FY 2027 Navigator Grant Program Information Session

February 11, 2026

Thank you for joining our Fiscal Year 2027 Navigator Grant Program information session.

My name is Christina Wessel, and I am the senior director of partner relations at MNsure.

The purpose of our webinar today is to provide more information about the Request for Proposals for the Navigator grant program, who is eligible to apply, what are the expectations of the grant program, and how to submit an application.

How Today's Webinar Will Work

- Online Content:
  - If you have trouble accessing the online content, the slides are available for download on the Assister Funding Opportunities webpage at www.mnsure.org/about-us/assister-program/funding-opportunities.
- Questions:
  - Questions must be submitted via the chat feature in WebEx. You can also send questions to navigatorgrants@mnsure.org. We will answer questions after completing the full presentation.
  - MNsure will not be held responsible for oral responses made during the webinar.
  - Written responses to all questions will be posted on the Assister Funding Opportunities webpage on or before February 22.

2

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Here's how the webinar will work today:

If you have trouble accessing the online webinar content, the slides area available for download on the Assister Funding Opportunities webpage under the

Applicant Webinar section. The link is www.mnsure.org/about-us/assister-program/funding-opportunities.

Participants will be muted for the entire webinar. Please submit questions via the chat feature in WebEx.

If you are having trouble submitting a question via the chat feature, you can also email the question to navigator grants at MNsure dot org.

We will answer questions after the presentation has concluded.

MNsure will not be held responsible for oral responses made during the webinar. Written responses to all questions will be posted on the Assister Funding Opportunities webpage on or before February 22.

If for some reason we don't answer your question during the webinar, we will post an answer in the written responses.

Agenda

- Grant RFP overview
- Application process
- Evaluation and selection process
- Grantee expectations
- How to apply online through Foundant
- Questions

3

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We will cover the following topics during this webinar:

- An overview of RFP, including the goal of the grant program, who is eligible to apply and critical dates in the timeline
- A detailed description of the application sections
- The evaluation and selection process
- The expectations for those selected as grantees
- And, finally, we will explain how to apply online through Foundant

We will then answer questions that have been submitted through the chat or emailed to navigatorgrants@mnsure.org.

Grant RFP Overview

4

I will begin with a brief overview of the request for proposals.

The goal of MNsure's Consumer Assistance Program is to ensure all Minnesotans are connected to affordable and comprehensive health insurance coverage.

Navigator agencies may receive financial support for participating in this work through two possible sources:

- All navigator agencies receive per-enrollee payments for successfully assisting a consumer with applying for health insurance coverage.
- In addition to per-enrollee payments, agencies may apply for a grant to support outreach and enrollment efforts targeting uninsured populations, especially those communities that have historically experienced disparities and face barriers to enrollment.

The focus of this webinar is the request for proposals for the grant program that was released on Tuesday, February 3.

FY 2027 Navigator Grant Program

- The priorities of the FY 2027 Navigator Grant Program are to fund agencies:
  - That have established connections to populations that evidence shows is disproportionately uninsured, experiences disparities in health outcomes, and/or faces barriers to enrolling in coverage.
  - That demonstrate an organizational commitment to community outreach, experience with connecting consumers to coverage options available through public programs or subsidized private health insurance.
  - And demonstrate the capacity to responsibly manage grant funds.
- All grants will be one-year grants, beginning July 1, 2026, and ending June 30, 2027.
- At MNsure' sole discretion, grant contracts may be extended for one additional year.

6

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The priorities of the FY 2027 Navigator Grant Program are to fund agencies that have established connections to populations that evidence shows is disproportionately uninsured, experiences disparities in health outcomes, and/or faces barriers to enrolling in coverage.

And agencies that demonstrate an organizational commitment to community outreach, experience with connecting consumers to coverage options available through public programs or subsidized private health insurance, and the capacity to responsibly manage grant funds.

All grants will be one-year grants, beginning July 1, 2026, and ending June 30, 2027. At MNsure' sole discretion, grant contracts may be extended for one additional year.

Funding Availability

- Approximately $4 million in funding available, with grants awarded at two funding levels.
- Funding Level 1 (Up to $50,000)
  - Prioritizes supporting navigator agencies with strong, well-established connections to populations of interest.
  - Financial support for an agency to maintain a navigator committed at least half-time to provide year-round application, enrollment and renewal assistance.
- Funding Level 2 (Up to $550,000)
  - Prioritizes supporting agencies with experienced staff providing comprehensive year-round help.
  - Financial support for an agency to employ full-time navigators to provide year-round application, enrollment and renewal assistance.

7

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Approximately $4 million in funding will be available, with grants awarded at two funding levels.

Funding Level 1 is for grants up to $50,000. This funding level prioritizes navigator agencies with strong, well-established connections to populations of interest. The grant will provide financial support for an agency to maintain a navigator committed at least half-time to providing year-round application, enrollment and renewal assistance.

Funding Level 2 is for grants up to $550,000. This funding level prioritizes supporting agencies with experienced staff providing comprehensive year-round help. The grant will provide financial support for an agency to employ full-time navigators able to provide complete case management support for Minnesotans seeking to gain or maintain health insurance coverage.

Eligible Applicants

- To be eligible to apply, an agency must:
  1. be a public, tribal, private for-profit or nonprofit agency; and
  2. have a MNsure navigator contract that is in good standing as of the publication of this RFP.
- Individuals are not eligible to apply.
- During Stage 2 of the evaluation process, applicants will also be scored on whether they meet minimum qualifications for a funding level. The minimum qualifications will be covered later in this webinar.

8

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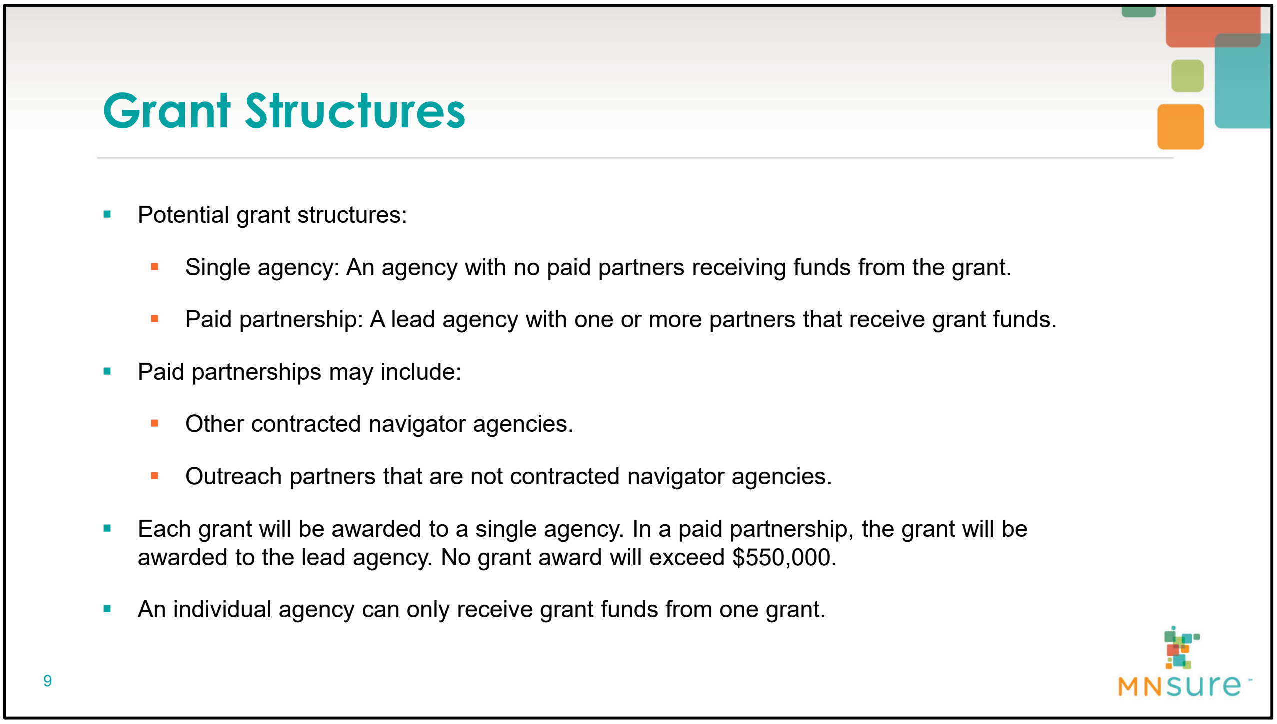
To be eligible to apply, an agency must:

- First, be a public, tribal, private for-profit or nonprofit agency; and
- Second have a MNsure navigator contract that is in good standing as of the publication of this RFP.

Individuals are not eligible to apply.

Please note that during Stage 2 of the evaluation process, agencies will also be scored on whether they also meet minimum qualifications for a funding level. The evaluation process and minimum qualifications will be covered later in this webinar.



There are two potential grant structures.

One is a single agency, which is one agency receiving all the funds from the grant.

A second potential structure is a paid partnership, where there is a lead agency with one or more partners that receive funds from the grant.

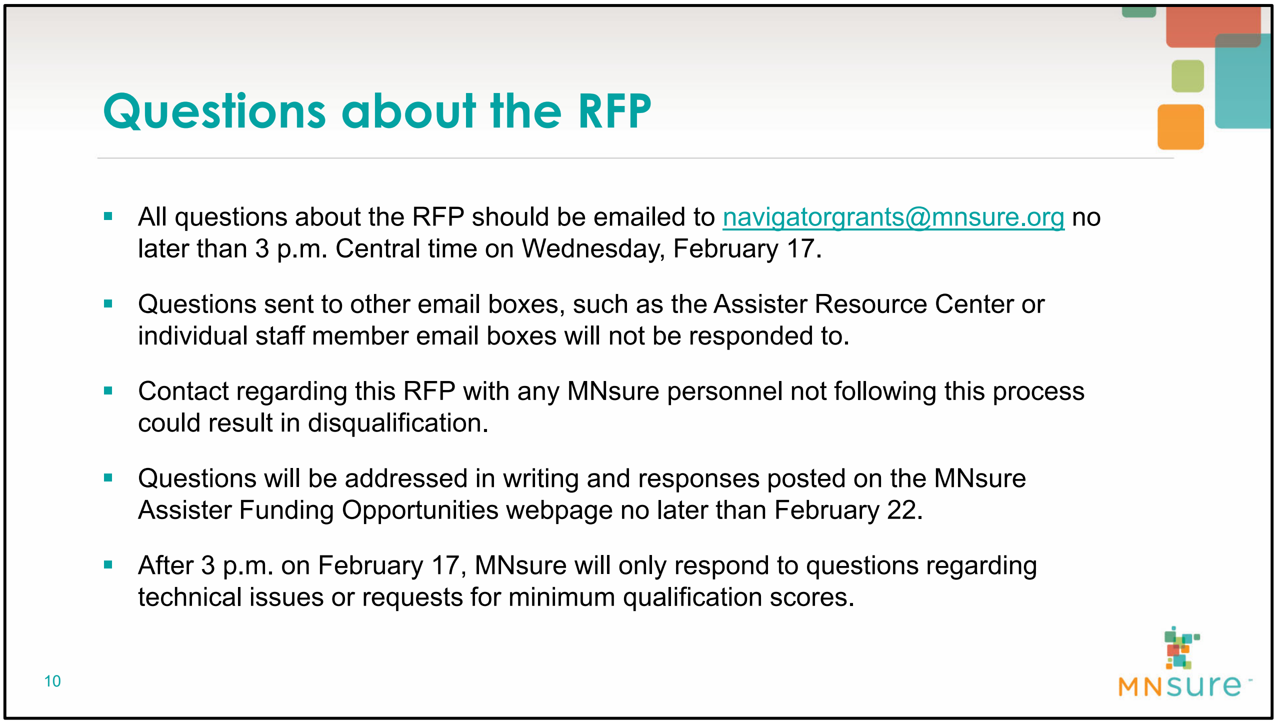
Paid partnerships may include other contracted navigator agencies and outreach partners that are not contracted navigator agencies.

I will cover how the minimum qualifications apply to paid partnerships later in this webinar.

Each grant will be awarded to a single agency. In a paid partnership, the grant will be awarded to the lead agency who is responsible for dispersing funds to paid partners.

No grant award will exceed $550,000.

An individual agency can only receive grant funds from one grant.



All questions regarding this RFP should be emailed no later than 3 p.m. Central Time on Wednesday, February 17.

Questions must be emailed to navigatorgrants@mnsure.org.

Questions sent to other email boxes such as Assister Resource Center email box or individual staff member email boxes will not be responded to.

Contact regarding this RFP with any MNsure personnel not following the process described here could result in disqualification.

Questions will be addressed in writing and responses posted on the MNsure Assister Funding Opportunities webpage no later than February 22.

After 3 p.m. on February 17, MNsure will only respond to technical issues or requests for minimum qualification scores.

Key Dates in the RFP Process

- February 17, 3 p.m. Central time: Deadline for submitting questions about the RFP.
- February 22: Answers to all questions posted to the MNsure Assister Funding webpage on or before this date, including:
  - Written responses to all questions asked during the webinar
  - All questions submitted via email by the February 17 deadline
- March 3, 1 p.m. Central time: Deadline for submitting RFP responses.
  - DO NOT wait until the last day to start your online application.
  - Late responses will not be accepted.

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I want to call your attention to key upcoming dates in the RFP process.

First, as we just covered, February 17, at 3 p.m. Central time is the deadline for submitting questions regarding the RFP.

MNsure will post written answers to all questions on the Assister Funding Opportunities webpage on or before February 22. MNsure will post answers to all questions submitted during the webinar or sent to navigatorgrants@mnsure.org by the deadline. MNsure will post generalized answers while maintaining the confidentiality of the potential applicant and any specifics about their proposal.

And most important of all, the deadline for submitting RFP responses is Tuesday, March 3 at 1 p.m. Central time.

Do not wait until the last day to start your online application! If you experience any technical issues while submitting your application, those can be submitted to navigatorgrants@mnsure.org after the February 17 question deadline. However, please be aware that we will have limited ability to respond to technical issues on the deadline day and late responses will not be accepted.

How to Apply

12

Next, we are going to go into more detail about how to apply and the application sections.

Application Process

- Agencies must submit their application online through Foundant.
  - The application requires completing text fields and uploading documents.
  - A template of the application is available in the Appendix of the RFP which is posted on the Assister Funding Opportunities webpage under "Request for Proposals and Required Documents."
- MNsure encourages responders to allow plenty of time to prepare and submit a proposal.
- Technical questions regarding the submission process can be submitted to navigatorgrants@mnsure.org. However, technical questions submitted on March 3 may not be responded to prior to the deadline.

