



2015-2016 NAVIGATOR GRANTEE USER GUIDE

JANUARY 2016



Navigator Grantee User Guide

Introduction

This guide is intended to serve as a program resource for awarded recipients under the Navigator Grant Program. It provides clarification and guidance to the scope of work as set forth in the Navigator Agreement. It does not set forth any new requirements that are not already included in the Agreement, but rather assists grantees in meeting their contractual and legal requirements. You will find this guide is structured in a narrative and 5W1H format (Who, What, When, Where, Why, and How) that is intended to assist Grantees in meeting grant requirements by providing simple and straightforward answers to specific questions.

WHO: Navigator Grant Program Grantees.

WHAT: This guide is a reference tool to understanding the structure and processes of the Navigator Grant Program.

WHEN: The guide should be used as a technical assistance resource to find specific answers to various program and operational questions prior to contacting your Navigator Grant Program Account Manager.

WHERE: The guide was prepared, and is maintained, by the Covered California Navigator Grant Program.

WHY: The guide is designed to provide instruction, information, and clarity for grantees to further assist in their efforts to administer the Navigator Grant Program.

HOW: The guide is organized by sections listed in the Table of Contents.



Navigator Grantee User Guide

Table of Contents

INTRODUCTION.....	2
NAVIGATOR GRANT PROGRAM.....	4
PROGRAM BACKGROUND.....	5
NEXT STEPS.....	6
THE ROLE OF THE NAVIGATOR.....	8
THE ROLE OF THE CERTIFIED ENROLLMENT COUNSELOR (CEC).....	10
PERFORMANCE MONITORING AND QUALITY ASSURANCE.....	12
TRAINING, CERTIFICATION & RE-CERTIFICATION.....	14
BACKGROUND CLEARANCE.....	15
PERIODIC SITE VISITS.....	16
WORKPLAN AND CAMPAIGN STRATEGIES.....	17
MONTHLY PROGRESS REPORTS.....	18
CONTRACT MONITORING COMPLIANCE.....	19
PAYMENT REQUEST.....	21
COMMUNITY PARTNER STOREFRONT PROGRAM.....	22
MARKETING & COLLATERAL.....	23
COMMUNITY EVENTS PORTAL.....	24
FEDERAL AND STATE REGULATIONS.....	25
MEDIA INQUIRIES.....	26
GLOSSARY.....	28
RESOURCES.....	30



Navigator Grant Program

As a Navigator Grant Program participant, the assistance you provide to consumers will help them obtain health coverage and/or remain in coverage. Consumers without health coverage often delay or never get the care that they need. You hold a vital role in providing services as consumer-accessible and friendly as possible as well as disseminating information and promoting access to health coverage. Everything from how, where, and when you provide public outreach; how accessible your building location is (e.g., for people with disabilities and people using public transportation); to having appropriate staffing to ensure the right number of bilingual staff are available for the needs of your service area will affect how well you are able to assist consumers.

The Navigator Grant Program aims to successfully achieve and maintain a “healthy California” by helping eligible consumers to enroll or re-enroll in a Covered California Health Insurance Plan. Covered California Navigator Grant Program partners are established in the communities they support. They have trust and history with the local consumers, which gives them expertise and a unique ability to reach consumers.

WHO: The Navigator Grant Program is a grant-funded program that awards funding through a Request for Application process and is administered by Covered California. Grantees (also referred to as “Certified Enrollment Entities (CEE)”) are comprised of non-profit and for-profit community-based and faith-based organizations, and community health centers that will provide enrollment, renewal assistance and post-enrollment services to eligible Californians into a Covered California health insurance plan.

WHAT: The Navigator Grant Program is mandated by the Affordable Care Act and implemented by Covered California. It is funded from revenue generated by Covered California.

WHEN: The Navigator Grant Program was initiated as the result of passage of the Patient Protection Affordable Care Act (PPACA), often referred to as ACA or Obamacare.

WHERE: The Navigator Grant Program is administered by Covered California (also referred to as the “California Health Benefit Exchange”) and is headquartered in Sacramento.

WHY: CEEs assist consumers with enrollment, post-enrollment, and renewal support services to individuals, families, and small businesses which include, but are not limited to:

- Informing Covered California eligible consumers of the availability and benefits of obtaining health care coverage.
- Promoting the value of purchasing health care coverage.
- Helping consumers to shop and compare plans.
- Facilitating enrollment into Covered California Health Insurance Plans.
- Assisting consumers with the Covered California eligible renewal process.
- Providing post enrollment support to Covered California eligible consumers.
- Ongoing support and education on how the consumer can get the best value from their health plan.
- Consumer utilization and retention



Program Background

Covered California is the state's marketplace that implements the Patient Protection and Affordable Care Act. Covered California, in partnership with the California Department of Health Care Services, created a new health insurance marketplace in which individuals and small businesses can get access to affordable health insurance plans. Covered California helps individuals determine whether they are eligible for premium assistance that is available on a sliding-scale basis to reduce insurance costs or whether they are eligible for low-cost or no-cost Medi-Cal. Consumers can then compare health insurance plans and choose the plan that works best for their health needs and budget. Small businesses can purchase competitively priced health insurance plans and offer their employees the ability to choose from an array of plans and may qualify for federal tax credits.

Covered California, overseen by a five-member board appointed by the Governor and the Legislature, is an independent part of the state government.

WHO: Covered California (aka) the California Health Benefit Exchange.

