CENTERS FOR MEDICARE & MEDICAID SERVICES

Moderator: Gian Johnson
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3:30 p.m. ET

Operator: Good afternoon, ladies and gentlemen. My name is (Ryan) and I will be your conference operator today. At this time, I would like to welcome everyone to the Centers for Medicare and Medicaid Services, Navigator for Pre-Application, Call Number 4.

All lines have been placed on mute in order to prevent any background noise. After the speakers' remarks, there will be a question and answer session. If you would like to ask a question at that time, simply press star and the number one on your telephone keypad. If you would like to withdraw your question, press the pound key.

I would now like to turn the call over to your host, Gian Johnson. You may begin.

Gian Johnson: Hi. Good afternoon, everyone, and thank you for joining us for today's pre-application call for the Navigator FOA. I know some of you have joined us in the past and some of you are new, so I'm just going to go over some important dates, and then highlights of the FOA.

And then we have a couple of frequently asked questions that we've been getting that we want to address with everybody so everyone can have the answers, and then we're going to open the line up for questions for the rest of the time.

So in terms of important dates, the first date is May 1st, which is tomorrow, and this is when the optional letter of intent is due. These are not required, but they do help us get a sense of where we might be receiving applications from and kind of the workload on our end.

More important deadline is June 7th. That's when our applications are due and this is a hard 1:00 p.m. Eastern Standard time deadline. All applications must be submitted through Grants.gov and there's information on how to do that and the registration processes that need to take place ahead of time all in the FOA. So please refer to that if you have questions on that process.

We anticipate awarding – making awarded announcements August 15th and then to briefly go over the FOA, this is a cooperative agreement, which is very similar to a grant, except it involves substantial HHS programmatic involvement with the recipient, and this basically means that HHS is going to work more closely with the recipients to support and stimulate their activities and more working jointly in a collaborative partnership type of relationship.

This is a 12-month award. All work plans and timelines should reflect the 12-month work period. We have a total of $54 million available and this is apportioned out to all states that are either going to have a federally facilitated or state partnership marketplace. So no states that – all the states that are able to apply are listed on page 9 and 10 of the FOA, but states that we'll have a state-based exchange or marketplace are not eligible to apply into this award as – those states will be rewarding their own Navigator grants.

So there's at least $600,000 available in each of the states listed in the FOA and this pot of money is based on the number of uninsured and the population within the states. There's some information in the FOA of how exactly this funding methodology was worked through if you're curious, that that's the bottom of the table on page 10.

So in terms of eligibility, this FOA is open to self-employed individuals, private and public entities. You can either work – you can apply as a single individual or entity or you can join together with other groups in your area and form a consortium.

The groups that are ineligible to apply for this awarded are health insurance issuers, subsidiaries of health insurance issuers, associations that include members of or lobby on behalf of the insurance industry, or recipients of any direct or indirect consideration from any health insurance issuer in connection with the enrollment of any individuals or employees in a qualified health plan or non-qualified health plan.

The total number of awards per state is going to depend on a couple of factors. The first is the regulatory requirement that there be at least two types of entities in each state or service area and addition – and one of those must be a community and/or consumer focused, non-profit.

And in addition to that, the awards on top of the required 2 will be based on the budgets and scope of the population that applicants are proposing to serve. In terms of activities required of guarantees, there are 5 duties that all navigators must perform and these can be found both in the exchange final rule, as well as on page 6 of the FOA.

Applicants, when copying their application, they can propose to serve consumers in a small population or at-large as they desire; however, they do need to keep in mind that irrespective of the population that you've proposed to serve, you should be prepared and able to assist anyone that comes into your office looking for assistance.

There will be some reporting requirements associated with this grant. They're detailed as well in the FOA, and more information will also be provided in the final award packages that go to guarantees.

Lastly, we have a couple of resources available on our website, which is CCIIO.CMS.gov. there is an in-person assistance link along the left side of the screen and you can click on that and there's a handful of FAQs. There's a link to the FOA on Grants.gov, and there's also some tips and instructions for applying for a federal grant. This process might be news to you. We tried to create kind of a helpful tip sheet to walk folks through it.

So before I open the line up for questions, a couple of questions that I want to go over that we've been receiving – that we've been receiving in our inbox and so I want to kind of get these – get these answers out to everyone.

The first is in terms of a consortium, I mentioned that you could group together with other entities in your area to serve a certain set of consumers. So the question that we've gotten a lot is if a consortium applying for a Navigator cooperate agreement includes multiple types of entities including one, if it's a community or consumer focused non-profit and another that's a different type can the consortium apply for all of the funding available in a given state since the applicant would meet the threshold of having at least two types of entities serving as a Navigator in the state?

And the answer to this is no because this scenario would not meet the regular touring requirement that at least two types of entities, one of which must be a consumer or community focused non-profit; receive a cooperative agreement in the state.

When looking at consortium applications, a consortium will only count as one entity and only the lead applicant of the consortium applying for the funds will be looked at to determine the entities type. So whatever type of entity the lead applicant is, that's the entity type that will be looked at for the entire group.

The next question is can a consortium with multiple entities divide the duties of a navigator so that one entity or group is performing some of the duties and another group is performing other duties?

So generally the answer is no, all institutes serving in a consortium are required to perform all of the duties of a navigator. This includes members of a consortium proposing to serve an administrator of capacity such as, like, a lead applicant that only wants to do administrative work.

This requirement may take different forms; however. For example, while the lead agency applying for Navigator funds and all of the members of the consortium are required to perform all of the duties, detailed on page 6 of the FOA, we also recognize that various organizations within a consortium may have particular expertise in one area such as origin and education.

And this, as such, while organizations have to perform all the duties associated with the cooperative agreement, there is no requirement that each consortium member perform each of the duties for an equal percentage of time.

Additionally, all staff associated with the Navigator cooperative agreement must be trained on all the duties of a navigator and be equipped to assist consumers through outreach and education and during the eligibility and enrollment processes.

The last question is whether an organization meets the definition of a health insurance issuers. This has come up a lot with groups that sell Medicaid or Medicare plans and whether or not they're eligible to be a navigator.

So when looking at whether you're eligible, we ask that you look – we ask that – we say that if you or your corporate affiliate are required to be a licensed agent or to be licensed to be engaged in the business and insurance in a state and are subject to state law that regulates insurance, you might be a health insurance issuer or have a relationship with a health insurance issuer that would make you ineligible for a Navigator grant.

We ask that you evaluate your specific corporate structures on a case. Like, we will evaluate your specific corporate structures on a case-by-case basis. The FOA requires that you submit a brief statement attesting that you are not an ineligible entity.

So we ask that you keep this guidance in mind when drafting that statement. For example, by disclosing any corporate relationships with an entity that is required to be licensed to engage in the business of insurance in a state, and that is subject to state law that regulates insurance.

So I know that was a lot of information and questions, but at this time, operator, if you could open the phone lines, we can begin to answer questions from those listening in.

Operator: At this time, ladies and gentlemen, if you would like to ask a question over the phone, please press star and the number one on your telephone keypad. Your first question comes from the line of (Suzanne Fonsa). Your line is open.

(Suzanne Fonsa): Hello. I tried to ask questions the other day and I was cut off and I was told to send them in by email and I'm wondering if you could please tell me or tell all of us where we would go to find answers to questions that people are asking.

Holly Whelan: Well – so if you have a specific question, we're happy to answer them now since you have the opportunity on the phone line. We have in the FOA there is listed contact information for reaching out in terms of questions regarding the FOA and that's listed in the document on Grants.gov. That email is Navigatorgrants@cms.hhs.gov

(Suzanne Fonsa): OK. Yes, I did try that. OK. So there's not going to be one play – one place on your website where you're going to have answers to questions that everybody asks?

Holly Whelan: Well, we hope to have that right now. We're putting – we're putting – there are some FAQs that are listed, Gian, I mentioned earlier. It's on CCIIO.CMS.gov.

(Suzanne Fonsa): OK.

Holly Whelan: And so there's some initial FAQs and other documents there, but we hope to include more very soon.

(Suzanne Fonsa): OK. Well, let me – let me ask my other – my real questions then. My first question is I was on the call yesterday for the state marketplace navigator program in Illinois and I'm a little bit confused about the different grants that are going to be out there for navigators, federal and state.

