This is a comprehensive list of questions received in Round 1 and Round 2. In some cases, there has been a change to the answer for questions received in Round 1. These changes are shown in strikeout and underline. Questions received in Round 1 are shown in green and questions received in Round 2 are shown in orange.

#	Question	Answer
1. Navigator Activities		
1a.	Please further explain what a "coordinated ground campaign" means.	Covered California intends to implement a regional ground campaign across the state, that would include convening Certified Insurance Agents, Outreach and Education Grantees, Certified Enrollment Counselors, Navigator Grantees and other community partners to develop strategies and plan events to reach the Covered California eligible population during the next open enrollment. Navigator Grantees would be required to participate in regional meetings, provide suggestions for reaching target populations and participate in events and activities that result from the regional meetings.
1b.	Can a storefront be a temporary pop-up booth in the same location with regular hours that are outside normal work hours?	Yes, Covered California encourages the use of innovative proposals that include the use of store fronts and other on-going permanent locations where Covered California subsidy eligible consumers can receive enrollment assistance outside of normal work hours. These can include temporary locations, such as a pop-up booth. However, privacy and technology (i.e., on-line application requirements) must be taken into consideration.
1c.	Are hours outside normal business hours required as a regular part of the Navigators' work week?	Organizations that offer extended hours will be highly considered for Navigator grant funding, but extended hours are not required.
1d.	During the open enrollment stage we had to send many people to other providers as our certification was sent very late in the process. If this happens again, will we get credit for those applications completed by other providers?	Only those applications that have been delegated to the Navigator Entity will count towards the Navigator goals. Significant improvements have been made in the background clearance and certification process, which should reduce any delays in the certification of new Certified Enrollment Counselors.
1e.	Is the following a requirement for all grantees? "the use of store fronts or other on-going permanent locations where	Organizations that offer innovative use of store fronts or permanent location will be highly considered for Navigator grant funding, but

#	Question	Answer
	Covered California subsidy eligible consumers can receive enrollment assistance outside of normal business hours."	permanent locations are not required.
1f.	Are there any parameters on the post-enrollment, follow up and retention activities?	~~Suggested post-enrollment activities can be found on Page 2 of the RFA.~~ Post enrollment activities include increasing health literacy, assisting with renewals, and educating consumers on how to avoid disenrollment for non-payment.
1g.	As a part of retention efforts, will Navigator contractors be able to assist clients with making their first payment and establishing automatic payment arrangements?	Certified Enrollment Counselors are prohibited from accepting premium payments from the consumer or inputting premium payment information on behalf of the consumer. Please refer to Section C, Roles and Responsibilities, of the CEC Agreement, which can be found at the following link: https://ipas.ccgrantsandassisters.org/
1h.	Can a staff person who is not a Certified Enrollment Counselors conduct retention activities?	Staff providing enrollment assistance will need to complete the Certified Enrollment Counselor training and certification process. Staff conducting ~~providing~~ outreach and education, such as retention activities, ~~only~~ will need to complete the Certified Educator training.
1i.	Can Covered California provide a list of expiring cases for retention activities?	No. Covered California is not planning to provide Navigator Grantees with a list of consumers eligible for renewal.
1j.	Will we be responsible for general retention activities beyond our own application submissions?	Navigator Grantees are required to assist any consumer seeking information about their health insurance options even if the Navigator Grantee did not assist with the initial application.
1k.	Will each certified individual get compensation from the state or can the Lead organization and sub-contractor provide current Covered California certified assisters who will conduct enrollment "incentive" dollars for working with our Lead Agency to help execute to this grant?	All payments will be made to the lead organization (Navigator Entity). The Navigator Grant Program payment structure does not compensate the Certified Enrollment Counselor directly. It is up to each Navigator Entity to determine how they will compensate their staff and subcontractors.
1l.	Can Lead and sub-contractors collect Covered California applications prior to open enrollment?	Navigator Entities and their subcontractors will assist consumers throughout the year with enrollment, including helping consumers apply who may be eligible for a Special Enrollment. As a reminder, all applications should be submitted through the Covered California on-line application system.

#	Question	Answer
1m.	Can we develop our own outreach materials specific to our target population?	Yes. All materials developed by Entities must receive prior approval from Covered California. In addition, Covered California is developing collateral materials that organizations will be able to customize and cobrand.
1n.	CC encourages different agencies to work together through regional campaigns. Based on multiple agencies combining efforts, how will measurable be determined for these types of events?	Effectuated coverage will be tracked by Certified Enrollment Entity and Counselors and payments will be made to the Lead Navigator Entity based on achievement of the agreed upon goals. See page 19 of the RFA for information on how payments will be made.
1o.	How will activities outside of enrollment assistance be measured? This would include retention activities, outreach and education and troubleshooting.	Grant payments will made based on achievement of enrollment goals for effectuated individuals. See page 19 of the RFA for information on how payments will be made. Covered California will monitor outreach and education activities through the submission of an outreach and education summary report and will monitor retention through data extracted through the application system.
1p.	Can we invite all the providers to set up information tables (at their convenience) at our storefronts so consumers can ask questions of them, too?	Certified Enrollment Counselors are prohibited from coaching or recommending one plan over another. A Navigator Entity would need to provide information about all plans so that there is no steering to one plan over another.
1q.	Do applicants have to be Certified Enrollment Entities? We are currently in the application process, not yet certified. Will not being a CEE disqualify our application? In the RFP/application there is no mention of this, however, in the first round of Questions and Answers (specifically question 3a) it states that Entities must be Certified Enrollment Entities. Please clarify.	No. Organizations do not need to be a Certified Enrollment Entity to apply for the Navigator Grant. However, in order to access the on-line application system, Navigator Entities will need to complete the Certified Enrollment Entity application and Agreement. Covered California will work with organizations selected for a Navigator Grant to complete this process. Please refer to Section C, Roles and Responsibilities, of the CEC Agreement, which can be found at the following link: https://ipas.ccgrantsandassisters.org/
1r.	Is it permissible for CECs to screen, determine eligibility, help choose plans, and gather data throughout the year in a template, and the entity would hire and train other workers or temps to submit the data online once enrollment opens?	No. Certified Enrollment Entities and Counselors are prohibited from collecting and storing consumer information and must comply with all privacy and security standards set out by Covered California.
1s.	Is there any requirement that the lead agency be a certified	The lead agency would need to be a Certified Enrollment Entity and any