WHAT: Navigator grantees will conduct enrollment and renewal assistance on behalf of Covered California. The grantees will provide outreach and education throughout the grant period to assist California consumers with the enrollment and renewal application process during; 1) the annual open enrollment period and, 2) the special enrollment period for those individuals with a qualifying event.

WHEN: August 1, 2015 through June 30, 2016.

Current Navigator Grant agreements may be renewed, upon approval by the Board, for two one-year extensions. Agreement amounts for the extension periods will be determined by the Board each state fiscal year.

WHERE: Covered California is located and headquarter at 1601 Exposition Boulevard in Sacramento, California. Additional information can be found on the Covered California website at www.CoveredCA.com.

WHY: Federal legislation enacted in 2010 and subsequent federal regulations established federal and state health care exchanges. Under applicable federal laws and regulations, the Navigator Program is a required component of state exchanges. 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. Grantees play an important role in that process.

HOW: Grant funds have been awarded to for-profit and non-profit community-based organizations, and community health centers to enroll and re-enroll eligible California consumers into a Covered California Health Insurance Plan.



Navigator Grantee User Guide

Next Steps

What do you need to know as a Navigator Grant Program Participant?

Under the Navigator Grant Program, you and your Covered California Navigator Grant Program Account Manager (also referred to as your Account Manager) will be working together throughout the year to ensure you are successful in carrying out your obligations under the grant. To maximize the benefits of subsequent calls with your account manager, you will want to include other appropriate staff as needed and come prepared with a list of questions or concerns you have about your program or grants administration activities. We welcome and encourage you to provide feedback to your account manager during your regular calls.

Please remember that the work plan you submitted with your application represents activities you have committed to completing as part of your grant award. However, your work plan is a living document and you are required to revisit it throughout the grant year and, in consultation with your account manager, make any needed adjustments. Together, you and your account manager will evaluate whether the activities in your work plan are helping you to achieve your goals as a Navigator.

The Covered California Navigator Grant Program has six staff members serving as account managers for monitoring and providing technical assistance to Grantees as shown below.

NOTE: Account Manager are grantees single point of contact for any questions, concerns, inquiries, and technical assistance support.

Account Manager	Phone	Email	Region
Jasmine Andrade	(916) 228-8494	Jasmine.andrade@covered.ca.gov	Southern Los Angeles
Blake Deering	(916) 228-8773	Blake.deering@covered.ca.gov	Central Valley & Central Coast
John Fox	(916) 228-8772	John.fox@covered.ca.gov	Northern
Rosa Keophimane	(916) 228-8524	Rosa.keophimane@covered.ca.gov	Bay Area & Inland Empire
Shirley Swedlow	(916) 228-8529	Shirley.swedlow@covered.ca.gov	San Diego & Orange County
Hadeel Rashid	(916) 228-8353	Hadeel.rashid@covered.ca.gov	Northern Los Angeles

The grant program specialists listed below are available for program, policy, or agreement related issues. They are primarily responsible for assisting in program and policy development and carry out special projects and reporting assignments for the program. They may also be available to grantees in the event your account manager is out of the office.

Name	Position	Phone	Email
Darlene Murphy	Program Specialist	(916) 228-8483	darlene.murphy@covered.ca.gov
Tonya Thomas	Program Specialist	(916) 228-8227	tonya.thomas@covered.ca.gov

The following managers may be contacted when an account manager or program specialist has not been successful in resolving an issue.

Name	Position	Phone	Email
Lezlie Micheletti	Senior Program Manager	(916) 228-8247	lezlie_micheletti@covered.ca.gov
Lydia Hernandez	Grant Operations Manager	(916) 228-8753	lydia.hernandez@covered.ca.gov



Navigator Grantee User Guide

Next Steps (continued)

To assist you in determining the subject matter for which you should contact your grants management specialist or account manager or both, a table is provided below.

Question About...	Person to Contact
Strategic Work Plan	Account Manager
Monthly Progress Reports	Account Manager
Payment Request Form	Account Manager
Other Technical Assistance Needed	Account Manager
Navigator Productivity Report	Account Manager
Navigator Productivity Report Reconciliation	Account Manager
Agreement Modification	Program Specialist
Program Policy & Operations	Program Specialist

Additional Method of Communicating with the Navigator Grant Program:

To allow for effective communication between Navigator Grantees and Covered California Navigator Grant Program staff, please submit inquiries according to the email listed below:

Document submissions	Email
Monthly Progress Reports	Account manager (see list above)
Payment Request Form	Navigatorprogram@covered.ca.gov
Work Plan / Campaign Strategy Modifications	Account Manager (see list above)

NOTE: Upon receipt of your email, program staff will provide notification that your email has been received and forwarded to appropriate staff for response within 48 hours.

NOTE: If you have not received an email or phone call from your account manager within the 48 hour timeframe, please submit an email to NavigatorProgram@covered.ca.gov with “Program Manager” in the subject line and provide a quick message with your concerns. We will address those concerns within 24 hours.



The Role of the Navigator

WHO: All CEEs or CECs providing enrollment and renewal assistance for Covered California as outlined in the agreement.