Could you just talk a little bit about how those will interact?

Holly Whelan: Sure. I'm happy to. So that – the call that you're referring to is not something that CMS led so I can't speak to anything that they may have said on that particular call, but I can give you an indication of where I think your questions may be coming from.

(Suzanne Fonsa): OK.

Holly Whelan: So Illinois and a handful of other states are what is called – what is referred to as a partnership marketplace and in particular, a consumer partnership marketplace. And in that – in consumer partnership marketplaces, there will be navigators and those navigators will be chosen and selected through this application process through this FOA and there will also be something called – it's referred to in a few different ways, but generally speaking, I think it's referred to most frequently as in-person assistance.

States who have a consumer partnership marketplace will be running their own in-person assistance program. And so if you're in Illinois, you – and you were interested in performing the in-person assistance program that Illinois has put together, you would need to respond to any RFP or information that the state themselves put out.

(Suzanne Fonsa): OK. And the functions will be similar, but not identical, I would assume?

Holly Whelan: That's probably the case. I can't speak exactly to what Illinois has – is going to or is planning to put out in their proposal, but generally speaking, you're correct.

(Suzanne Fonsa): OK. OK. But it is two separate processes and two separate grants?

Holly Whelan: Yes.

(Suzanne Fonsa): OK.

Holly Whelan: And – right.

(Suzanne Fonsa): OK. My other question is I know that from your – from on the other call, and from what you've said today, that proposals can be either a large geographic area, small geographic area, different population, but I'm wondering whether your preference is fewer larger grants and whether or not therefore you would actually carve out a piece of the larger grant for a smaller applicant?

In other words, if somebody said I want to – I'll give an example – if I want to serve the entire state of Illinois except for the Chicago area, and then a smaller organization came along and said we want to serve Champagne County, would you in fact carve out Champagne County for the smaller organization?

Gian Johnson: So our own requirement is that there be at least two types of entities within a state and other than that, we have no preference in terms of size or populations served.

(Suzanne Fonsa): OK. All right. Thank you.

Gian Johnson: Thank you.

Operator: Your next question comes from the line of (Randy Lomaker). Your line is open.

(Randy Lomaker): Hi. Thanks. So I know you said there's some information on how you figure the funding. I've got sort of a specific question. I note that in Arizona there's just under a million uninsured and the funding allocation is about $1.6 million. So this is around the $1.60 per uninsured person in Arizona to deliver this grant.

And that strikes me as just hard to – well, it's hard to understand. I guess, can you give us some color to that?

Holly Whelan: We did not put a per person figure in the calculation for how much is allocated per state. We use the PUMA or the PUM's data that I think is referenced underneath that chart and, you know, we have the amount of funding available that we've indicated, $54 million, and we allocated it based on a minimum of $600,000 per state.

(Randy Lomaker): OK. So no thought – no thought went into the realistic to be able to do this job effectively given the number of people that are trying to be addressed?

Holly Whelan: Well, actually, that's part of what an application would help to consider and would say to us, you know, in terms of what is the community or communities that you're proposing to serve and what is your, you know – part of what you – what you or, you know, the organization that you're with would submit would be a budget proposal and what you think it costs to assist the community or communities, and then it will be evaluated once it evaluated by an objective review committee once we receive it.

(Randy Lomaker): So are you suggesting there might be materially more funds available, you know, based on the applications you receive or is this all there is?

Holly Whelan: Oh, no. I'm sorry. I'm sorry if I implied that. No, the total amount of funding available is as indicated in the funding opportunity announcement up to $54 million. This is what we – this is what we have to award.

(Randy Lomaker): OK. And what if you don't get applications that add up to that number or last?

Holly Whelan: So I think that that is also outlined in the FOA and off the top of my head, I'm not sure exactly which page it's on, but there's essentially a second review maybe not the right – the right phrase, but if, for example, we received applications in a given state and they requested funds that didn't equal the total amount that was allocated, the additional funds left over could be reallocated to other high-scoring applicants in other states and that information...

(Randy Lomaker): No. No, what did – what did – no. No. No, you're answering the question the wrong way. What is the sum of the lowest bids in every state that meets your requirements adds up to $150 million instead of $50 million?

Holly Whelan: Oh, well – so it's taking on a – on an application by application basis and there's something that is called budget negotiations as part of the grant process and led by some of our colleagues in another division of CMS. And so they'll be working with each of the applications as we go through that process.

(Randy Lomaker): OK. So there's a process after-the-fact of the sum of the lowest bids exceeds your total funding and you need to whittle it down to the funding; is that right?

Holly Whelan: Well, and it's not just if the numbers don't match up. I mean, it's if – it's what the project – it's, you know, detailed by one applicant (inaudible) to serve.

(Randy Lomaker): Well, I understand, but if – I understand, but if the sum of the – if the – if the sum of the lowest request or the lowest proposals exceeds – materially exceeds the total funding, you have something that's got to give. I'm wondering whether there's any give on your side or if all again have to happen on the – on the grant – you know, grant request side?

Holly Whelan: Well, you know, we – we're required to put in the FOA the total amount of funding that's available and we've done so. So unfortunately, I think we just have to leave it at that. We have $54 million and that's what we have to give.

(Randy Lomaker): OK. Thanks.

Operator: Your next question comes from the line of (Darryl Devoe). Your line is open.

(Darryl Devoe): Oh. OK. Yes. Hi. Once you've awarded the cooperative agreements inevitably during the time period, some of the entities will go out of business, decide that for whatever reason they can't continue function as a navigator entity, so I'm wondering what would be the plan for filling in those holes? Might you take existing navigators and ask them to fill in the holes or would you do some sort of recomplete or how might that work?

Holly Whelan: So honestly, that is a question that we will need to take on a case-by-case basis and probably a number of things will be determined in it, but that's not a process that we will be outlining on this call.

(Darryl Devoe): OK. So then if I could just add one follow-up, so then since it's a case-by-case basis, I guess what I was trying to anticipate is if we have – if we put in any cooperative agreement and we're going to serve a certain region, let's just call it Atlanta, and then for some reason we could service another region, but we don't put that in there, but if somebody drops out in that region, we would just want to make sure that we might be able to be considered.

Holly Whelan: Right.

(Darryl Devoe): So...

Holly Whelan: That's – well, that's helpful information to know as we're working through the processees that we worked through on this end just that not just you in particular, that any potential applicant could be...

(Darryl Devoe): Right.

Holly Whelan: ... able or willing to serve in other areas should they be needed. That's a good reminder for us, too. Thank you.

(Darryl Devoe): Right. OK. Bye. That's it.

Holly Whelan: Thank you.

Operator: Your next question comes from the line of (Joseph Brentheim). Your line is open.

(Joseph Brentheim): All right. Thanks very much. I have a question about training. My understanding is that there's going to be a single nationwide training module online that won't be state specific, yet a number of the Navigator functions really require a lot of state specific information.

What's your plan to supplement the training with state specific information?

Gian Johnson: So first, just a general statement I forgot to make at the beginning. If folks, whenever they're asking questions could limit them to two, we would greatly appreciate it. We know that we have a lot of questions coming in, so we want to get as many answered as possible.

But to sort of answer your question, so the training will be – it won't be state specific, but it will cover all of the functions the navigators are expected to perform. In terms of tailing it to a specific state or area, that's where – that's why it's important for applicants in their applications to detail, you know, how well they know their area and how they best see the – serving their community because our – one of our goals in choosing applicants is to have people that know their community and know how to, I guess, reach the people in their area so that they don't need training on that, they need training on how to help folks get enrolled in the marketplace.

Oh, and also I'll add to that, we have some states that are in state partnership marketplaces and they are receiving state specific training to help supplement in terms of their own Medicaid processes.

Operator: Your next question comes from the line of (Courtney Hudson). Your line is open.

(Courtney Hudson): Thank you. The FOA is fairly silent on the software in the infrastructure that's going to be provided by CCIIO for the Navigator service. So I – my first question is can you provide more detail on what software is going to be provided and what the functionality will be of that for the Navigator program?

How much software and how much functionality will it support in terms of the requirement of this grant?