#	Question	Answer
	enrollment entity themselves? In the case of a community clinic association, the association as the lead agency would administer the grant, but all of the enrollments would be completed by subcontractors.	staff conducting enrollment assistance would need to complete the Certified Enrollment Counselor certification process and affiliate with the lead agency.
1t.	It would be more efficient for us as enrollers to do follow-up if we know exactly when the consumer is receiving their bill from the provider. The insurance agents have access to a database that shows them if their customer has been sent a bill. They then get on the phone and get that customer to send in the bill. Can we have that, too?	There are no plans to make this information available to Certified Enrollment Counselors during the next Open Enrollment Period.
1u.	What is the definition of a store front location? Does the application require addresses and hours only of store front locations? Or should the addresses and hours be provided for all locations that are open to the public for enrollment assistance?	The applicant should list the addresses and hours of all locations where enrollments will occur and specify if those locations will be open to the public for enrollment. If enrollments will occur at a confidential location not open to the public (i.e. a shelter, support group venue etc.) the location should be noted as not open to the public.
1v.	What qualifies as an "outreach touch?"	Outreach is defined as the provision of information and message points intended to increase awareness about the availability of health insurance programs. Outreach touches are typically brief and last 1-5 minutes compared to Education, which would last more than 5 minutes. Education includes in-depth program information and message points to increase understanding of health insurance opportunities, eliminate barriers, and motivate consumers to enroll in coverage.
1w.	With open enrollment beginning in November and what Covered California wants the Navigators to do, (i.e. post enrollment support, successful enrollment and retention, assisting with renewals, etc.) is this timeline realistic?	The grant award period is from October 1, 2014 through June 30, 2015.

Navigator Entities will conduct the majority of enrollment activities during the Open Enrollment period, November 15, 2014 through February, 15, 2015. Navigator Entities will also conduct enrollment assistance activities for consumers with a qualifying event that are eligible for a Special Enrollment Period throughout the grant term. |
| 1x. | When does training happen for the successful Entity to be ready for the regional Ground Campaign? | Additional training for the Entities is not required to participate in the Covered California Regional Ground Campaign. Certified Enrollment |

#	Question	Answer
		Counselor training is available on an on-going basis and is self-guided computer based training. On-line, 3-hour self-paced recertification for existing Certified Enrollment Counselors will start in September.
1y.	Can we use a train the trainer strategy to help with the training of volunteers to do outreach, without having them become certified?	No. All staff, including volunteers, who will provide outreach and education and assist with retention activities will need to complete the Certified Educator training. All staff and volunteers conducting enrollment assistance will need to complete the Certified Enrollment Counselor training and certification process.
1z.	With open enrollment beginning in November and what Covered California want the Navigators to do, (i.e. post enrollment support, successful enrollment and retention, assisting with renewals, etc.) is this timeline realistic?	The grant award period is from October 1, 2014 through June 30, 2015. Navigator Entities will conduct the majority of enrollment activities during the Open Enrollment period, November 15, 2014 through February, 15, 2015. Navigator Entities will also conduct enrollment assistance activities for consumers with a qualifying event that are eligible for a Special Enrollment Period throughout the grant term.

2. Navigator Agreement

#	Question	Answer
2a.	In the 7/1/14 webinar, it was stated that with regard to subcontractors, there is no provision for "re-granting," – could you please clarify what this means, i.e., does this mean that the subcontractor cannot "re-grant" since the lead agency must "re-grant" to the subcontractor?	Covered California will contract only with the lead organization not with its subcontractors. The agreement cannot be re-granted to other organizations, such as a subcontractor.
2b.	Will you be using the same contract that was used for the O&E grant? If no, will it be significantly different? It took months for our contract to be negotiated and we would not be able to sustain that all over again with a new contract.	The Navigator contract will contain similar language to the Outreach and Education Agreement and the Certified Enrollment Entity Agreement.
2c.	If Covered California only contracts with the lead agency, does this mean that it does not need to see any agreements, such as the Memorandum of Understanding or other contracts, between the lead agency and its subcontractors?	Yes. Covered California only contracts with the Navigator Entity and does not need to see agreements with the subcontractors.