WHAT: The Navigators, comprised of non-profit and for-profit community-based and faith-based organizations, and community health centers that will provide enrollment, renewal assistance and post enrollment to eligible Californians into a Covered California health insurance plan. The entity that serves as a Navigator must carry out Navigator Grant Program activities that include, but are not limited to:

- Maintain expertise in eligibility, enrollment, and program specifications, and provide public education on Qualified Health Plans (QHPs).
- Provide fair and impartial information on enrollment in QHPs, tax credits, and cost-sharing reductions. Such information must acknowledge other health programs.
- Facilitate enrollment in QHPs.
- Provide referrals to Health Insurance Consumer Assistance Programs/Ombudsman Programs and other relevant organizations for any enrollee with a grievance, complaint, or question regarding their health plan, coverage, or a determination under such plan or coverage.
- Provide culturally and linguistically-appropriate information to the needs of the population being served by the Marketplace, 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.
- Ensure CECs are providing effective outreach, education, enrollment renewal, and post enrollment support to all eligible QHP individuals.

Navigators will also provide outreach, education and one-on-one assistance to consumers, helping them understand Covered California's offerings, the consumer's health insurance options, and support consumers through the enrollment process.

Navigators must NOT:

- Have a conflict of interest as defined in the Navigator Agreement.
- Mail the paper application for the consumer.
- Coach or recommend one plan or provider over another.
- Accept any premium payments from the consumer.
- Input any premium payment information on behalf of the consumer.
- Pay any part of the premium or any other type of consideration to or on behalf of the consumer.
- Create multiple applications from the same household solely for the basis of increased compensation.
- Invite, influence, or arrange for an individual whose existing coverage through an eligible employer-sponsored plan is affordable and provides minimum value.
- Coach the consumer to provide inaccurate information on the application regarding income, residency, immigration status and other eligibility rules.



Navigator Grantee User Guide

The Role of the Navigator (continued)

WHEN: Navigators should engage in outreach activities throughout the Agreement period with Covered California.

Note: *Open enrollment, which is the peak period, is November 1 through January 31.*

WHERE: Navigators service consumers throughout the state of California.

WHY: Navigator role and responsibilities are mandated by both federal laws and state regulations.

HOW: Navigators should use creative and effective outreach strategies to educate, enroll, and retain consumers including but are not limited to:

- Public enrollment events
- Media events
- Social media e.g., Facebook, Twitter

Social media events should not be the primary strategy to reach, enroll, and renew large volumes of consumers. It is best to use social media events to support on the ground, grass root events that will provide more one-on-one opportunities to reach consumers where they live, work, and play.



The Role of the Certified Enrollment Counselor (CEC)

WHO: All Certified Enrollment Counselors (CEC) who work or volunteers for a CEE.

WHAT: CECs offer Covered California eligible consumers in-person assistance to help them enroll or renew in a Covered California Health Insurance Plan.

Certified Enrollment Counselors must:

- Help consumers understand all of Covered California services, including options for individuals, families and small businesses, as well as premium assistance and Medi-Cal.
- Support retention efforts, including coverage renewals, eligibility re-determination, re-verification of premium assistance/cost-sharing reductions, Medi-Cal re-determination.
- Refer consumers with a grievance, complaint, or question about how a benefit decision was made to the applicable state agency.
- Wear the badge issued by the Exchange at all times when providing consumer assistance.
- Only use approved program collateral materials with the Exchange's branding.

Certified Enrollment Counselors must NOT:

- Have a conflict of interest as defined in the CEC Agreement.
- Mail the paper application for the consumer.
- Coach or recommend one plan or provider over another.
- Accept any premium payments from the consumer.
- Input any premium payment information on behalf of the consumer.
- Pay any part of the premium or any other type of consideration to or on behalf of the consumer.
- Intentionally create multiple applications from the same household.
- Invite, influence, or arrange for an individual whose existing coverage through an eligible employer-sponsored plan is affordable and provides minimum value.
- Encourage consumers to provide any inaccurate information on the application (income, residency, immigration status or other eligibility rules)

WHEN: CEC should engage in enrollment activities throughout the Grantee's Agreement period with Covered California.

Note: *Open enrollment, which is the peak period, is November 1 through January 31.*

WHERE: CEC should service consumers within the region(s) identified in the Navigator's subcontract agreement.

WHY: The individual that serves as a CEC is contracted with the Grantee to carry out Navigator Grant Program activities that include, but are not limited to:

- Maintain expertise in eligibility, enrollment, and program requirements.
- Educate consumers about health insurance in a fair and impartial manner.
- Provide in-person assistance to help individuals enroll in coverage.
- Provide information in a culturally and linguistically appropriate manner.
- Be knowledgeable in and assist consumers with completing eligibility requirements for all coverage offered by Covered California.



The Role of the Certified Enrollment Counselor (CEC) (continued)

HOW: To be successful, a counselor needs to:

- Follow-up and follow-through on consumer leads.
- Identify the uninsured and potential consumers interested in Covered California.
- Set a time for an appointment to provide enrollment assistance.
- Walk through the enrollment process with the consumer.
- Approach the process with sensitivity and confidentiality.
- Provide information and assistance in culturally and linguistically appropriate methods as required that meet the standards for the ADA
- Comply with all Federal and State Regulations as well as program requirements.
- Follow-up with annual renewals.

It is critical that each consumer's interactions with a CEC is a positive experience.



Performance Monitoring and Quality Assurance

WHO: All Navigator Program Grantees.

WHAT: Grantees are expected to meet the goals outlined in their executed Standard Agreement with Covered California and are required to comply with all applicable state and federal laws and regulations.