Holly Whelan: So that is an internal process and internal sort of business development and that's something that we will coordinate and communicate with our grantees once they're awarded, if there's anything specific that they should need to know.

(Courtney Hudson): But I'm sorry, are you – do you – do you – are you providing software or not providing software as part of this? I'm sorry, I don't really understand your answer.

Holly Whelan: I think you're going to have to explain what you mean by software. Do you mean – I mean, there is an exchange site where folks will – consumers will enroll into coverage and navigators will be assisting them through that process.

(Courtney Hudson): OK. So I guess – so my question is specifically for the functionality required to be provided to this grant, first you have eligibility determination. So I'm assuming that, for example, the plan finder software that you have on HealthCare.gov would be the folks – successful awardees for this grant will be required to use that.

Are there other modules or functionalities that they will also be provided, like, it's one – you just mentioned one for – is there a different module for actual enrollment that will be available to navigators?

Holly Whelan: Yes. So it will all be one system, but frankly, that's not, you know – the purpose of this call is to talk about the details involved with applying for a federal grant. So...

(Courtney Hudson): What – well, then let me clarify. The – there is pretty heavy tech investment required to actually meet – necessary to meet the requirements of this grant. So the grantees have to explain how they're going to meet the software and data tracking requirements or are those things that they're not expected to have to provide directly? (Inaudible) entirely silent on this.

Holly Whelan: No, we haven't – we haven't – we haven't – that's exactly right. We – that's because they don't have to provide us information on that – on that front. If there's anything that we need to provide to them – if there's anything that they will need, we will be providing it.

(Courtney Hudson): OK. Can you put a – create an FAQ for that? Because the grant is entirely silent on that. So for anybody who didn't already know that, that's fairly large expenditure and fairly important detail to leave out.

Holly Whelan: We'll consider it internally. Thank you.

(Courtney Hudson): Thank you.

Operator: Your next question comes from the line of (Natalie Carr). Your line is open.

(Natalie Carr): Yes. I'm with (Mid Depth) Community Consortium and I was trying to figure out how I could intertwine my relationship with the Corporation of National Service and Community Services with the Navigator program and was that possible?

Gian Johnson: I think that you would just – you would just need to apply under this FOA either, you know, as your entity or as a – as a consortium, but we can't really answer the specific question as to whether the particular organizations that you're mentioning would be eligible or not eligible. You'd have to look through the FOA and determine that information based on what's outlined in the FOA.

(Natalie Carr): I have a follow-up question to that. Basically, I guess we're wanting to know is is it allowable to – because sometimes you're told that you can't use federal funds to support another program that's granted through federal funds and AmeriCorps is federal dollars.

So can those two programs be used – can they complement each other?

Holly Whelan: No, you can't – you're correct. You can't supplement other federal funds with these federal funds. They would need to be separate.

(Natalie Carr): I'm not wanting to – I think this is probably a question I need to call later on. I'm not wanting to supplement. We want to use AmeriCorps members as navigators.

Holly Whelan: Well, I think you would need to detail how folks would only be reimbursed or paid through how their time would be allocated so that, let's say, 50 percent of time is spent doing the Navigator program and 50 percent of time is spent doing other functions of AmeriCorps or whatever the other projects are.

If you can separate out duties so that folks are, you know, being reimbursed or volunteering or whatever it is, their – for their time, then you should be able to show that information. You just can't, you know, double account for people.

(Natalie Carr): OK. Thank you.

Operator: Your next question comes from the line of (Lisa Pell). Your line is open.

(Lisa Pell): Thank you. Can you clearly define for us what it means to facilitate selection of a QHP?

Gian Johnson: So this is – I'm sorry. It's kind of a very specific separation between facilitating and actually enrolling folks. So in terms of facilitating, it means the navigator will sit – you know, next to a consumer and walk them through the process while the consumer is actually logged into their account and the consumer is the one put – inputting the information into the system, and then the system itself is in charge of enrolling and the consumer is in charge of finishing the process.

So facilitate is kind of like assisting in this context.

(Lisa Pell): So do we need to specify or how will we know whether or not enrollment actually occurs?

Holly Whelan: So that's – well, that's a very good question. It will be – it happens on, for lack of a better description, the back end and it will happen in connection with the issuer themselves. And so, you know, I suppose it's possible that it could happen quick enough to be in real time when a navigator is assisting them, but in other cases, it may not happen until a later date or even until payment is made on the part of the consumer to the issuer.

So we'll provide specific guidance in the training program that we're developing to help navigators – to help navigators understand how to move through this process.

(Lisa Pell): So then we don't actually have to propose as a service target how many people that we will enroll? We just need to propose how many we will assist with enrollment?

Holly Whelan: I think that's right and mostly because, you know, when a consumer comes to you, they may not be ready to enroll yet. They may just say, you know what? I think I need help setting up my account or I have some questions about what this all means.

And so you may be assisting a number of consumers who don't ultimately end up going through the enrollment process with your help and you'd certainly would want to consider them as folks you're assisting.

(Lisa Pell): OK. Thank you.

Operator: Your next question comes from the line of (Dottie O'Connell). Your line is open.

(Dottie O'Connell): Thank you. Both of my questions were answered.

Gian Johnson: Oh, great. Operator, can we have the next question?

Operator: Your next question comes from the line of (Luis Matthews). Your line is open.

(Luis Matthews): Thank you. I have two questions: One is that we've been approached by a couple of different groups to be part of the consortium. We wouldn't be the lead applicant on either of them. We know we couldn't be eligible for more than one award, but could we conceivably be part of two applications?

Gian Johnson: Yes, this is a great question, and we've also gotten this one a couple of times. So in terms of a – you can apply on separate applications, but in doing so, I would just caution you that you should budget your time accordingly so that – for both of them to be awarded, you would need to be prepared to carry out your duties or responsibilities at the same time in both.

(Luis Matthews): Oh, so if we were award – if both were rewarded, we could be part of both of them? We wouldn't have to choose?

Gian Johnson: Yes, as long as you budgeted and allocated your time. You can't do 100 percent work with either group.

(Luis Matthews): Right. OK. My second question is one that came up in listening to you describe what facilitating looks like. So I was under the impression that we wouldn't necessarily have to be physically located with the individual that we're helping navigate the – I thought maybe we could do it over the phone or in some other format.

Do we actually physically have to be sitting next to them in front of a computer to do this?

Gian Johnson: There's no requirement that you be physically present with the consumer, but there will be the federal (inaudible) and if you look through the FOA, there's a lot of points awarded for describing how you'll assist and work with consumers.

So I would just – I would take that into account when describing, you know, the work that you'll be doing.

(Luis Matthews): OK. All right. Thank you very much.

Gian Johnson: You're welcome.

Operator: Your next question comes from the line of (Lindsey Glaricio). Your line is open.

(Lindsey Glaricio): Thank you. Our first question is about the consumer application that was released today and it shows on there that there's a section for authorized representatives and then a separate section right below it for application counselors and navigators.

So our question is could a navigator also serve as an authorized representative for a consumer?

Gian Johnson: I'm sorry, I can't speak to that application. That's – actually, it's a different program than this one.

(Lindsey Glaricio): OK. So you don't have any guidance on whether a navigator could actually be an authorized representative in filling out the enrollment application?

Gian Johnson: This is still something that we're working through at this time, but we would definitely let grantees know as part of the training and the award.

(Lindsey Glaricio): OK. OK. Thank you. And then my second question is kind of a follow-up to one of the previous caller's questions about facilitating selection versus actually completing enrollment for the consumer.

So if there's a situation where the consumer is illiterate or they have language difficulties that might make it challenging for them to actually complete the application on their own, what's kind of the delineation there for a navigator as far as assisting versus actually completing the application on someone's behalf?

Gian Johnson: Sure. This is actually – this is something that will also be covered in the training that we're still finalizing and working through.

(Lindsey Glaricio): OK. Thank you.

Operator: Your next question comes from the line of (Linda Walling). Your line is open.

(Linda Walling): Thank you very much. My question is whether a national non-profit can apply on behalf of a consortium of state groups.

Gian Johnson: Sure. I mean, as long as, you know, everyone's eligible and you're also going to be performing the navigator duties in some capacity.

(Linda Walling): OK. Thank you very much.

Operator: Your next question comes from the line of (Asteria Miller). Your line is open.

