

# External Frequently Asked Questions for the 2024 Cooperative Agreement to Support Navigators in Federally-facilitated Exchanges (Funding Opportunity)

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The information provided in this resource is only intended to highlight key steps in the federal cooperative agreement submission process for individuals and entities who have limited experience with or are new to applying for federal cooperative agreements. This resource *is not* intended to take the place of the requirements, information, statutes, regulations, and other guidance in the 2024 Navigator funding opportunity that it is based upon.<sup>1</sup>

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## Eligible and Ineligible Applicants

### Q1. Who can apply for this funding opportunity?

**A1.** The 2024 Navigator funding opportunity is open to eligible entities and individuals (described in Section 1311(i)(2) of the [ACA](#) and [45 C.F.R. §155.210\(a\) and \(c\)](#)) applying to serve consumers in states with a Federally-facilitated Exchange (FFE).

Eligible organizations may include but are not limited to community and consumer-focused nonprofit groups; trade, industry, and professional associations; commercial fishing industry organizations; ranching and farming organizations; chambers of commerce; unions; resource partners of the Small Business Administration; and non-healthcare licensed insurance agents and brokers. Such other entities may include but are not limited to Indian tribes, tribal organizations, urban Indian organizations, and state or local human service agencies.

### Q2. Are multiple organizations able to apply as part of a consortium?

**A2.** Yes. Entities may apply under one application as a consortium to reach a larger total portion of the priority populations within an FFE state.

A consortium, for the purposes of the 2024 Navigator funding opportunity, refers to two or more individuals, two or more private or public organizations, or a combination of individual(s) and private or public organization(s) that have identified a lead recipient to serve as the primary applicant and recipient of federal funding. As the identified lead recipient, you will also serve as a “pass-through” entity, issuing subawards or contracts, to consortium members carrying out Navigator duties. The recipient must serve as the primary contact to CMS and will be responsible for monitoring the performance of its consortium members, ensuring they comply with all the requirements and terms and conditions established under this cooperative agreement.

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<sup>1</sup> This material was produced and disseminated at U.S. tax filer expense.

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## **Q3. Are tribal entities eligible to apply under this announcement?**

**A3.** Yes. Tribal applicants are eligible and must specify the proposed tribal population(s) they will serve, including listing the tribal community (i.e., the federally recognized Indian tribes and geographic locations/counties).

## **Q4. Are individuals eligible to apply?**

**A4.** Yes, as long as all other eligibility criteria are met. If you're applying as an individual, visit [Grants.gov](https://www.grants.gov) for additional requirements.

## **Q5. Is there anyone who is ineligible to apply for this funding opportunity?**

**A5.** Yes. You are ineligible for funding under the 2024 Navigator funding opportunity if you or your organization are:

- Health insurance issuers.
- Subsidiaries of health insurance issuers.
- 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 issuer of stop loss insurance in connection with the enrollment of any individuals or employees in a qualified health plan (QHP) or non-QHP.<sup>2</sup>

## **Available Funding**

## **Q6. How much funding is available through this funding opportunity?**

**A6.** CMS expects to award \$500 million total over the five-year period of performance, provided in five budget periods of 12 months each; \$100 million is available for the first 12-month budget period.

## **Q7. Is the same amount of funding available to applicants in each FFE state?**

**A7.** No. For the first 12-month budget period, each FFE state will receive an apportionment of the \$100 million in total available funding in the amounts listed in *Table 1: FFE state funding allocations* in the 2024 Navigator funding opportunity. The total funding

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<sup>2</sup> CMS has clarified in regulation that no health care provider shall be ineligible to operate as a Navigator in an FFE solely because it receives consideration from a health insurance issuer for health care services provided.

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available to applicants in each FFE state takes into account that Navigators will be working with uninsured individuals, as well as consumers currently enrolled in QHP coverage.

## **Q8. How much funding should our organization apply for? Are there any limitations?**

**A8.** The amount of funding you're requesting for each 12-month budget period should be proportional to the scope and breadth of the activities you propose and the portion of the FFE state(s) you plan to operate in as a Navigator if awarded. You may not apply for more than the maximum amount allocated for the FFE state(s) you are proposing to serve. To view each FFE state's funding allocation, see *Table 1: FFE state funding allocations* in the 2024 Navigator funding opportunity.

## **Q9. Is it possible that we receive less funding than was requested in our application?**

**A9.** Yes. When making awards, CMS reserves the right to reduce the budget requested or partially fund proposed activities, based on the review of expected activities, the reasonableness of the proposed budget, and the availability of remaining funds for the FFE state for which an award is made.

## **Q10. If selected for an award, how do we receive funding for subsequent budget periods within the five-year period of performance?**

**A10.** Navigator awardees will be required to submit non-competing continuation applications (NCC) annually for the duration of the five-year period of performance in order to receive funding for the next 12-month budget period.

