



**COVERED  
CALIFORNIA**

**Navigator Program  
Draft Grant Application  
Stakeholder Webinar  
Dec. 3, 2013**



# TOPICS FOR WEBINAR

1. Draft Grant Application:  
<http://www.healthexchange.ca.gov/Pages/EnrollmentAssistanceProgram.aspx>
2. Introduction to Covered California & Navigator Program
3. Navigator Program Overview
4. Eligible & Ineligible Navigator Entities
5. Key Program Policies for the Navigator Program
  - Proposed Funding Pools & Priorities
  - Grant Award Size & Enrollment Targets
  - Desired Qualifications & Minimum Duties
5. Grant Application and Evaluation Process
6. Evaluation and Award Timeline



# COVERED CALIFORNIA'S NAVIGATOR GRANT PROGRAM

- Will award up to **\$5 million** in grants annually to qualifying entities to provide outreach, education and enrollment assistance to eligible uninsured individuals in California.
- Must be self-sustaining, funded only by revenue generated by Covered California (may not be funded with federal dollars).
- Mandatory component of the Affordable Care Act.

## **DATA DRIVEN APPROACH TO INFORM BEST PRACTICES:**

- Outreach and Education strategies will be analyzed using enrollment data at the end of the first open enrollment period.
- A comparative analysis of the O&E, IPA, and Navigator programs will be conducted in January and February of 2015.
- The Navigator Program will implement best practice program models and strategies to inform future Covered California strategy.



# NAVIGATOR PROGRAM GOALS

- **Maximize enrollment** of eligible consumers in subsidized and unsubsidized Covered California Plans.
- Prioritize enrollment assistance to areas with the **largest concentrations of uninsured** individuals.
- Engage entities that maintain **trusted relationships** with target markets as defined by geography, employment sector, culture, language, or other shared characteristics, and possess the capacity to serve as an **integral part of Covered California's service delivery channels**.
- Maintain a **cost effective** grant program, given the \$5 million available in funding.
- **Coordinate** with the In-Person Assistance Program and Outreach and Education Grant Program to ensure alignment and cost-effectiveness.