13

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All applications must be submitted online through a program called Foundant. Applicants will need to complete text fields and upload documents. We will cover that process in more detail later in the webinar.

A template of the application is available in the Appendix of the RFP which is posted on the Assister Funding Opportunities webpage under the heading "Request for Proposals and Required Documents."

Above all, we strongly encourage responders to allow plenty of time to prepare and submit a proposal. There are several steps to this process. If you encounter technical issues, you can submit questions to navigator grants at MNsure dot org. However, if you wait until the last minute and have technical issues on March 3, we may not be able to respond prior to the deadline.

Required Application Sections

- Applicant Information
- Community Connection
- Current Navigator Activities
- Grant Objective and Strategies
- Data Collection
- Budget and Financial Management
- Letters of Support for Paid Partnerships
- Required Attachments

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The application is broken into several required sections:

Applicant information, Community Connection, Current Navigator Activities, Grant Objective and Strategies, Data Collection and finally, Budget and

Financial Management, Letters of Support for Paid Partnerships and Required Attachments.

Some sections of the application will be scored by a review committee. I will walk through each of these sections in more detail and explain then scoring process for the two funding levels.

Applicant Information (Not Scored)

- Provide name and contact information for the contract representative and main contact for the grant application
- Provide a Minnesota Tax ID, State of Minnesota Vendor Number and a Federal Data Universal Number (DUNS)
- Provide type of agency to verify eligibility to apply
- Certify that the agency in good standing with the Minnesota Secretary of State
- Indicate the funding level sought and provide total grant amount requested
- List any paid partners
- List individuals involved in preparing the proposal to identify potential conflicts of interest

15

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The first section of the application gathers basic information, and it will not be scored.

The applicant will need to provide some contact information for individuals and some important agency information.

This section also asks for the funding level sought and to provide the total grant amount that is requested.

If it is a paid partnership, the applicant must list any partners that will receive funds from the grant.

And finally, the applicant must list all individuals involved in preparing the proposal to assist with identifying potential conflicts of interest.

Community Connection: Overview

- Applicants are required to identify up to three (3) specific populations that will be reached by the grant proposal.
- Applicants do not need to include every population the agency serves. Focus on the population(s) the agency is uniquely situated to reach and enroll
- For Funding Level 1, the population(s) identified will be the focus of the grant objective and activities.
- For Funding Level 2, this section establishes special community connections, but the grant objective and activities will focus on providing expert assistance to all Minnesotans.

16

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The next section of the application, community connection, will be scored by the review committee.

MNsure’s navigator grant program seeks to support agencies that have strong, well-established connections with populations experiencing the highest rates of uninsurance; populations facing barriers to obtaining and maintaining coverage; and populations experiencing disparities in health outcomes.

This section requires the applicant identify up to three populations that will be reached by the grant proposal.

Applicants do not need to include every population served by the agency but should focus on the populations the agency is uniquely situated to serve.

What sets you apart from others?

This section must be completed by all applicants, but for Funding Level 1, the populations identified will be the focus of the grant objective and activities.

For Funding Level 2, this section will help the review committee understand any special community connections, but the grant objective and activities will focus on providing expert assistance to all Minnesotans.

Community Connection: Questions

- For each specific population identified, the applicant must:
  - Provide evidence that the population is disproportionately uninsured, experiences disparities in health outcomes, and/or faces barriers to enrolling in coverage.
  - Describe existing connections the agency has with the population.
- Explain the current demographics of the board members, leadership and staff of the agency.
- Specify the geographic area that will be served by the grant and explain how services will be provided within that geographic area.

17

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For each of the populations identified, the applicant will be asked to provide evidence that the population is disproportionately uninsured, experiences disparities in health outcomes, and/or faces barriers to enrolling in coverage. And describe any existing connections the agency has with the population.

The applicant must also explain the current demographics of the board members, leadership and staff of the agency.

And specify the geographic area that will be served by the grant, including how services will be provided within that geographic area.

Community Connection: Scoring

- An excellent response will:
  - Clearly identify up to three specific populations that will be reached by the grant proposal. There is no scoring preference for listing more than one population.
  - Provide statistical data or other substantial evidence for each of the populations identified that demonstrates the population experiences high rates of uninsurance, barriers to obtaining/maintaining coverage; and/or disparities in health outcomes.
  - Present evidence that the agency, or lead agency and paid partners, have well-established connections to the population(s) identified, demonstrating both length of time, relevant services and/or special skills.

18

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The review committee will be instructed that an excellent response will clearly identify up to three specific populations that will be reached by the grant proposal. There is no scoring preference for listing *more* than one population.

An excellence response will also provide statistical data or other evidence that demonstrates the populations identified experience high rates of uninsurance, barriers to obtaining or maintaining coverage; and/or disparities in health outcomes.

And will present evidence that the agency, or lead agency and paid partners, have well-established connections to the populations identified, demonstrating both length of time, relevant services and/or special skills.

Community Connection: Scoring (cont.)

- An excellent response will also:
  - Demonstrate the agency, or lead agency and paid partners, have board members (if applicable), agency leadership and staff that are representative of the population(s) identified.
  - Define a specific geographic area that will be served by the grant.
  - Describe a plan for providing services within the full geographic area.
  - Specify where and how in-person assistance will be offered.

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An excellent response will also demonstrate the agency has board members, agency leadership and staff that are representative of the populations identified.

And an excellent proposal must define a specific geographic area that will be served by the grant, describe a plan for providing services within that full area and specify where and how in-person assistance will be offered.

Current Navigator Activities: Overview

- MNsure's navigator grant program seeks to support access to experienced assistance by sustaining the state's existing navigator infrastructure. Applicants are expected to demonstrate that they:
  - Commit a minimum level of staffing to offering navigator assistance.
  - Have established processes for assisting individuals with applying for coverage, enrolling in private plans and managing casework for accessing health care insurance.
  - Have proven in-reach and outreach strategies to connect with populations experiencing the highest rates of uninsurance; populations facing barriers to obtaining and maintaining coverage; and populations experiencing disparities in health outcomes.

20

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MNsure's navigator grant program will support access to experienced assistance by sustaining the state's existing navigator infrastructure.

So, in the next scored section of the application, Current Navigator Activities, applicants must demonstrate that they currently commit a minimum level of staffing to offering navigator assistance, have established processes for assisting individuals with applying for coverage, and have proven in-reach and outreach strategies to connect with populations experiencing challenges with health insurance coverage.

Current Navigator Activities: Questions

- Applicants must describe navigator activities their agency engaged in between July 2025 and January 2026 in the following areas:
  - Outreach
  - Application support
  - Enrollment support
  - Case management
  - Renewals
- Provide information regarding current part-time or full-time certified navigator staffing.

21

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In the application, respondents will be asked to describe the activities have engaged in between July 2025 and January 2026 related to outreach, application support, enrollment support, case management and helping with renewals.

Applicants will also be asked to list any half-time or full-time staff who were actively certified as navigators as of February 3, 2026.

Current Navigator Activities: Scoring

- An excellent response will describe:
  - A variety of recent outreach activities.
  - Current processes for helping consumers complete an application.
  - How eligible consumers are assisted with enrolling in a private plan during open enrollment or a special enrollment period.
  - Robust case management activities to help consumers understand coverage and maintain eligibility.
  - How they help consumers maintain coverage through renewal periods.
- Will name staff that are currently dedicated to year-round navigator activities half-time (Funding Level 1) or full-time (Funding Level 2).

22

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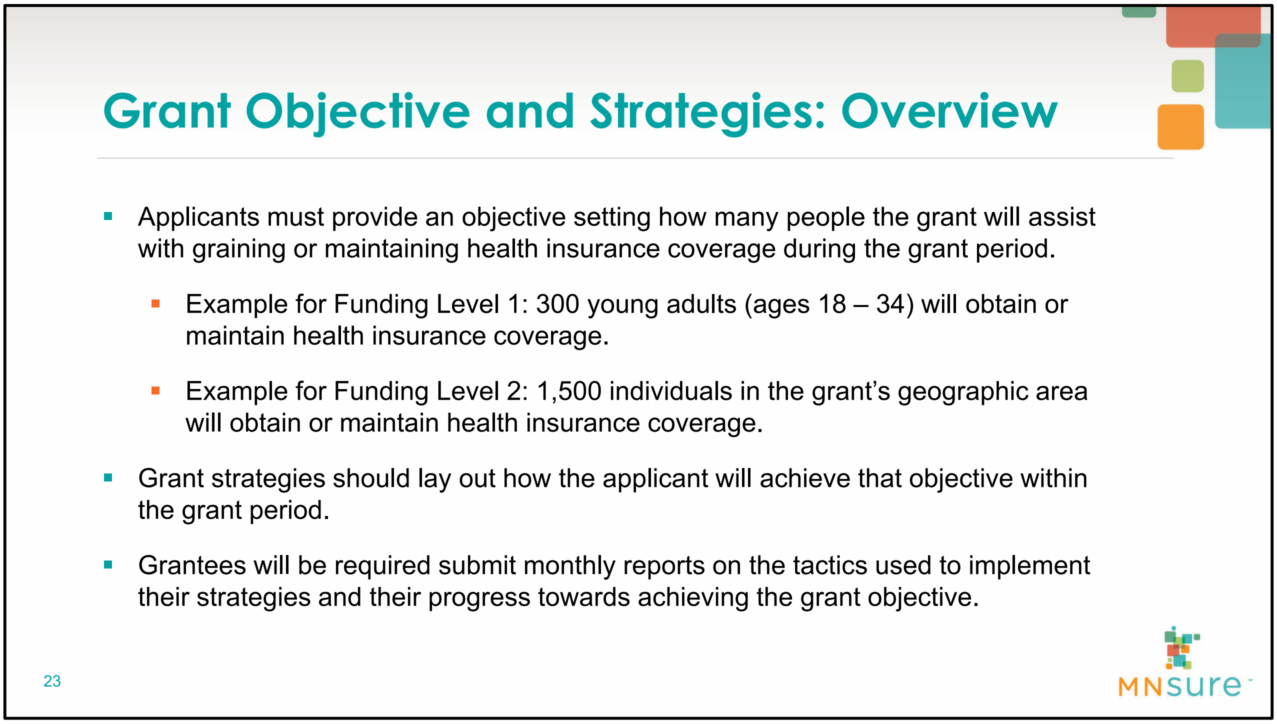
The review committee will be instructed that an excellent response will describe a variety of recent outreach activities, describe current processes for helping consumers complete an application, explain how they support consumers enrolling in a plan during open enrollment or a special enrollment period, describe robust case management practices for helping consumers understand and maintain coverage, and explain how they help consumers complete renewals.

An excellent response will also name one more certified navigators who are currently dedicated to providing year-round outreach and enrollment activities.

For Funding Level 1, it will be at least half-time. For Funding Level 2, it will be full-time staff.



In the next scored section of the application, respondents must provide an objective setting how many people the grant will assist with graining or maintaining health insurance coverage during the grant period.

For example, for Funding Level 1, the objective should focus on the population identified in the community connection section, such as "300 young adults (ages 18 – 34) will obtain or maintain health insurance coverage."

For Funding Level 2, the focus of the objective may be broader, but the objective will be significantly larger since it is not limited to a specific population. For example, "1,500 individuals in the grant's geographic area will obtain or maintain health insurance coverage."

Grant strategies should lay out how the applicant will achieve that objective within the grant period.

Grantees will be required submit monthly reports on the tactics used to implement their strategies and their progress towards achieving the grant objective.

Grant Objective and Strategies: Questions

- The applicant must:
  - Provide an objective setting how many people the grant will assist with gaining or maintaining health insurance coverage.
  - List strategies for outreach and helping consumers with application support, enrollment, case management and renewals.
- Optional: Applicants can describe any specific resources or expertise that the agency (or paid partners) has that could be of value to the larger navigator community. This response will not be scored but provides information that may be included in a work plan if the applicant is selected.

24

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The applicant must:

- Provide an objective setting how many people the grant will assist with gaining or maintaining health insurance coverage.
- List strategies for outreach and helping consumers with application support, enrollment, case management and renewals.

Applicants have the option to describe any specific resources or expertise that the agency has that could be of value to the larger navigator community. This part of the response will not be scored but provides information that may be included in a work plan if the applicant is selected.

Grant Objective and Strategies: Scoring

- An excellent response will:
  - Set an objective that is both realistic and justifies the need for funding.
  - Provide relevant strategies for outreach, application support, enrollment, case management and renewing coverage.
  - Describe whether strategies are on-going or new for the grant period.
  - Specify strategies that recognize any unique barriers facing the population(s) served by the grant.
  - Include activities that will happen throughout all 12 months of the grant period.
  - Clarify how the entire geographic area will be served.