The goals are, but not limited to:

- Maintaining expertise in eligibility, enrollment, and program specifications and conduct outreach and education activities to raise awareness about the Exchange.
- Providing 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.
- Facilitate selection of a Covered California Health Plan.
- 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.
- 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.
- Ensure that voter registration assistance is available in compliance with California Code of Regulations, Title 10, Chapter 12, Article 4, and Section 6462.
- 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.
- Maintain a physical presence in the state of California so that face-to-face assistance can be provided to applicants and enrollees.

WHEN: Navigator Program grantees must adhere to Covered California policies and agreement terms during the agreement period (August 1, 2015 to June 30, 2016) after Covered California receives a properly executed agreement from the grantee. An agreement is properly executed when an authorized signature appears on the agreement accepting the terms of the agreement between the grantee and Covered California.

WHERE: Policies are developed by Covered California and may be amended with approval by the Board.



Navigator Grantee User Guide

Performance Monitoring and Quality Assurance (continued)

WHY: The policies governing the Navigator Grant Program are based on federal and state statutory and regulatory requirements.

HOW: Performance will be measured by the overall number of individual consumers enrolled in an effectuated Covered California Qualified Health Plan (QHP), consumers assisted through the selection of a QHP, and/or who have renewed their QHP based on monthly reports submitted by the Grantee.

Policies issued by Covered California represent federal and state statutory laws and regulations. Covered California may issue Management Memorandums to or amendments to or clarification of Covered California policies. Policy questions may be directed to an assigned account manager.

Note: Grantees will receive Monthly Productivity Reports created by the California Healthcare Eligibility, Enrollment and Retention System (CalHEERS) which will contain enrollment status for the prior 30 days.

Grantees may provide help to and enroll Medi-Cal eligible clients; however, Medi-Cal enrollments do not count towards the goals set in their agreements. Compensation under the Navigator Grant Program is for Covered California qualified health plan (QHP) assistance only.



Training, Certification & Re-Certification

WHO: Navigator grantees and staff who will be performing activities under this grant including consumer assistance are required to complete management training, certification training, and recertification training.

WHAT: In-Person Management Training is required to discuss the role of the Grantee that will include:

- Administering the Navigator Grant Program to meet the Navigator Agreement requirements.
- Implementing effective enrollment and renewal strategies.
- Ensuring counselors or CECs are providing effective outreach, education, enrollment, renewal, and post enrollment support to all eligible QHP individuals.
- Supporting the “no wrong door” approach.
- Maintaining a physical presence in the State of California.

Additionally, new Enrollment Counselors who are employed by the Grantee or Sub-grantees are required to take the certification training and pass the certification exam prior to any enrollment activities.

WHEN: In-Person Management Training shall take place prior to any open-enrollment activities.

Certification training **must be completed within 30 days** of the beginning of the grant term (refer to your Agreement for the appropriate begin date of your grant term).

Existing CECs who have been trained, certified, and passed the background clearance are required to complete annual re-certification training. If re-certification training is **not** complete **within 60 days of the notification**, CECs will be deactivated and the full certification training will need to be taken to be reactivated.

WHERE: In-Person Management Trainings will be scheduled within your Sales Region facilitated by the Navigator Grant Program. Certification and Re-Certification Training is available through Computer-Based Training (CBT) via Covered California’s Learning Management System (LMS).

HOW: Notifications of training will be sent out from Covered California University (CCU) LMS. Grantees will need to be sure to check email spam folders to ensure receipt of their login information when status is set to “ready for training”. The LMS CBT contains online courses for certification and recertification, along with exams that must pass with 80% or higher.



Background Clearance

WHO: All CECs who work for a CEE.

WHAT: All CECs affiliated with a CEE must complete a background review **and** submit a Criminal Disclosure Form to complete their background check and fingerprinting. The background review is conducted by the Department of Justice (DOJ) and the Federal Bureau of Investigation (FBI). The DOJ fingerprint background check process is outlined on the DOJ, Office of the Attorney General website at <http://oag.ca.gov/fingerprints>.

WHEN: Background clearance must be completed before an individual can be considered for certification as a CEC. The background review process **can take up to 8 weeks or more** to complete.

WHERE: Fingerprinting may be completed through Live Scan with walk-in locations throughout California.

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 Grant Program, it shall be justification for denial of an individual's application to serve as a Certified Navigator in Covered California's Navigator Grant Program

Note: 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.

WHY: A criminal background check prior to certification aids in the evaluation ensures that consumers are being advised by reputable individuals.

HOW: Background screening, fingerprint scans, and Criminal Disclosure Forms are must be completed as part of the certification process.

- Entities must provide a pre-filled Criminal Disclosure Form to all new counselors. The form must be completed and sent back to Covered California via :

Fax: 916-228-8905

or

Mail: HBEX/California Health Benefit Exchange
Confidential Background Checks / Office of Legal Affairs
1601 Exposition Boulevard, Sacramento, CA 95815

- Entities must provide a pre-filled Live Scan Fingerprinting form to all counselors. Contact information for Capitol Live Scan is:

Capitol Live Scan, Phone: (877) 888-8802,
http://www.capitallivescan.com/locations_statewide_network.html



Periodic Site Visits

WHO: Navigator Grantees and Account Managers.

WHAT: Account Managers will schedule periodic on-site visits with the Grantees for the purposes of reviewing activities for compliance with the specifications outlined in the Agreement.

WHERE: Site visits will take place at the location indicated in the executed agreement between the Navigator and the assigned Account Manager.

WHEN: Periodic throughout the term of the agreement or as needed and may occur prior to pre-enrollment activities.