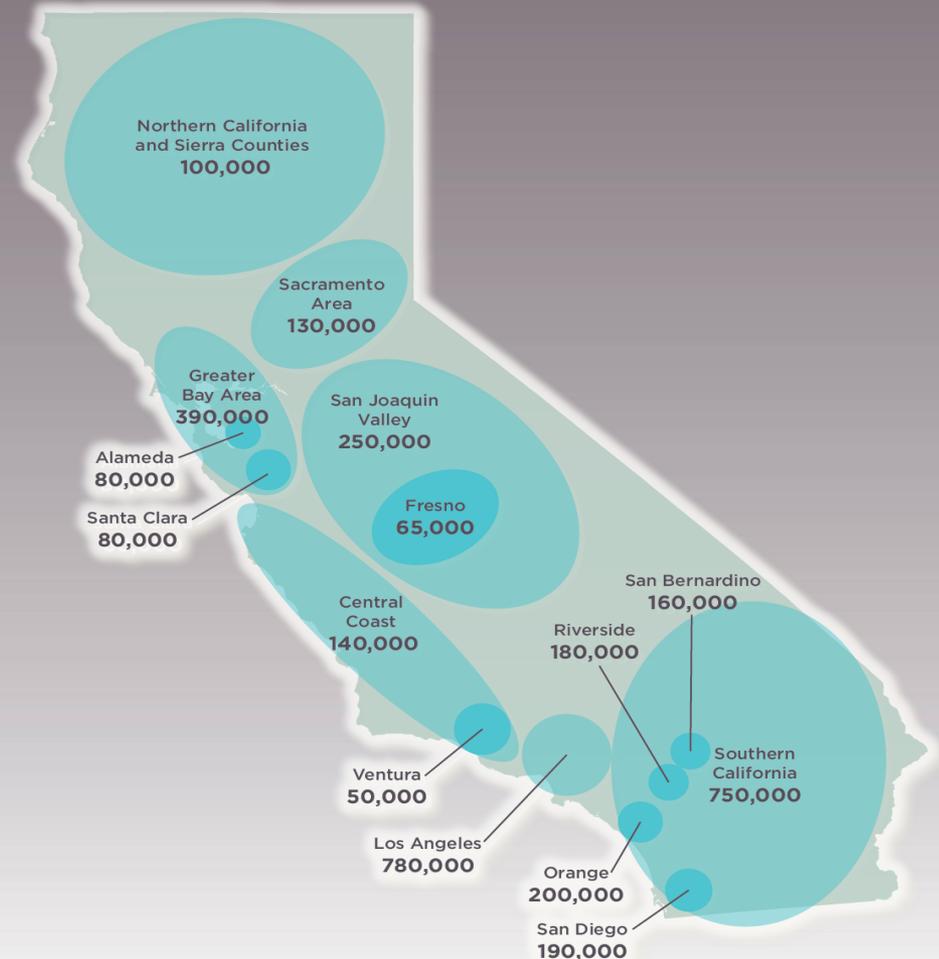


# CALIFORNIA'S SUBSIDY-ELIGIBLE POPULATION IS SPREAD THROUGHOUT THE STATE

Region	Subsidy-Eligible Individuals
North	195,000
Bay Area	257,400
Central CA	434,200
Los Angeles / Orange County	1,279,200
Inland	262,600
San Diego	171,600
<b>Total Subsidy-Eligible Individuals</b>	<b>2.6 million</b>

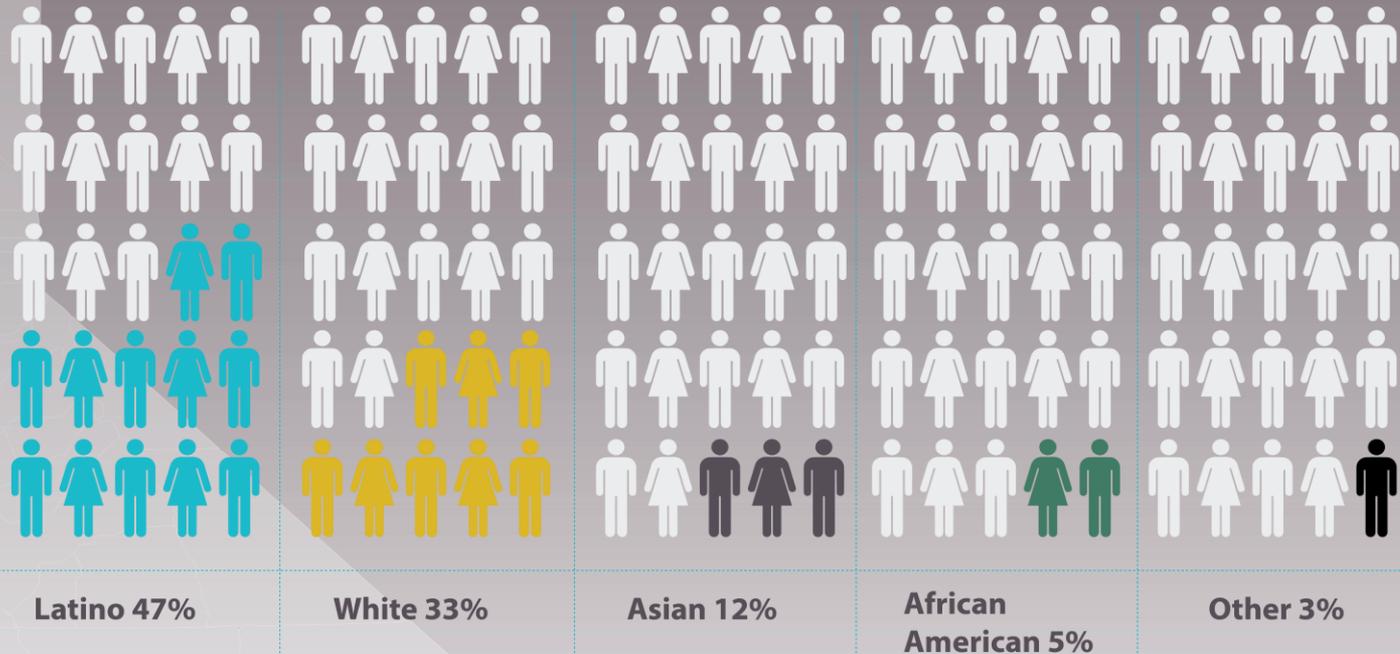
- California's vast, geographically diverse mix of rural and urban communities are unique and present outreach challenges.
- Most subsidy-eligible uninsured individuals live in 100 zip codes in 18 counties.