(Asteria Miller): Hello. I'm in Texas and my question is regarding the lead organization and I wanted to know – I think you may have mentioned this, but if the me organization and, say, the corporate office is in California, but the (inaudible) in Texas, but the lead organization is the battle (inaudible); is that allowable or be able to do that with the lead organization have to be functioning with those navigator duties or can we do that?

Gian Johnson: So the lead organization would also have to perform the navigator duties in Texas in some capacity, but as long as that was covered, then it would be the lead organization wouldn't need to be physically present in Texas.

(Asteria Miller): OK. And so – but that is an OK setup, right, if they – you know, if the lead organization is in another state and where actually the funds will be – well, the navigators will be in Texas. That's OK as long as the lead organization is functioning as a navigator? (Inaudible).

Gian Johnson: I think so. I can't – I can't specifically sign-off yes or no, but it sounds like it would work.

(Asteria Miller): OK. All right. Thank you.

Operator: Your next question comes from the line of (Suma Bruna). Your line is open.

(Suma Bruna): Hi. I have questions, which is two-part. Can the insurance, the carriers, become navigators – apply for navigators who are participating in the marketplaces?

Gian Johnson: Did you say health insurance carriers?

(Suma Bruna): Companies, yes.

Gian Johnson: Companies? No, that's one of the ineligible groups.

(Suma Bruna): OK. And the second note is are member services and the customer services would be receiving calls starting October the 1st with regard to the marketplaces enrollment, right? So do they have to get trained similar to navigators?

Holly Whelan: You're talking about a carrier's call center?

(Suma Bruna): Yes. Yes.

Holly Whelan: I'm sorry, we're not able to answer those questions on this call. This is specific to the Navigator grants and so...

(Suma Bruna): So how do we get answers to those questions?

Holly Whelan: I would encourage you to reach out to – if you have other contacts within CCIIO, that you could – you could reach out to them and they can direct you to the right place.

(Suma Bruna): Is there any specific email address I need to send my question to?

Holly Whelan: You can send it to the Navigator grants email and we can try and we can try and facilitate getting it to the right place.

(Suma Bruna): Thank you so much.

Operator: Your next question comes from the line of (Amanda Steigas). Your line is open.

(Amanda Steigas): Hi. I have a couple of quick questions. I think one of them is around the budgeting. I know that we're not doing a per person budget allocation for this, but are we right to assume that in terms of making the case for the scope and breath of our application that we're looking at all uninsured that we currently reach or is it just the exchange eligible uninsured?

Gian Johnson: It's all the uninsured and under insured and anyone that you are proposing to serve as a navigator grantee.

(Amanda Steigas): OK. So we don't need to try to split out the specifics on who our exchange eligible population might be?

Gian Johnson: No.

(Amanda Steigas): OK. Thank you. And then another question, but I think this might be more about this probably will come through later in the awardee training, but we are intending to apply as part of a collaborative or consortium of agencies and coming in as lead agency and folks are starting to ask us about reporting requirements.

I know that reporting is designated in the FOA as quarterly, but is there any more information about how the quarterly reports will be – what type of information they will require or getting back to the question that came up earlier about the software program will information be pulled out of that for the quarterly reports?

Gian Johnson: So there's some information on our reporting in the PRA package that you can find online that's associated with the Navigator FOA and it can help clear up some of those questions, but we'll definitely be providing more details on specific reporting formats and everything as part of the training and award information.

(Amanda Steigas): OK. Great. Thank you.

Operator: Your next question comes from the line of (Vicki Kimbrel). Your line is open.

(Vicki Kimbrel): Hi. I wanted to know – ask if we would be able to apply as an independent applicant and then also as part of a consortium.

Gian Johnson: Yes, as an independent applicant, you would need to make sure that you have an EIN or I think it's TIN number. It's like a tax identification number to be able to get registered, but similar to the woman that asked – wanted to know if she could apply as part of two consortiums – you would just need to budget your time accordingly both in the individual application and the consortium application to be prepared to work on both at the same time should both awards be made.

(Vicki Kimbrel): OK. Thank you.

Operator: Your next question comes from the line of (Bernice Nabori). Your line is open.

(Bernice Nabori): Hi, there. My question is regarding the letter of intent. Do you have any specific rules? I'm kind of (inaudible) to find out if you have any specific rules for what should go in the letter of intent, like, regarding partnerships or anything like that or...

Gian Johnson: Sure. All the information is on page 16 of the FOA. There's a section entitled, "Letter of Intent" that'll tell you everything you need to include.

(Bernice Nabori): OK. And I noticed that you said that it is being registered as a cooperative agreement and you said it's like a grant, but in (SAM), should I be registered as a bid? As a – as a federal bid or as under a grant?

Gian Johnson: (Judy), can you maybe help with this question?

(Judy): Sure. You want to know where to register?

(Bernice Nabori): In (SAM), there's a section that asked if I'm registering as a federal bid or under a grant. And since there isn't...

(Judy): Under a grant.

(Bernice Nabori): Oh, OK. OK. Thank you.

(Judy): I think they're – to answer that question, I think federal bid and they referred to contracts.

(Bernice Nabori): OK. Yes, federal – yes, it refers to a contract. So then we would select grants?

(Judy): Correct.

(Bernice Nabori): OK. Thank you.

Operator: Your next question comes from the line of (Andrea Stevenson). Your line is open.

(Andrea Stevenson): Hello. My question has to do with in terms of setting goals for deliverables of the potential people that we will assist with enrollment. If it – initially, we set a goal or a benchmark and we find that either the response is overwhelming or we're having lack of a response, is there a renegotiation period within the one-year timeframe?

Gian Johnson: Well, this is one of the benefits of a cooperative agreement as we'll be in very close contacts with all the grantees and talking on at least a monthly basis, if not more so, and there'll definitely be opportunities to restructure your budget or your work plan if you find out that things are changing extremely from what you had initially proposed or predicted.

(Andrea Stevenson): Thank you.

Operator: Your next question comes from the line of (Jennifer Siegfried). Your line is open.

(Jennifer Siegfried): Thank you. I have two questions: One is whether there's going to be some sort of federal media buy or PSA to kind of keep us from having to worry about those kind of expenses.

Holly Whelan: So there is a federal in terms of CMS leading outreach and marketing program in the federally facilitated and partnership states that's led by another. It's not by our group, it's by another area within CMS.

We do expect Navigator grantees to do outreach and education and particularly outreach and education to the community and communities that they propose to serve. And so if someone was proposing to serve an entire state or a good portion of an entire state, then they should be prepared to do outreach and education in those particular areas.

(Jennifer Siegfried): OK. Great. Thanks. And my second question, if you don't mind, the training that you're planning to have, I know that you mentioned that it's not just broadly open to just any old agency, but if we have a consortium and some partners – and the funding can only go so far and there's some staff within organizations that are funded and even some consortium partners that are not entirely funded, but are, you know, partnering. Will this training be open to all staff they would like to put in as inclined?

Holly Whelan: So, you know, the intention is that the training will be available to anybody who – any staff who are receiving – who are funded or coordinating with the Navigator program. I think that your particular question may get a little deeper than that. It sounds like maybe you're proposing some volunteer work or maybe some stakeholder group involvement that may not be directly associated with receiving grant funds.

So it's hard to answer that question without more specifics and I think we'd probably be able to give you more information should your application be awarded.

(Jennifer Siegfried): (Inaudible) giving an example, if you have staff who are doing assistance for families with (inaudible) family care or within a hospital (inaudible) get our programs and they take on that one extra role with training, would that be – would it be allowed to attend the training?

Holly Whelan: I think – I think I'm – I think I'm confused. Are you saying, like, people who have certain positions and then they're taking on a role of a navigator in addition or for a portion of their enroll...

(Jennifer Siegfried): Right. Because they're already (inaudible).

Holly Whelan: ... (inaudible). They would be required to take the training.

(Jennifer Siegfried): Oh, great.

Holly Whelan: If they're – if they're performing the duties of a navigator, they are required to take the training.

(Jennifer Siegfried): OK. Thank you.

Operator: Your next question comes from the line of (Eric Kennel). Your line is open.