#	Question	Answer
3.	**Application**	
3.a	As an existing Certified Enrollment Entity, the application appears to duplicate the application to become a Certified Enrollment Entity. Are we applying to become an entity again or is it just the same information for this application process?	The information required for the <u>grant</u> application is similar to the Certified Enrollment Entity application. ~~Since Navigator Grantees must also be Certified Enrollment Entities in order to access the on-line application systems, this information will be used to create an account and provide access to the application system as a Navigator Grantee.~~ We realize this may seem duplicative, but it is a necessary step in the process.
3b.	When completing the application, there is a section where we are asked for 3 references for prior experience related to Grants or Contracts related to the Navigator program. In my case this would be the first time I'm applying for a grant and do not have prior references. I supported the roll out process during the initial phase. I used all of my equipment, office supplies and funds. How would I go about completing this section since the system does not allow me to proceed?	If you do not have references related to prior experience on a similar grant program, please provide references from individuals or organizations that you have previously collaborated with <u>as it relates to the work you did during the Open Enrollment Period.</u> ~~even if it was not related to outreach or enrollment activities~~.
3c.	During the July 1 Webinar several of us heard that we no longer had to submit a Work Plan. However, there is a Work Plan document on the Navigator webpage. Is that simply to be ignored and not submitted with the grant or is it just a different type of work plan?	Applicants are not required to submit a workplan as part of the application process. If selected for a Navigator Grant, Grantees will work with Covered California on a strategic workplan and campaign strategy document that will be considered the first deliverable for the Navigator Grant Program. The workplan and campaign strategy provided on the Navigator webpage are a sample only and were intended to inform potential applicants of the expectations for the first deliverable.
3d.	Is it acceptable to have the letters of recommendation come from some of our Partnerships? Many of our partners were Outreach and Education Grant recipients this last year and we did a considerable amount of work together—being an O&E recipient will this disqualify them from being able to submit a letter of recommendation on our behalf?	Letters of recommendation should be from organizations that have you have successfully collaborated with in the past. This can include Outreach and Education Grantees as long as they are not a Subcontractor on the application. Letters of recommendation must be presented on the referring organization's letterhead and contain the name and contact information of the person signing the letter. Letters of

#	Question	Answer
		recommendation from any Subcontractor performing services as part of the Applicant's proposal, or from any entity that might have a financial interest in the Award, will not be accepted.
3e.	On page 3 of Attachment I, there is a list of required "documentation of eligibility". Please distinguish between the first requested item "IRS Determination Letter" – which will already have our tax ID number on it and the second requested item our "federal tax ID number and any corresponding status determination on official letterhead". For this second item, please clarify if you mean for us to just use our own letterhead and put our tax ID number OR are you asking for something in addition to the IRS letter from the federal government on their letterhead?	Documentation of Eligibility can include any of the three items listed. For example, organizations that are for-profit will not have the IRS determination letter. Covered California must receive proof that the organization is the type of entity indicated in the application. A tax form, a letter on the organization's letterhead (not the IRS) will suffice as such documentation.
3f.	Under the section for Previous Applicant Experience can we include our efforts and outcomes as a Certified Enrollment Entity with Covered California even though there was no specific grant dollar amount? This is our most relevant experience as it relates to the Navigator Grant.	Yes. Experience as a Certified Enrollment Entity is considered relevant experience. An estimate of the compensation received for providing enrollment assistance can be used as the dollar amount.
3g.	On page 3 it states that organizations selected will work with CC to develop a strategic workplan. We are interpreting this to mean that we will not be required to submit a workplan with this proposal. Is this a correct interpretation?	Correct. If selected for a Navigator Grant, Grantees will work with Covered California on a strategic workplan and campaign strategy document that will be considered the first deliverable for the Navigator Grant Program. The workplan and campaign strategy provided on the Navigator webpage are a sample only and were intended to inform potential applicants of the expectations for the first deliverable.
3h.	With respect to Section B.5, Applicant Worksheet Uploads, please clarify that the only application worksheet to be uploaded is the Project Cost Allocation Worksheet.	Correct. The Project Cost Allocation Worksheet is the only worksheet required to be uploaded.
3i.	With respect to Section A.1.4, Previous Applicant Experience, must all three examples be from the lead agency or could we use a significant sub-contractor's example of experience?	The Previous Applicant Experience is for the lead organization. Applicants can describe any relevant experience of the subcontractors in Section B.1.2.1, Qualifications.

#	Question	Answer
3j.	I'm using Internet Explorer 11 on Windows 8.1. I open the On-line Application and tried to upload documents, but could not upload. Is there a problem with my browser?	We recommend using Firefox or Google Chrome web browsers if you are experiencing upload issues. If you need assistance, please contact the Grants Help Desk at (866) 622-5252.
3k.	Do we need to send another Letter of Intent if we already submitted to the grant?	A list of organizations that submitted a Letter of Intent to Respond received by the due date has been posted on the Navigator webpage. The Letter of Intent was optional and is not required to submit an application.
3l.	For the character count is that character only or character with space?	Spaces are counted as characters in the online application.
3m.	Should the Letter of Intent be only from lead agencies or subcontractors as well?	A Letter of Intent to Respond is encouraged for Lead Applicants, but it not required. Subcontractors who join a collaborative will sign a Subcontractor Letter of Intent to Participate during the application process.
3n.	Can we use the same references that we used for the O&E grant application?	Yes. There is no prohibition against using the same Letters of Recommendations for the Navigator Grant Program.
3o.	Is there a preferred point type or style to be used in the narrative?	No. Any standard point style and type is acceptable.
3p.	With respect to Section A.1.5, Additional Funding Section, if a lead agency is not an Outreach and Education grantee but a sub-contractor is, how do we fill out this section of the application? What if the proposal from the lead agency is not intending to roll a sub-contractor's O&E residual funding into the navigator proposal? Please explain how we would fill out this part of the application.	Subcontractors of the O&E Grant Program should answer "No" to this question.
3q.	What are the specific applicable documents or information that can be resubmitted if an agency submitted a proposal to Covered CA for the Navigator Grant RFP in February? (i.e. Subcontractor letter of intent or letters of reference)	Any documents that were submitted as part of the prior RFA can be utilized as long as the information is still current and that it conforms to the existing RFA requirements. It is important that all applicants review the requirements closely and ensure that all components are complete and current prior to submission.