Subsidy-Eligible Population by Region



# Who Is CALIFORNIA'S UNINSURED AND SUBSIDY-ELIGIBLE POPULATION?

## By Ethnicity



Source: CalSIM v1.8 data



# NAVIGATOR GRANT PROGRAM ELIGIBILITY

## Entities *eligible* for Navigator Grants cover a broad range of organization types including:

American Indian Tribe or Tribal Organizations	Licensed Attorneys
Chambers of Commerce	Non-Profit Community Organizations
City, County or Local Government Agencies	Ranching and Farming Organizations
Commercial Fishing, Industry Organizations	Resource Partners of the Small Business Administration
Community Colleges and Universities	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)
Faith-Based Organizations	School Districts
Indian Health Services Facilities	Tax Preparers as defined in Section 22251(a)(1)(A) of the Business and Professions Code
Labor Unions	Trade, Industry, and Professional Organizations

## The following entities are *ineligible* for Navigator Grants:

Any entities or individuals licensed by the Department of Insurance	Licensed Health Care Providers
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 issuer in connection with the enrollment of any individuals or employees in a QHP or non-QHP
Health insurance issuers or stop loss insurance issuers	
Licensed Health Care Clinics (except for Safety Net Clinics)	Subsidiaries of health insurance issuers or stop loss insurance issuers
Licensed Health Care Institutions	



# MINIMUM DUTIES OF NAVIGATORS

- ★ Maintain expertise in Covered California Health Plans & conduct public education to raise awareness**  
.....
- ★ Provide fair, accurate, and impartial information and services**  
.....
- ★ Facilitate enrollment in insurance affordability programs (Medi-Cal and Premium Assistance Options)**  
.....
- ★ Provide referrals to appropriate resources for consumers with grievances, complaints, or concerns**  
.....
- ★ Conduct services in a culturally and linguistically appropriate manner, and ensure accessibility and usability for individuals with disabilities**

Note: Navigators will also be required to maintain knowledge of Covered California's Small Business Health Options Program (SHOP).



# PROPOSED FUNDING POOLS

**The Navigator Grant Program will reach eligible consumers with two key funding strategies:**

- 1. Targeted funding pool** – Will award smaller grants to organizations that are reaching hard-to-reach populations or other target markets that have high levels of uninsured consumers.

Potential Funding: \$1-2 million

- 2. Regional funding pool** – Intended to encourage regional collaborations, established and emerging partnerships to submit a joint proposal under a lead entity to ensure broad reach into Covered California's target markets in one or more regions.

Potential Funding: \$3-4 million



# MULTIPLE APPLICATION SUBMISSIONS

Organizations may apply for funding from both funding pools - Targeted Population and Regional - but must submit separate applications.

