

Question	Answer
1. Navigator Program Eligibility	
1a. What types of organizations are eligible to participate in the Navigator Program?	The following entities are <u>eligible</u> to apply for the Navigator Program: <ul style="list-style-type: none"> • American Indian Tribe or Tribal Organizations; • Chambers of Commerce; • City, County and Local Government Agencies; • Commercial Fishing, Industry Organizations; • Community Colleges and Universities; • Faith-Based Organizations; • Indian Health Services Facilities; • Labor Unions; • Licensed Attorneys; • Non-Profit Community Organizations; • Ranching and Farming Organizations; • Resource Partners of the Small Business Administration; • Safety-Net Clinics (including Community Clinics, Free Clinics, FQHC, FQHC Look-alikes, IHS Direct Services Clinics, IHS 638 Contracting or Compacting Clinics , IHS Urban Indian Health Centers); • School Districts; • Tax Preparers as defined in Section 22251(a) (1) (A) of the Business and Professions Code; and Trade, Industry, and Professional Organizations
1b. What organizations are <u>not</u> eligible to participate in the Navigator Program?	The following entities are <u>ineligible</u> for a Navigator Grant: <ul style="list-style-type: none"> • Any entities or individuals concurrently licensed by the Department of Insurance; • Associations that include members of, or lobby on behalf of, the insurance industry; • Health insurance issuers or stop loss insurance issuers; • Subsidiaries of health insurance issuers or stop loss insurance issuers; • Recipients of any direct or indirect consideration from any health insurance issuer or stop loss insurance issuer in connection with the enrollment of any individuals or employees in a Covered California Health Plan or other health plan; • Licensed Health Care Clinics (except for Safety Net Clinics); • Licensed Health Care Institutions; Licensed Health Care Providers

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1c.	Are Covered California Certified Enrollment Entities eligible to participate in the Navigator Program?	Yes. Covered California Certified Enrollment Entities are strongly encouraged to apply to the Navigator Program provided they meet the following conditions: <ul style="list-style-type: none"> • Navigator Program Grant funds shall not supplant federal, state or private funds allocated to conduct the same or similar work.
1d.	Are entities allowed to be in the Certified Application Counselor Program?	Entities must be in either the Navigator Program or the Certified Application Counselor program. Entities from the CAC program may apply to the Navigator Grant Program, and if selected, would transition out of the CAC and over to the Navigator Program. Entities cannot be in both programs at the same time.
2. Navigator Program Timeline		
2a.	What is the grant period?	The grant award period is from August 1, 2015 through June 30, 2016.
3. Outreach, Education, Enrollment and Post-Enrollment Activities		
3a.	What are the types of enrollment activities that Navigator Grantees will conduct?	Navigator Program Activities include: <ol style="list-style-type: none"> 1. Informing consumers of the availability and benefits of obtaining health care coverage; 2. Promoting the value of purchasing health care coverage; 3. Motivating consumers to act; 4. Helping consumers to shop and compare plans; 5. Facilitating enrollment into Covered California Health Insurance Plans; 6. Assisting consumers with the renewal process; and 7. Providing post enrollment support.
3b.	In addition to outreach and education, will Navigators enroll consumers or simply assist with self-enrollment?	Navigators will assist consumers with completing the application process, either by guiding them through completing the application on their own or completing the application for the consumer. The Navigator must be delegated on the application in order for application assistance to count toward Navigator Grant goals.

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3c. What activities will Navigator Grantees conduct during the non-Open Enrollment period?	Navigator Grantees will conduct outreach, education, enrollment and post enrollment activities throughout the grant term. Navigator Grantees will also conduct enrollment assistance activities for consumers with a qualifying life event that are eligible for a Special Enrollment period and assist with renewals.
3d. What is the purpose of the Navigator Program and what are the responsibilities or duties for the program?	<p>The Navigator Program is a requirement of the Patient Protection and Affordable Care Act of 2010. The Navigator Program will be funded from revenue generated by Covered California.</p> <p>At a minimum, an entity that serves as a Navigator must carry out the Navigator Program Activities described in the Enrollment Assistance Program regulations (CCR Chapter 12 Article 8 Section 6664), including but not limited to:</p> <ol style="list-style-type: none"> 1. Maintain expertise in eligibility, enrollment, and program specifications and conduct outreach and education activities to raise awareness about the Exchange; 2. Provide information and services in a fair, accurate and impartial manner, which includes providing information that assists consumers with submitting the eligibility application; clarifying the distinctions among health coverage options, including QHPs; and helping consumers make informed decisions during the health coverage selection process. Such information must acknowledge other health programs, such as Medi-Cal; 3. Facilitate selection of a Covered California Health Plan; 4. Provide referrals to any applicable office of health insurance consumer assistance or health insurance ombudsman established under section 2793 of the PHS Act, or any other appropriate State agency or agencies, for any enrollee with a grievance, complaint, or question regarding their health plan, coverage, or a determination under such plan or coverage; 5. Provide information in a manner that is culturally and linguistically appropriate to the needs of the population being served by the Exchange, including individuals with limited English proficiency, and ensure accessibility and usability of Navigator tools and functions for individuals with disabilities in accordance with the Americans with Disabilities Act and section 504 of the Rehabilitation Act. 6. Ensure that voter registration assistance is available in compliance with California Code of Regulations, Title 10, Chapter 12, Article 4 Section 6462;