(Eric Kennel): Yes. Hi. Thanks for taking my call. I have two questions. The first is regarding indirect rates. Our organization has received federal grants in the past and we haven't negotiated indirect rate that has now expired. Should we submit a budget using that previous rate or how would you suggest that we include those in our application?

Gian Johnson: So on page 33 of the FOA, there's some information about this, but basically, if your rate agreement has been – is expired, you'll need to get a new one in place before you can request a higher rate or a different rate.

(Eric Kennel): So we would submit a proposal at the time of this application, I assume?

Gian Johnson: That I'm not sure about, but if you – if you refer to page 33, there's a website that can better answer that question.

(Eric Kennel): OK. OK. Yes, it wasn't directly answering the question of what to do if you have an expired rate. So that's what we're trying to get information about.

Gian Johnson: I'll also encourage you to email – unfortunately, our colleagues from – that handled this portion of the grant couldn't be on the phone, but on page 39, (Michelle Feagins) is listed as the administrative questions. I mean, you can – you can email her and she can help set that up.

(Eric Kennel): OK. Thanks. And my second question is do you recommend that we include letters of support and do they count towards the total 21-page limit?

Gian Johnson: They're completely optional. We're not encouraging or discouraging them. You can include them as part of the appendix and it won't count against the page limit.

(Eric Kennel): OK. Thank you.

Operator: Your next question comes from the line of (Josephine McCutta), your line is open.

(Josephine McCutta): Good afternoon.

I'm calling on behalf of a group that I'm trying to form here in Florida. One of the people looking at the application that was put online today asked whether or not that application is only for mailing or is that the application we're actually going to be filling out online?

Gian Johnson: So it's my understanding that that is a paper application but this – this isn't really part – I mean it is part of this program, but it's not what we're focused on here.

(Josephine McCutta): You're not going to discuss the application then? Who would be discussing that, do you know?

Gian Johnson: I'm not sure , that's a different office.

(Josephine McCutta): Will the training be in English or will they also include it in Spanish?

Holly Whelan: And you're – you're talking about training for navigators themselves?

(Josephine McCutta): Yes.

Holly Whelan: It will definitely be in English. We are still working through whether it will be provided in Spanish. We are – we're still working through some – some outstanding issues but we should have that answer fairly soon.

(Josephine McCutta): OK and my third question and thank you for putting with me.

Will you consider two grassroots community organizations of the same state and it's qualifying as a consumer focus nonprofit?

Holly Whelan: So the requirement that there be at least two types of entities does not mean that there can only be one of each type. So assuming, you know, all other things, you know, about the application are – are appropriate and it's an eligible entity who applies and they put forward an – a good application that's scored well by the objective review panel, there would be no reason to limit it only to one group.

(Josephine McCutta): OK, thank you very much.

Operator: Your next question comes from the line of (Mark Mutom), your line is open.

(Mark Mutom): Hi, thanks for taking my call.

Several of the states have health insurance brokers associations already set up and they – they make up, for example, in my state about 350 licensed, registered health insurance brokers, many who have been in the business for 15, 20, 30 years. Are they going to be allowed to act as navigators?

Holly Whelan: So agents and brokers are certainly eligible to apply as navigators. The one requirement that we have made and – and it's outlined, I don't know if you've seen it, but there was a Notice of Proposed Rule Making that was published a few weeks ago on the navigator program and in previous guidance we've talked about it as well, that agents and brokers who apply to be navigators cannot continue to receive consideration directly or indirectly from health insurance issuers. So an agent or broker couldn't be both acting as a navigator and selling – selling insurance – health insurance to consumers.

They could be, you know, for example, an agent or broker of property and casualty insurance or homeowner's insurance and also serve as a navigator.

(Mark Mutom): So – so in essence, the most – really the most qualified are not going to be able to – to do it.

What about someone in the – in the office of, let's just say we had a broker who had someone in his office who was not a licensed agent but was like a service representative. Would that person – could that person qualify?

Holly Whelan: I think I'd refer you back to the ineligible entities on page 13 of the (FOA) and what it – what it says is that recipients of any direct or indirect consideration from any health insurance issuer in connection with the enrollment of an individual or employees in a QHP or a non-QHP would be ineligible.

(Mark Mutom): OK. Got it, OK. Thank you.

Gian Johnson: Thank you.

Operator: Your next question comes from the line of (Ray White), your line is open.

(Ray White): Yes, thank you.

Female: Hi, we have two questions here and one is on the questions of duties of a navigator and in terms of understanding the application process. Like I heard say on – on President Obama talking about it originally, the application's going to be 21 pages but now they've gotten it down to three. So when you have a person who's all ready to go, what is the process? And – and is it a paper form? Is it electronic? Or what's involved in that process?

And then I have a second question.

Holly Whelan: The navigators will be trained on the appropriate processes before beginning to perform their duties. Generally speaking, I'll say that there is both the paper form that folks have been asking a few questions about on today's call. I will reiterate again that – that those of us here around this table answering these questions are not the folks who developed that application. So we don't have the expertise to provide you with an – an answer to that and – and that's not the focus of – of this particular call today.

There is also an online application that is – that is different – different in terms of it – it – it's more interactive and will be available to consumers online.

Female: Yes, OK.

The – the second question is – is – is there some FAQ that talks about what goes in a successful proposal? I mean you – it sounds like from the people on the call you're going to have all different size organizations from different fronts.

I mean how do you – what makes for scoring, you know, what – what – how do you better your application? I mean, you know, it sounds like everyone seems to be pretty qualified. But how do you – how – how did you – your proposal stand out?

Gian Johnson: Sure, so if – starting on page 28 of the FOA, there's the criteria that actually says how many points are awarded to each section. So when you're crafting your application, I mean you definitely want to take all of those factors in mind and speak to them as best as you can to try to achieve the highest score possible.

Female: So there's no like sample proposal anywhere online?

Gian Johnson: No, this is – this is – I'm not sure if grants.gov has anything, but this is a first run for this – this FOA.

Female: OK.

Male: OK.

Female: Thank you.

Male: Thank you.

Operator: Your next question comes from the line of (Herman Edwards), your line is open.

(Herman Edwards): Thank you.

Hi, I just want clarification because I walked out from a training under (Elaine Sally) with Family USA. And then I've been on other calls also and I thought I understood from my call yesterday from (Dr. Rinard Murray) and (Dr.

Pamela Rochelle) that an applicant, when it comes to subcontracting, cannot come through two different coalitions. You have to select one.

Now I – I pretty much remember that and I've been kind of going back through my notes and I just need clarification on that because that's what I'm – I'm informing others of. If we can apply through two different coalitions for subcontracting, let me know.

Holly Whelan: So thank you for that question and I'm sorry if the information that you received on the call yesterday was different.

The information that Gianhad been sharing with a couple of other questioners this afternoon regarding being able to apply through more than one application is guidance that we have been given from our office of acquisitions and grants management who – who sort of lead the grant policy development around all grants that are – that are developed and awarded by CMS.

So that is our understanding from our colleagues in the – the grants management within CMS and that's how we'll be looking at the applications that come in.

Male: OK.

Operator: Your next question comes from the line of (Ingrid Arbury), your line is open.

(Ingrid Arbury): Hello – hi.

My question is whether or not the actual federal regulations are going restrict (inaudible) the navigator requirements that a state can have?

Holly Whelan: I'm sorry, could you repeat your question? We had a hard time hearing the end of it.

(Ingrid Arbury): Sure. So do the actual federal regulation restrict in any way what the states can do in establishing their navigator requirements?

Holly Whelan: Oh, you mean like the standards for training and conflict of interest and things like that?

They – the state – and you're talking specifically about state based marketplaces?

(Ingrid Arbury): Yes.

Holly Whelan: So the state – state based marketplaces, if you look at the navigator NPRN that came out a couple of weeks ago, state based marketplaces are encouraged to use the standards that we set forth for federally facilitated and partnership marketplaces but they are not required to use the same – the same standards that we've set forth – that we've proposed.

(Ingrid Arbury): Is there – is there a floor that they can't go under or are there some things that they necessarily have to meet?

Holly Whelan: So they would have to meet the requirements of the – the – the regulations that have been set forth. I wish I could remember the – the – the exact date. It came out in spring of 2012 and they're outlined in 45-CFR, Section 155210.