## Regional Funding Pool Requests:

- Applicants may apply to serve one or more regions
- Applicants must submit a separate application for each region they are proposing to reach
  - For example, if an organization proposes to reach both the North Region and the Inland Region, they must submit two regional applications
- Applicants must target all counties within the region for which they request grant funding
- The maximum number of applications an Applicant may submit is seven (7); one for each of the six regions and one for Targeted Population

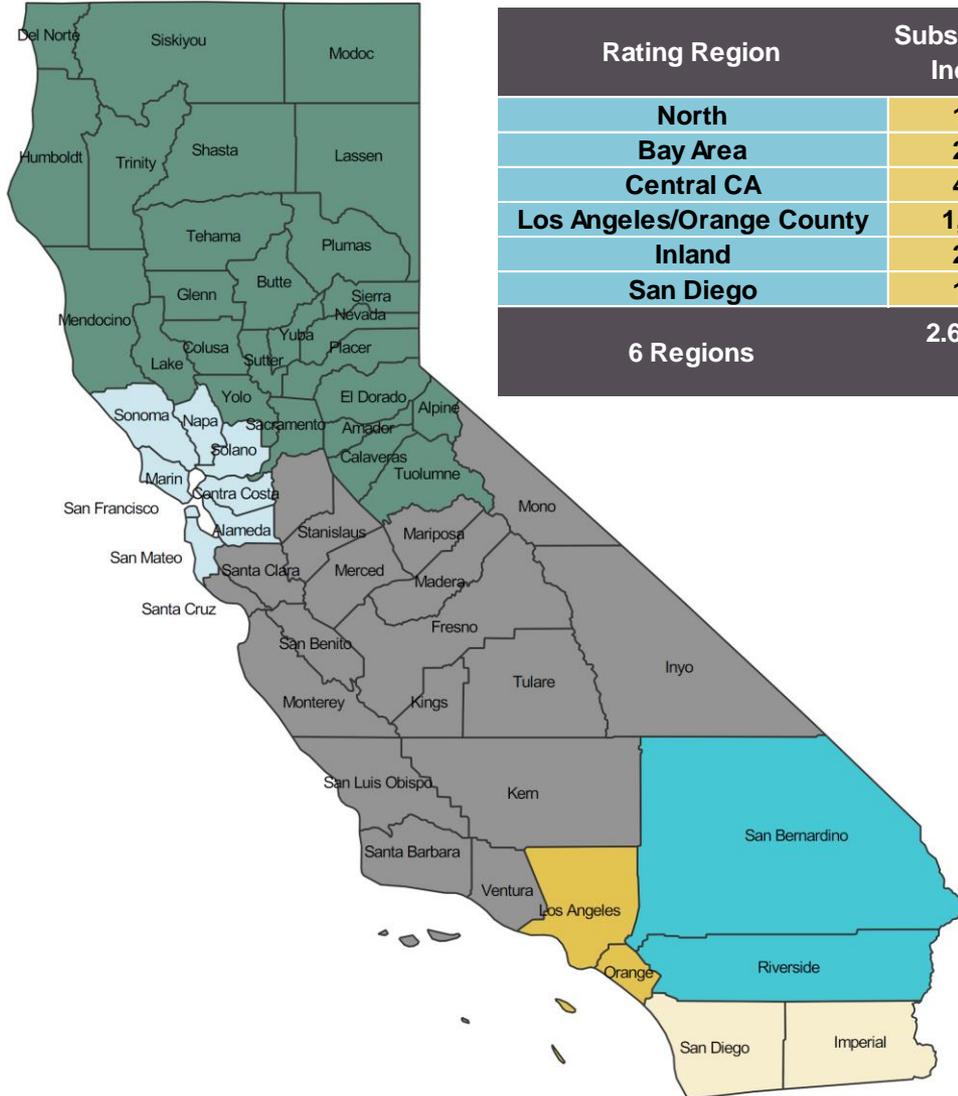


# NAVIGATOR PROGRAM FUNDING PRIORITIES

	Targeted Funding Pool	Regional Funding Pool
<b>Purpose</b>	Engage entities or collaboratives with access to targeted segments of uninsured population, as informed by CoveredCA.com enrollment data.	Engage collaborative or entities that can serve all eligible consumers in each of the six regions of the state.
<b>Target Populations</b>	Targeted, hard-to-reach populations (e.g. young invincibles, Limited English Proficient, college students, LGBTQ etc.)	<ul style="list-style-type: none"> <li>• Uninsured, subsidy-eligible consumers</li> <li>• Six regions of the state: North, Bay Area, Central, Los Angeles/Orange County, Inland, San Diego</li> </ul>
<b>Requirements</b>	<ul style="list-style-type: none"> <li>• Existing relationships with target populations</li> <li>• Enrollment events</li> </ul>	<ul style="list-style-type: none"> <li>• Collaborative applications with a single lead agency</li> <li>• Propose to serve consumers throughout chosen region</li> <li>• Enrollment events</li> </ul>
<b>Funding Pool Allocation</b>	\$1 - 2 million	\$3 - 4 million allocated by region
<b>Grant Award Sizes</b>	\$250,000 - \$500,000	\$250,000 - \$2,000,000
<b># of Grantees</b>	Minimum 2; Maximum 8	Maximum 6 (one per region)



# REGIONAL FUNDING POOL



Rating Region	Subsidy-Eligible Individuals	% of State	Potential Grant Range
North	195,000	7.5%	\$240,000 - \$360,000
Bay Area	257,400	10%	\$316,000 - \$474,000
Central CA	434,200	17%	\$534,000 - \$801,000
Los Angeles/Orange County	1,279,200	49%	\$1,573,000 - \$2,360,000
Inland	262,600	10%	\$324,000 - \$486,000
San Diego	171,600	7%	\$212,000 - \$319,000
