



MNSure Navigator Grant Program, Fiscal Year 2023

Policy statement presented for approval by MNSure's Board of Directors

Policy Statement

MNSure's mission is to ensure all Minnesotans have the security of health insurance. Since its inception in 2013, the state's health insurance exchange has been the single door to applying for coverage through Medical Assistance, MinnesotaCare or a qualified health plan (QHP). Purchasing a QHP through MNSure is the only way to receive tax credits that can reduce the cost of premiums.

To achieve the mission of health insurance for all, MNSure must identify and help those who face barriers to enrolling in or maintaining coverage, such as limited English proficiency, accessibility challenges related to living in rural areas 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.

Minnesota's statewide uninsured rate has dropped significantly since the implementation of the Affordable Care Act, from 8.2% in 2013 to 4.7% in 2019, according to the 2019 Minnesota Health Access Survey. Despite improvements in overall levels of uninsured in Minnesota, disparities in health insurance coverage persist among some populations. Furthermore, the full impact of the COVID-19 pandemic on insurance rates, health care utilization and health outcomes are still unknown.

MNSure's navigator program has played an essential role in connecting with populations continuing to face challenges in accessing health insurance since 2013. MNSure has 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 need health insurance coverage.

There are currently nearly 700 certificated navigators in Minnesota from close to 200 contracted navigator agencies. With their diverse background, MNSure's navigators are especially effective in supporting consumers who face barriers to enrolling in or maintaining coverage.

All navigator agencies are eligible for per-enrollee payments for assisting consumers with the application, enrollment, and renewal process. In state fiscal year 2021, MNSure and the Minnesota Department of Human Services issued nearly \$2 million in per-enrollee payments to Minnesota's navigator community for helping about 30,000 Minnesotans access health coverage through Medical Assistance, MinnesotaCare or a qualified health plan (QHP).

While navigator per-enrollee payments provide organizations with some income to offset the costs of helping enroll their community, it is not sufficient to support a robust program.

For the last nine years, MNsure has administered a grant program to build and sustain a network of navigator organizations available to provide Minnesotans facing the greatest challenges with a comprehensive level of service. As Minnesota emerges from pandemic conditions and the federal public health emergency ends, navigators will play an even more critical role in supporting vulnerable populations through the transition.

For fiscal year (FY) 2023, the grant program will focus on funding an essential infrastructure of navigators well positioned to helping Minnesotans gain and maintain access to health care insurance during turbulent times. The program will prioritize:

- Supporting a professional workforce of navigators, with a focus on experience and year-round commitment to providing application and renewal assistance.
- Ensuring there are navigator agencies representing populations experiencing the highest uninsured rates, the most significant health disparities, and the greatest barriers to enrollment.
- Utilization of demonstrated methods of outreach to the uninsured, underinsured or those transitioning between coverage.

For FY 2023, MNsure anticipates that \$4 million will be available to fund community-based outreach, enrollment, and coverage support efforts. Grant funding is in addition to per-enrollee payments navigator organizations receive for successful applications and enrollments.

Fiscal Year 2023 Navigator Grants

There is a single funding area for the FY 2023 Navigator Grant Program. Grants will support organizations providing highly skilled navigator assistance to populations that face barriers to enrollment. Organizations will work collaboratively with MNsure to reach the uninsured and support Minnesotans in obtaining and maintaining health insurance coverage. These are 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. Grant funds requested should be sufficient to fund dedicated navigator staff, provide adequate internal administrative support and collect and report data to track outcomes.

MNsure will prioritize grant applicants that directly serve one or more of the following populations that continue to experience uninsured rates above the statewide average according to recent data:

- Young adults ages 18 to 34
- Adults ages 35 to 44
- Hispanic/Latino
- Black/African American
- American Indians
- Those not born in the United States
- Persons with income below 300% of the federal poverty guidelines
- People with a high school education or less
- Individuals living in some counties in Greater Minnesota

In addition, we are seeking grant applicants that directly serve populations historically known to experience barriers to enrollment or disparities in health outcomes:

- Citizens and non-citizens with limited English proficiency
- Pregnant women
- Individuals experiencing homelessness
- Individuals struggling with substance use
- LGBTQ+ people
- Individuals leaving incarceration
- Individuals without access to broadband internet

Note: These categories may be updated if additional data becomes available prior to closing of the RFP.

Successful applicants will be able to demonstrate the following:

- The organization is committed to maintaining a robust navigator program within their agency by dedicating half- to full-time staff year-round to providing application and enrollment help, developing and retaining experienced navigators that can provide comprehensive consumer assistance, and allocating sufficient administrative resources to support successful navigator work.
- The organization directly serves a population that evidence shows is disproportionately uninsured, experiences disparities in health outcomes, and/or faces barriers to enrolling in coverage.
- The organization utilizes proven outreach strategies to connect with the population and is prepared to partner with MNsure on education, outreach, and enrollment strategies.
- The organization can collect data and report to track grant outcomes.

Request for Proposals

Organizations that intend to apply for a FY 2023 grant will be required to submit a request for proposal. There will not be a letter of intent process for this grant cycle.

Timeline

The expected timeline for the grant solicitation is as follows:

- January 12 – Draft policy statement presented to MNsure board for consideration and approval
- Early February – RFP issued
- Mid-February – Applicant webinar(s) offered
- Late February – Deadline for submitting questions regarding RFP
- Early March – Responses to questions posted
- Late March – Grant proposals due
- Early July 2022 – Grant awards announced publicly, grant contracts begin