WHY: Site visits are conducted by a Covered California Account Manager to ensure compliance with state, federal, and provisions of the Agreement between the Navigator and Covered California. It is the Account Manager's responsibility to review with the Grantee the terms of the Agreement and the criteria by which the Agreement will be managed.

HOW: Navigator Account Manager will schedule site visits with the grantee no less than 10 days in advance. Site visits will be scheduled on an as needed basis, however, more frequent visits may be required when a grantee additional technical assistance.

Site visits may occur in conjunction with the In-person grantee meetings. The Account Manager will meet with program staff to review goals and objectives outlined in the site visit agenda. Grantees should not prepare formal presentations for the site visit but are encouraged to provide handouts or other tools for discussion.

Account managers will:

- a. Assist the Grantees with their first deliverables: staffing plan, strategic work plan, and/or whatever the grantee is contractually obligated to complete and the analysts can assist grantees to complete.
- b. Ensure all documentation is complete, current, and as described in their Request for Application (RFA).
- c. Observe the effectiveness of administrative coordination particularly to compliance with Covered California's Branding Guidelines for signage and collateral materials.
- d. Discuss what modes of social media grantees plan to employ.
- e. Visit storefronts, attend scheduled events, and/or office space as time allows.
- f. Observe signage and collateral materials to ensure they are in compliance with Covered California current branding guidelines.
- g. Observe Grantees social media techniques and processes.
- h. Review analytics tools grantees are using.



Workplan and Campaign Strategies

WHO: Navigator Grantees and Navigator Subcontractors

WHAT: A strategic plan of how the Navigator Grantee proposes to increase awareness and readiness through outreach, education and enrollment activities and campaign strategies to reach the proposed eligible target population.

WHEN: Navigator Grantees and their subcontractors should conduct workplan activities and campaign strategies throughout the Agreement period with Covered California.

Note: Open enrollment, which is the peak period, is November 1 through January 31.

WHERE: The Grantee and subcontractors may conduct outreach and education activities at venues and locations that are aligned with the goals and objectives of the Navigator Grant Program.

WHY: To demonstrate the Grantee's capability, and of their subcontractors, to reach and enroll the number of individuals proposed in the application.

HOW: Account Manager will review and discuss the Grantee's workplan and campaign strategies submitted with the RFA to determine whether activities listed were completed during the time period identified in the workplan; in addition, determine whether campaign strategies for soliciting customers was successful.



Monthly Progress Reports

WHO: All Navigator grantees.

WHAT: The Navigator Grantee Monthly Progress Report is used to identify successful strategies employed by Navigator Grantees. It will be used to help Covered California identify barriers Grantees encounter when providing enrollment assistance. Covered California is dedicated to helping Grantees achieve success in their endeavors and will work with Grantees to eliminate obstacles to their success.

WHEN: The reports are due the 10th of each month.

WHERE: The monthly reports should be submitted to Covered California via the In-Person Administration System (IPAS) in the “My Files” portal.

WHY: These reports provide Covered California with a narrative of the Grantees’ enrollment assistance efforts that may not otherwise be captured in the California Healthcare Eligibility, Enrollment and Retention System (CalHEERS).

HOW: Grantees will submit monthly reports, following the required elements as identified in the report template located at Navigator Grant Program website: <http://hbex.coveredca.com/navigator-program/>. The report will detail efforts in the field and identify the types and numbers of consumers that have been assisted with enrollment, renewals, selection of QHPs, and post-enrollment support which will include activities that focus on consumer utilization and retention.

Note: The Grantee’s progress and goals will be monitored and evaluated through a variety of methods including but not limited to:

- 1) Navigator Productivity Reports extracted from CalHEERS;
- 2) Monthly progress reports submitted by the grantee;
- 3) Storefront compliance;
- 4) Events submitted through the event portal, and
- 5) The extent to which Grantee activities align with the work plan and campaign strategies.



Contract Monitoring Compliance

WHO: Navigator Grantees and Covered California Account Managers.

WHAT: Covered California will monitor Grantee performance through a variety of methods for purposes of reviewing activities for compliance with the specifications outlined in the Agreement. Covered California reviews and monitors Grantee performance through various methods including, but not limited to, the following:

- Grantee monthly progress reports;
- Site Visits;
- Storefront evaluations;
- Work plan / campaign strategies;
- Scheduled events; and
- Annual Contract Monitoring Compliance & Evaluation Sessions

Contract Monitoring Compliance & Evaluation Site Visits will occur each contract term, no less than annually.

WHERE: Site Visits take place at the administrative location of the Grantee’s Primary Contact.

WHEN: Sessions will occur post-open enrollment. Account Managers will arrange and coordinate the scheduling of the compliance visit with their assigned grantees.

WHY: Sessions are conducted to ensure compliance with state, federal, and provisions of the Agreement between the Navigator Program Grantee and Covered California. It is the Account Manager’s responsibility to review with the Grantee the terms of the Agreement and the criteria by which the Agreement will be managed.

HOW: Covered California Account Manager will schedule compliance sessions a **minimum of 30 days** prior to the visit. Grantees are required to work with Covered California to manage and adhere to the process below.

Verbal Notification	60 days
Confirmation Letter	45 days
Agreement Review	30 days
Compliance Session with Grantee	SCHEDULED / CONFIRMED DATE
Report Complete or CAP Requested	15 – 30 days
CAP Report Due to Covered California	30 days
CAP Approval / Final Report	60 days

Corrective Action Plans (CAP)

The results of the site visit shall be documented in a monitoring report covering all areas reviewed, and include an assessment of whether the Grantee is meeting the Agreement specifications. If the Grantee is out of compliance, recommendations for adjustments shall be made and Corrective Action Plan (CAP) may be requested for all deficiencies cited during the compliance session. The Account Manager will follow up with the grantee to ensure the CAP was implemented and a final report of approval will be provided.



