program Overview		
10a.	What is the difference between an entity that is under the In-Person Assistance Program and the Navigator Program?	The primary distinction between the In-Person Assistance and Navigator programs is in the payment structure. Certified Enrollment Entities participating in the In-Person Assistance Program receive compensation in the amount of \$58 for successful applications and \$25 for successful renewals. Under the Navigator Program, Entities will receive a grant amount that will cover outreach, education, enrollment, and post-enrollment activities.
11. Reporting Requirements		
11a.	What are the reporting requirements in the Navigator Program and will it be the same as the Outreach and Education Grant Program?	The reporting requirements will be similar to the Outreach and Education Grant Program. Navigator Grantees will be required to report in conjunction with payments made for reaching enrollment goals.
11b.	If we coordinate with Certified Enrollment Counselors or Insurance Agents at events, will the applications completed by the Certified Enrollment Counselors or Insurance Agents be counted toward our goals?	Applications completed by the Counselors affiliated with the Navigator Grantee will count toward the enrollment goals.
12. Training, Certification and Criminal Record Check		
12a.	What training and certification will the Navigators receive?	Staff providing enrollment assistance will need to complete the Certified Enrollment Counselor training and certification as described in Section 6660 of the Enrollment Assistance Program

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		regulations.
12b.	Will new Navigator Grantee staff need to be fingerprinted and pass a criminal record check?	<p>Yes. All staff providing enrollment assistance must submit fingerprint images for processing through the criminal databases maintained by the Department of Justice (DOJ) and Federal Bureau of Audits and Investigations (FBI) for the purpose of obtaining criminal history information.</p> <p>Covered California will pay for the fingerprinting and criminal record check. Covered California will review the criminal history information to make a determination of an individual’s fitness to perform the duties of the Navigator Program. If the state or federal level criminal records contain a conviction of a felony, misdemeanor, or pending criminal charge related to a crime of moral turpitude that is substantially related to the qualifications, functions, or duties of the Navigator Program, it shall be justification for denial of an individual’s application to serve as a Navigator in Covered California’s Navigator Program.</p>
12c.	Do existing Certified Enrollment Counselors need to complete the training again?	No. Existing Certified Enrollment Counselors who have been trained, certified and passed the background clearance do not need to complete this process again.
12d.	Do Educators participating in the Outreach and Education Grant program need to complete additional training and certification if they become a Navigator?	Yes. In the event that Educators are moving to the Navigator Program in the role of an Enrollment Counselor, they will need to complete additional training modules on the application assistance process and will need to complete the fingerprinting and background clearance process.
13. Selection and Notification Process		
13a.	How will organizations be notified whether they have been selected for a Navigator Grant award?	Awards will be based on the evaluation criterion identified in Section 5.1 – Navigator Grant Application Selection Criteria . Notification of Intent to Award will be sent out on the date and time posted at: http://www.healthexchange.ca.gov/navigator-program/ .
14. Collaborative Applications and the Use of Subcontractors		
14a.	Are all subcontractors required to submit financial documents?	No. A project cost allocation worksheet must be uploaded with the application. This will include

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		allocation for subcontractors.
14b.	Can an organization partner with licensed insurance agents (with no exchange of monies)?	While we encourage all of our service channels to collaborate at events, only applications completed by the Enrollment Counselor affiliated with each Navigator Grantee will count toward the enrollment goals.
14c.	How can smaller organizations link to these large applicants?	A list of organizations that have submitted a Letter of Intent to Respond and have agreed to have their name posted will be available for download at: http://www.healthexchange.ca.gov/navigator-program/ .

15. Resources and Technical Assistance

15a.	Who can we contact with questions regarding what to add in the cover letter and project cost allocation worksheet?	Covered California will accept written questions or concerns related to this Grant Application and/or its accompanying materials, instructions, or requirements, until July 15, 2014.
15b.	Who do we contact for questions or technical assistance?	<p>Organizations may submit questions by completing the Grant Program Question Submission Form, located at http://www.healthexchange.ca.gov/navigator-program/ and sending the Form via e-mail or by mail, to the Single Point of Contact (see Sec. 3.1 of the RFA). The last day to submit inquiries is July 15, 2014. Please reference the “Navigator Program” in the subject line when submitting inquiries.</p> <p>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 outlined in the updated schedule posted at the following link: http://www.healthexchange.ca.gov/navigator-program/.</p>
15c.	The application is asking for a Certified Enrollment Entity numerical identification. However, our entity's identification is 10 alphabetical characters and the electronic application will not	Certified Enrollment Entities are only assigned a numerical identification number. Please contact your Enrollment Assistance Specialist if you need assistance identifying your Certified Enrollment Entity identification number.

