Policy Statement

The goal of MNsure's Consumer Assistance Program is to ensure all Minnesotans are connected to affordable and comprehensive health insurance coverage. The Navigator Outreach and Enrollment Grant Program supports this goal by funding targeted outreach to uninsured populations and sustaining a robust statewide navigator network to provide assistance to Minnesotans who need additional help to complete enrollment.

More than 170 navigator organizations are contracted to provide outreach and enrollment services in communities throughout Minnesota. Many of these organizations have been part of MNsure's navigator network from the beginning. They are well-positioned to use their existing relationships and experience supporting culturally diverse communities to help consumers who have trouble enrolling, or staying enrolled, in health insurance. Navigator organizations receive per-enrollee payments for successful enrollments ($25 for Medical Assistance and $70 for MinnesotaCare and private plan enrollments).

Over the last four years, MNsure has used the Navigator Outreach and Enrollment Grant program to ensure Minnesota has a strong statewide network of navigators that demonstrate the following qualities:

- Staff skilled in assisting consumers enroll in coverage through MNsure, including staff with specialized skills to help enroll populations who require additional assistance
- Established relationships with populations that face barriers to enrollment or renewal and the linguistic and cultural competency to effectively serve culturally diverse communities
- Ability to maintain a year-round presence in their geographic area of service
- Experience using outreach techniques that have proven effective
- Commitment to partnering with MNsure on outreach and enrollment strategies

For state fiscal year 2017, MNsure issued $4.3 million in grants in three funding areas: Navigator Network Grants, Navigator Enrollment Grants, and Outreach and Education Grants. For the Network and Enrollment grants, MNsure maintained the option to extend grants for an additional year after a review of grant performance. Outreach and Education Grants were one year grants.

In state fiscal year 2018, MNsure proposes to invest the $4.2 million in anticipated grant funds in Network and Enrollment grants by evaluating current grantee performance and negotiating contract extensions. MNsure is pursuing this direction for several reasons:

- Many current grantees have been funded partners with MNsure since the first open enrollment. They have built significant experience and demonstrated a strong commitment to enrolling consumers in their community.
- Consumers have built relationships with grantees and often return year after year for assistance.
- Multiple year grants provide more funding stability for grantees which enables organizations to retain experienced navigator staff.
- Grant agreements for FY 2018 can be finalized more quickly, ensuring grantees can avoid any interruption in providing services to consumers who are eligible to enroll in coverage over the summer months.
Fiscal Year 2018 Navigator Outreach and Enrollment Grants

**Navigator Network Grants (negotiate one-year grant extensions with current grantees).** Grants that support highly skilled navigator organizations working collaboratively with MNsure to reach the uninsured and enroll or renew Minnesotans in health insurance coverage. Grants focus on building statewide access to enrollment assistance and sustaining a network of navigator organizations working closely with MNsure on strategies to reach, enroll and renew consumers. These grants:

- Sustain a network of skilled navigator staff able to assist consumers with all aspects of the application and enrollment process.
- Ensure year-round navigator assistance in the geographic region served by the grant.
- Support effective outreach targeted at uninsured and underinsured populations.
- Require a commitment to collaborate with MNsure on outreach and enrollment strategies.

**Navigator Enrollment Grants (negotiate one-year grant extensions with current grantees).** Grants that support navigator enrollment capacity within organizations that can demonstrate an ability to reach populations with high levels of uninsurance. Grants fund navigator staff in organizations that are successfully connected to specific populations. These grants:

- Leverage existing community connections and outreach capacity with navigator organizations.
- Fund embedded navigator staff able to assist consumers with all aspects of the application and enrollment process.

The expected timeline for the Navigator Network Grants and Enrollment Grants extension process:

- February – Draft policy statement released and presented to MNsure Board for consideration and approval. MNsure staff evaluate grantee performance to determine eligibility for contact extension.
- March – Notify Network and Enrollment grantees of contract extension process and begin work plan and budget negotiations. Notify any Network or Enrollment grantee who is not being offered a contract extension.
- Early July – Grant awards announced publicly, grant contracts begin.

MNsure will engage in a Request for Proposal process in early 2018 for state fiscal year 2019 grants.