Navigator Grantee User Guide

Contract Monitoring Compliance (continued)

Note: *If, in the course of monitoring, Account Manager identifies areas of weakness or non-compliance, or simply has suggestions for how the Grantee might better achieve the Navigator Grant Program objectives, the Account Manager will provide technical assistance and advice to help bring the project up to its potential.*

Although the goal of monitoring is to make every project successful, unresolved monitoring findings may result in such actions as additional grant terms and conditions, recovery of funds, a decision to not award a continuation grant, or the termination of a grant.



Navigator Grantee User Guide

Payment Request

WHO: Navigator grantees.

WHAT: The Navigator grant is a block grant payment model with grant payments given on regularly timed intervals throughout the grant term. *Enrollment into the Medi-Cal Program will not count toward the thresholds set in the Grantee’s agreement, but Grantee still must provide enrollment assistance to consumers who qualify for Medi-Cal per the terms and conditions of the Navigator Agreement*

g. Payment will be disbursed based on the schedule table 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 thresholds set in the executed agreement.

WHERE: Payment requests are submitted using the Payment Request Form located on the Navigator Grant Program website (see below). The form is submitted based on the schedule in the payment chart below and emailed to the navigatorprogram@covered.ca.gov

Navigator Grant Program website: <http://hbex.coveredca.com/navigator-program/>

WHEN: The estimated payment request timeline is as follows:

Timeline	Payment	Total percent of award paid
September/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%

Example: Total amount of grant: \$350,000
First payment and all remaining payments: \$ 70,000

WHY: The payment schedule complies with the terms of the 2015-2016 Agreement with Covered California to compensate Grantees for complying with the Scope of Work enumerated in the Agreement.

HOW: Submit to Covered California any requested reports or remittances. Requested materials may be emailed.



Community Partner Storefront Program

WHO: All Certified Enrollment Entities, Certified Application Entities, and any subcontractors who are part of a Covered California program.

WHAT: Community Partner Storefronts provide consumers with convenient and consistent access to enrollment support in both Covered California Health Plans and Medi-Cal.

WHEN: Beginning October 1st of each year, Community Partners will be available to provide educational and enrollment assistance to walk-in consumers during the open enrollment period, and during extended open enrollment dates if necessary. At a minimum, storefronts should be open during core business hours Monday –Friday, 9am –5pm, preferably offering extended weekday and/or weekend availability during open enrollment.

Note: Open enrollment, which is the peak period, is November 1 through January 31.

WHERE: Commercial space with Covered California signage prominently displayed on the exterior of the building. Community Partner storefronts are permanent locations, with approved Covered California co-branded signage, open to walk-in traffic, offering free, confidential enrollment assistance and renewal services for families and individuals.

WHY: The Storefront Program was designed to increase the visibility of free, local and confidential in-person enrollment assistance. Consumers looking for local, in-person assistance with their application can use the Storefront Finder Tool to search for Storefronts by zip code, days/hours of operation, and languages spoken.

HOW: To become a Community Partner Storefront, visit the Community Partner Storefront application at <http://storefronts.coveredca.com/BecomeAStorefront/>. Be sure to identify the Entity Type (Navigator Grantee, CAE, Navigator Subcontractor, etc.), complete the entire application, and follow the instructions for submitting photos. Applications are submitted via the storefront portal, and please allow 2-3 business days for review and approval.

To update an existing storefront, visit the Storefront Finder webpage at <http://storefronts.coveredca.com/>, search by zip code to locate your storefront(s), click on the location(s) and ensure the information is accurate and review the photo. If the photo being advertised needs to be updated, please send an email to Storefront@covered.ca.gov.

Photo 1. Your photo must be of the exterior of the storefront building in its entirety (or at least the majority of the building). Also, Covered California signage must be clearly visible in the exterior photo of the building. Covered California “*Enroll Here*” lawn signs are acceptable.

Photo 2. A photo of the interior of the storefront is also needed. Please submit a photo of the interior where consumers have the ability to be assisted privately (i.e. cubicle areas, office areas, etc.)

All storefront-related inquiries should be submitted by e-mailing Storefront@covered.ca.gov.



Marketing & Collateral

WHO: Grantees who wish to use prefabricated materials from Covered California.

WHAT: Grantees must adhere to Covered California's policies when developing any materials that are related to or will bear the Covered California logo.

Current policy states that all materials intended for the public's consumption and developed by grantees must be preapproved by Covered California before distribution.

- Grantees must use the logos and abide by the guidelines set forth in the [Brand Style Guide](#) in order to receive approval.
- Clear, concise, and consistent communication is important to the Covered California mission. Consumer audiences desire simple explanations of a complicated subject.
- Navigator grantees will be able to order Covered California collateral materials through the KP Fulfillment House.
- Covered California collateral materials include documents needed for enrollment, enrollment and payment deadline information, and eligibility for financial assistance.
- Primary uses of Print Shop:
 - Ordering Covered California collateral material
 - Brochures
 - Tents

WHEN: After the Standard Agreement is executed, grantees will be contacted by the Covered California Marketing Team with instructions.