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	<ul style="list-style-type: none"> 7. Provide post enrollment support to ensure successful enrollment and retention, including increasing health literacy, assisting with renewals, and educating consumers on how to avoid disenrollment for non-payment; and 8. Maintain a physical presence in the state of California so that face-to-face assistance can be provided to applicants and enrollees.
<p>3e. Does enrollment assistance need to be "in-person" or can we utilize over the phone or other technology to assist consumers in very remote locations?</p>	<p>Enrollment assistance does <u>not</u> need to be provided in-person for the Navigator Grant Program. Covered California is looking for innovative strategies to reach the target population within the outlined funding pools, including options for providing enrollment assistance that is not in-person such as through the use of call centers. However, there is a federal prohibition on cold-calling.</p>
<p>3f. Is it a requirement to have store fronts?</p>	<p>No. Having a store front is not required. However, Covered California is encouraging proposals that include regular scheduled office hours; that may include evenings and weekend hours at public locations. Covered California will be promoting local assistance and driving consumers to Navigator Grantees to receive enrollment assistance.</p>

4. Payment Structure

<p>4a. Is the grant pre-funded or reimbursement based? Is it based on performance?</p>	<p>Covered California will implement a block grant payment model with grant payments given on regularly timed intervals throughout the grant term. Payment will be disbursed based on the schedule below. Covered California reserves the right to withhold payment; reduce the grant award size; and re-evaluate future funding based on non-performance and targeted goals.</p> <table border="1" data-bbox="768 1052 1692 1382"> <thead> <tr> <th>Estimated Month of Payment</th> <th>Payment</th> <th>% Paid of Award</th> </tr> </thead> <tbody> <tr> <td>August - October 2015</td> <td>20% of award</td> <td>20%</td> </tr> <tr> <td>December 2015</td> <td>20% of award</td> <td>40%</td> </tr> <tr> <td>February 2016</td> <td>20% of award</td> <td>60%</td> </tr> <tr> <td>April 2016</td> <td>20% of award</td> <td>80%</td> </tr> <tr> <td>June 2016</td> <td>20% of award</td> <td>100%</td> </tr> </tbody> </table>	Estimated Month of Payment	Payment	% Paid of Award	August - October 2015	20% of award	20%	December 2015	20% of award	40%	February 2016	20% of award	60%	April 2016	20% of award	80%	June 2016	20% of award	100%
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5. Medi-Cal Enrollment	
5a. Will enrollment into Medi-Cal be counted toward the enrollment goals under the Navigator Program?	No. The target population for the Navigator Program is Covered California eligible consumers. This includes consumers with incomes above 138% of the Federal Poverty Level.
6. Targeted Populations	
6a. What are the target populations for the Navigator Program?	<p>Navigator Grantees will be expected to target the populations that continue to have high rates of uninsured Covered California subsidy-eligible consumers after the initial open enrollment period. Those populations include, but are not limited to, Latino, African American, Asian American, young adults and LGBTQ populations.</p> <p>Examples of additional target markets include, but are not limited to, the following:</p> <ul style="list-style-type: none"> • Hard-to-move populations with high numbers of uninsured (e.g. young adults) who are unlikely to obtain health care coverage because they do not understand the importance of having coverage; • Populations with Limited English Proficiency (e.g. Spanish, Cantonese, Mandarin, Vietnamese, Korean, Cambodian/Khmer, Hmong, Tagalog, Russian, Armenian, Farsi, Arabic, etc. speaking populations); • College students; • LGBT individuals; • Culturally diverse populations and communities, such as Native American Indians, Latinos, Asians, Pacific Islanders, African Americans, etc.; • Families with mixed immigration status; • Employment sectors in which there are high numbers of uninsured workers. These include: Construction; Restaurant and other food services; Crop Production; Elementary and secondary schools; Services to buildings and dwellings (except construction); Grocery stores; Truck Transportation; Real Estate; Automotive Repair and Maintenance; Child day care services; Traveler Accommodation; Hospitals; Investigation and security services; Independent artists; performing arts; spectator sports and related industries; and • Other markets defined by gender, income, age, etc. with high rates of uninsured.