Continued funding is contingent on satisfactory progress, compliance with the terms and conditions, and the availability of funds. For CMS to issue continuation funding, you must demonstrate satisfactory progress. These requirements are outlined in the *Continued Eligibility* section of the 2024 Navigator funding opportunity. At any time, we could decrease funding or terminate your award if you fail to perform the requirements of the award. See [45 CFR 75.372 "Termination."](#)

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## Navigator Program Overview

### **Q11. What are the requirements of the Navigator program?**

**A11.** If your application is funded, you must perform all required Navigator functions as outlined in the [ACA](#) and HHS regulations at 45 C.F.R. §§ [155.210](#) and [155.215](#). You also have to follow all the [cooperative agreement terms](#) of your award. For additional information, see the *Program Requirements* section of the 2024 Navigator funding opportunity.

### **Q12. What is the length of the period of performance for this funding opportunity?**

**A12.** The period of performance is five years from the date listed on the initial Notice of Award, funded in budget period increments of 12 months each over the five-year period of performance.

### **Q13. What does the phrase “priority populations” refer to?**

**A13.** For purposes of the 2024 Navigator funding opportunity, *priority populations* refers to members of communities that have been historically disenfranchised and disproportionately impacted by health disparities and inequities. Priority populations are often affected by social determinants of health (SDOH), such as geographic location, gender, and sexual orientation. They are also frequently impacted by health-related social needs (HRSNs), such as housing instability, housing quality, food insecurity, and lack of employment, personal safety, transportation, and affordable utilities. All of these factors can have a major impact on people’s health, well-being, and quality of life.<sup>3</sup> For examples of “priority populations,” see the *Program Requirements* section of the funding opportunity.

### **Q14. If awarded, will our organization be required to assist consumers outside of the service area we proposed in our application?**

**A14.** You must ensure your Navigators are prepared to assist any consumer seeking assistance, even if that consumer is not a member of your organization’s approved service area or priority population(s).

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<sup>3</sup> Additional information on the importance of SDOH and HRSNs in improving health and reducing health disparities can be found here: U.S. Department of Health and Human Services Office of Disease Prevention and Health Promotion (n.d.). [Healthy People 2030: Social Determinants of Health](#). Retrieved May 9, 2024.

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In instances where the consumer is outside of your approved service area, including another FFE, State-based Exchange (SBE), or State-based Exchange on the Federal Platform (SBE-FP), you should make every effort to provide assistance in a timely manner. You should refer the consumer to other resources such as the [Marketplace Call Center](#), [Find Local Help](#) (FLH), or other assister organizations such as [certified application counselor designated organizations \(CDOs\)](#). If the consumer requests to work with an agent or broker, refer them to a list of licensed agents and brokers in their area or to [FLH](#).<sup>4</sup>

## Application Preparation and Submission

### Q15. How do I apply to be a Navigator in an FFE?

**A15.** The Grants.gov application package has all the forms you need to apply. You can find it online. Go to [Grants Search at Grants.gov](#) and search for opportunity number CMS-NAV-24-001 or CFDA number 93.332.

You must have an active account with [SAM.gov](#) to apply. This includes having a [Unique Entity Identifier \(UEI\)](#). To register, go to [SAM.gov Entity Registration](#) and click Get Started. From the same page, you can also click on the Entity Registration Checklist for the information you will need to register. You will have to maintain your registration throughout the life of any award.

**The SAM.gov registration process can take several weeks and should be started as soon as possible to avoid delays with submitting your application.**

For more registration steps and tips, see the [How to Apply for CMS Grants](#) page of our website.

### Q16. Is a Letter of Intent required?

**A16.** No.

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<sup>4</sup> For additional guidance and examples of best practices for Navigators when referring consumers to agents and brokers, see: Centers for Medicare and Medicaid Services. (August 2023). [Tips for Assisters on Working with Outside Organizations \[PDF\]](#).

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## Q17. Can our organization apply to be a Navigator in more than one FFE state?

**A17.** Yes. An applicant may propose to serve multiple FFEs through the submission of *one application*. If you are proposing to serve as a Navigator in multiple FFE states, you must also include the following within your application:

- A description of how your efforts will be balanced among the various states, based on the needs of the priority populations that you plan to serve;
- Separate project goals for each FFE state you are proposing to serve; and
- A separate budget narrative for each FFE state.

**Please note:** If you apply to serve in multiple FFE states, there is no guarantee that you will be selected for an award in all the FFE states you're proposing to serve.

## Q18. Will there be any technical assistance provided to applicants?

**A18.** Yes. CMS will host two technical assistance sessions for potential applicants. These sessions will provide applicants with an overview of this project, relay budget guidance, and review the instructions for applying outlined in the 2024 Navigator funding opportunity. Applicants are encouraged to submit questions in advance of each session to: [Navigatorgrants@cms.hhs.gov](mailto:Navigatorgrants@cms.hhs.gov).