#	Question	Answer
3r.	I recently transitioned from DBA to an LLC status for my organization. Will I need to have the modified change documents for my new EIN for Payment Record and Insurance under LLC or are the DBA status documents acceptable?	You should submit documents that support your organizations current status.
3s.	My organization filed for a tax extension. Is it acceptable to submit the extension form from my CPA or will I need to have filed and submit my current forms with the application?	Any form of documentation supporting the organization's eligibility is acceptable.
3t.	In Attachment 1, the list of eligibility requirements for the applicant (p. 3) and the subcontractors (p. 6) specify in the third bullet that "all entities must provide the most recent Form 990 or tax return." However, response to the question 3e of the FAQs (7/14/14) states "Documentation of Eligibility can include any of the three items needed." Does that mean that applicants and subcontractors who provide a 501c3 IRSA determination letter (which would satisfy the first two bullets) do not need to attach a Form 990?	Yes. Documentation of Eligibility can include any of the three items listed.
3u.	Under "additional funding" applicants are asked "Is the applicant currently receiving other funding for Outreach, Education or Enrollment related to health care reform (Medicaid, State Children's Health Insurance Program, etc.) or other programs?" Is this CA specific or would it apply to other national funders as well?	The applicant should include funding that is specifically intended to serve consumers in California regardless of where the granting entity is located.
3v.	We are applying as a collaborative of 8 agencies with a total of about 70 walk-in locations to perform Navigator Program work. The addresses and hours are requested both in Section B.1.2 bullet 1 and B.1.4.2 bullet 2, and the instructions explicitly state that we may not refer to other sections of the application. Just the addresses and hours alone, abbreviated as much as possible, come to 5,292 characters. How do you suggest we handle this?	In this case, please provide the addresses and hours in Section B.1.4.2 and in Section B.1.2 indicate that you have store front locations and the details are provided in Section B.1.4.2.

#	Question	Answer
3w.	What kind of reference letters can we submit with the application? I have never participated in a grant program, nor have I worked in conjunction with other organizations. I am a Tax Preparer and a Legal Document Assistant and contract with Attorneys. I do have reference letters from the law firms that I have worked for. Is that acceptable? If not, what can I use?	If you do not have references related to prior experience on a similar grant program, please provide references from individuals or organizations that you have previously collaborated with even if it was not related to outreach or enrollment activities.
3x.	Where in the application do we submit documents where there is no upload option? Is the spreadsheet required to be a pdf document?	There are several sections of the online application that provide a text box for a response. Attachments are not accepted; the responses must be text only and must not exceed the maximum allowable characters per response. The only required worksheet to be uploaded is the Project Cost Allocation Worksheet and this must be an Excel document.
3y.	Will the breakdown of county enrollments in a region (i.e. Los Angeles vs Orange County) affect the application? Is it preferable to have more coverage across counties?	Per page 6 of the RFA. Applicants are strongly encouraged, but not required, to cover all areas of a region.
3z.	Section 3.5 "Applicant may submit separate Applications to both the Regional and Targeted Funding Pools. Also states "An applicant may submit one or more applications as follows": "A single application to the targeted funding pool and to the Regional Funding Pool." We intend to submit one application for funding for San Diego region AND include in that same application the strategy, budget and request for Targeted Funding Pool in one submittal. Please confirm that this is acceptable.	No. Applicants must submit separate applications for the regional and targeted funding pools.
3aa.	Our team has a lead and subcontractor team. The proposed Project Director who will manage the grant has experience managing large/similar grants as Covered California. Are the three examples of experience only to come from the Lead Agency or can one example come from the proposed Project Director who is not a full-time staff member of the Lead Agency?	The three examples of relevant previous experience are requested for the Lead Entity and not for specific staff associated with the application.

#	Question	Answer
3bb.	How strongly will post enrollment and retention activities be weighed? If a grant applicant reflects no activities for post-enrollment and retention, will their score be lower or the same as other grant applicants who do?	Covered California strongly encourages cost-effective proposals that are likely to achieve significant enrollment of eligible consumers in Covered California Health Plans and that are able to conduct all of the Navigator Activities, including post-enrollment and retention activities. . The suggested post enrollment and retention budget percentage is 20% but applicants can propose different funding allocations as long as they are in compliance with the guidelines on page 17 -18 of the Request for Application.
3cc.	Can Covered California provide CEEs with the FPL/Age/Ethnicity/Language breakdown of our enrollments during last open enrollment period to help us accurately populate our Navigator application?	Data and research available to applicants on enrollment can be found at: http://hbex.coveredca.com/data-research/
3dd.	When will the strategic work plan be made available on the website?	The sample strategic work plan is available currently at the following link: http://hbex.coveredca.com/navigator-program/

4. Eligible Entities

#	Question	Answer
4a.	Our agency is an FQHC and did not receive funding from Covered California for outreach and enrollment efforts. However we are a Certified Enrollment Entity with 17 Certified Enrollment Counselors. Is our agency eligible to apply for this grant?	Yes. FQHCs are eligible for the Navigator Grant Program as stated in the Enrollment Assistance Regulations approved on June 19, 2014 and posted online on the Navigator Program page.
4b.	As a sole proprietorship are we eligible to apply for the grant? We are a Certified Enrollment Entity with extensive experience performing the activities described in the Navigator Grant Application. However, our category of organization is not listed under the "entities eligible for navigator grants" section of the application (section 2.5).	~~Yes.~~ Sole proprietorships are eligible to apply as long as the organization meets the Eligible Entity criteria on page 10 of the Request for Application.
4c.	We are a non-profit hospital. I do not believe that we are eligible to participate, but since we continue to receive information on this grant, I need confirmation. Your online	Non-profit hospitals are not eligible to participate in the Navigator Program.