25

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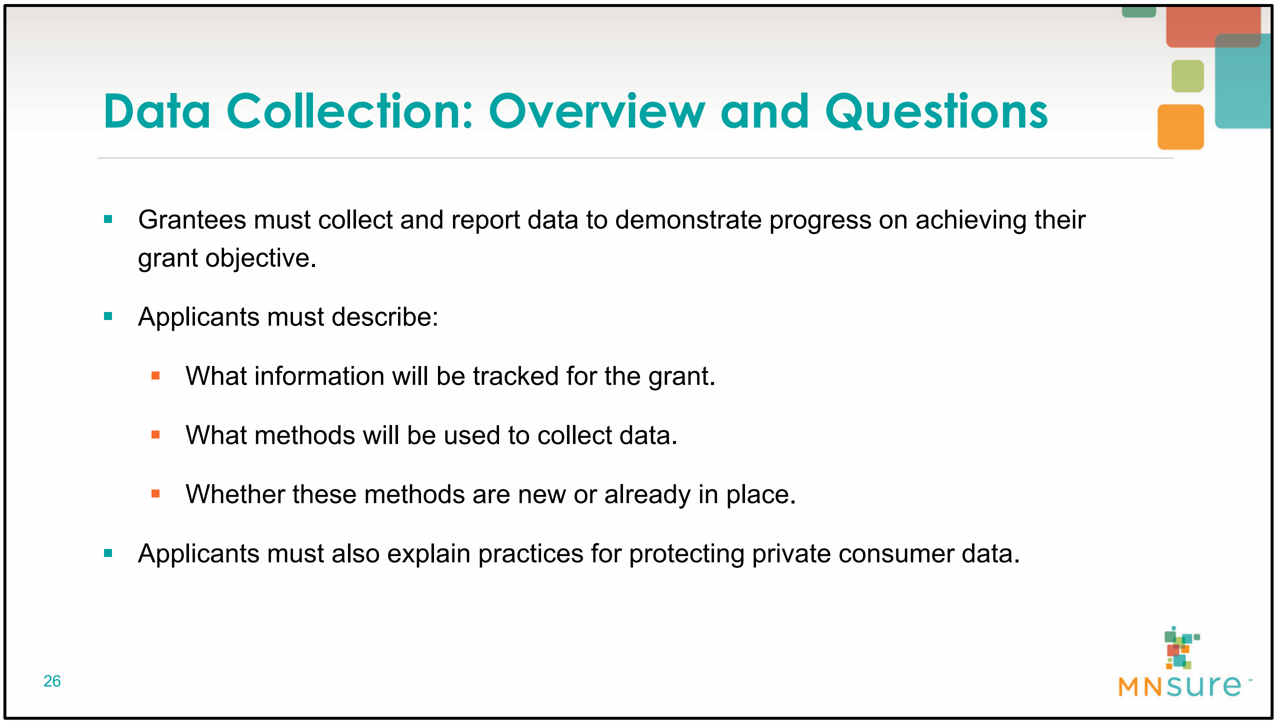
For this section, an excellent response will:

- Set an objective that is both realistic and justifies the need for funding.
- Provide relevant strategies for outreach, application support, enrollment, case management and renewing coverage.
- Describe whether strategies are on-going or new for the grant period.
- Specify strategies that recognize any unique barriers facing the population(s) served by the grant.
- Include activities that will happen throughout all 12 months of the grant period.
- And clarify how the entire geographic area will be served.



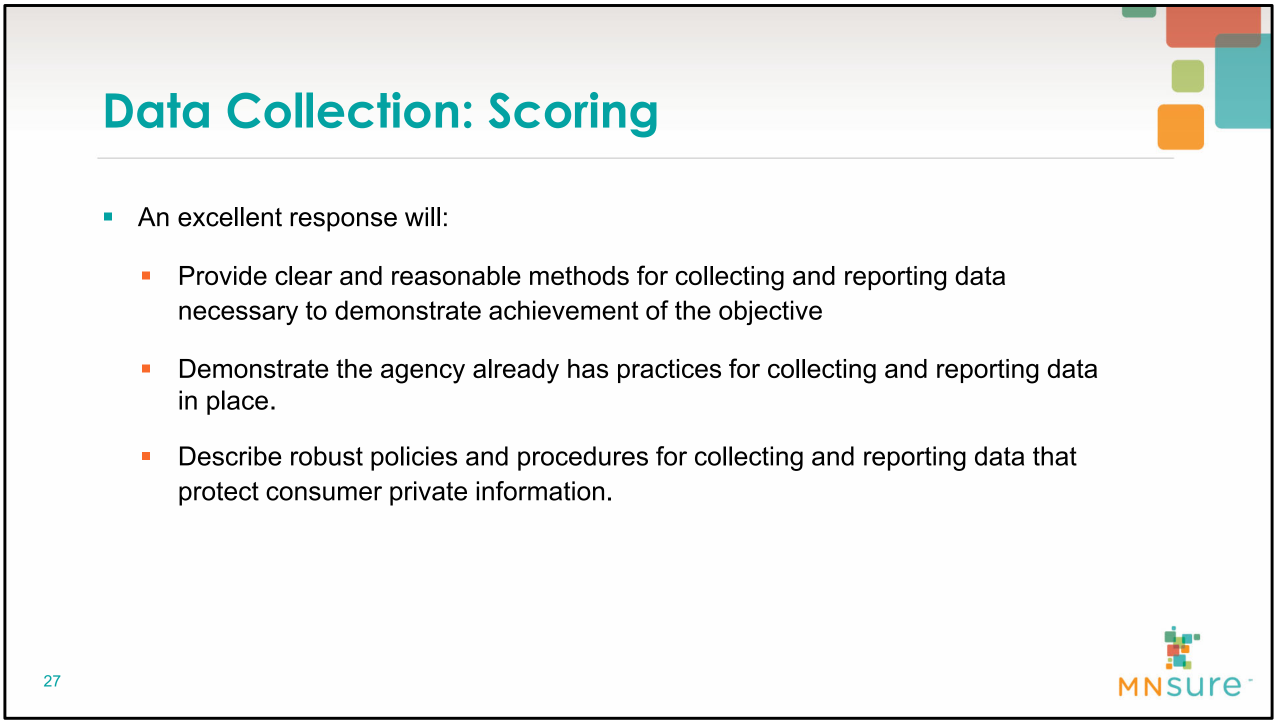
The next section of the application asks about how the applicant will track grant activities.

Grantees must collect and report data to demonstrate progress on achieving their grant objective.

MNsure will utilize navigator per-enrollee payment data as the primary method for tracking progress. However, grantees are expected to provide additional data to document grant activities that are not captured by per-enrollee payments.

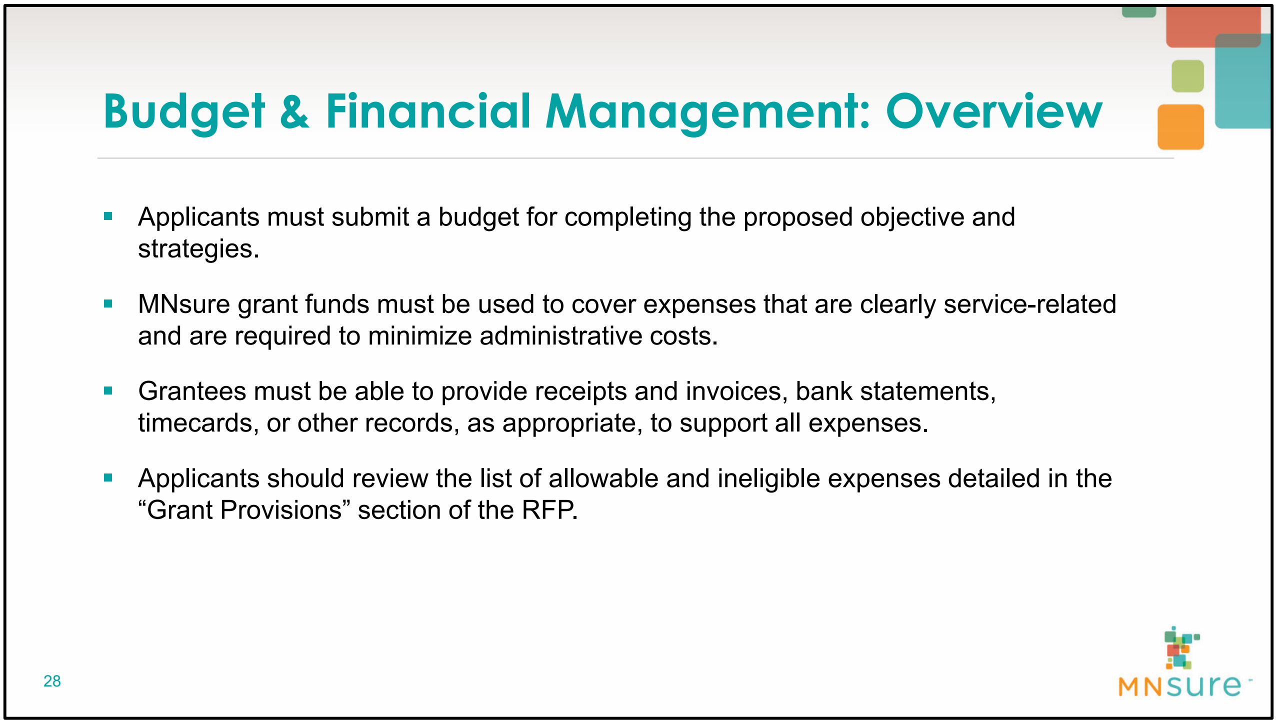
Applicants must describe what information will be tracked and what specific methods will be used to collect data to be reported to MNsure. Clarify whether these are existing reporting methods or are methods that will be implemented to support the grant.

And explain the agency’s practices for protecting any private consumer data that is collected.



An excellent response will:

- Provide clear and reasonable methods for collecting and reporting data necessary to demonstrate achievement of the objective.
- Demonstrate the agency already has practices for collecting and reporting data in place.
- Describe robust policies and procedures for collecting and reporting data that protect consumer private information.

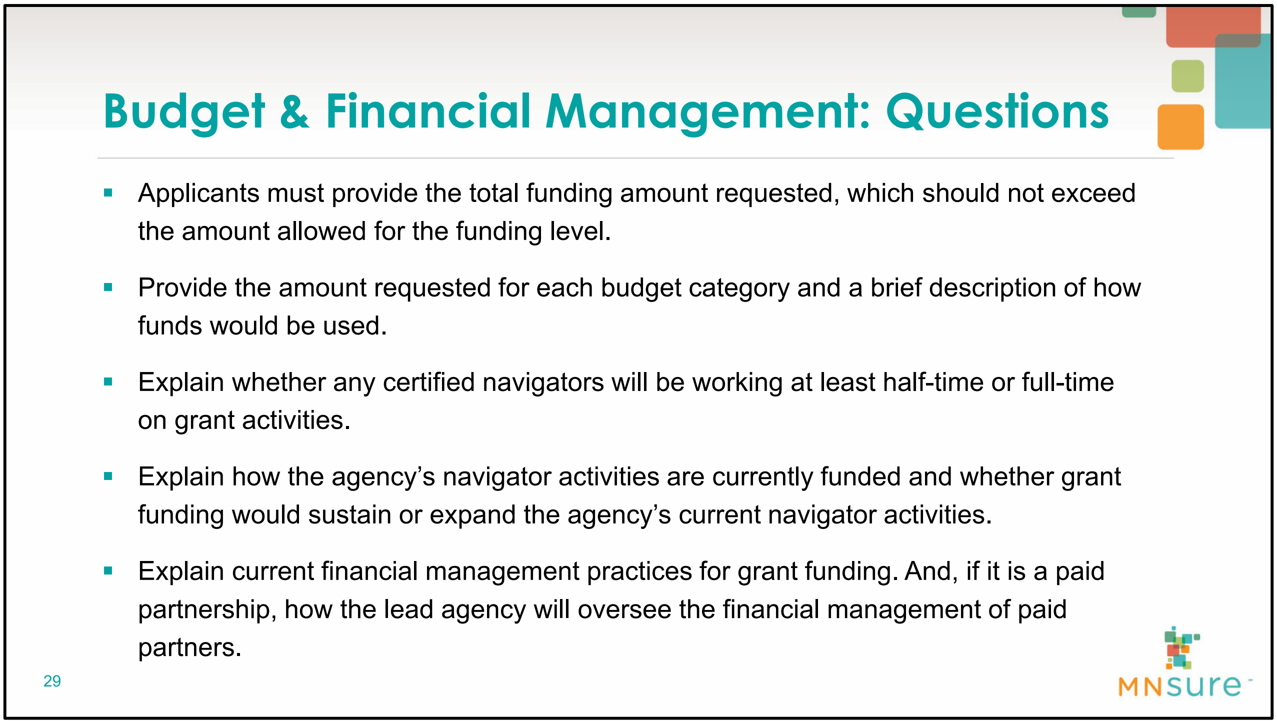


In the last scored section of the application, applicants must submit a budget for completing the proposed objective and strategies.

MNsure grant funds must be used to cover expenses that are clearly service-related and are required to minimize administrative costs.

Grantees must be able to provide receipts and invoices, bank statements, timecards, or other records, as appropriate, to support all expenses.

Applicants should review the list of allowable and ineligible expenses detailed in the “Grant Provisions” section of the RFP.



In the application, respondents will be asked to provide the total funding amount requested, which should not exceed the amount allowed for the funding level.

Provide the amount requested for each budget category and a brief description of how funds would be used.

Explain whether any certified navigators will be working at least half-time or full-time on grant activities.

Explain how the agency's navigator activities are currently funded and whether grant funding would sustain or expand the agency's current navigator activities.

Explain current financial management practices for grant funding.

If it is a paid partnership, explain how the lead agency will oversee the financial management of paid partners.

Budget & Financial Management: Scoring

- An excellent response will:
  - Request a grant amount that does not exceed the funding level maximum and is reasonable given the current activities of the applicant and the objectives and strategies of the proposal.
  - Provide a description of how each category of grant funds will be used that aligns with the proposal's strategies and does not include expenses that are listed as unallowable.
  - Devote at least one certified navigator half time (16 hours per week) or more to grant activities for agencies eligible for Funding Level 1 and at least one certified navigator full-time (32 or more hours per week) for agencies eligible for Funding Level 2.
  - Demonstrate sustainability by having some non-MNsure funding for navigator activities.
  - Have adequate financial systems and control practices in place and previous experience managing grant funding.

30

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An excellent response will:

- Request a grant amount that does not exceed the funding level maximum and is reasonable given the current activities of the applicant and the objectives and strategies of the proposal.
- Provide a description of how each category of grant funds will be used that aligns with the proposal's strategies and does not include expenses that are listed as unallowable.
- Devote at least one certified navigator half time (16 hours per week) or more to grant activities for Funding Level 1 and at least one certified navigator full-time (32 or more hours per week) for Funding Level 2.
- Demonstrate sustainability by having some non-MNsure funding for navigator activities.
- Have adequate financial systems and control practices in place and previous experience managing grant funding.

Letters of Support (Not Scored)

- For paid partnerships, a letter of support from each paid partner is required.
- Letters of support must be on the paid partner's letterhead, be signed by an agency executive, and provide a summary of the paid partner's role in achieving the objectives of the proposal.
- Letters of support are not scored, but a proposal with paid partners that does not include letters from all paid partners may be considered incomplete.