(Ingrid Arbury): OK.

Holly Whelan: And of course in statute at 1311(i) of the Affordable Care Act.

Operator: Your next question comes from the – your next question comes from the line of (Herman Touch), your line is open.

(Herman Touch): Hi, thank you for the meeting first of all. But I'd like to say Florida Blue, we have a position here that's the community educator for teaching people about health care reform.

Now the question I have, as a community educator, I am working for an insurance company but at the same time, could I refer people so that they can touch base with these navigators since I am coming from an insurance company without any idea of making any kind of commissions or any kind of restitution or any kind of extra money off of that?

Holly Whelan: I don't think there's any reason why a consumer couldn't be connected with a navigator from – from other entity or groups.

(Herman Touch): Including the insurance company?

Holly Whelan: I mean you wouldn't...

(Herman Touch): Including the insurance company, correct?

Holly Whelan: Right. I mean you would be – you would be – you're, as you indicated, you're ineligible from applying to receive a navigator cooperative agreement but there is no limit or inability for you to refer any consumers you may be working with to a navigator that may exist in their community.

(Herman Touch): And the second question is can I receive this navigator training to understand what they're doing on their end?

Holly Whelan: Unfortunately, the training is – is open specifically to navigator, navigator grantees and – and – and staff associated with the grant or with the cooperative agreement.

(Herman Touch): Is there any kind of like signing up for that or can I just get it from one of those that are providing the service?

Holly Whelan: Well it's...

(Herman Touch): Without registering?

Holly Whelan: ... not open – yes, it's not open to the public so it wouldn't be something that folks could just find their way to or – or – or get someone else.

You know, it – it's – it's possible that there may be other opportunities where training may be available outside of the navigator program and so, you know, again, that's not – that's not something that's been worked through internally here at this point but I guess I would encourage you to just to keep your eyes and ears open to see if there's any training opportunities in the future for, you know, other – other folks in the community who are interested in having the information.

(Herman Touch): OK, very good. Thank you.

Operator: Your next question comes from the line of (Jacob White), your line is open.

(Jacob White): Yes, good afternoon.

I – I think that question has been answered in previous discussions, so I'll table that.

Gian Johnson: OK, thank you.

(Jacob White): I had – well let – let me just say for the record, it had to do with your estimated numbers of the uninsured in the chart and the specific allocation that was earmarked to a state. And in that assessment, the question deals with numbers reached and what would be a reasonable expectation when you look at a state number of potentially ensured and you're trying to leverage what is proposed in the FOA with the number that theoretically needs to be reached?

Does that make sense?

Holly Whelan: So you're coming up with the number that – like an applicant's proposing to serve?

(CROSSTALK)

(Jacob White): ... to total number of projected uninsured? So is there a formulary of – of any type that the review team is potentially looking at to say based upon this whole conversation around outreach numbers reached, those assisted versus those that are actually enrolled and those – some of the factors that you discussed earlier. Is there any kind of formulary that – that weighs in or gives weight to how many proposed individuals are – are reached within the total population of uninsured?

Gian Johnson: No, there's no – there's no focus on that in the – the objective review committee. The only thing that they'll be looking at in terms of weighting applications are the – the points received that begin on page 28 of the FOA for the different categories.

(Jacob White): OK, thanks.

Operator: Your next question comes from the line of (Angela Lawson), your line is open.

(Angela Lawson): Hi. One question was answered and this I don't know if you can answer.

Is there anywhere we can check to see if the demographic we are considering for our grant has been awarded prior grants?

Gian Johnson: No, unfortunately all of the application awards are going to be announced at the same time.

(Angela Lawson): OK.

And as an individual working with – I want to apply as an individual and as a lead for our nonprofit organization and you said that was OK to do? I just had to get an EIN as an individual and then apply as a consortium or is that what it would be?

Gian Johnson: Yes, both of those are correct. Also in the budgets for both your individual and your consortium application you would need to separate out your time should both awards be made so that you're not 100 percent working with either group.

(Angela Lawson): OK.

But there is the possibility that – that either one or the other could be awarded and maybe not both?

Gian Johnson: Right. But when applying, our colleagues in the office of grants management have asked that in order to apply on multiple applications that you – you be prepared for, you know, not the worst case – kind of the worst case scenario and not both are awarded.

(Angela Lawson): OK. All right.

And it's OK for one to be in one state and one to be in the other?

Gian Johnson: Yes.

(Angela Lawson): OK.

Thank you.

Operator: Your next question comes from the line of (Lori Zimmerman), your line is open.

(Lori Zimmerman): Hi.

We're – we're in Missouri wondering if there's a way we could find out if there's other folks in our area who might be interested in joining a consortium with us?

Gian Johnson: Unfortunately, we don't have access to that information. I would just encourage you that – to reach out to folks in your state and your community and kind of to talk around just some local nonprofits maybe and see if anybody is keeping track of – of that.

(Lori Zimmerman): OK.

And second quick question, if we missed the Letter of Intent deadline, well if we – if we missed that, would it be worthwhile still to send something in a few days late?

Gian Johnson: Sure, it's – it's a flexible – I mean it's completely optional but if – if you want to send the letter in afterwards, that's – that's fine too.

(Lori Zimmerman): Does that strengthen our applications?

Gian Johnson: Honestly, it just helps us from a planning perspective knowing how many to anticipate receiving so we know how long their review process is going to take and everything.

(Lori Zimmerman): OK, thank you very much.

Gian Johnson: You're welcome.

Operator: Your next question comes from the line of (Ricardo Selvoa), your line is open.

(Ricardo Selvoa): Thank you.

I was calling because I wanted to just confirm a couple of things that I'm seeing as I'm reading the – the – the big document.

If I'm reading correctly, it's only a one year grant?

Gian Johnson: Yes.

(Ricardo Selvoa): Am I right on that?

Gian Johnson: Yes.

(Ricardo Selvoa): And then also I'm confirming also on page 27, it says, you know, the fund being – cannot be used to defer the cost to provide direct health care services to individuals. That is – am I right in thinking that's more regarding the clients, not necessarily staff that would be...

Gian Johnson: Yes, so...

(Ricardo Selvoa): ... the (inaudible) for the staff?

Gian Johnson: Right. You can definitely provide insurance to your staff and that's right. You can't provide direct insurance to consumers.

(Ricardo Selvoa): OK.

And then I guess my – my next question is if, you know, it comes down to our state and if I'm right in thinking that, you know, if we apply the – I know because people have been using the word lead, but if – if we apply as a – I guess a lead or a physical agent, are we allowed to have subcontracts with agencies to be able to actually do – to provide services? You know, the – the majority of services?

I know you stated, you know, the lead still has to do a portion of it but if – if the majority of it was done through subcontractors, is that OK?

Holly Whelan: So it sounds like you're talking about a consortium and if you – and that's certainly, you know, a consortium is certainly acceptable. But as – as (Gian) had mentioned earlier, all of the members of a consortium, including the lead applicant, have to be able to perform all of the required duties of the navigator.

(Ricardo Selvao): OK.

Holly Whelan: And so, the – the sort of – the differentiation among that is that there's no requirement that every group perform each of the required duties for the same percentage of time.

(Ricardo Selvao): OK.

Holly Whelan: So for example, one agency may be really good at doing outreach and education and so you – you would probably expect that they might do more outreach and education efforts than some of the other groups but everybody should still be performing all of the duties.

(Ricardo Selvao): OK.

And then another question I had was if I'm reading it correctly, it says the billing is quarterly as far as turning in the, you know, the – the submission? And I'm – and I'm trying to find out whether or not this, you know, a (inaudible) reimbursed grant so that, you know, if an agency got it and they had it for – they provided their own funds for the first three months and then they'd have to send it to – the paperwork to be able to get reimbursed for that? Am I right in thinking that?

Gian Johnson: No. so the reporting is quarterly and then beginning on page 33 under the terms and conditions section, it discusses how once awards are made accounts will be established and all of the grant funds will be placed into that account and then you can drawdown on an as needed basis.

(Ricardo Selvao): OK, so it's not a reimbursement grant, it's...

Gian Johnson: No.

(Ricardo Selvao): OK, so the – the funds would be there if – if we got awarded?

Gian Johnson: Yes.