<b>6 Regions</b>	<b>2.6 million subsidy-eligible Californians</b>		<b>\$5 million Grant Funding</b>



# APPLICATION CRITERIA: PRELIMINARY RECOMMENDATIONS

## Navigator Application Criteria:

Highly competitive applications will demonstrate:

- Cost-effective program
- Cultural competency
- Existing access and ability to reach target markets
- Organizations applying to the Regional Funding Pool should demonstrate established partnerships, or partnerships that can be quickly established
- Robust infrastructure to support intake, follow-up, and enrollments
- Driving enrollments as the cornerstone of the grantee work plan and budget
- Innovative enrollment events with specific marketing strategies
- Clear understanding of the populations to be targeted during the open enrollment period and the special enrollment period



# GRANT APPLICATION SCHEDULE

The following table outlines the draft schedule of important Dates:

Activity	Date
Release of Request for Applications	Feb. 3, 2014
Letter of Intent to Respond Due	Feb. 7, 2014
Grant Applicant Webinar with Questions and Answers	Feb. 12, 2014
Round 1 Response to Questions Received through Feb. 12: Posted on Exchange Website	Feb. 19, 2014
Last Day to Submit Inquiries and Questions	Feb. 21, 2014
Round 2 Response to Questions Received through Feb. 21: Posted on Exchange Website	Feb. 28, 2014
Applications Due from Applicants	March 3, 2014
Grant Application, Evaluation and Selection Process	March 4 – April 22, 2014
Notification of Intent to Award Posted on the Exchange's Website	April 23, 2014
Last Day to Submit Protest	April 30, 2014



# DRAFT NAVIGATOR GRANT APPLICATION AND EVALUATION PROCESS



# DRAFT NAVIGATOR GRANT APPLICATION NARRATIVE SECTIONS

## Cover Letter (max 3,000 characters/1 page):

Include a cover letter (on company letterhead) with the following information:

- Title of this grant Application and submission date of the proposal;
- Funding Pool from which funding is requested along with requested funding amount;
- A summary of proposed project, including a description of the populations, and communities targeted by the project, proposed approach and likely impact; and
- Signature of an individual authorized to enter into contracts on behalf of the proposer.