31

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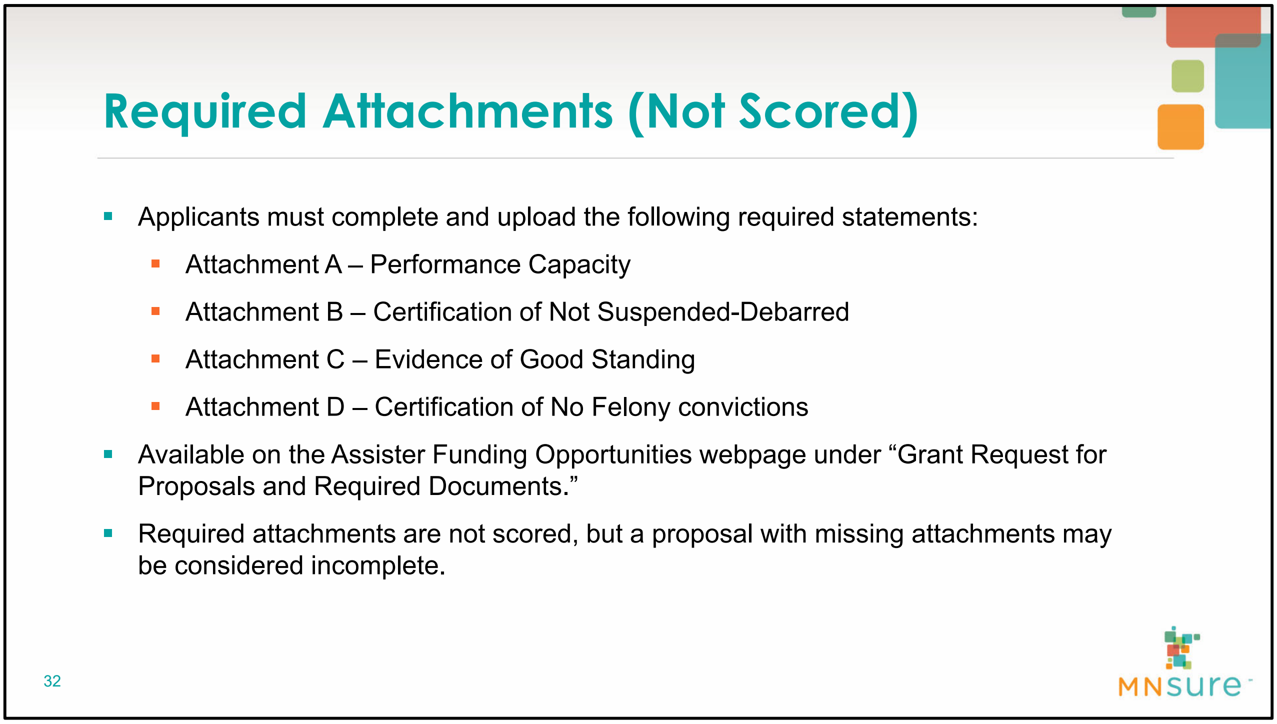
The next section of the application is not scored but is required for a paid partnership.

A letter of support from each paid partner must be submitted with the proposal. A paid partner is an organization that will receive grant funds.

Letters of support should provide a summary of the paid partner's role in achieving the objectives of the proposal, be on the paid partner's letterhead and be signed by an agency executive.

While letters are not scored, a proposal that has paid partners and does not include letters of support from all paid partners may be considered incomplete.



In the final section of the application, applicants must fill out, sign and upload the following required attachments:

- Attachment A – Performance Capacity
- Attachment B – Certification of Not Suspended-Debarred
- Attachment C – Evidence of Good Standing
- Attachment D – Certification of No Felony convictions

The attachments are available on the Assister Funding Opportunities webpage under “Grant Request for Proposals and Required Documents.”

These attachments are not scored. However, a proposal that is missing any of the attachments may be considered incomplete.

Evaluation and Selection

33

Next, we are going to walk through how applications will be evaluated and selected.

Evaluation Process

- All responsive applications received by the deadline of on or before 1:00 p.m. Central time on March 3, 2026, will be evaluated by MNsure in four stages.
  - Stage 1: Evaluation Based upon Completeness
  - Stage 2: Evaluation of Minimum Qualifications
  - Stage 3: Merit Review
  - Stage 4: Financial Review and Contract Negotiations

34

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All responsive applications received by the deadline of on or before 1:00 p.m. Central time on March 3, 2026, will be evaluated by MNsure in four stages.

- Stage 1: Evaluation Based upon Completeness
- Stage 2: Evaluation of Minimum Qualifications
- Stage 3: Merit Review
- Stage 4: Financial Review and Contract Negotiations

I will explain each of these stages in more detail.

Stage 1: Evaluation of Completeness

- Following submission of an application, a proposal will be evaluated on whether:
  - The applicant (or lead agency in a paid partnership) is a public, tribal, private for-profit or nonprofit agency with a MNsure navigator contract that is in good standing as of February 3, 2026.
  - The response was submitted online using Foundant by 1 p.m. Central time on March 3, 2026.
  - All Required Attachments (A-D) were completed and uploaded in the "Required Attachments" section of the online application in Foundant.
- Applications that are deemed non-responsive will not be forwarded for Stage 2 review.

35

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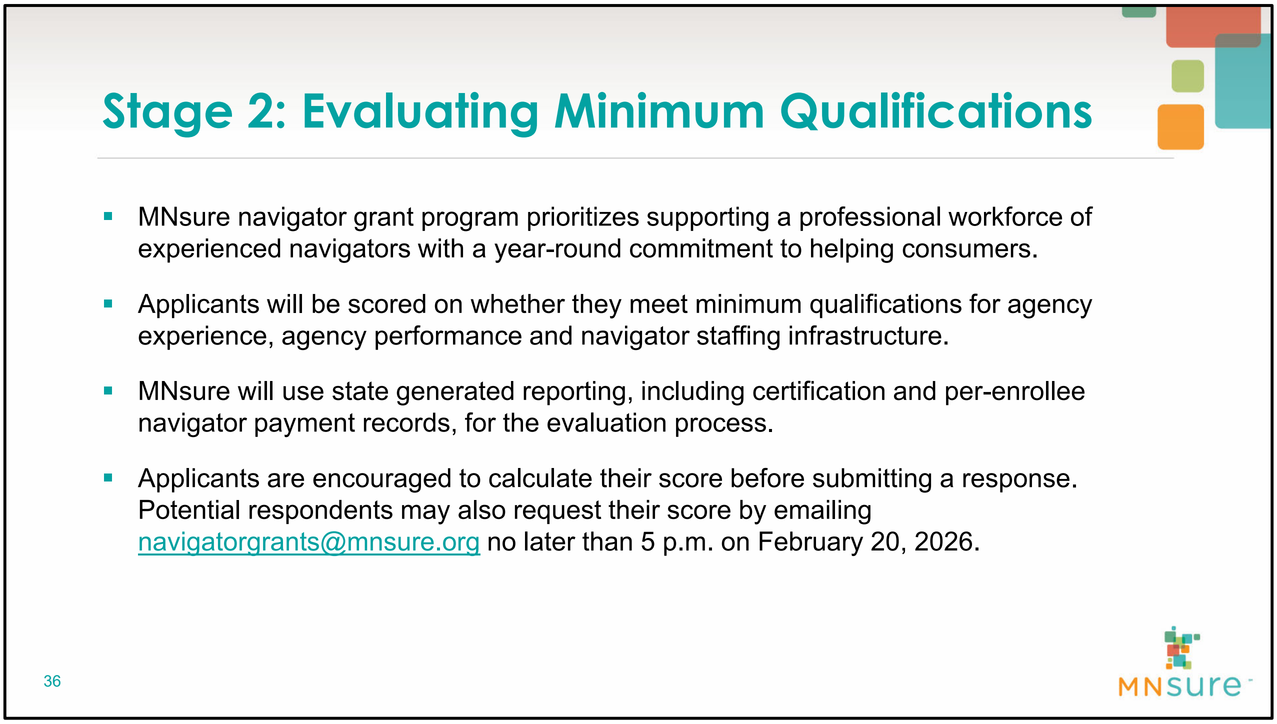
Following submission of an application, a proposal will be evaluated on whether:

- The applicant (or lead agency in a paid partnership) is a public, tribal, private for-profit or nonprofit agency with a MNsure navigator contract that is in good standing as of February 3, 2026.
- The response was submitted online using Foundant by 1 p.m. Central time on March 3, 2026.
- All Required Attachments A-D were completed and uploaded in the "Required Attachments" section of the online application in Foundant.

Applications that are deemed non-responsive will not be forwarded for Stage 2 review.



MNsure navigator grant program prioritizes supporting a professional workforce of experienced navigators with a year-round commitment to helping consumers.

To ensure potential grantees meet this expectation, in Stage 2 of the evaluation process, applicants will be scored on whether they meet minimum qualifications for agency experience, agency performance and navigator staffing infrastructure.

MNsure will use state generated reporting, including certification and per-enrollee navigator payment records, for the evaluation process.

Applicants are encouraged to calculate their score before submitting a response. Potential respondents may also request their score by emailing navigatorgrants@mnsure.org no later than 5 p.m. on February 20, 2026.

Calculating Minimum Qualifications

- Category 1: Agency Experience (2 points possible)
  - 1 point if the agency received at least one per-enrollee payment for assisting with any health insurance program in every quarter of 2025.
  - 1 additional point if the agency received a per-enrollee payment issued every month for activity in November 2024 through November 2025.
- Category 2: Agency Performance (2 points possible)
  - 1 point if the agency was credited with 80 or more per-enrollee payments from November 2024 through November 2025.
  - 1 additional point if the agency was credited with 240 or more per-enrollee payments from November 2024 through November 2025.

37

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There are 2 points possible for Agency Experience.

- 1 point if the agency received at least one per-enrollee payment for assisting with any health insurance program in every quarter of 2025.
- 1 additional point if the agency received a per-enrollee payment issued every month for activity in November 2024 through November 2025.

There is another 2 points possible for Agency Performance.

- 1 point if the agency was credited with 80 or more per-enrollee payments from November 2024 through November 2025.
- 1 additional point if the agency was credited with 240 or more per-enrollee payments from November 2024 through November 2025.

Calculating Minimum Qualifications (cont.)

- Category 3: Navigator Staffing Infrastructure (2 points possible)
  - 1 point for having one actively certified staff member as of February 3, 2026, that was certified prior to July 1, 2025.
  - 1 additional point for having more than one actively certified staff member as of February 3, 2026, that was actively certified prior to July 1, 2025, OR at least one navigator actively certified as of February 3, 2026, that has been continuously certified since November 1, 2023.
- To qualify for Funding Level 1, an agency must earn at least 1 point in each of the categories of Agency Experience, Agency Performance and Navigator Staffing Infrastructure.
- To qualify for Funding Level 2, an agency must earn all possible points in each of the categories of Agency Experience, Agency Performance and Navigator Staffing Infrastructure.

38

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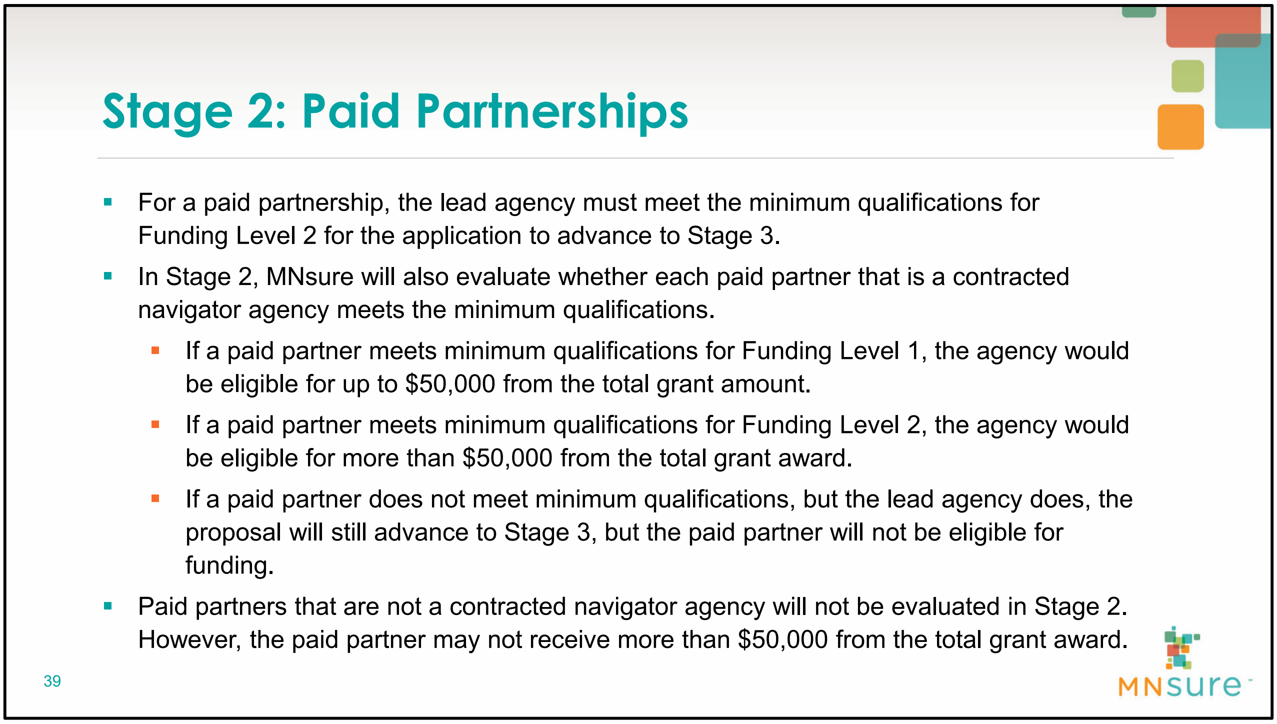
Finally, there are 2 points possible for Navigator Staffing Infrastructure.

- 1 point for having one actively certified staff member as of February 3, 2026, that was certified prior to July 1, 2025.
- 1 additional point for having more than one actively certified staff member as of February 3, 2026, that was actively certified prior to July 1, 2025, OR at least one navigator actively certified as of February 3, 2026, that has been continuously certified since November 1, 2023.

To qualify for Funding Level 1, an agency must earn at least 1 point in each of the categories of Agency Experience, Agency Performance and Navigator Staffing Infrastructure.

To qualify for Funding Level 2, an agency must earn all possible points in each of the categories of Agency Experience, Agency Performance and Navigator Staffing Infrastructure.



For a paid partnership, the lead agency must meet the minimum qualifications for Funding Level 2 for the application to advance to Stage 3.

In this stage, MNsure will also evaluate whether each paid partner that is a contracted navigator agency meets the minimum qualifications.

- If the paid partner meets minimum qualifications for Funding Level 1, the agency would be eligible for up to $50,000 from the total grant amount.
- If the paid partner meets minimum qualifications for Funding Level 2, the agency would be eligible for more than $50,000 from the total grant award.
- If a paid partner does not meet minimum qualifications, but the lead agency does, the proposal will still advance to Stage 3. However, MNsure may inform the committee if any paid partners included in the application are not eligible to receive grant funding.