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7. Navigator Staffing		
7a.	Are eligible entities allowed to use for-profit consultants to fulfill part of their proposed objectives?	Yes. There is no prohibition against the use of for-profit consultants. However, funding for consultants must be within the 15% administrative allowance and cannot be Certified Insurance Agents.
7b.	Can an entity submit more than one application?	No, only one application can be submitted per entity.
7c.	Can volunteers be used to conduct Navigator Program activities?	Yes. However, Covered California is looking for full-time staff that will be dedicated to providing outreach, education, enrollment and post enrollment support activities under the Navigator Program. Those efforts can be complemented by volunteers. However, staff must be trained and certified in order to provide enrollment assistance.
8. Reporting Requirements		
8a.	What are the reporting requirements in the Navigator Program?	Navigator Grantees will be required to demonstrate and quantify the work performed in outreach, education, enrollment, and post enrollment support including but not limited to renewal support, demographics reached, and languages supported. The report will also need to include barriers, challenges, successes, and best practices that will help define future program needs etc. The report will be required at least quarterly, but not more often than monthly.
9. Training, Certification and Criminal Record Check		
9a.	What training and certification will the Navigators receive?	Staff providing enrollment assistance will need to complete the Certified Enrollment Counselor training and certification as described in Section 6660 of the Enrollment Assistance Program regulations.
9b.	Will new Navigator Grantee staff need to be fingerprinted and pass a criminal record check?	Yes. All staff providing enrollment assistance must submit fingerprint images for processing through the criminal databases maintained by the Department of Justice (DOJ) and Federal Bureau of Audits and Investigations (FBI) for the purpose of obtaining criminal history information.

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		Covered California will pay for the fingerprinting and criminal record check through June 2016. Covered California will review the criminal history information to make a determination of an individual's fitness to perform the duties of the Navigator Program. If the state or federal level criminal records contain a conviction of a felony, misdemeanor, or pending criminal charge related to a crime of moral turpitude that is substantially related to the qualifications, functions, or duties of the Navigator Program, it shall be justification for denial of an individual's application to serve as a Navigator in Covered California's Navigator Program.
9c.	Do existing Certified Enrollment Counselors need to complete the training again?	No. Existing Certified Enrollment Counselors who have been trained, certified and passed the background clearance do not need to complete this process again. There will be an annual re-certification that will be required.
10. Selection and Notification Process		
10a.	How will organizations be notified whether they have been selected for a Navigator Grant award?	Awards will be based on the evaluation criterion identified in Section 5.A – Navigator Grant Application Selection Criteria . Notification of Intent to Award will be sent out on the date and time posted at: http://www.healthexchange.ca.gov/navigator-program/ .
11. Collaborative Applications and the Use of Subcontractors		
11a.	Can an organization partner with licensed insurance agents (with no exchange of monies)?	While we encourage all of our service channels to collaborate at events, only applications completed by the Enrollment Counselor affiliated with each Navigator Grantee will count toward the enrollment goals.
11b.	How can smaller organizations link to these large applicants?	A list of organizations that have submitted a Letter of Intent to Respond and have agreed to have their name posted will be available for download at: http://www.healthexchange.ca.gov/navigator-program/ .
12. Resources and Technical Assistance		
12a.	Who do we contact for questions or technical assistance?	Organizations may submit questions by completing the Grant Program Question Submission Form, located at http://www.healthexchange.ca.gov/navigator-program/ and sending the Form via e-mail or by mail, to the Single Point of Contact (see Sec. 3.A of the RFA). The last day to

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		<p>submit inquiries is May 11, 2015. Please reference the “Navigator Program” in the subject line when submitting inquiries.</p> <p>Questions received after the deadlines are not guaranteed to be answered. Covered California may, at its sole discretion, post responses to questions at the date and time outlined in the updated schedule posted at the following link: http://www.healthexchange.ca.gov/navigator-program/.</p>
13. Additional Questions		
13a.	Do subcontractors have to have a federal DUNS #?	No.
13b.	If an entity completes one application for a family of two (e.g., husband and wife), will this be counted as one or two enrollments?	Enrollment goals are based on the number of individuals who received enrollment assistance through plan selection. In this scenario, this would count as two enrollments.