### Technical Assistance Session #1

- **Date:** Thursday, June 13, 2024
- **Time:** 2:00-3:00pm ET
- **Join via Zoom:** [2024 Navigator NOFO Technical Assistance Session #1](#)  
Meeting ID: 160 924 9299  
Password: 294113

### Technical Assistance Session #2

- **Date:** Tuesday, July 2, 2024
- **Time:** 2:00-3:00pm ET
- **Join via Zoom:** [2024 Navigator NOFO Technical Assistance Session #2](#)  
Meeting ID: 161 815 5550  
Password: 829693

## Q19. What is the deadline to submit my application?

**A19.** Applications must be submitted by **July 8, 2024, at 11:59pm ET**. You must submit your application through Grants.gov. [Grants.gov](https://www.grants.gov) creates a date and time record when it

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receives the application. If you submit the same application more than once, we will accept the last on-time submission.

For instructions on how to submit in Grants.gov, see [Quick Start Guide for Applicants](#).

## **Q20. How do I know if my application has been received?**

**A20.** After submitting your application in Grants.gov, you will receive a confirmation PDF through the Grants.gov user interface, as well as a confirmation email. You may use the tracking number to [check your application status](#).

Make sure that your application passes the Grants.gov validation checks or we may not get it. Do not encrypt, zip, or password protect any files.

## **Q21. What if I experience technical issues when trying to submit my application?**

**A21.** The Grants.gov Support Center provides 24/7 support. You can call 1-800-518-4726 or email [support@grants.gov](mailto:support@grants.gov). When contacting the Support Center, ensure you hold onto your ticket number.

**Please do not email** the [Navigatorgrants@cms.hhs.gov](mailto:Navigatorgrants@cms.hhs.gov) inbox with any Grants.gov submission issues as we cannot assist with resolving these. We also cannot accept any application submissions via email.

**We *highly* recommend that you submit your application at least 24 to 48 hours prior to the deadline to allow sufficient time to address any technical issues that may arise.**

## **Application Review and Award Selections**

### **Q22. What does the application review process entail?**

**A22.** We review each application to make sure it is eligible, complete, and responsive to the 2024 Navigator funding opportunity as part of the initial review. We will not review any pages that exceed the page limit.

A panel reviews all applications that pass the initial review. The panel members use the criteria outlined in the *Merit Review* section of the funding opportunity to review and score each application. For more information, see the [Merit Review and Selection Process](#) on our website.

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## **Q23. How many awards will be made in each FFE state?**

**A23.** The total number of awards made in each FFE state will depend on the number of eligible applicants proposing to serve in a given state and the total funding (budget) each is requesting. We anticipate funding at least one applicant in every FFE state. For additional information on CMS’s selection process, see the *Application Review* section of the 2024 Navigator funding opportunity.

## **Q24. When will award announcements be made?**

**A24.** The expected award date is Friday, August 23, 2024. The expected start date for the period of performance is Tuesday, August 27, 2024.

## **Q25. How will applicants be notified that they’ve been selected for funding?**

**A25.** If you are successful, your authorized official will receive an email notification from [GrantSolutions](#). You can then retrieve your Notice of Award (NoA). We will notify you if your application is disqualified or unsuccessful within 30 days of the award date.

The NoA is the only official award document. The NoA tells you about the amount of the award, important dates, and the terms and conditions you need to follow. Until you receive the NoA, you don’t have permission to start work.

Find out more about [Notice of Award contents](#).

## **Post-Award Requirements**

### **Q26. Will there be any additional requirements if our organization is selected for an award?**

**A26.** Yes. After receiving your grant award, you must submit various reports so CMS can monitor your progress and performance. During the post-award phase of your award, CMS monitors progress on your project through a combination of financial and programmatic requirements. It is important to review the terms and conditions on your NoA carefully to identify the specific reporting requirements that apply to your award.

Your CMS government project officer and grants management specialist work collaboratively to monitor performance on your award and to identify potential problems and areas where technical assistance might be necessary.



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More information on [post-award reporting requirements](#) can be found on our website, as well as in the *Post-award Requirements and Administration* section of the 2024 Navigator funding opportunity.

## **Q27. Are Navigators required to complete any training before assisting consumers?**

**A27.** Yes. Before assisting consumers or carrying out any Navigator activities, including outreach and education, all Navigators must successfully complete a CMS-approved training and pass an online exam to be federally certified. After initial certification, all Navigators must complete continuing education and be recertified on an annual basis.

FFE Navigators must also comply with any state-specific certification requirements, so long as they do not prevent the application of the provisions of Title I of the ACA.<sup>5</sup>

We provide additional guidance on the training, certification, and recertification requirements and procedures for FFE Navigators through the annual Enrollment Assistance Bulletin. The most recent version is the [CMS Enrollment Assistance Bulletin, 2023-01](#).

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<sup>5</sup> See [45 C.F.R. § 155.210\(c\)\(1\)\(iii\)](#)