#	Question	Answer
	information indicates that we are not eligible. I am asking for confirmation. I have emailed your grant assistance email, but I did not receive a Yes or No response. Instead I receive an email directing me to the website, which I already reviewed.	
4d.	We would like to be considered to be a Navigator who will help those that have difficulties within the Covered CA Program. Such as: Sent their payment not been found in Covered CA or by Insurance Plan; Plan marketing problem; Not finding physicians working with the client and the plan or Covered CA; Help finish their enrollment application; Helping them resolve problems with Covered CA issues. Would that be allowed in the navigator grants? Under our Health Insurance Counseling & Advocacy Program under Center of Medicare and Medicaid Services that is what we do as well as compare and help enroll in Medicare Part D Plans and Medicare Advantage Plans. We would like to be the Center for Resolving issues in Covered CA.	The purpose of this grant is to provide outreach, education, enrollment and post enrollment support to Covered California eligible consumers. We would encourage you to apply if you believe you can provide all of those services to consumers.
4e.	On May 27, 2014, CMS declared in the Federal Register that hospitals are eligible to apply for Navigator Grants through federally-run health exchanges. Though Covered California is a State-based exchange, will it follow the federal recommendation about hospital eligibility?	No. These requirements only apply to federally-run exchanges. Covered California has different eligibility requirements and only those organizations that meet the eligibility criteria below are eligible to participate in Covered California's Navigator Program. The following entities are eligible to apply for the Navigator Program: • 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;

#	Question	Answer
		- 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
4f.	I am a certified insurance agent with Covered California. I also have two large unions with 64,000 and 17,000 members (+ non-members) in California. One of the unions in particular wants me to partner with them in applying for this grant. As I read through the grant it looks as if it is geared towards navigators. As you know certified insurance agents are much more than navigators and we also receive monthly renewal commission direct from the insurance carriers rather than the $58 enrollment fee that navigators get. Is there a way to partner with my client on this grant in order to "get the word out", educate and ultimately enroll while still having myself / agency as the agent of record on the enrollments and receive the normal commission from the insurance carriers? Of course my client was also looking to receive the grant to help with the additional expenses that they would have. Is there anything additional that I would need to include in the grant application because I am a certified insurance agent.	Individuals who are licensed by the California Department of Insurance, which includes Insurance Agents, are not eligible to be a Certified Enrollment Counselor, and therefore would not be eligible to participate in the Navigator Program. In addition, only applications that are delegated to the Navigator Entity will count towards the enrollment goals. Additional information on the eligibility requirements to be a Certified Enrollment Counselor can be found in the Enrollment Assistance Program Regulations on the Navigator webpage at: http://hbex.coveredca.com/navigator-program/
4f.	Our organization is an integrated entity that has both	As long as your organization is one of the eligible entity types listed in

#	Question	Answer
	Universities and licensed hospitals. We would like to apply for the grant under the umbrella of the Institute for Health Policy and Leadership at Loma Linda University Health and wanted to have clarification if we were an eligible entity.	question 4e, you are eligible to participate. It appears that your organization may qualify as a University. Covered California will make the final determination of eligibility to participate after reviewing all documents submitted with the Navigator application.
4g.	We are a hospital-based Foundation, significantly separate in governance and structure from the hospital we support. Our Foundation's exclusive purpose is raising funds for free community-based programs operated out of the hospital. Our hospital foundation has its own governance, tax-ID, by-laws and organizational structure different from the hospital itself. We are classified by the IRS as a 501(c) 3 Type I Supporting Organization. Since we are not legally classified as a hospital, are we eligible to apply for the Navigator Grant as a Lead Agency?	As long as your organization is one of the eligible entity types listed in question 4e, you are eligible to participate. It appears that your organization may be eligible as a non-profit community organization. Covered California will make the final determination of eligibility to participate after reviewing all documents submitted with the Navigator application.
4h.	Foundations (i.e. Health Foundations) are not listed as an eligible or ineligible entity type. Are they eligible as they are commonly listed as a 501(c) 4?	501(c) 4 organizations would not meet the eligibility criteria to participate in the Navigator Program. However, if an organization believes that it is one of the eligibility types listed in question 4e., your are encouraged to apply. Covered California will make the final determination of eligibility to participate after reviewing all documents submitted with the Navigator application.
4i.	Are Health Resource and Service Administration (HRSA) grant recipients eligible to participate in the Navigator Program?	Yes. Entities that are HRSA grant recipients are eligible to participate in the Navigator Program as long as they meet the eligibility requirements. As a reminder, Navigator Program Grant funds shall not supplant federal, state or private funds allocated to conduct the same or similar work.

5. Enrollment Goals

#	Question	Answer
5a.	If a consumer makes over 400% FPL and is not eligible for a subsidy, will that enrollment count towards the goals for the Navigator Grant?	Yes. Any consumer eligible for and who effectuates coverage into a Covered California insurance plan would count toward enrollment goals.
5b.	Are renewals counted toward the navigator grant goals?	No. Only enrollment and effectuation of coverage of new consumers

