



## **Navigator Outreach and Enrollment Grant Program, FY 2019**

*Policy statement as approved by the MNSure Board of Directors on January 10, 2018*

### **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 get coverage and stay covered.

MNSure has built a robust network of navigator organizations that are well-positioned to use their enrollment expertise, existing relationships and experience supporting culturally diverse communities to help consumers who have trouble enrolling in health insurance or maintaining their coverage. Examples of barriers consumers face include, but are not limited to, limited English proficiency, accessibility challenges related to living in rural areas, unfamiliarity with technology, inability to access technology, or low health insurance literacy. Some consumers also need additional assistance due to other life circumstances, such as complex immigration status, unstable living situations or mental health concerns.

Over the last five years, the grant program has been critical in building a network of navigators that demonstrate the following qualities:

- Established relationships with populations that face barriers to enrollment or renewal and the linguistic and cultural competency to effectively serve diverse communities.
- Experienced staff with specialized skills able to help populations who require additional assistance.
- Commitment to assisting consumers who need support to maintain their health insurance coverage through renewal periods or changes in life circumstances.
- Ability to offer assistance year-round.
- Proven outreach techniques.
- Willingness to partner with MNSure on outreach and enrollment strategies.

In state fiscal year 2019, we anticipate that \$4 million will be available to fund community-based outreach, enrollment and coverage support efforts. MNSure proposes two areas of funding solicited through a request for proposals (RFP) for the next grant cycle. Grant funding is in addition to per-enrollee payments navigator organizations receive for successful enrollments.

### **Fiscal Year 2019 Navigator Outreach and Enrollment Grants**

#### **Funding Area 1 – Geographic Focus**

Grants to ensure access to navigator assistance throughout the state (one-year grants with an option to extend an additional year at MNSure's sole discretion, and subject to the grantee's willingness to

continue). Grants will support highly skilled navigator organizations working collaboratively with MNsure to reach the uninsured and support Minnesotans in obtaining and maintaining health insurance coverage. This funding area focuses on building statewide access to assistance and sustaining a network of navigator organizations working closely with MNsure on strategies to reach, enroll and renew consumers. These grants will:

- Sustain a statewide network of skilled navigator staff able to provide comprehensive support to consumers in all aspects of the process, including submitting applications, responding to notices, reporting changes and completing renewals.
- Ensure year-round navigator assistance is available in the geographic area served by the grant.
- Support effective outreach targeted at uninsured, underinsured and those at risk of losing health insurance coverage.
- Require a commitment to collaborate with MNsure on outreach and enrollment strategies.

### **Funding Area 2 – Population Focus**

Grants focusing on providing navigator assistance to populations that face barriers to enrollment (one-year grants with an option to extend an additional year at MNsure’s sole discretion, and subject to the grantee’s willingness to continue). Grants will support organizations that have identified populations that face barriers to enrolling in coverage and/or high levels of uninsurance and demonstrate the ability to effectively reach, enroll and help renew coverage for the population. These grants will:

- Leverage existing community connections and outreach capacity within experienced navigator organizations.
- Fund skilled navigator staff able to provide comprehensive support to consumers in all aspects of the process, including submitting applications, responding to notices, reporting changes and completing renewals.
- Ensure year-round navigator assistance is available to the population(s) served by the grant.

### **New for FY 2019: Letter of Intent Process**

Organizations that intend to apply for a FY 2019 Navigator Outreach and Enrollment grant will be required to submit a brief letter of intent (LOI). The LOI process will enable MNsure to determine the level of interest in the grant and the geographic areas and populations that would be served by the proposals. All eligible organizations that submit an LOI will be invited to submit a proposal in response to the RFP. MNsure reserves the right to invite additional applicants if geographic or population gaps are identified through the LOI process.

### **Timeline**

The expected timeline for the Navigator Network Grants and Enrollment Grants RFP is as follows:

- January 10, 2018 – Draft policy statement presented to MNsure board for consideration and approval
- January 22, 2018 – Letter of intent process issued
- January 29, 2018 – Informational webinar held
- February 15, 2018 – Letters of intent due
- Early March 2018 – RFP issued and applicant webinar held
- Early April 2018 – Grant proposals due
- Early July 2018 – Grant awards announced publicly, grant contracts begin