(Ricardo Selvao): And it – it would just be, you know, expensed, you know, on a monthly basis pretty much?

Gian Johnson: How – however...

(CROSSTALK)

(Ricardo Selvao): ... yes, as – as you use them.

Holly Whelan: And you know the – the reporting requirements help to account for what the funds are used for and then of course, as a cooperative agreement, we would be coordinating and communicating with each of the grantees to ensure that funds were used in an appropriate manner and in accordance with the project plans that are – that are outlined in each of the applications.

(Ricardo Selvao): OK, that was my questions.

Thank you.

Operator: Your next question comes from the line of (Jorje Gomez), your line is open.

(Jorje Gomez): Thank you.

This is the first time that I'm learning about the – the whole process so I'm trying to understand how this is going to work and just correct me if I'm wrong.

There's going to be a marketplace that is basically going to be a pool of private insurance and state sponsored insurance. So the function of the navigator is going to be to help individuals in the community to apply for those health insurance. Am I correct on that?

Holly Whelan: I think you're pretty close. So there will be a marketplace in every state and the – this FOA is for individuals or entities in the federally facilitated marketplace states and the part consumer – excuse me – and the partnership marketplace states and one the who those states are are all listed in the FOA.

But the navigators will help consumers who come to them with questions go through – go through the – the essentially the eligibility and enrollment process and it may – it may turn out that a consumer is eligible for what's being called a qualified health plan through the marketplace and so the navigator would assist the consumer in the ways that they – they need as they're going through that process.

It may also be determined through the initial application process that – that someone or perhaps a portion of a family is eligible for public programs like Medicaid or the CHIP program. And so in such an – in that instance, the navigator would help get folks over to – over to the correct program in – in their state whether it's Medicaid or CHIP or other things like that.

(Jorje Gomez): OK.

The second part of my question, are we allowed to serve undocumented individuals in the community given that some – some of them might be able to afford, you know, the insurance that are not operated by the state?

Holly Whelan: So, undocumented individuals are not eligible for our qualified health plan coverage through the marketplaces.

(Jorje Gomez): OK.

And the final question that I have, as a nonprofit agency, we don't necessarily need to be part of a consortium to apply for the grant, right? We can do it on our own?

Holly Whelan: That's correct. You don't have to be part of a consortium.

(Jorje Gomez): OK, got it.

All right, thank you.

Operator: Your next question comes from the line of (Naomi Cotton), your line is open.

(Naomi Cotton): Both of the questions have been answered.

Thank you.

Gian Johnson: Thank you.

Operator: Your next question comes from the line of (Kathleen Holmes), your line is open.

(Kathleen Holmes): I'm – I'm brand new to my position here and just got thrown on this call, so please excuse my ignorance.

I work for Legal Aid and we have attorneys at different hospitals that help people get insurance and with their problems with Medicaid and Medicare. Can – is – is some of a route that we would be eligible for?

Gian Johnson: I – as long as you're performing all – proposing to perform all five duties that are listed in the FOA and, you know, nobody is – is an ineligible entity then it should be.

(Kathleen Holmes): And, OK, one other question.

So, eligible candidates are all uninsured and underinsured because I had heard something about they had to be over 100 percent of poverty.

Holly Whelan: You mean to be assisted by a navigator?

(Kathleen Holmes): Yes.

Holly Whelan: No.

(Kathleen Holmes): OK, great.

Thank you.

Operator: Your next question comes from the line of (Tom Ruperton), your line is open.

(Tom Ruperton): Yes, my question deals with ineligible groups.

If someone is a licensed insurance agent and has a health license, if they serve as a navigator, am I to understand that that person then can no longer sell long term care insurance or disability because both of those are health products?

Holly Whelan: So that's – that's a very good question and that's not – I don't believe that's something that we've outlined in our proposed regulations at this point.

I would encourage you to submit that question to navigatorgrants@cms.hhs.gov and we can try and put that into one of our FAQs that go out to get some additional clarification around that.

(Tom Ruperton): All right, can you repeat that please?

Holly Whelan: Sure, that e-mail address?

(Tom Ruperton): Yes.

Holly Whelan: It's navigatorgrants with an "S" on the end, navigator grants@cms.hhs.gov.

(Tom Ruperton): All righty.

Thank you very much.

Holly Whelan: Thanks.

Operator: Your next question comes from the line of (Erica (inaudible)), your line is open.

(Erica): Hi, my question's already been answered.

Operator: As a reminder ladies and gentlemen, if you would like to ask a question, please press star one and to remove your question from the queue, please press the pound key.

Your next question comes from the line of (Maria Theresa Dekespie), your line is open.

(Maria Theresa Dekespie): Hi, good afternoon.

Very quick question, I've understood that every consortium, the subcontractors, (inaudible) calling them the subgrantees or subcontractors, I'm not sure.

Holly Whelan: You can refer to them in any way.

(Maria Theresa Dekespie): Either way, OK.

Then the – the question is, I've understood that each subcontractor/subgrantee would have to have a (inaudible) and (inaudible) number. Is that correct?

Gian Johnson: (Judy), can you maybe get this one?

(Judy): You know that depends on the legislation and that would actually be a question that you would ask the – you mean the subcontractor – the subcontractors or – or awardees within the – the original award?

(Maria Theresa Dekespie): And within the grant consortiums.

(Judy): (inaudible) and you're going to subcontract some of that work or you know, they would be subawards made. Are you asking...

(Maria Theresa Dekespie): Yes.

(Judy): ... those would need a (inaudible)?

(Maria Theresa Dekespie): A (inaudible) and (inaudible).

(Judy): Well, if they're not submitting a grant application at grants.gov there's no reason for them to need a SAM registration as far as I know or a (inaudible) for that matter, but I don't – I really can't answer that. I can only tell you what the applicant would need to have – when they submit their application at grants.gov.

(Maria Theresa Dekespie): Right.

(Judy): So if you're the – if you're the organization or the individual that is submitting the application, or the organization, individuals don't need (inaudible) numbers, but the organization, you wouldn't – you would need a (inaudible) and you would need to be registered with SAM, have an active registration with SAM and be registered in grants.gov.

(Maria Theresa Dekespie): Right. You know, I've got those.

(Judy): (inaudible) remaining on the line to please register now if you haven't already.

(Maria Theresa Dekespie): Yes, we've got the (inaudible), the SAMs and the AOR registration...

(Judy): Good.

(Maria Theresa Dekespie): ... but the – the question came because that we were told that each subcontractor/subgrantee within the consortium underneath the lead agency also had to have these numbers.

(Judy): Who told you that?

(Maria Theresa Dekespie): On another one of the calls. Just like the other – just like that gentlemen was told that...

(Judy): That would actually be a question that would have to be answered by CMS, by the – the program that's – that's providing the funding.

(Maria Theresa Dekespie): OK.

I'll – I'll go ahead and – and send that via e-mail.

The next one...

Gian Johnson No, no, no ma'am, sorry.

We – we actually found the answer. It's on page 15 of the FOA and it says that primary awardees must maintain a current registration with SAM and with the SAM database and they can only make subawards or subcontracts to entities that have a (inaudible) number.

(Maria Theresa Dekespie): Thank you very much.

OK, perfect.

OK, then my next question is very simple. I already heard that if you are adding on navigator duties to someone that's already having some sort an eligibility, that by default, I would assume that people can be cross trained. We're looking at three different kinds of training. There is a 1-E app as the common eligibility tool that would, you know, we're looking to – to launch in – in our area. Then there's obviously the federal marketplace and then we also – in Florida, there's the DCF eligibility coordinators. So potentially every federal navigator would have to be cross trained in all three in our area. And that would be OK?

Holly Whelan: There's no – there's no federal requirement that navigators who will be awarded grants in your state must take additional training. You know, I'm not familiar with the two programs that you just mentioned.

(Maria Theresa Dekespie): Right, no, no, I understand that. But I'm saying if someone's already trained in this, there's no restriction on them being trained and having like a dual role as a federal navigator and these other kinds of roles that they would have?

Holly Whelan: As long as their time – and their time is allocated appropriately in your application so you couldn't fund 100 percent of somebody's salary to only spend 50 percent of their time being a navigator.

(Maria Theresa Dekespie): Absolutely, fantastic. I appreciate it.

