



MNSure Navigator Grant Program, FY 2021

Policy statement as approved by the MNSure Board of Directors on January 15, 2020

Policy Statement

The goal of MNSure's navigator program is to ensure all Minnesotans are connected to affordable and comprehensive health insurance coverage. Since MNSure's launch in 2013, we have established partnerships with hundreds of organizations that are rooted in their community and well-positioned to use their existing relationships to act as navigators and reach Minnesotans who are in need of health insurance coverage.

With their diverse background, MNSure's navigator organizations are especially effective in supporting consumers who face barriers to enrolling in or maintaining coverage, such as 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 assistance due to other life circumstances, such as complex immigration status, unstable living situations or mental health concerns.

MNSure currently contracts with more than 180 navigator organizations that receive per enrollee payments for assisting consumers with the application, enrollment and renewal process. In state fiscal year 2019, MNSure and the Minnesota Department of Human Services issued \$2 million in per enrollee payments to Minnesota's navigator community for helping nearly 60,000 Minnesotans access health coverage through Medical Assistance, MinnesotaCare or a qualified health plan (QHP). As of July 1, 2019, the one-time per enrollee rate for assisting Medical Assistance consumers has increased from \$25 to \$70 per successful applicant to match the rate for MinnesotaCare and QHPs, increasing the resources available to navigator organizations assisting this vulnerable population.

For the last seven years, MNSure has administered a grant program to build and sustain a network of navigator organizations available to provide Minnesotans with a comprehensive level of service. These grantees must 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 navigator 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.
- Staffing to offer assistance year-round.
- Proven outreach techniques and strategies.
- Willingness to partner with MNSure on education, outreach and enrollment strategies.

Supporting established and effective navigator organizations continues to be a central goal of the outreach and enrollment grant program. However, for the state fiscal year (FY) 2021-22 grant cycle,

MNsure will be adding a funding area focused on building additional navigator capacity to serve geographic areas or populations where there is a demonstrated need for more navigator assistance.

For FY 2021, MNsure anticipates that \$4 million will be available to fund community-based outreach, enrollment and coverage support efforts. MNsure proposes three 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 applications and enrollments.

Fiscal Year 2021 Navigator Grants

Funding Area 1 – Geographic Outreach and Enrollment Grants

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 experienced and 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 education, outreach and enrollment strategies.
- Support improving and expanding navigator capacity in the state through training and mentorship opportunities.

Funding Area 2 – Population Outreach and Enrollment Grants

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 experienced navigator 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.
- Support effective outreach targeted at uninsured, underinsured and those at risk of losing health insurance coverage.

Funding Area 3 – Capacity Building Grants

Grants to build the capacity of new or developing navigator organizations who will assist populations that face barriers to accessing health insurance coverage (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 building additional navigator capacity to serve geographic areas or populations where there is a demonstrated need for more navigator assistance. These grants will:

- Focus on geographic areas or populations that may currently lack appropriate navigator capacity to meet community needs for assistance.
- Fund organizations with an established connection to that geographic area or population and a commitment to developing navigator capacity to serve that community.
- Fund specific resources to build the capacity of the grantee to provide comprehensive support to consumers in all aspects of the application, enrollment and renewal process. Resources may include financial/management tools or training, equipment, space rental, personnel, etc.
- Support the grantee's development through education and mentorship opportunities.

Letter of Intent Process

Organizations that intend to apply for a FY 2021 grant in any of the three funding areas 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 grant solicitation is as follows:

- January 15, 2020 – Draft policy statement presented to MNsure board for consideration and approval
- January 22, 2020 – Letter of intent process issued
- January 29, 2020 – Letter of intent informational webinar held
- February 13, 2020 – Letters of intent due
- Early March 2020 – RFP issued and applicant webinar held
- Early April 2020 – Grant proposals due
- Early July 2020 – Grant awards announced publicly, grant contracts begin