Paid partners that are not a contracted navigator agency will not be evaluated in Stage 2. However, the paid partner may not receive more than $50,000 from the total grant award.

Stage 3: Merit Review

- In Stage 3, a review committee (including MNsure staff and external members) will evaluate the merits of each application.
- Applications will be rated on responsiveness to the RFP’s required elements and ability of the proposal to help MNsure meet the goal of the grant program.
- The committee may consider data provided by MNsure about an agency’s performance, including, but not limited to, certified staff, application and enrollment statistics, per-enrollee payment history and other metrics demonstrating comprehensive consumer support activity.

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Applicants advancing to Stage 3 will have their scores re-set to zero.

In this stage, a committee (including MNsure staff and external members) will evaluate the merits of each application.

Applications will be rated on responsiveness to the RFP’s required elements and ability of the proposal to help MNsure meet the goal of the grant program.

The committee may consider data provided by MNsure about an agency’s performance, including, but not limited to, certified staff, application and enrollment statistics, per-enrollee payment history and other metrics demonstrating comprehensive consumer support activity.

Stage 3: Merit Review Score Weighting

- Each section of the application that is scored will be evaluated using a 10-point scale. The section weight in the overall score will depend on the funding level.

Application Status	Funding Level 1 (up to $50,000)	Funding Level 2 (up to $550,000)
Community Connection	25%	10%
Current Navigator Activities	25%	30%
Grant Objectives and Strategies	25%	35%
Data Collection	10%	10%
Budget and Financial Management	15%	15%

Each section of the application that is scored will be evaluated using a 10-point scale. The weight for each section will depend on the funding level.

Community connection will account for 25% of the score for Funding Level 1, but only 10% for Funding Level 2.

Current navigator activities will account for 25% of the score for Funding Level 1, but 30% of the score for Funding Level 2.

Grant objectives and strategies will account for 25% of the score for Funding Level 1, but 35% of the score for Funding Level 2.

For both funding levels, data collection will make up 10% of the score and budget and financial management will be the final 15%.

Stage 3: Merit Review Decisions

- State agency staff will incorporate the recommendations from the review committee into final funding decisions that may also be based on geographic distribution, services to special populations, the applicant’s history as a state grantee and capacity to perform the work.
- If an applicant applies for and is not selected for a grant at Funding Level 2, MNsure reserves the right to recalculate the applicant’s scores with the appropriate weighting and consider them for Funding Level 1.
- Only selected applicants will advance to Stage 4.

42

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State agency staff will incorporate the recommendations from the review committee into final funding decisions that may also be based on geographic distribution, services to special populations, the applicant’s history as a state grantee and capacity to perform the work.

If an applicant applies for and is not selected for a grant at Funding Level 2, MNsure reserves the right to recalculate the applicant’s scores with the appropriate weighting and consider them for Funding Level 1.

Only selected applicants will advance to Stage 4.

Stage 4: Financial Review

- State law requires a pre-award risk assessment for grants of $50,000 or more.
- Applicants advancing to this stage will have 3 business days to submit (if applicable):
  - Exhibit A: Accounting System and Financial Capacity Questionnaire
  - Exhibit B: Nonprofit grantee financial documentation (such as Form 990, recent audited financial statements, board-reviewed financial statements, etc.).
  - Exhibit C: For-profit certifications (including tax returns, current financial statements, etc.)
- These exhibits are available under “Resources” on the Assister Funding Opportunities webpage.

43

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An applicant will be notified if they advance to stage 4.

State law requires a pre-award risk assessment for grants of $50,000 or more. Applicants advancing to this stage will have 3 business days to submit any forms applicable to them, including:

- Exhibit A: Accounting System and Financial Capacity Questionnaire
- Exhibit B: Nonprofit grantee financial documentation. such as Form 990, recent audited financial statements, or board-reviewed financial statements.
- Exhibit C: For-profit certifications, including tax returns and current financial statements.

These exhibits are available under “Resources” on the Assister Funding Opportunities webpage.

Stage 4: Contract Negotiation

- Selected grantees will need to complete a detailed workplan, detailed budget and summary budget
- For a paid partnership, the work plan must include activities by paid partners and a separate detailed budget for each paid partner.
- Each applicant should be aware of MNsure's standard contract terms and conditions in preparing its response.
- Grants will begin July 1, 2026. Selected applicants may only incur eligible expenses when the grant contract agreement is fully executed, and grant has reached its effective date.

44

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If an applicant successfully completes the pre-award risk assessment, they will need to complete a detailed workplan, detailed budget and summary budget

For a paid partnership, the work plan must include activities by paid partners and the must be a separate detailed budget for each paid partner.

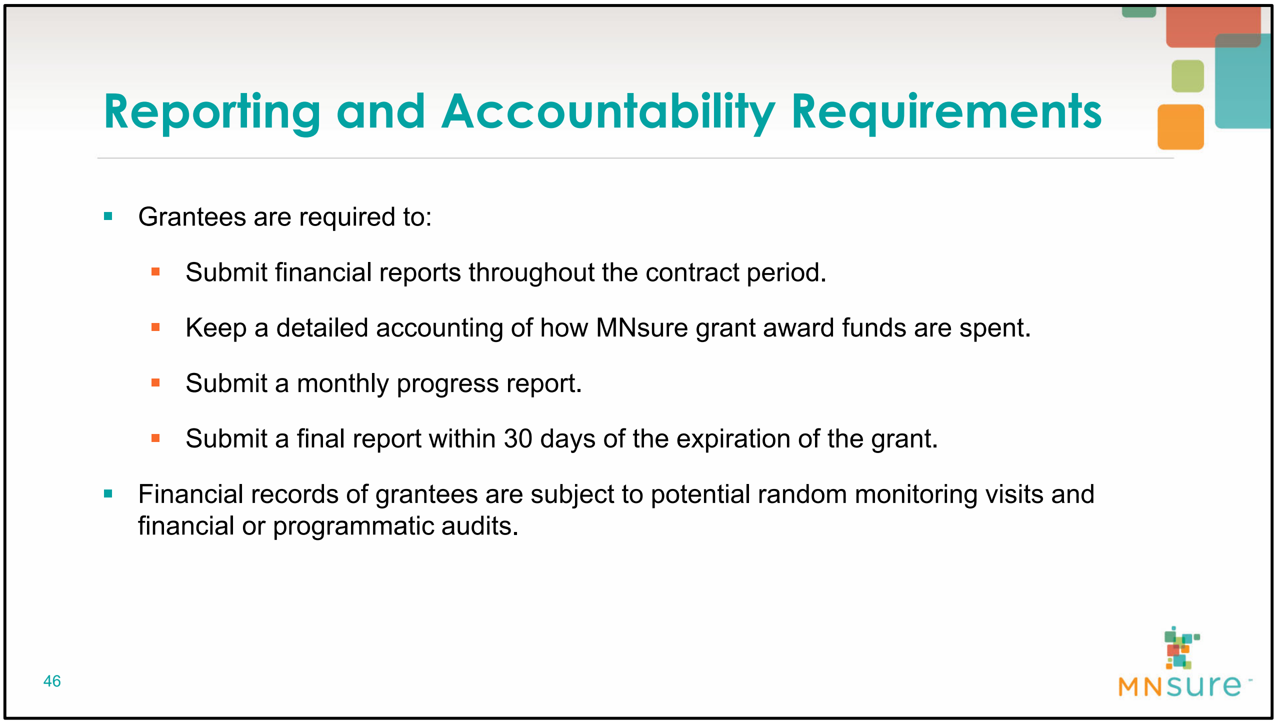
Each applicant should be aware of MNsure's standard contract terms and conditions in preparing its response.

Grants will begin July 1, 2026. Selected applicants may only incur eligible expenses when the grant contract agreement is fully executed, and grant has reached its effective date.

Grantee Expectations

45

It is important you understand what will be expected of you if your application is selected for a grant.



MNsure's goal is to manage grants through a streamlined process that limits administrative burdens on the grantees while ensuring proper oversight.

Grantees will have reporting and accountability requirements, including:

- Submitting financial reports throughout the contract period.
- Keeping a detailed accounting of how MNsure grant award funds are spent.
- Submitting a monthly progress report.
- Submitting a final report within 30 days of the expiration of the grant.

Financial records of grantees are subject to potential random monitoring visits and financial or programmatic audits.

Grant Payments and Monitoring

- Grantees will be paid after the grantee presents a monthly itemized invoice for the services actually performed.
- MNsure will conduct:
  - At least one site visit with each grantee during the grant period. On grants of $250,000 and higher, MNsure will conduct annual monitoring visits.
  - A financial audit of grantees' expenditures at least once during the grant period.

47

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Grantees will be paid after the grantee presents a monthly itemized invoice for the services actually performed.

MNsure will also conduct:

- At least one site visit with each grantee during the grant period. On grants of $250,000 and higher, MNsure will conduct annual monitoring visits.
- And a financial audit of grantees' expenditures at least once during the grant period.

If the grant is a paid partnership, please note that:

- The lead agency will need to submit copies of contracts/written agreements with paid partners prior to MNsure payment of the first grant invoice.
- The lead agency is responsible for providing financial oversight of paid partners and collecting data to show progress on the grant objective and strategies.
- Paid partner activities must be included in monthly reporting to MNsure and paid partner expenses should be reflected on monthly invoices.
- And paid partners must also designate a project contact to coordinate with MNsure on grant management and monitoring activities.

Additional Provisions

- More information on provisions are in Section 4 of the RFP, “Grant Management and Program Responsibilities.”
- Prospective applicants are also encouraged to review Office of Grants Management policies (https://mn.gov/admin/government/grants/policies-statutes-forms/) and relevant statutory provisions (Minn. Stat. §§ 16B.97-16B.991) prior to applying.

49

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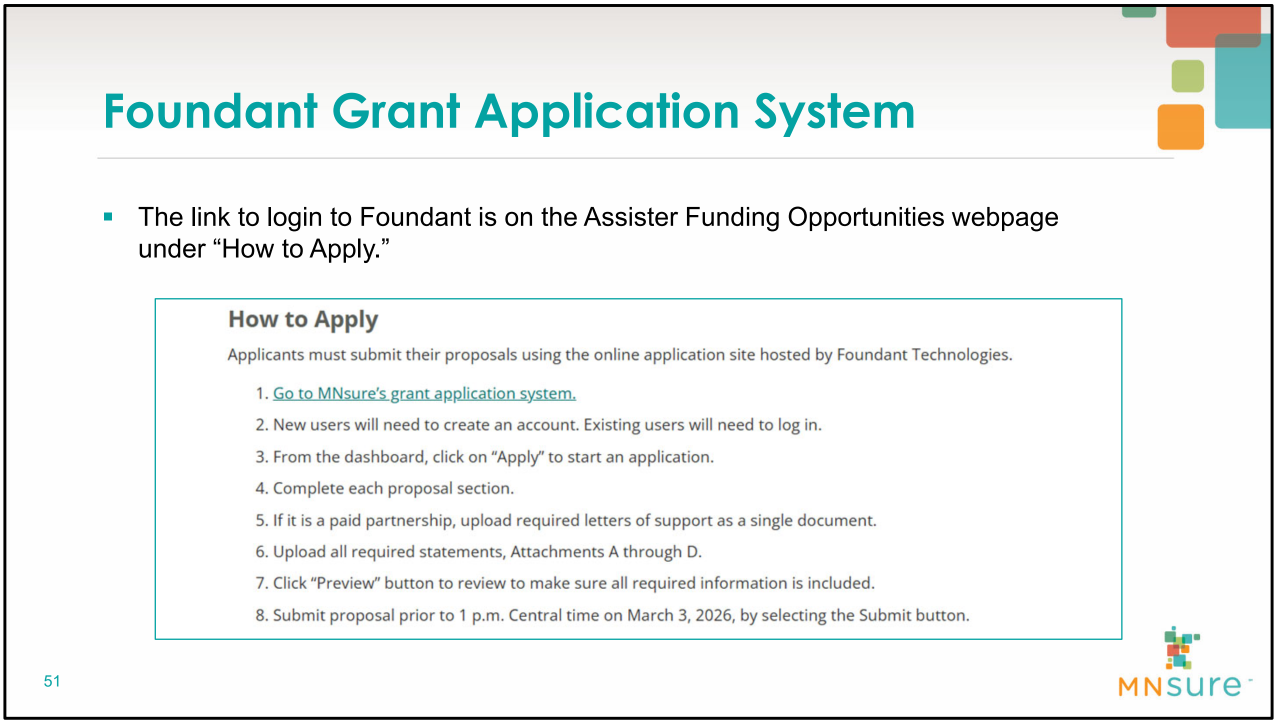
Please note that there are other provisions and applicants should carefully review all information in Section 4 of the RFP, “Grant Management and Program Responsibilities.”

In addition, prospective applicants are encouraged to review Office of Grants Management policies and relevant statutory provisions prior to applying to understand all state requirements for grant programs.

This next section of the webinar will explain the steps for submitting your application online through Foundant.



MNsure uses the online application system, Foundant, for our RFP process and for managing grantees.

As this screen shows, the link to log in to Foundant is on the Assister Funding Opportunities webpage under “How to Apply.”

