

Navigator FOA Pre-Application Webinar

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

Spring 2015



Navigator Application Important Dates

- **Navigator Letter of Intent required**
 - Due: June 3, 2015
- **Application Deadline**
 - Due: June 15, 2015 by 1:00pm ET
 - 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 2, 2015
- **Individual Market Open Enrollment 2016**
 - Begins November 1, 2015

Navigator Duties and Requirements

- Section 1311(i) of the Affordable Care Act requires each Marketplace, including the FFMs, to establish a program under which it awards Navigator grants.
- Navigators must perform the following duties:
 - Maintain expertise in eligibility, enrollment, and program specifications 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 all statutory and regulatory requirements, including but not limited to 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 the formula described in the FOA, which takes into account that Navigators will be working with uninsured individuals as well as consumers enrolled in coverage through the Marketplaces
- 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.

Multi-Year Project Period

- The performance period is up to 36 months from the date of award.
 - The 36-month project period will be funded in 12-month increments.
 - Continued funding will be contingent on the grantee continuing to meet all Navigator program requirements and the availability of funds.
- Applicants must submit a proposal which covers the full 36-month project period.
 - This includes an estimated budget for each budget period (years 1, 2, and 3) using the funding allocations provided for in this year's FOA.

Non-Competing Continuation Application

- Financial assistance request for a subsequent budget period within a previously approved project period, for which a recipient does not have to compete with other applicants
 - Exact due dates will be laid out in the terms and conditions that accompany each grantee's Notice of Award.
- Continued funding throughout the 36 month project period will be contingent on:
 - Timely submission of the non-competing continuation application
 - Strong performance during the previous budget period(s)
 - Funding availability
 - Grantee's ability to continue meeting all eligibility requirements laid out in this FOA, including continuing to serve in a state(s) with a FFM, including a State Partnership Marketplace

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 insurance issuer in connection with enrollment of any individuals or employees in a QHP or non-QHP

Navigator Funding Opportunity: Regulatory Requirements for Navigators

- Entities or individuals eligible to apply for this FOA must be capable of carrying out, at a minimum, all duties required by HHS regulations.
- The primary regulations that establish requirements for grantees under this funding opportunity are 45 C.F.R. § § 155.210 and 155.215.

Navigator Funding Opportunity: Regulatory Requirements for Navigators

These regulations establish duties that are required of all recipients of funding under this FOA, including, but not limited to:

- Conducting public education activities to raise awareness about the Marketplace;
- Maintaining a physical presence in the Marketplace service area ;
- Facilitating selection of a QHP;
- Providing information in a manner that is culturally and linguistically appropriate to the population served by the Marketplace, including individuals with limited English proficiency and that is accessible to individuals with disabilities;
- Complying with applicable training and conflict of interest standards;
- Obtaining the authorization of applicants for coverage available through a Marketplace application prior to accessing their personally identifiable information.

Navigator Funding Opportunity: Regulatory Requirements for Navigators

Additionally, these regulations establish prohibitions that apply to all recipients of funding under this FOA. These include, but are not limited to:

- Charging any applicant for or enrollee in coverage available through the Marketplace for application or other assistance related to Navigator duties;
- Compensating individual Navigators on a per-application, per-individual-assisted, or per-enrollment basis;
- Providing certain kinds of gifts to any applicant or potential enrollee as an inducement for enrollment;

Navigator Funding Opportunity: Regulatory Requirements for Navigators (cont.)

- Using Marketplace funds to purchase gifts or gift cards, or promotional items that market or promote the products or services of a third party, that would be provided to any applicant for or potential enrollee in coverage available through the Marketplace;
- Soliciting any consumer for application or enrollment assistance by going door-to-door or through other unsolicited means of direct contact, except in cases where the individual has a pre-existing relationship with the individual Navigator or Navigator entity; and
- Initiating any telephone call to a consumer using an automatic telephone dialing system or an artificial or prerecorded voice, except in cases where the individual Navigator or Navigator entity has a relationship with the consumer.

Navigator Funding Opportunity: Application Requirements

- Applicants are required to submit a non-binding Letter of Intent by June 3, 2015
 - 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) (30 points)
- Scope of activities (55 points)
- Ensuring Privacy and Security of Consumer Personally Identifiable Information (PII) (25 points)
- Accomplishments (35 points)
- Expertise of personnel (25 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 and Past Navigator Awardee Performance
- The total number of awards will depend upon the number of applications received, applicants' proposed budgets, and the number of consumers each applicant proposes to serve.

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 2, 2015

Navigator Funding Opportunity: Post-Award Requirements

- Reporting

- At a minimum, weekly, monthly, quarterly, and final programmatic reports will be required from all Navigator awardees
- Grantees must submit quarterly financial reports through the electronic SF-425 via the Payment Management System

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***More information and resources:**

<http://www.cms.gov/CCIIO/Programs-and-Initiatives/Health-Insurance-Marketplaces/assistance.html>