Female: Thank you.

(Maria Theresa Dekespie): Thank you.

Operator: Your next question comes from the line of (David Mortimer), your line is open.

(David Mortimer): Hi, thank you.

I have two questions and my first question has to do with page ten on the FOA. It notes that the overall funding available may increase if all funds are not expended in tier one review and that makes me think if Texas, that's being apportioned $8.1 million doesn't use all of their funds in tier one, could some of those funds be reappropriated in a tier two for another state?

And then I have a second question.

Gian Johnson: Yes, that's exactly what that means. After the first tier review, if there's any, you know, after we've gone through all of the eligible and qualified applications for each state and made sure that at least two entities, one of which is a consumer or a community focused nonprofit have been awarded, if there are still funds left over, then we're going to pool all those together and award remaining eligible and qualified applications based on – on the factors listed on page 12.

(David Mortimer): Thank you.

And then my second question has to do – I – I have eight nonprofit hospitals, eligible nonprofits in central and southern Illinois in high concentration areas of uninsured folks and I was wondering, we're having a difficult time in identifying a lead organization that – that would like to do this and does CMS or CIIO offer any help in – in communicating with other organizations or will the LOI's be listed online so that we could see what other organizations are putting together and applications that we could, you know, put together a more geographically comprehensive application?

Gian Johnson: Unfortunately, we – we can't share the Letters of Intent at this time and we don't have a list of who all's applying or planning to apply even in – in the various states.

I'd just encourage you to reach out to folks that you may know around the state and try to – to find out if you can, you know, find other groups in the state that are also looking to apply or considering applying.

(David Mortimer): All right, thank you.

Gian Johnson: Operator, at this time, it looks like we're almost at five o'clock. How many questions do we have left?

Operator: At this time, we still have another 60 participants in queue for questions.

Gian Johnson: I guess, we'll try to handle – we'll take five more questions and then I'm sorry, we're going to have to cut the call off.

Operator: Your next question comes from the line of (Rick Alvarez), your line is open.

(Rick Alvarez): Yes, I have a question in relationship to the – the point that (inaudible) you have for – for scoring the application. It says staff experience, private health insurance markets and what kind of – what kind of expertise or – or what kind of level are you looking there? Because we – we have – we're – we're well versed in – in the typical (inaudible) where we won't be as well versed, for example, as an insurance agent. So...

Gian Johnson: Right.

(Rick Alvarez): ... what (inaudible) are you looking there?

Gian Johnson: You know, that's the plan (inaudible). We can't comment specifically about the criteria in that much detail. But we just encourage applicants to speak to their skill set and their abilities as best as possible.

(Rick Alvarez): OK.

And then – then my next question just very briefly is how – on the 30 hours of training, are – is that going to be Internet based or how will that training being accomplished?

Gian Johnson: Yes, so it will be available online on an ongoing basis after award announcements are made for grantees.

(Rick Alvarez): OK, thank you.

Operator: Your next question comes from the line of (Marilyn Rouse), your line is open.

(Marilyn Rouse): Hi, thank you for the opportunity to ask a question.

I'm just wondering, for the – when writing our application, it does have description for the 21 pages maximum for the 15 pages for narrative, but there's no mention of supporting documentation such as letters of support, budget models, job descriptions or resumes. Are these documents necessary and what would we be using to support staff credentials?

Gian Johnson: Sure, so all those documents are – they're optional but, you know, as you mentioned supporting staff credentials, if you wanted to include a resume, you are free to use the appendix or attachment option and there's no page limit restriction on that.

(Marilyn Rouse): OK, thank you very much and I think that answers mine.

Gian Johnson: Great, thank you.

Operator: Your next question comes from the line of (inaudible), your line is open.

Female: Hi, thanks for taking my call.

One question is that about the navigator have to be fulltime or can part – or it can be part time?

Gian Johnson: It can – they can be either.

Female: It can be either. OK.

The other question is that can, for example, if my agency joins a consortium, and I receive, for example, $50,000, can I subcontract the $50,000 part of – $50,000 to a different member? The award?

Gian Johnson: No, as – as the lead applicant, you would also need to be able to perform all five duties as well.

Female: Yes. But – but can I subcontract to another organization who – who of course is qualified to perform the duties but they were not originally included in the proposal?

Gian Johnson: You can subcontract some of the work, but you would also need to be doing some as well.

Female: Yes, yes. But – but it's OK to – for my agency to do part of the – to perform all the duties as well as I can subcontract some (inaudible) to different agency to perform all the duties?

Gian Johnson: Yes, as long as they're not one of the ineligible groups.

Female: OK, thank you.

Operator: Your next question comes from the line of (Kelly Kershin), your line is open.

(Kelly Kershin): Great, thank you.

I do have two questions and hopefully they'll be quick and I do apologize if this has already been answered.

The first question on the Letter of Intent, I know it is due tomorrow. Is that close of business tomorrow or midnight tomorrow? Kind of the timeframe on that.

And the second question, I'll go ahead just to blurt it out there. The (DUN) number, I'm sorry, I heard a reference earlier but I didn't quite catch it all.

We're a state branch of a national organization. Can we use our national organization's (DUN) number or do we need to apply for our own?

Gian Johnson: So, with regard to the Letter of Intent, there's no time deadline on that. Anytime tomorrow.

(Kelly Kershin): OK.

Gian Johnso : (Judy), I don't know if you can speak to the – the (DUNs) question?

(Judy): Who's submitting the application?

(Kelly Kershin): It would be our – our state branch would be submitting it.

(Judy): So your state would be submitting it – your state office of what-have-you, whatever.

(Kelly Kershin): Correct.

(Judy): Public health.

You would use their (DUNs).

(Kelly Kershin): OK.

(Judy): You know, you're going to – whoever's receiving the money, that's the (DUNs) number that you would – that you would – your organization or that organization would be registered under.

Now if you're the one that's actually going to be submitting the application, you'll need to make sure that you know who the e-business point of contact is who is registered for that (DUNs) number in the system for award management or SAM.

(Kelly Kershin): OK.

(Judy): And you would also be using you as an example as the applicant, you would also need to be registered as an applicant and authorized permissions to submit in grants.gov.

Holly Whelan: So (Judy), this is Holly, can I ask a clarifying question?

(Judy): Sure.

Holly Whelan: So – so were – did – would response that the state affiliate organization could use the national organization's (DUNs) number as long as they have the appropriate agreement or connections in the SAM system or is it that the – if the local agency or the state agency is the applicant that they have to get their own (DUNs) number?

(Judy): If they are the applicant, they need their own (DUNs). Whoever's applying for the funding and – funding and receiving the funding, that organization needs to have a (DUNs) number.

Holly Whelan: Thank you.

(Kelly Kershin): And thank you for clarifying. Thank you.

Operator: Your last question comes from the line of (Kathleen McLaughlin), your line is open.

(Kathleen McLaughlin): Thank you.

I just had a question regarding if a consortium is applying under this funding opportunity, will additional pages be allowed based on the number of states that they expect to serve?

Gian Johnson: So, as a consortium, you do need to have separate budget narratives so you can have up to three pages for each state and then, but all the other page limit requirements are the same but you can submit any additional information in an appendix and reference that in the application.

(Kathleen McLaughlin): OK and in terms of the format of the appendix, do we send it in a PDF format or are there restriction in terms of that?

Gian Johnson: I believe the whole application needs to be in a PDF format.

(Kathleen McLaughlin): OK, thank you.

(Judy): Actually, your attachments would be in a PDF format or – or actually it could be – it could be PDF or it would be Word if there are attachments required with this application. But yes, the – the entire application is submitted as one file as a PDF file.

You need to also make sure that you have the Adobe software in order to download the application package and to submit it and you can get that free from Adobe and we have an Adobe compatibility chart on our website if you're not sure which version you need to download and submit the application and – on grants.gov.

Gian Johnson: OK, ladies and gentlemen, at this time we are going to end our call. I thank you all for joining us today and I hope that we got to answer as many questions as possible and I hope that this was helpful for you all as you're working on these applications.

I encourage you to continue to try to check (inaudible) site for resources and updating FAQs as they become available and at time time, I will let you all go and operator, you can end the call.

Operator: This concludes today's conference call, you may now disconnect.

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