Account Login or Creation

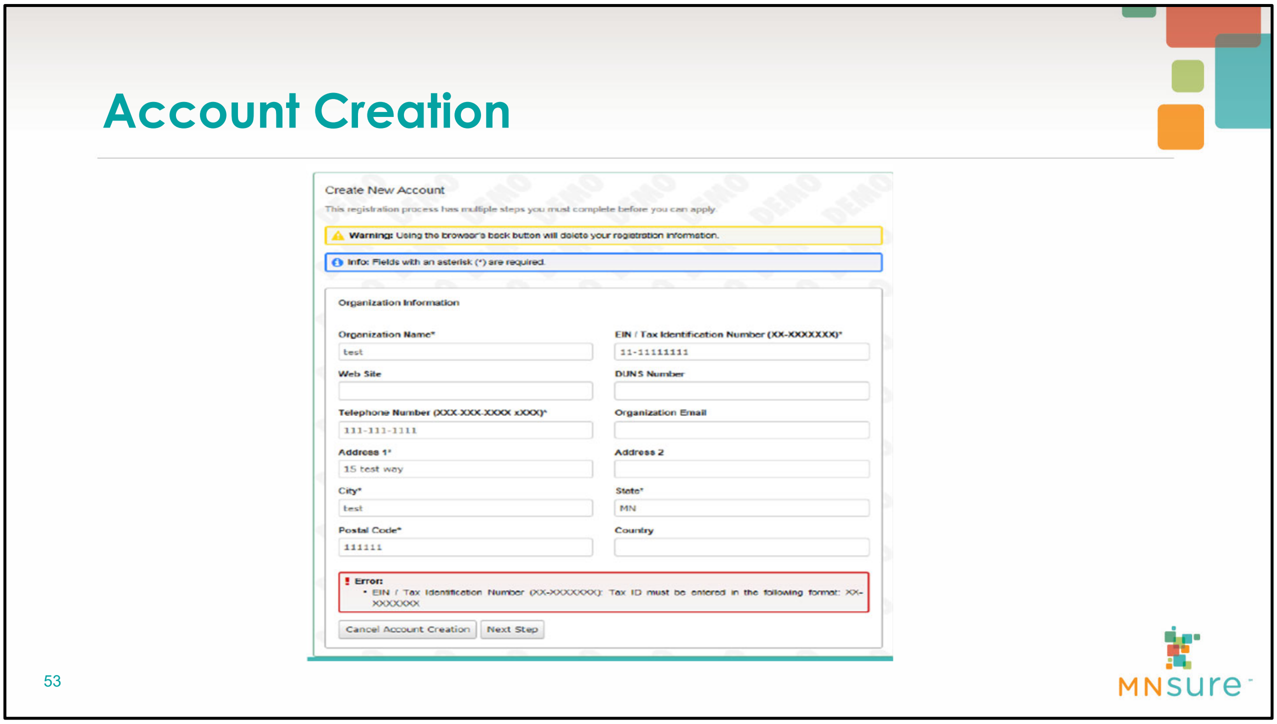
52

To begin the application, you will need to create an account or, if you already have an account, log in to Foundant.

An application can only be worked on and submitted by a single user.

In this screenshot of the logon page in Foundant, you can see that current grantees and past applicants can click the “Log in” button and use their existing username, which is an email address, and password. If you do not remember your password, click on the “Forgot your password” link.

New applicants should click on the “Create a new account” button to the right of the “log in” button.



Moving to the next slide which will cover account creation for new applicants.

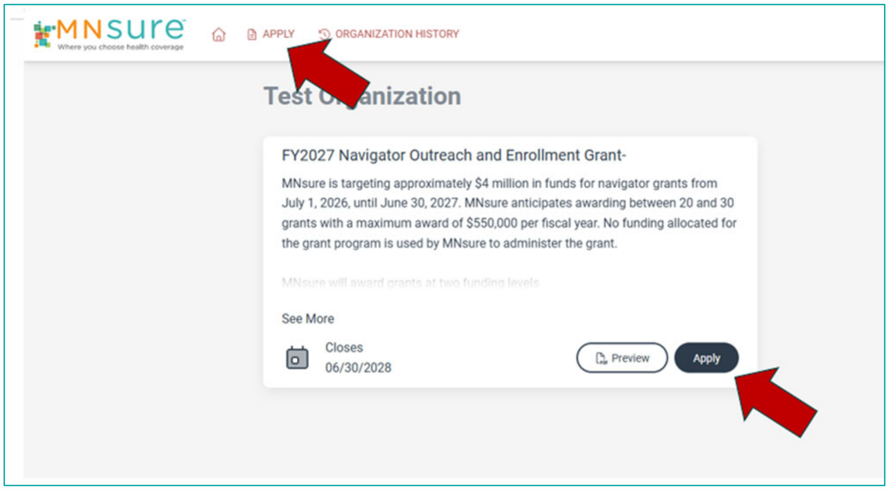
If you are a new applicant, or this is your first time applying, you will need to complete the multi-step process to create an account so you can apply.

I'm showing a screen of the form you'll need to complete to create an account in Foundant.

- You will be required to enter information about your organization and the person who is filling out the application for the organization.
- Some fields, such as telephone numbers and tax ids have required formats.
- All required fields are marked with an asterisk “*”.
- During this registration process, you will create a username and password which will allow you to log into the application site.
- Please make sure to store your username and password in a secure location.
- Once you have finished registration, you will be able to log on to the application

site with your username and password.

Applicant Dashboard



54

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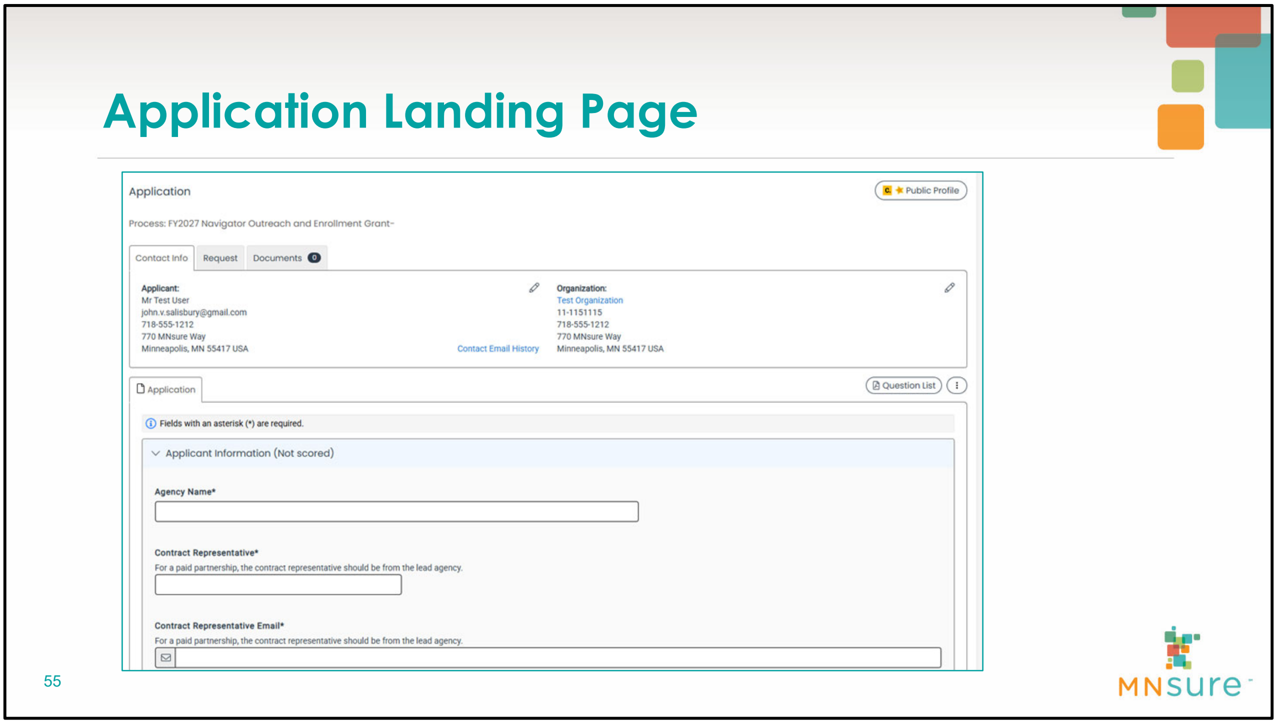
Moving on to the next slide, we will start walking through what you will see in Foundant once you have registered for an account.

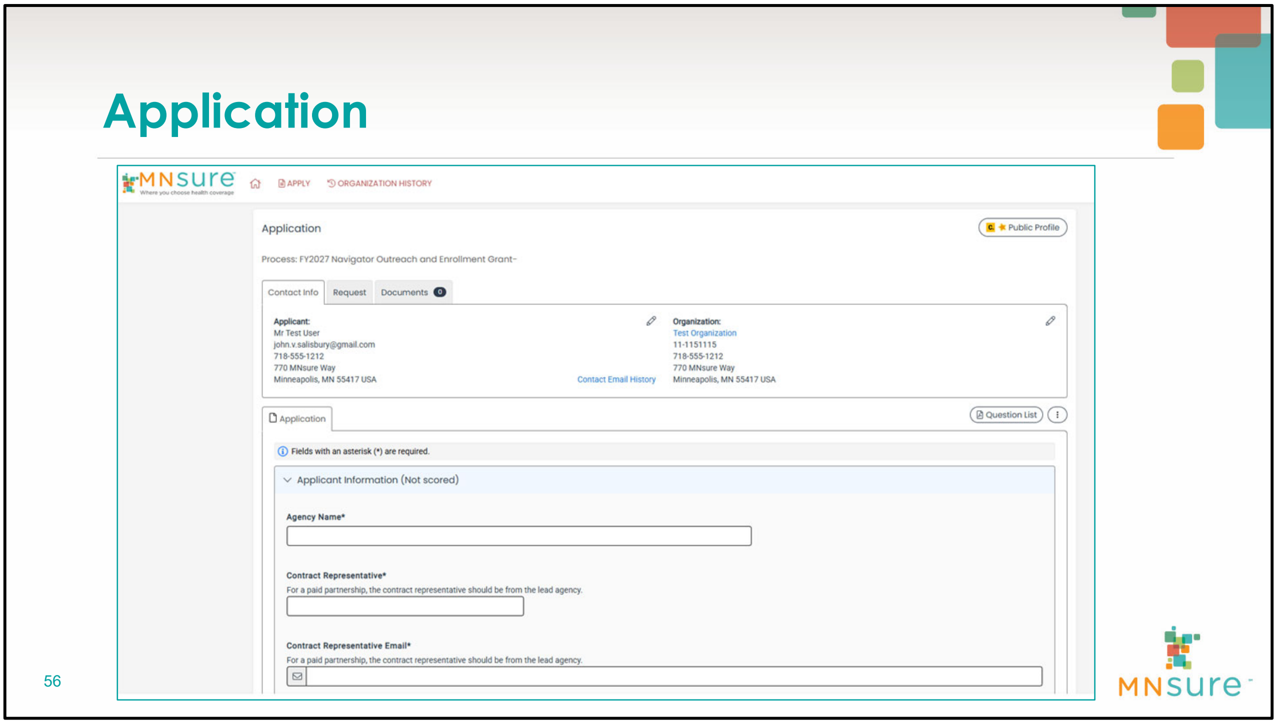
After logging into your account, you will be taken to your dashboard. This slide shows you a screenshot of the applicant dashboard.

This is where you will access the new RFP. On the screen I'm showing the dashboard with two large arrows pointing to the two places you will find "Apply" links to the current RPF: one link is in the top navigation bar and the other is on the pop-up screen showing new application opportunities.



This next slide shows a screen shot of the main landing page for the application, or what an applicant will see after they click to apply button from the application dashboard.

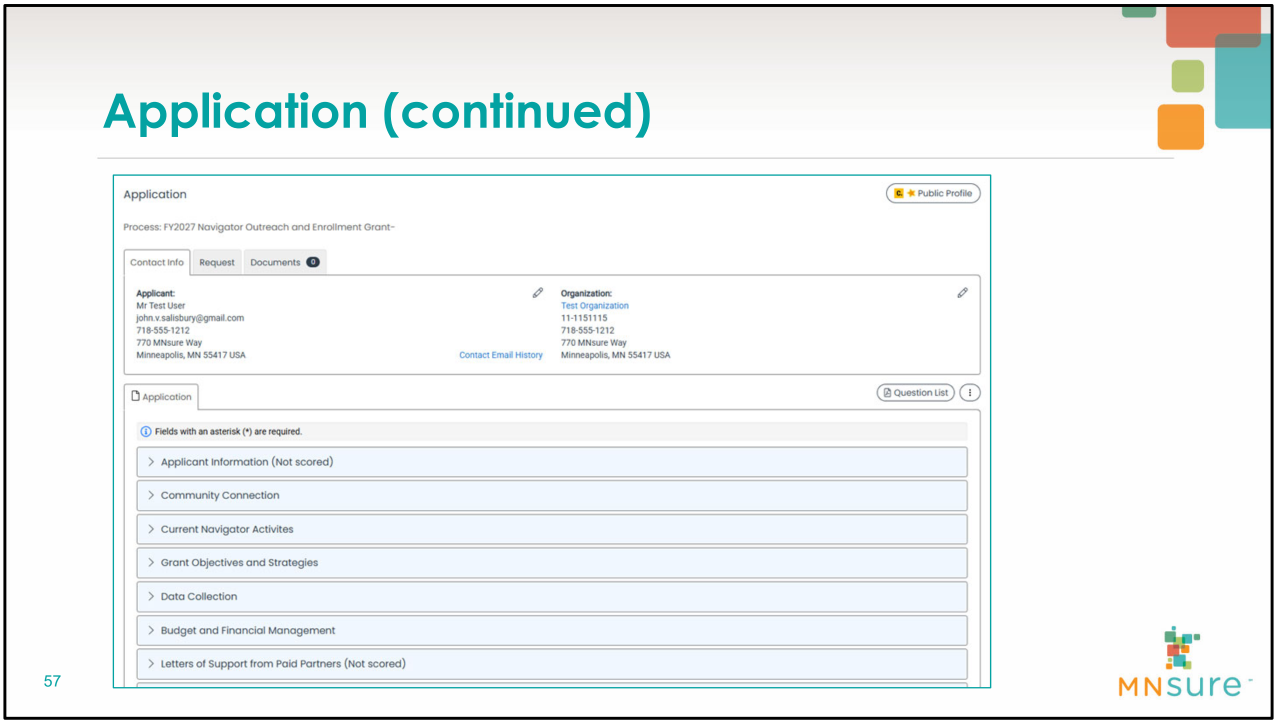
On this screenshot, you can see that the first section of the application, the “Applicant Information” section, starts under the
“Application” tab.



This next slide is a screen shot of a few of the questions you will answer as you complete the application.

The application is a single continuous web-based form with various fields that the applicant will fill out. On this screenshot there are several fields that are marked with an asterisk.