WHERE: A copy of the branding guide can be found on the [Partner Tool Kit](#) web page at <http://hbex.coveredca.com/toolkit/> on the Covered California website. The Brand Style Guide and logos are available through the partner toolkit or on the Covered California website at <http://hbex.coveredca.com/toolkit/logos.shtml>

WHY: Grantees may wish to use prefabricated materials to supplement their marketing efforts. The materials include:

- Program brochures
- Table covering

HOW: After the Standard Agreement is executed, Grantees will be contacted by the Covered California Marketing Team detailing:

- Budget information
- Individual logon information.
- Instructions on how to access the KP Fulfillment House online ordering system

Grantees receive a Collateral Budget separate from the grant award that is available to use in the print store.

Collateral funds are disbursed to grantees once each fiscal year, so long as funds are available. Budgets are reset every Fiscal Year and unused funds will not carry over to the next Fiscal Year. Collateral Budget inquiries can be directed to the assigned Covered California Account Manager.



Community Events Portal

WHO: All Certified Enrollment Entities, Certified Application Entities, and any subcontractors who are part of a Covered California program.

WHAT: The Community Events Portal currently allows public events to be submitted by enrollers, approved by Covered California administration, and displayed online for the consumer to access (i.e., health fairs, community events, enrollment events, etc.).

WHEN: Navigators and Navigator subcontractors should engage in outreach events throughout the contract period with Covered California. At the start of open enrollment, Navigator community partners should provide educational and enrollment assistance to walk-in consumers during the open enrollment period, and during extended open enrollment dates if necessary.

WHERE: All public community partner events should be submitted via the [Event Proposal Portal](#). Please allow up to 24 hours for approval of your event proposal. All public event inquiries should be submitted by e-mail to Events@covered.ca.gov.

WHY: California consumers contact Covered California on a daily basis to ask where can they receive enrollment assistance or simply learn more about Covered California. Hosting or co-hosting educational and enrollment assistance events are creative and effective outreach strategies to educate, enroll, and retain consumers.

HOW: In order to provide Californians with the most comprehensive calendar of events occurring throughout the state, Covered California has developed a submission form for our partners to use to have their events included on the event calendar that is listed on the CoveredCA.com website under "Events Near You." This may be outreach, education or enrollment events that our partners are planning, hosting or a participant.



Federal and State Regulations

WHO: The federal regulations are administered by the Government Publishing Office and the state regulations are reviewed, approved, and administered by the California Office of Administrative Law.

WHAT: The federal and state regulations provide Covered California with the operational guidelines for administering the Navigator Grant Program and have the force of law. The regulations include, but are not limited to:

- Rules governing Certified Enrollment Entities (CEE)
- Request for Application (RFA) process
- Fingerprinting and background review
- Training standards
- The appeals process
- Navigator roles and responsibilities
- Conflict of interest standards
- Protection of personal identifiable information

WHEN: The regulations remain in force until amended or repealed.

WHERE: The federal code of regulations relative to the Navigator Grant Program can be found on the Government Publishing Office (GPO) website. The website is [federal regulations: Navigator Grant Program](#).

The State's regulations governing the Navigator Grant Program are entitled "Enrollment Assistance" and may be found at <http://hbex.coveredca.com/regulations/>

WHY: Federal and state regulations are the "rules" for operating the Navigator Grant Program. The regulations have the force of law. In addition to the contractual requirements, Grantees are legally bound to maintain strict compliance with the regulatory provisions governing the Navigator Grant Program. Grantees are also required to comply with all applicable federal and state laws when performing services under the Navigator Agreement.

HOW: By complying with all terms and conditions as set forth in the Navigator Agreement, Grantees can ensure their compliance with federal and state regulations. Grantees are also strongly encouraged to periodically review the regulations and applicable law to ensure continued compliance.



Media Inquiries

WHO: Grantees

WHAT: Properly respond to inquiries from the media and elected officials regarding the activities performed by Grantees.

WHEN: Preparation for responding to media inquiries should take place before any scheduled meeting or discussion with the media or elected official.

WHERE: Media inquiries or requests beyond the scope of the guidelines below, please refer to information located on www.coveredca.com or contact our media line directly at (916) 206-7777.

WHY: Grantees are welcome to talk with media outlets about events and operations specific to the Grantee's role in the Navigator Grant Program. Grantees may discuss the following subjects: educational events, enrollment events, Storefronts, volunteer recruitment, outreach strategies to target audiences, and day-to-day operations. Grantees can also share information found in the Certified Educator Training modules. If the Grantee has any questions regarding inquiries by the media or elected official, the Grantee should consult with the appropriate Account Manager for guidance. **Grantees may not hold press events without prior approval from Covered California.**

HOW: Grantees must follow the guidelines and process as identified below.