#	Question	Answer
		will count towards the enrollment goals. However, a primary purpose of the Navigator Grant Program is to provide post enrollment support to ensure successful enrollment and retention, which includes assisting with renewals. The cost for assisting with renewals should be factored into the cost estimates for post enrollment and retention activities.
5c.	If a client goes through the screening process and they turn out to be eligible for Medi-Cal, will those applications count toward our performance?	No. Medi-Cal enrollments will not count toward enrollment goals.
5d.	How can an organization get compensated for Medi-Cal enrollments?	To be compensated for Medi-Cal enrollment, the entity must be registered with the In-Person Assistance program, and use the delegation code for the Certified Enrollment Entity.
5e.	If a family of 4 submits an application and they enroll and pay their first payment in a Covered California plan, will that measurement include one (for one app) or four (for four people effectuated)?	Four. Each effectuated individual will count toward enrollment goals.
5f.	Public Health Departments were not able to receive $58 for in-person assistance. For individuals that were enrolled and are assisted with Covered CA renewals in November 2014, can that count towards Navigator effectuation?	No. Only enrollment and effectuation of coverage of new consumers will count towards the enrollment goals. However, a primary purpose of the Navigator Grant Program is to provide post enrollment support to ensure successful enrollment and retention, which includes assisting with renewals. The cost for assisting with renewals should be factored into the cost estimates for post enrollment and retention activities.
5g.	How are goals for grantees determined?	The goals will be different for each Grantee and will be based on the goals submitted in the application. Applicants are encouraged, but not required, to utilize the suggested funding allocation and number of applications and enrollments provided in Section 4 of the RFA in defining their grant proposals. However, applicants should describe in their proposal any barriers in reaching the target population and why the cost to reach that population requires a cost that is different from the benchmarks provided in Section 4.
5h.	The effectuation of coverage is not our responsibility. First payment is the responsibility of the person requesting	One of the activities of the Navigator Grant Program is post enrollment support to ensure successful enrollment and retention. This includes

#	Question	Answer
	health insurance. Why would that be part of the grant requirement?	educating consumers about the importance of making their first premium payment and avoiding disenrollment for non-payment of their premiums.
5i.	Is the number of effectuated applications based on the Navigator program time period or monthly? Do you have a time period to reach 200 approved applicants?	Payments will be made when Grantees reach the defined percentage of their enrollment goals not in a particular month. We have provided an estimate of the month of payment in Section 4 of the RFA to give an idea of when payment will be made.
5j.	If your enrollment minimum is 400 apps for 100k grant and we can do 800 applications, do we have to meet 25% of 400 or 800 to get the 2nd payment?	Applicants will provide their goals in Section B.2 and B.3 of the application. These goals should include the estimated number of individuals that will be enrolled into a Covered California Health Insurance Plan, not applications. In this scenario, a goal of 800 applications would mean 1,600 people enrolled. Therefore, the second payment (25% of award) would be made when 400 people effectuate coverage and the outreach and education summary report is submitted.
5k.	If current Covered CA grantees request $200,000 and roll over $200,000 in cost savings, will we be held to the effectuated enrollment numbers at the $200K or $400K level?	Outreach and Education Grantees can continue outreach and education activities at the same funding level using the remaining Outreach and Education Grant funds, if they choose, and use Navigator Grant funds for enrollment and post enrollment activities. O&E Grantees are not required to use the remaining funds exclusively for outreach and education, but should describe in their proposal how these funds will be used.
5l.	I have heard in the Webinar and seen in the printed materials that "The target population for the Navigator Program is Covered California subsidy-eligible consumers. This includes consumers with incomes above 138% of the Federal Poverty Level who qualify for enrollment in Covered California's subsidized health coverage options in the individual marketplace." Quote taken from Covered California Navigator Program – Questions & Answers. 6a, but I have seen the phrasing in other places as well. My question is regarding those who are over 400% of the FPL or for some other reason are not qualified for "subsidized"	Yes. All effectuated enrollments into a Covered California Health Insurance Plan will count towards the Navigator Grantee's enrollment goals. The emphasis has been placed on the subsidy eligible population because we estimate that the majority of enrollments will be of the subsidy eligible population. ~~However, Navigator Grantees are encouraged to conduct outreach, education and enrollment activities that reach all consumers eligible for coverage through Covered California, including those who are over 400% FPL or otherwise not eligible for a subsidy.~~

#	Question	Answer
	coverage. Will signing up individuals who do not qualify for a subsidy count to the enrollment goals? It seems that "subsidy-eligible" is stressed, so I am concerned for the population that does not qualify for Medi-Cal and do not qualify for a subsidy.	
5m.	If a client enrolls into a health plan under Covered California, makes their first payment, but does not make any other payments after that does the entity that assisted the client still get credit for that enrollment?	Yes. Enrollment goals and benchmarks are based upon effectuated enrollment, which means the consumer has paid their first premium payment. However, one of the primary activities of the Navigator Program is post enrollment and retention support, which includes educating consumers about avoiding disenrollment for non-payment of premiums.
5n.	Does Covered California have specific enrollment goals/numbers for each region?	Not at this time. Applicants are encouraged to review the enrollment reports provided in our Data & Research page at the following link: http://hbex.coveredca.com/data-research/
5o.	Does Covered California have specific enrollment goals/numbers for its targeted populations, i.e., racial, ethnic or language populations?	Not at this time. Applicants are encouraged to review the enrollment reports provided in our Data & Research page at the following link: http://hbex.coveredca.com/data-research/
5p.	The application provides a "Suggested Number of Applications and Enrollments by Grant Size. In the chart, under "effectuated enrollments," the number of applications are given, i.e., for $50,000, the range is 150-200 applications, but the potential number of consumers enrolled are 350 (2 people/application). In the FAQ, it was stated that the "[E]nrollment goals are based on the number of individuals who effectuated coverage." In the scenario given, the husband and wife counted as two enrollments. What will the grantee be expected to meet – the 150-200 effectuated applications or the 350 consumers enrolled? Is it assumed that each application will have an average of 2 people/application so the grantee only has to meet the number of applications? If it is the actual number of consumers, how will the grantee know how many actual	Applicants will provide their goals in Section B.2 and B.3 of the application. These goals should include the estimated number of individuals that will be enrolled into a Covered California Health Insurance Plan, not applications. While historical data indicates an average of 2 individuals per application, some applications may have one person and others will have several individuals. Grantees will get credit for the number of individuals enrolled and there is no limit on the number of individuals per application that can be counted toward the enrollment goals. Information on the number of individuals enrolled by Certified Enrollment Entity and Counselor is available on our Data & Research page at the following link: http://hbex.coveredca.com/data-research/