## Qualifications and References (max 6,000 characters/ 2 pages)

- Overall description of the Applicant organization as it relates to the Applicant's ability to provide enrollment assistance;
- If applicable, the nature of the collaborative, mission, qualifications, experience, and role of each partner
- Describe operational readiness in response to aggressive enrollment goals;
- Knowledge of and experience with ACA and the role of Covered California; and
- Two letters of recommendation from prior collaborative agencies.
- Complete and submit Applicant Organization Information Worksheet (Attachment A.1), Applicant Experience with Target Population Worksheet (Attachment A.2), Subcontractor Information Worksheet (Attachment A.4) and Memorandum of Understanding, if applicable.



# DRAFT NAVIGATOR GRANT APPLICATION SUBMISSION STRUCTURE

## Project Personnel (max 6,000 characters/2 pages)

- Describe the strategy for staffing enrollment activities and why this approach is effective in meeting aggressive enrollment goals;
- Applicant's and subcontractors' current staffing capacity to perform services and hiring schedule;
- Brief biographies of Project Manager and Senior Staff who will oversee the Navigator grant project;
- The role of each collaborative partner in the project, and the value added to the proposed enrollment campaign; and
- The education level— including specialized certifications— and relevant training related to health care, the Affordable Care Act, and/or outreach, education and enrollment.
- Complete and submit Attachment A.7 – Staffing Plan Worksheet.



# DRAFT NAVIGATOR GRANT APPLICATION SUBMISSION STRUCTURE

## Approach to Statement of Work (max 27,000 characters/ 9 pages)

### 1. Target Population

- Describe how the Applicant assessed the needs of the target population and how their approach meets the needs of these populations;
- Identify influencers and potential partners in the target population;
- Describe the nature of the Applicant's relationship with the target population, approach to reaching market segments, and how the Applicant will be seen as a trusted source.
- Complete and submit Attachment A.3– Applicant Experience with Target Population Worksheet.

### 2. Work Plan

- Describe Applicant's proposed approach and strategy for reaching uninsured and subsidy-eligible consumers, as well as the plan for marketing and promoting the proposed enrollment activities;
- Describe Applicant's approach to maximizing enrollments during the Open Enrollment period, including enrollment events, activity settings and venues.
- Describe the Applicant's existing infrastructure and/or relationships that would facilitate their ability to address the needs of the target population.
- Complete and submit Attachment A.6– Navigator Program Activity Work Plan.

### 3. Approach to Project Management and Quality Assurance

- Describe the Applicant's plan for establishing enrollment goals, managing staff, and monitoring progress towards project goals;
- Describe the Applicant's understanding of timeline-related challenges; and
- Describe the Applicant's confidentiality policy and approach to HIPAA compliance.



# DRAFT NAVIGATOR GRANT APPLICATION SUBMISSION STRUCTURE

## Project Costs (max 3,000 characters)

- Provide a budget narrative describing cost-effectiveness and why the costs are appropriate for accomplishing the goals and objectives;
- Majority of grant funds should be used to drive toward suggested enrollment targets;
- Grantees must concentrate expenditures during the Open Enrollment period;
- 15% Administrative Overhead and 10% Equipment allowances are allowable in budget. Equipment expenses must not exceed \$50,000.
- Complete and submit Attachment A.5 – Budget Worksheet

Grant Size	Admin Allowance	Equipment Fund	Outreach & Education	Enrollment Activities	Successful Applications*	Potential Number of Enrollments
	15%	10%	11%	64%	# of Applications	2 People Per App
\$100,000	\$15,000	\$10,000	\$11,000	\$64,000	1,000 - 2,000	2,000 - 4,000
\$250,000	\$37,500	\$25,000	\$27,500	\$160,000	2,500 - 5,000	5,000 - 10,000
\$500,000	\$75,000	\$50,000	\$55,000	\$320,000	5,000 - 10,000	10,000 - 20,000
\$1,000,000	\$150,000	\$50,000**	\$117,333	\$682,667	10,000 - 20,000	20,000 - 40,000
<b>TOTAL \$5,000,000</b>	<b>\$750,000</b>	<b>\$500,000</b>	<b>\$550,000</b>	<b>\$3,200,000</b>	<b>50,000 - 100,000</b>	<b>100,000 - 200,000</b>