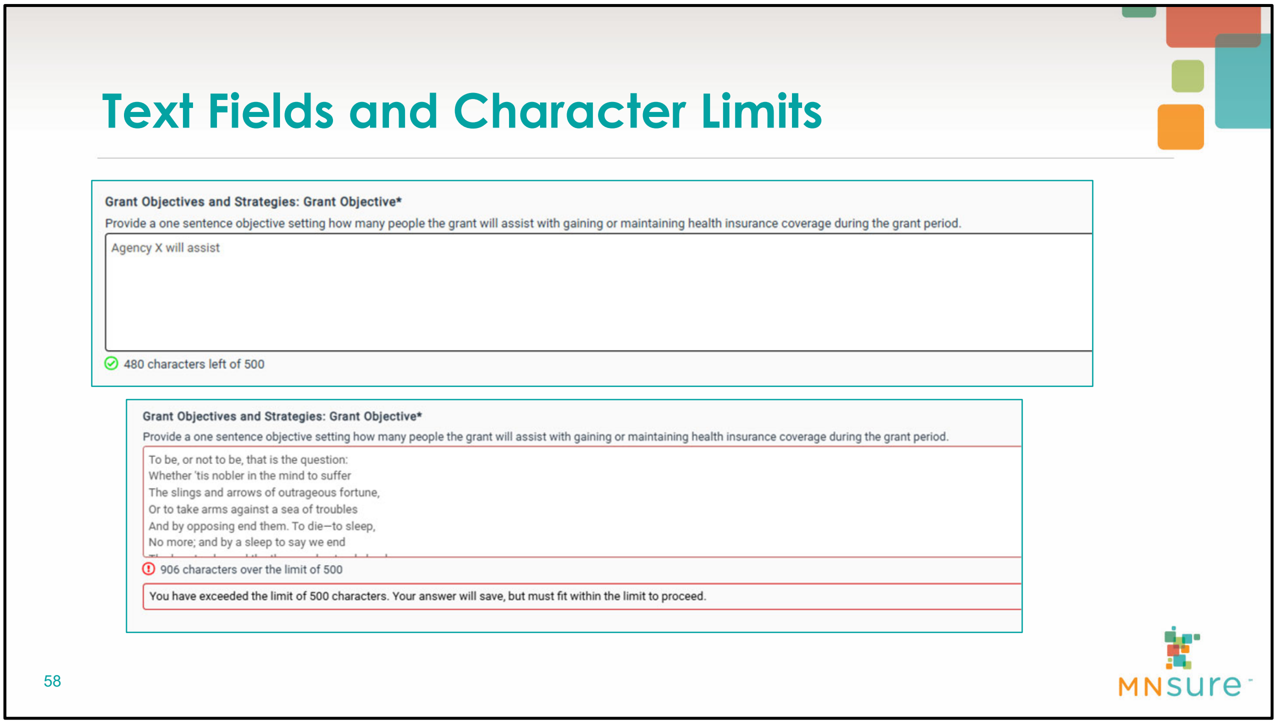
All fields marked with an asterisk will require an answer, even if the answer is “Not applicable” or “0.” If you leave a required question blank, you will not be able to successfully submit your application.



In this slide we will show how the different sections of the application are laid out as part of the online application.

This is a screen shot showing the different sections of the application, which are collapsed into a series of vertical tabs.

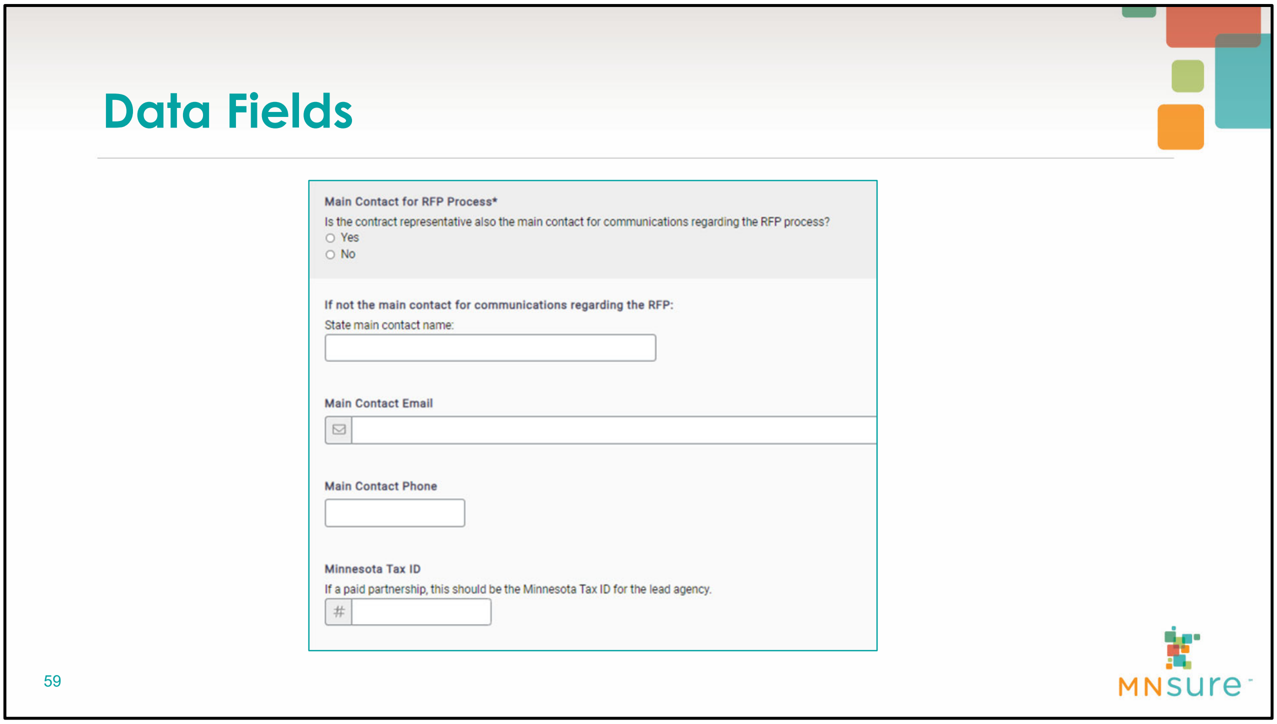
To complete each section, click on the arrow to the left to the name of the section and that section will expand so you can view and respond to the questions.



In this slide we will discuss the most common type of question of on the application, open-ended questions, followed by text answer field. This slide contains a screen-shot of one of these questions, and below it is a second screen shot of the error message a user will encounter if the exceed the character limit for their answer.

The answer boxes are plain text fields, with no formatting allowed, aside from spacing. All text fields will have a character limit at the bottom of the text entry area. The character limit automatically updates as the applicant enters text in the box. Spaces count as characters, but hard returns do not count against your character limit.

If the number of characters exceeds the character limit, an error message appears. The applicant will be able to save that data, but you cannot submit an application with fields that exceed the character limits. You will have to fix that before your application can be submitted.

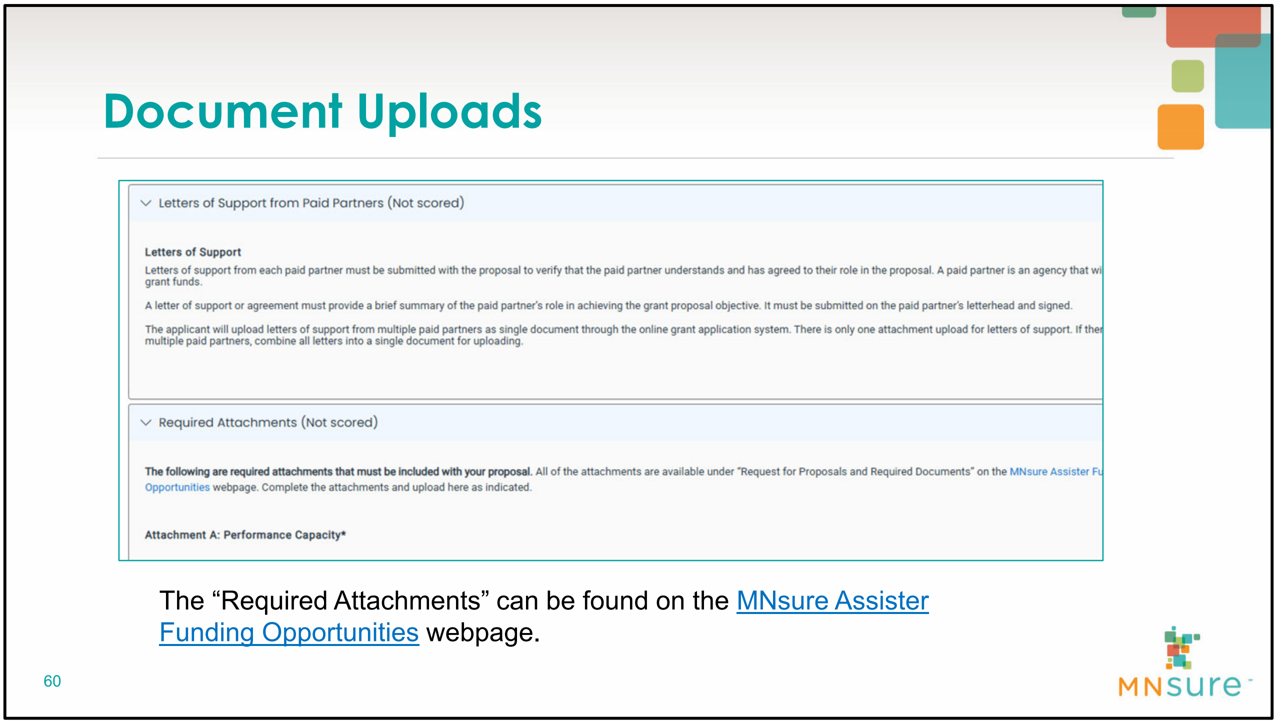


In this next slide, we will discuss another one of the common fields you will encounter while filling out an application. This slide has a screen shot of several data fields.

One of these fields is marked with a "#." In this field the application asks for specific number in answer to a question. These fields can only be filled with integers. Do not spell out numbers. For example, use "1-0-0" instead of "one hundred".

Another field shows a mail icon. This field must be completed with a valid email address.

Text boxes with no icons no not require a specific format.



In this next slide, we will discuss how to upload documents as part of your application. The slide shows a screen-shot of a few of the fields which allow you to upload documents directly into your online application.

For example, this screenshot shows where applicants with paid partners are required to upload Letters of Support from those partners, as well as the fields for a few of the required attachments that all applicants are required to submit with their application.

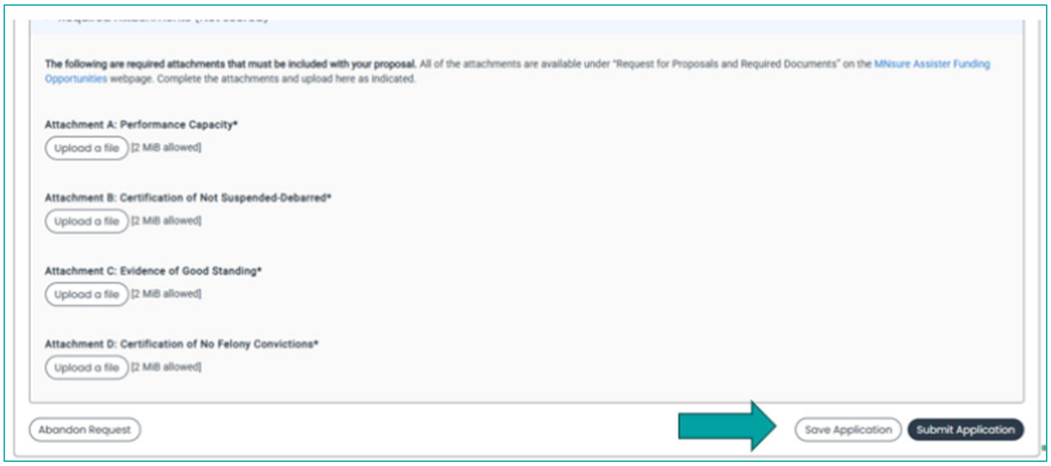
When you click the "upload a file" button, a window will appear that will let you upload a document from your computer. Each document upload has a file size limit; you will not be able to upload a file that exceeds that size limit.

The required attachments have document templates that must be completed. These templates can be found on the MNsure Assister Funding Opportunities webpage.

Again, that page can be found at the (https://www.mnsure.org/about-us/assister-program/funding-opportunities/index.jsp) or to quickly access this page, go to

MNsure.org and search for "navigator grants.“

Saving the Application



61

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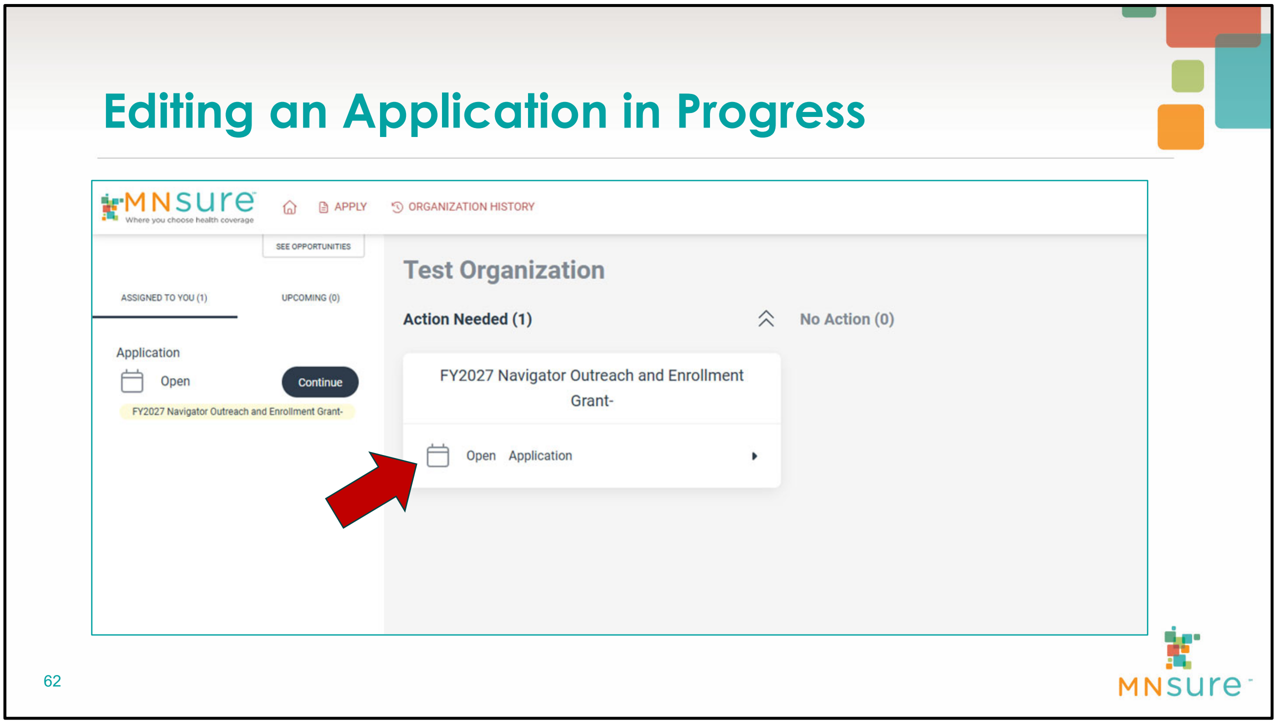
Moving to the next slide, we'll go over how to save an application, while you are working on it.