#	Question	Answer
	consumers it has enrolled? And does this also mean that if the grantee can get credit for more than 2 people/application? Is there any way for the current CEEs to get the number of actual consumers enrolled so we may have a better estimate of the number of consumers we can enroll?	
5q.	In question #18b of the FAQ, you suggest that the grantee apply for $300,000 to reach 2,000 consumers – how will we be able to show that we reached the 2,000 consumers rather than the 900-1,200 applications?	Covered California will use data extracted from the application system (CalHEERS) to monitor Navigator Grantees progress in meeting their enrollment goals.
5r.	If we are navigators and we get a student to self-enroll because we performed outreach with them, would we get credit for that as a navigator? Would the student have a place to enter that we were responsible for their enrollment? Or do we only get credit as a navigator if our employee sits down with them and does the application?	Navigator Grantees will receive credit for any application that has been delegated to the Navigator Entity. If the student delegates the application to the Navigator Entity and the student effectuates coverage, this enrollment will count towards the enrollment goals.
5s.	In a Targeted Funding project, is it permissible to "count" non-targeted individuals who enroll as part of the grant outreach and enrollment activities? For example, would there be a target rate to achieve (i.e. 75% of enrollments occur within the targeted population)? [not addressed in RFA or FAQs]	Grantee payments are made when the overall enrollment goal or benchmark is reached, regardless of whether the enrollment was for a person in the target population.
5t.	If we aim high and cannot reach goal, would we still be able to get the "1-level-lower" grant size? For instance, if we aimed for 4,000 enrollments ($1,000,000 grant size) and fell short. Instead, we got 2,200 enrollments; can we opt for the $750,000 grant size then?	Enrollment goals will be based on the number of individuals who effectuate coverage as defined by the applicant in Section B.2 and B.3 of the application. In this scenario, if the organization applied for a $1 million grant with an enrollment goal of 4,000 applications, their enrollment goal would be 8,000 individuals. Payments would be made as follows: 1) 25% ($250,000) would be paid upon delivery of the strategic workplan and campaign strategy; 2) 25% ($250,000) would be paid when 2,000 individuals effectuate coverage; 3) 25% ($250,000) would be paid when 6,000 individuals effectuate coverage; 4) The final 25% payment ($250,000) would be paid when 8,000 individuals

#	Question	Answer
		effectuate coverage. If more than 8,000 individuals effectuate coverage, the organization would be eligible for the bonus payment. In the scenario where only 2,200 applications are completed, meaning 4,400 individuals effectuate coverage, the organization would receive the first and second payment only, which would be 50% of the award amount ($500,000).
5u.	What happens to the organization if goal was not reached?	Navigator Grantees will receive 25% of their award amount upon receipt and approval of the strategic workplan and campaign strategy. To receive the remaining 75% of the grant award, the Grantee must reach the enrollment goals as identified on page 19 of the RFA.
5v.	What happens to the money that has been allocated if the goal was not reached? Will it be reallocated to others?	If all Navigator Grant funds are not allocated, Covered California may reallocate funds to successful Grantees or for future Navigator activities.
5w.	Will our CC application numbers obtained by staff funded through other sources not count towards our goal numbers for the Navigator grant?	~~Yes.~~ Effectuated enrollments completed with sources unrelated to the Navigator Grant Program will not count toward program goals. As stated in Sec. 4.1.2, Navigator Program Grant funds shall not supplant federal, state or private funds allocated to conduct the same or similar work contained within the Standard Agreement.
5x.	When projecting enrollment estimates, can re-enrollments or renewals into Covered CA Qualified Health Plans for subsidy eligible individuals be included? Or can only new enrollments count toward a grantees estimate of effectuated enrollments? Please clarify what constitutes an enrollment.	Only enrollment and effectuation of coverage of new consumers will count towards the enrollment goals. However, a primary purpose of the Navigator Grant Program is to provide post enrollment support to ensure successful enrollment and retention, which includes assisting with renewals. The cost for assisting with renewals should be factored into the cost estimates for post enrollment and retention activities.
5y.	Please clarify how Navigators will receive compensation for family applications that have mixed program eligible members (ex: children are Medi-Cal eligible, parents are CC QHP with subsidy)? How will CC determine who receives the payment, the Lead or the Sub Contractor?	For applications that contain individuals that are eligible for both Covered California and Medi-Cal, we will count the individuals who effectuate coverage into a Covered California Health Insurance Plan toward the Navigator enrollment goals. For example, if an application contains two adults who are eligible for Covered California and two children who are eligible for Medi-Cal and the two adults effectuate coverage into a Covered California Health Insurance Plan, this would