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	accept it.	
15d.	Are we able to re-allocate characters to other sections in the proposal? For example, one narrative response exceeds the character for that section; however other sections in our proposal are under the character limit.	No. The character limits for the narrative responses in Section B cannot be shared between sections. Character limits are validated individually, not cumulatively, throughout the application.
16. Project Cost Allocation		
16a.	What is considered equipment?	Equipment includes computers, tablets, printers, copiers and other office equipment.
16b.	How many enrollments do you expect per Certified Enrollment Counselor per month? How strictly will you judge the submitted budget according to the benchmarks?	There is a range that applicants should consider in establishing their budget (Refer to Section 4 in the RFA). These are intended to be an estimate and will be a part of Covered California's evaluation of the proposals. However, applicants will be asked to describe in their proposal their enrollment goals by target population, any barriers to enrolling the target population and why the cost per enrollment may differ from benchmarks.
16c.	Will all outreach and education materials be provided by Covered CA, or do we design, translate and produce additional materials?	Navigator Grantees will be able to order collateral materials through the Covered California Print Shop. This is not included as part of your grant funds, but made available through the Covered California on-line Print Shop.
16d.	Can I spend funds on purchasing ads in newspapers and radio to promote my office hours?	Yes, up to 10% of your award can be used on media spending that directly supports your enrollment strategy.
17. Additional Questions		
17a.	Do subcontractors have to have a federal DUNS #?	No.

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17b.	What does effectuation mean?	Effectuation of coverage means an enrolled individual has completed the application, including an eligibility determination, and paid for the first month premium. Only effectuated enrollment will count toward enrollment goals.
17c.	Is there a separate grant that focuses on providing only outreach and education about the Affordable Care Act and Covered California?	At this time, Covered California does not have any other grant opportunities for outreach and education only.
17d.	If an entity completes one application for a family of two (e.g., husband and wife), will this be counted as one or two enrollments?	Enrollment goals are based on the number of individuals who effectuated coverage. In this scenario, this would count as two enrollments.

18. Outreach and Education Grantees and Sub-Grantees

18a.	As an Outreach and Education (O&E) Grantee, I will have \$200,000 in my O&E funds remaining as of 10/1/14. My cost to provide a Limited English Proficient population with enrollment, post enrollment and renewal assistance is \$200,000. What funding level should I request?	<p>\$400,000 (This includes the \$200,000 remaining in your Outreach and Education Grant). All remaining O&E funds will transition with the lead O&E Grantee. This will allow your organization to continue outreach and education at the same funding amount if desired. Your organization is not required to use the remaining funds exclusively for outreach and education. In your proposal describe how the remaining funds will be allocated.</p> <p>Applicants will be asked to describe their enrollment goals by:</p> <ol style="list-style-type: none"> 1) Their target population; 2) Barriers to enrolling consumers; and 3) Why the cost per enrollment may differ from benchmarks.
18b.	As an Outreach and Education (O&E) Grantee, I will have \$100,000 in my O&E funds remaining as of 10/1/14. We estimate enrolling about 2,000 Covered California subsidy-eligible consumers which according to the	<p>\$400,000. (This includes the \$100,000 remaining in your Outreach and Education Grant). All remaining O&E funds will transition with the lead O&E Grantee. This will allow your organization to continue outreach and education at the same funding amount if desired. Your organization is not required to use the remaining funds exclusively for outreach and education. In your proposal describe how the remaining funds will be allocated.</p> <p>Applicants will be asked to describe their enrollment goals by:</p>

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	<p>benchmarks makes us eligible to apply for a \$300,000 Navigator grant. What funding level should I request?</p> <p>1) Their target population; 2) Barriers to enrolling the consumers; and 3) Why the cost per enrollment may differ from benchmarks.</p>
<p>18c. As an Outreach and Education (O&E) Sub-contractor, I will have \$20,000 in my O&E funds remaining as of 10/1/14, and I want to apply for a \$50,000 Navigator grant independently. What funding level should I request?</p>	<p>\$50,000. All remaining O&E funds transition with the lead O & E Grantee. The \$20,000 in your sub-contract agreement will not transfer over. If your organization is awarded a Navigator grant you will enter into a direct agreement with Covered California for \$50,000.</p> <p>Applicants will be asked to describe in their proposal: 1) Their target population; 2) Barriers to enrolling the consumers; and 3) Why the cost per enrollment may differ from benchmarks.</p>
<p>18d. I am currently an Outreach and Education Grantee with subcontractors. If I choose to apply for the Navigator Grant Program would I have to include or exclude my current subcontractors?</p>	<p>Eligible entities applying for the Navigator Grant Program would be required to specify what (if any) subcontractors would be associated with the Navigator Grant Program and certify that the subcontractors are also eligible to participate in the grant program as outlined in the RFA Section 2.5. There is no a requirement that you include or exclude any partners associated with the Outreach and Education Grant program.</p>
<p>18e. I am currently a subcontractor for an Outreach and Education Grantee. If the Grantee chooses not to apply for the Navigator Grant program, does that automatically exclude me from applying?</p>	<p>Any eligible entity is welcome to apply independently or as part of a collaborative so long as they meet the requirements outline in Section 2.5 of the RFA.</p>