Guidelines:

Covered California asks grantees to refrain from commenting on:

- Covered California policy
- Pending legislation
- Pending or implemented changes to Covered California operations and/or rules
- Impacts of Covered California policy changes, legislation, and Affordable Care Act
- Other Grantee outreach and education programs
- The Grantee selection process

Covered California asks grantees to limit comments to:

- Grantee's individual outreach and education operations
- Goals of individual outreach and education program
- Content shared by certified educators when engaging the public
- Upcoming outreach and education events
- Selection and training of volunteers for the individual grantee program
- Commendation for jobs well done by volunteers



Media Inquiries - Continued

Process:

When engaged by media, Covered California requests Grantees to complete the following:

- Start and maintain a media log
 - ✓ Assign an individual to manage the log
 - ✓ Designate an individual to be the point of contact for all media inquiries
- Record in your log the representatives name, affiliation, phone, email
- Determine if the individual represents legitimate media.
 - ✓ In-house publications of non-media companies are not considered legitimate media (i.e., ACME Health Insurance weekly blog/newsletter published on its website or distributed to its clients)
 - ✓ Questionable media companies should be referred to the Covered California media line
- Assess if the story will be print, radio broadcast, TV broadcast, online, or combination thereof.
- Ask media representative nature of story
 - ✓ Write down response for your records
 - ✓ Determine if inquiry fits within guidelines, if it does proceed, if not refer to Covered California media line
- Establish parameters for media access
 - ✓ Time
 - ✓ Who will be interviewed
 - ✓ Determine whether the representative will be able to freely approach volunteers, interview volunteers, record conversations between volunteers and public, and maneuver throughout your location.
 - ✓ Always ensure members of the media never have access to a consumer's personally identifiable information if visiting your location.
- Determine when the story will be published/broadcast
- Notify Covered California Communications Office of engagement with media within 24 hours of completion. Provide the following information to the Communications Office:
 - ✓ Name, affiliation of media representative
 - ✓ Nature of story
 - ✓ Publication/broadcast date
- Call Covered California media line (916) 206-7777



Glossary

Acronym	Stands for	Definition
ACA (PPACA)	Affordable Care Act	Enacted in March 2010, the federal Patient Protection and Affordable Care Act, commonly referred to as “Obamacare,” provides the framework, policies, regulations and guidelines for implementation of comprehensive health care reform by the states. The Affordable Care Act expands access to high-quality affordable insurance and health care
CALHEERS	California Healthcare Eligibility Enrollment Retention System	An online shopping and enrollment system that enables consumers and small businesses to enroll into a qualified health plan (QHP) through the Covered Californian's website at www.coveredca.com
CEC	Certified Enrollment Counselors	Employees or volunteers of approved Certified Enrollment Entities (CEE). Certified Enrollment Counselors will be finger printed and under go background checks prior to performing any enrollment assistance activities. They will be trained and certified in order to ensure they have the necessary expertise and information to successfully help consumers enroll into coverage.
CEE	Certified Enrollment Entity	A selected organization that provides in-person enrollment assistance to help eligible individual consumers compare plans and apply for health care coverage through Covered California.
GPO	Government Publishing Office	The U.S. Government Publishing Office (GPO) is the Federal Government’s official, digital, secure resource for producing, procuring, cataloging, indexing, authenticating, disseminating, and preserving the official information products of the U.S. Government.



Glossary - Continued

Acronym	Stands for	Definition
HIPAA	Health Insurance Portability and Accountability Act	HIPAA was enacted by Congress in 1996 to do the following: 1) Provides the ability to transfer and continue health insurance coverage for millions of American workers and their families when they change or lose their jobs; 2) reduces health care fraud and abuse; 3) mandates industry-wide standards for health care information on electronic billing and other processes; and 4) requires the protection and confidential handling of Protected Health Information (PHI). The HIPAA Privacy regulations require health care providers and organizations, as well as their business associates, develop and follow procedures that ensure the confidentiality and security of protected health information (PHI) when it is transferred, received, handled, or shared. This applies to all forms of PHI, including paper, oral, and electronic, etc. Furthermore, only the minimum health information necessary to conduct business is to be used or shared.
IA	Interagency Agreement	An interagency agreement is a document, generally between government agencies and departments, which defines cooperative work between the agencies. The agreement will define the parties involved, work performed and the transfer of technologies and funds.
QHP	Qualified Health Plan	An insurance product that is certified by the California Health Benefit Exchange (“Covered California”), provides Essential Health Benefits, follows established limits on cost-sharing (like deductibles, copayments and out-of-pocket maximum amounts) and meets other federal and state legal requirements.
RFA	Request for Application	A solicitation notice, usually released by a government agency or non-profit organization, that announces availability or release of grant funding, and allows organizations (public and private) to present proposals on how funding would be effectively utilized. The Request for Application (RFA) describes the Scope of Work and contains instructions on how to apply to become a grantee and includes important information about funding provisions, grant eligibility, and application submission requirements along with requirements necessary to prepare a proposal for grant funds.
SOW	Scope of Work	SOW defines the service, quality, standards, tasks, and specifications of the work to be performed by the contractor.



Navigator Grantee User Guide

Resources

Resource	Description	Web address
Covered California	Official Covered California website	http://www.coveredca.com/ or http://hbex.coveredca.com/
Partner toolkit	Resources for Navigators	http://hbex.coveredca.com/toolkit/
IPAS	In-Person Administrative System (IPAS)	https://ipas.ccgrantsandassistors.org/
OAL	Office of Administrative Law (OAL)	http://www.oal.ca.gov/FAQ.htm#10
CFR	Federal code of regulations	http://www.ecfr.gov/cgi-bin/text-idx?SID=69587b08489a7b77aa45e87ff8c86e62&node=pt45.1.155&rgn=div5#se45.1.155_1205
Live Scan	Fingerprinting service throughout California	http://www.capitalivescan.com/locations_statewide_network.html
Enrollment Assistance Regulations	State Regulations Governing Navigator Grant Program	http://hbex.coveredca.com/regulations/index%20-%20Enrollment%20Assistance.shtml
Covered California Regulations	All regulations under CA Health Benefit Exchange	http://hbex.coveredca.com/regulations/