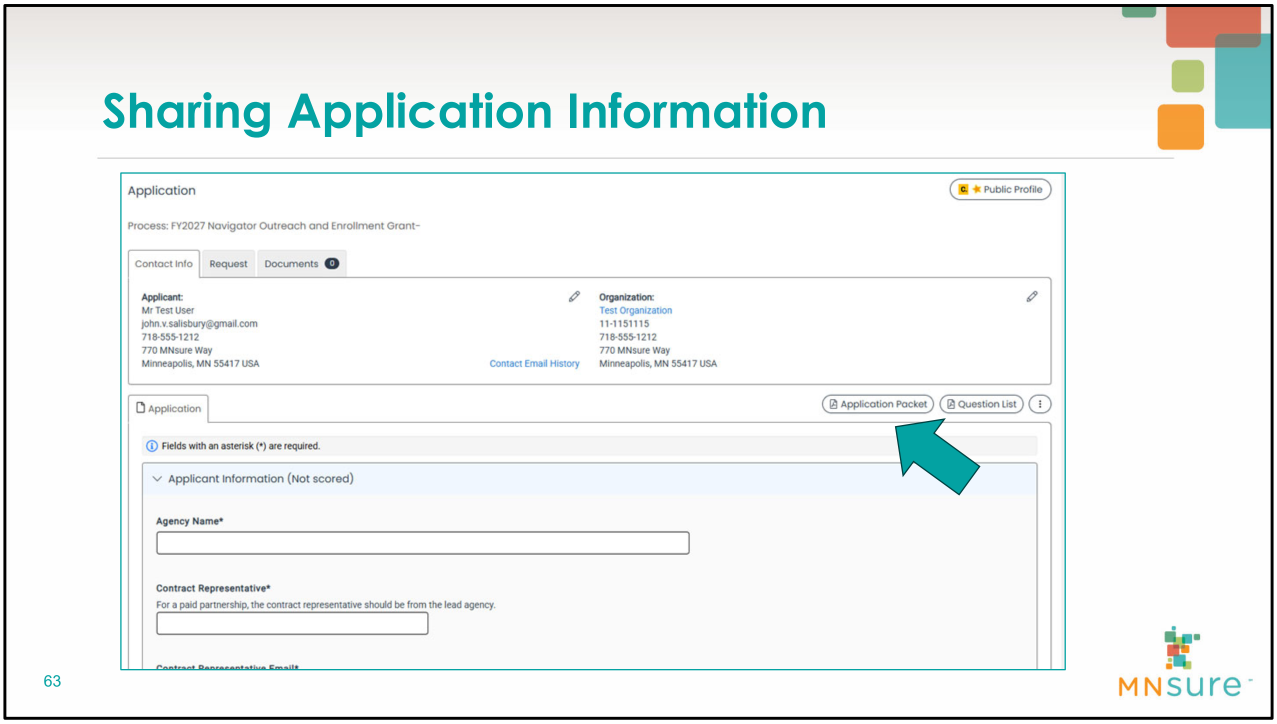
This slide shows a screen shot of the “Save Application” button, which appears at the bottom- right hand corner of the application, to the left of the “Submit Application” button.

Clicking on this “Save Application” button will save any changes you have made to your application in your current work session.



In this next slide, we will show you how to resume work on application in progress. Once you have saved your progress on an application, you can resume the work on your application by clicking on "open application" arrow on your dashboard.

This slide shows a screen-shot of the dashboard of an applicant who has already started an application. An application in progress will show up as "open" on the applicant dashboard. The arrow on the screen shows the "open application" link which you will use to return to your work on the application.



In this next slide, we will talk about ways an applicant can share the information from the application.

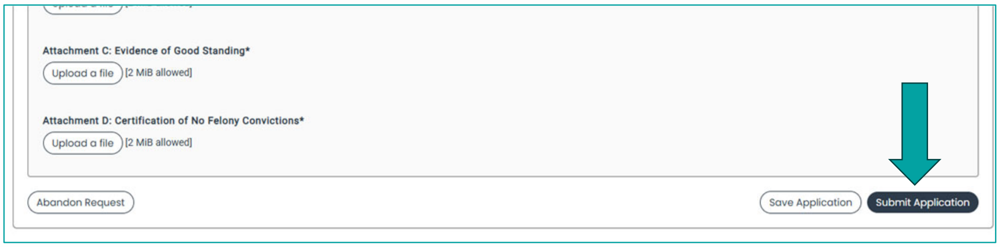
The online application system only allows one user to fill out an application. However, it has functionality which allows you to easily share the application questions, or your work on the application, with other people.

This slide shows a screen shot of the application page, which highlights the “application packet” and “question list buttons,” both of which allow a user to share application information. These buttons appear on the upper-right side of the application screen.

The “application packet” button creates a PDF of the application questions and any fields that you have filled in.

The “question list” button, which appears to the right of “application packet” button and creates a PDF of just the application questions, without any of your responses.

Submitting the Application



- You cannot submit an application if any of the required fields are empty or incorrectly filled out.
- If you accidentally hit the "submit application" button before your application is finished, send an email to navigatorgrants@mnsure.org and we will reopen your application for editing.
- Important: Applications with saved information that are not submitted before the application deadline will not be considered.

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Moving to the next slide, where we'll go over how to submit a completed application.

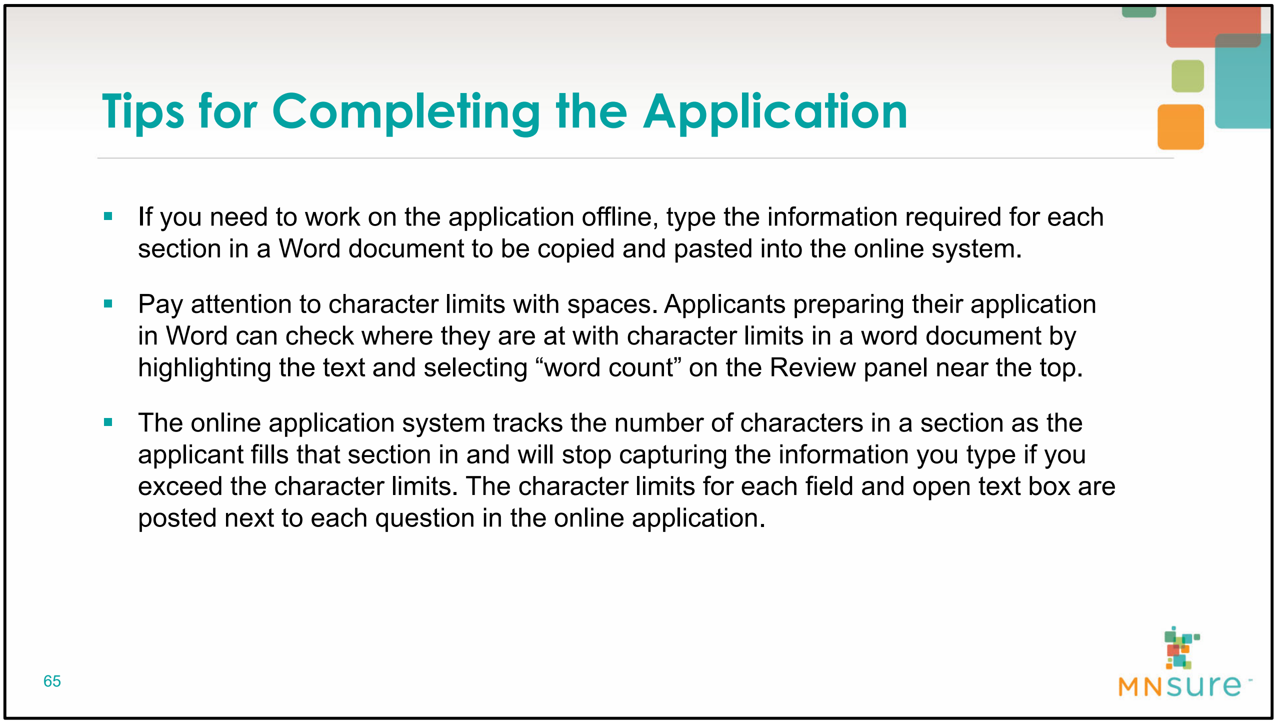
This slide shows a screen shot of the "Submit Application" button, which appears at the bottom right-hand corner of the application, next to the "Save Application" button

When you are finished with the application, scroll down to the bottom of application page and hit the "Submit Application" button. Foundant will not allow you to submit an application if any of the required fields are empty or incorrectly filled out.

You will receive a confirmation email at the applicant's email address once the application has been successfully submitted.

If you accidentally hit the "submit application" button before your application is finished, please send an email to the navigatorgrants@mnsure.org and we will be able to reopen your application for editing.

You must hit the submit button for MNsure to process your application. Applications with saved information that are not submitted before the application deadline will not be considered.



These next two slides offer some tips for successfully completing the application.

If you need to work on the application offline, type the information required for each section in a Word document to be copied and pasted into the online system.

Pay attention to character limits with spaces. Applicants preparing their application in Word can check where they are at with character limits in a Word document by highlighting the text and selecting “word count” on the Review panel near the top.

The online application system tracks the number of characters in a section as the applicant fills that section in and will stop capturing the information you type if you exceed the character limits. The character limits for each field and open text box are posted next to each question in the online application.

Application Tips (continued)

- **Do not wait until the last minute to begin the online submission process.** There will be limited ability to provide technical support on the due date.
- Late responses will not be considered.
- Failure to comply with grant RFP instructions for submitting a proposal may result in the disqualification of any non-complying proposal.

66

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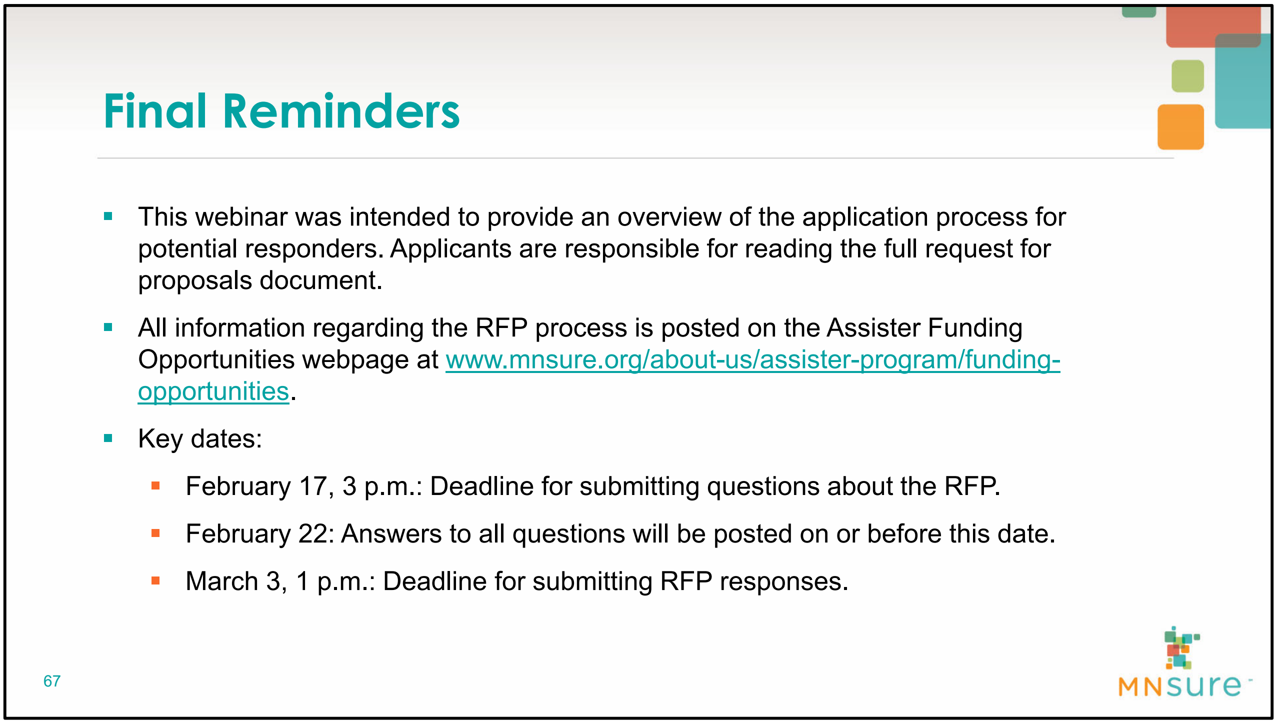
This final slide goes through some important reminders, that applicants should keep in mind as they get closer to application deadline

It is very important to remember not to wait until the last minute to begin the online submission process. There will be limited ability to provide technical support on the application's due date.

Late responses will not be considered.

And failure to comply with grant RFP instructions for submitting a proposal may result in the disqualification of any non-complying proposal.



A few more reminders before we open it up to your questions.

This webinar was intended to provide an overview of the application process for potential responders. Applicants are responsible for reading the full request for proposals document to make sure you understand all aspects of the RFP.

All information regarding the RFP process is posted on the Assister Funding Opportunities webpage at www.mnsure.org/about-us/assister-program/funding-opportunities.

A reminder of upcoming key dates:

- February 17, 3 p.m. is the deadline for submitting questions about the RFP.
- February 22 is when answers to all questions posted to the MNsure Assister Funding webpage.
- And most importantly, March 3, 1 p.m. Central time is the deadline for submitting RFP responses.

Questions and Answers

- Submit questions using the WebEx chat feature. Do not unmute your line.
- If you are unable to access the chat, you can submit your questions to navigatorgrants@mnsure.org.
- MNsure will not be held responsible for oral responses made during the webinar.
- Responses to all questions asked during the webinar will be written and posted on the website by February 22.
- Please send any additional questions to navigatorgrants@mnsure.org by February 17, at 3 p.m. Central Time.

68

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For the webinar today, all lines are muted and should stay muted. Please submit your questions using the chat feature. If you are not able to access the chat feature, you can also submit your question to navigatorgrants@mnsure.org.

We may not get to all questions during this webinar, but all questions asked during the webinar will be answered in a written Q and A document and posted to the Assister Funding Opportunities webpage no later than February 22.

MNsure will not be held responsible for oral responses made during the webinar.

If you have questions after the webinar, they must be submitted to navigatorgrants@mnsure.org by February 17, at 3 p.m. Central Time.