

Navigator FOA Pre-Application Webinar

DEPARTMENT OF HEALTH AND HUMAN SERVICES
CENTERS for MEDICARE and MEDICAID SERVICES

June 2014



Navigator Application Important Dates

- **Navigator Letter of Intent required**
 - Due: June 30, 2014
- **Application Deadline**
 - Due: July 10, 2014 by 1:00pm EST
 - Applicants should pay close attention to all formatting requirements noted in the FOA.
 - Applications that fail to follow the strict formatting requirements outlined in the FOA regarding font size, page limitations, and line spacing will be deemed ineligible.
- **Anticipated Award Date**
 - September 8, 2014
- **Individual Market Open Enrollment 2015**
 - Begins November 15, 2014

Navigator Duties and Requirements

- Section 1311(i) of the Affordable Care Act requires each Marketplace, including the FFM, to establish a program under which it awards Navigator grants.
- Navigators must perform the following duties:
 - Maintain expertise in eligibility, enrollment, and program specification and conduct public education activities to raise awareness about the Marketplace
 - Provide information and services in a fair, accurate, and impartial manner, which includes providing information that assists consumers with submitting the eligibility application; clarifying the distinctions among health coverage options, including QHPs; and helping consumers make informed decisions during the health coverage selection process. Such information must acknowledge other health programs such as Medicaid and CHIP
 - Facilitate selection of a QHP

Navigator Duties and Requirements (continued)

- 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
- Consistent with the requirements set forth in 45 C.F.R. § 155.215, provide information in a manner that is culturally and linguistically appropriate 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
- Complying fully with the conflict-of-interest and training standards set forth in 45 C.F.R. § 155.215

Navigator Funding Opportunity

- Each FFM (and SPM) State will receive an apportionment of funds based on that State's total number of uninsured legal residents, divided by the total number of uninsured legal residents among all States with FFMs (and SPMs).
 - Total funding for each state will be no less than \$600,000
 - At least two types of applicants will be selected in each FFM/SPM
- Small entities/individuals are encouraged to form consortiums to apply.
- Awards will be structured as cooperative agreements.
- The performance period is up to 12 months from the date of award.

Navigator Funding Opportunity: Eligibility

- **Eligible Applicants:**
 - Individuals
 - Public and private entities, including community and consumer focused nonprofit groups, tribes and tribal organizations, unions, chambers of commerce, etc.
- **Ineligible Applicants:**
 - Health insurance issuers and their subsidiaries
 - Issuers of stop loss insurance and their subsidiaries
 - Associations that include members of, or lobby on behalf of the insurance industry
 - Recipients of any direct or indirect consideration from any health insurance issuer or stop loss issuer in connection with enrollment of any individuals or employees in a QHP or non-QHP

Navigator Funding Opportunity: Updated Requirements for Navigators

- On May 27, 2014, CMS finalized regulations that update the requirements applicable to Navigators.
- The final rule, *Exchange and Insurance Market Standards for 2015 and Beyond*, requires Navigators to ensure that applicants:
 - (1) are informed of the functions and responsibilities of Navigators;
 - (2) provide authorization prior to a Navigator's obtaining access to an applicant's personally identifiable information; and
 - (3) may revoke at any time the authorization provided to the Navigator.

Navigator Funding Opportunity: Updated Requirements for Navigators

- Additionally, the regulations prohibit Navigators from:
 - 1) Charging any applicant or enrollee for application assistance
 - 2) Compensating individual Navigators on a per-application, per-individual-assisted, or per-enrollment basis
 - 3) Providing certain kinds of gifts in connection with or as an inducement for enrollment
 - 4) Using Marketplace funds to purchase gifts or gift cards, or promotional items that market or promote the products or services of a third party
 - 5) Soliciting any consumer for application or enrollment assistance by going door-to-door or through other unsolicited means of direct contact
 - 6) Initiating any telephone call to a consumer using an automatic telephone dialing system or an artificial or prerecorded voice

Navigator Funding Opportunity: Application Requirements

- Applicants are required to submit a non-binding Letter of Intent by June 30, 2014
 - Applicants that do not submit a Letter of Intent will not have their applications reviewed
- Applicants should begin the process of obtaining the necessary numbers and registrations as soon as possible to ensure they are completed in advance of the application deadline
- Applications will only be accepted in the form of a PDF via grants.gov
- Applicants should pay close attention to the formatting requirements laid out in the FOA

Navigator Funding Opportunity: Application Review and Selection Process

- **Scoring Criteria**

- Type of entity (individual, organization, or consortium) and description of the community(ies) or group(s) the applicant expects to serve) (40 points)
- Scope of activities (50 points)
- Ensuring Privacy and Security of Consumer Personally Identifiable Information (PII) (35 points)
- Applicant's track record and accomplishments (25 points)
- Expertise of personnel (20 points)
- Budget proposed (30 points)

Navigator Funding Opportunity: Application Review and Selection Process

- The technical merit of applications will be determined by:
 1. Ranking of Application
 2. Total Number and Type of Applications Funded within each State
 3. Scope of Proposed Activities
 4. Current Navigator Awardee Performance
- The total number of awards per State will depend upon the number of consumers each applicant proposes to serve and the budget requested.

Navigator Funding Opportunity: Application Review and Selection Process

- An objective review committee consisting of qualified, unbiased experts will review and score all applications.
- The results from the objective review committee will be used to advise the approving HHS official.
- Final award decisions will be made by a HHS program official.
- Successful applicants will receive one cooperative agreement award.
- Anticipated award date: September 8, 2014

Navigator Funding Opportunity: Post-Award Requirements

- If selected to receive a cooperative agreement award, Awardees will be required to submit the following to CMS prior to receiving access to their awarded funds:
 - Conflict of Interest (COI) plan
 - Privacy and Security
 - Information on the scope of background checks performed on employees serving as Navigators (if proposed in application)
- Reporting
 - At a minimum, weekly, monthly, quarterly, and final reports will be required from all Navigator awardees

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Questions?