\*Based on a range of \$50 - \$100 per successful application derived from the total grant award

\*\* Equipment fund is 10% of total Grant Award, but in no instances may exceed \$50,000



# NAVIGATOR GRANT APPLICATION SUBMISSION STRUCTURE

The Applicant must submit their attachment worksheets in accordance with the outline structure reflected in the following table:

<b>Attachment #</b>	<b>Title of Worksheet or Form</b>
A.1	General Applicant Information
A.2	Subcontractor Information (if applicable)
B.1	Narrative Sections
B.1.1	Cover Letter
B.1.2	Qualifications and References
B.1.3	Project Personnel
B.1.4	Approach to Statement of Work
B.1.5	Project Costs
B.2	County Funding Information
B.3	Experience with Target Population
B.4	Applicant Organization Information Worksheet
B.5	Applicant Worksheets
	Budget Worksheet
	Navigator Activity Work Plan
	Navigator Staffing Plan Worksheet



# NAVIGATOR GRANT APPLICATION SELECTION CRITERIA

**Covered California will select Grantees based on an assessment of the best overall value to implement outreach, education, and enrollment activities to the target populations. 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:**

- 1. Covered California will award grants to a variety of organizations, in which the funding allocation reflects and represents the diversity of those eligible for coverage in California in the Regional and Targeted Funding Pools.**
- 2. Applications will be evaluated based on approaches that align with the Navigator Program's purpose, goals, and objectives.**
- 3. Applicants with innovative proposals that demonstrate how they plan to maximize enrollments in their target areas will be highly considered.**



# NAVIGATOR GRANT APPLICATION SELECTION CRITERIA

4. Applicants must have innovative staffing plans that demonstrate their ability to meet the surge in enrollments that will occur during the Open Enrollment period.
5. Applications must propose to conduct outreach, education, and enrollment activities in locations and venues conducive to one-on-one enrollment assistance and confidentiality standards.
6. The Applicant's proposed approach to the Statement of Work is effective, innovative, and evidence-based.
7. Navigator Grant activities must be distinctive activities from other funded activities.
8. Only organizations that conduct outreach, education and enrollment activities to populations who are eligible for subsidized or unsubsidized (i.e. above 138% FPL) coverage available through Covered California will be considered for grant funding.



# NAVIGATOR GRANT APPLICATION EVALUATION PROCESS

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

Section #	Section Title	Point Value
2.0	Desired Qualifications and References	20 points
3.0	Proposed Personnel	25 points
4.0	Statement of Work	30 points
5.0	Project Costs	25 points



# NAVIGATOR PROGRAM TIMELINE

Navigator Program	Date
Navigator Grant Application Release	Feb. 3, 2014
Navigator Applications Due	March 3, 2014
Special Enrollment Period	April 1 – Oct. 14, 2014
Announcement of Intent to Award	April 23, 2014
Contract Negotiations	April 24 – May 14, 2014
Navigator Affiliation & Background Check	May 16 – June 5, 2014
Navigator Grantee Training & Certification Begins	June 2014
Draft Work Plan and Strategic Plan Due	June – July, 2014
<b>Navigators Begin Enrollment Assistance</b>	<b>July 1, 2014</b>
Final Work Plan Due	September, 2014
<b>Open Enrollment Period</b>	<b>Oct. 15 – Dec. 7, 2014</b>
End of Grant Award Period	Dec. 31, 2014

## Next Steps: Stakeholder Input

Questions and Comments

Submit written  
comments/suggestions to:

[grantinfo@ccgrantsandassistors.org](mailto:grantinfo@ccgrantsandassistors.org)

**by Dec. 6, 2013 at 5 p.m.**