#	Question	Answer
		count as two enrollments toward the Navigator enrollment goals. All payments are made to the lead organization. However, the organization would not be eligible for compensation for the Medi-Cal enrollments on the same application.
5z.	Referring to the table on top of page 18 (Enrollments by Grant Size), does "Effectuated Enrollments" include re-enrollment by our clients from the 2013 Open Enrollment process?	No. Only enrollment and effectuation of coverage of new consumers will count towards the enrollment goals. Individuals who re-enroll or renew are not counted. However, a primary purpose of the Navigator Grant Program is to provide post enrollment support to ensure successful enrollment and retention, which includes assisting with renewals. The cost for assisting with renewals should be factored into the cost estimates for post enrollment and retention activities.
5aa.	If enrollment goals indicated in the proposal are reached but the clients do not effectuate is it possible to not be paid the full amount at the end of the award period?	~~Yes.~~ Enrollment goals will be based on the number of individuals who successfully enroll and effectuate coverage in a Covered California Health Insurance Plan. Effectuation of coverage means that the first premium payment was made. Enrollments that do not result in effectuation of coverage will not be counted toward meeting the enrollment goals.
5bb.	If a consumer starts the application online, and then comes to us for assistance because they have limited English proficiency and can't complete it, will we get credit for the submission of the application?	If an application is delegated to the Navigator Entity it will count towards the enrollment goals. In this scenario, as long as the consumer has not completed the application, the Certified Enrollment Counselor should be able to delegate the application to the Navigator Entity.
5cc.	Are we allowed to put a range for our proposed enrollments (e.g., 1,600-2,000) or do we specify an exact number (e.g., 1,800)?	The applicant will need to provide a specific number as this will be the enrollment goal that Covered California will use to monitor performance and generate payment.
5dd.	As a Navigator Entity, would we be able to count the following: renewals, re-enrollments to another plan, a re-apply if cancelled due to non-payment last year, adding a family member (birth, adoption, etc.) to an existing application or insurance plan?	No. Only enrollment and effectuation of coverage of new consumers will count toward the enrollment goals.
5ee.	If we partner with a Certified Insurance Agent to do education and outreach, will the clients the agents sign up	Only applications that are delegated to the Navigator Entity will count towards the enrollment goals, which would mean the Certified

#	Question	Answer
	count toward our Navigator goals?	Insurance Agent would not be able to receive compensation for this enrollment. See question 4f. for additional information about Certified Insurance Agent's eligibility to participate in the Navigator Program.
5ff.	If we sign up someone outside of our target population or my region will this count toward our goal?	Yes. All Covered California effectuated enrollments, regardless of target population or geographic region, will count towards the enrollment goals.
5gg.	In the CEE Production report, do the totals in the Covered California Plan Enrollment column reflect effectuated applications or individuals enrolled?	These numbers are enrollments only. Covered California anticipates posting effectuated data in the near future.
5hh.	Will Covered California provide Navigator Entities with updates on the number of effectuated enrollments and will we be able to track enrollments by subcontractor?	Covered California will provide periodic updates on the Navigator Entities progress in meeting enrollment goals. This will include enrollments assisted by Certified Enrollment Counselor, which the Entity can use to measure subcontractor performance.
5ii.	Upon being awarded a grant, will there be a negotiation phase after the initial disbursement where an Entity will be allowed to adjust expected enrollees?	Covered California may engage in contract negotiations with organizations if it believes additional information or discussions are needed.
5jj.	We are a current HRSA Outreach & Education Entity. If we are awarded a grant through the Covered California Navigator Program, will we be able to obtain an additional Certified Enrollment Entity number so that we can easily separate out those enrolled through Covered California (non-reimbursable applications) versus those enrolled under HRSA (reimbursable applications)?	Navigator Entities will receive a unique designation so that enrollment in the Navigator Program can be tracked. Note: Navigator Entities will not receive $58 per Covered California effectuated application in addition to compensation through the grant.
5kk.	What constitutes a new applicant? Does someone moving from Medi-Cal to a Covered California QHP count? What about someone who applied previously, but never paid their premium and didn't effectuate their coverage?	A new enrollment means someone is not currently enrolled in a Covered California health insurance plan.
5ll.	Will enrollment goals be determined purely through CalHEERS? In the past, CalHEERS has lost our applications. In addition once the applicant is enrolled, they	Yes. Covered California will use data extracted from the on-line application system (CalHEERS) to monitor Navigator Grantee performance in meeting enrollment goals. Navigator Entities will be

#	Question	Answer
	are removed from our dashboard.	able to track the applicants name and case ID only. Covered California has a process to reconcile discrepancies in effectuation of coverage.
5mm.	Throughout the body of the grant application when "enrollment" is mentioned, does this refer to both enrollment and re-enrollment?	No. Enrollment refers to the enrollment of new consumers and is different from renewals or re-enrollments, which do not count towards enrollment goals.
5nn.	Does a consumer who has had a lapse in his/her premium payment(s) count toward as a new enrollee or a renewal? If it is possible for the consumer to count as a new enrollee, does the lapse in payment have to be for a specific length of time (e.g., greater than 90 days)? What is considered a renewal?	Renewal refers to the annual process where consumers must verify their continued eligibility and report any changes in income, household information and can make changes in their health insurance plan or tier. Renewals will not count towards enrollment goals. Re-enrollment refers to consumers who were disenrolled for non-payment of premiums or other reason and would like to re-enroll in a Covered California plan.

6. Funding Pool and Number of Applications

#	Question	Answer
6a.	2.4 Funding Pools (RFA, pg. 4) and 2.6 Collaborative Applications and Use of Subcontractors (RFA, pg. 11) Is there a stronger preference for an applicant that serves an underserved and marginalized community such as the Deaf/Deaf Blind/Hard of Hearing/Late-Deafened (D/DB/HH/LD) community versus a collaborative application of entities that do not serve said community? Would said applicant with over 50 years in service to D/DB/HH/LD community with few or no collaborative partners due to language and cultural barriers be given its fair review and consideration?	The Navigator Grant is a competitive process and all submitted applications will be evaluated on its own merit.
6b.	Is each region is a separate funding pool? Not just one Regional pool? Total 7 funding pools?	The Regional Funding Pool consists of six regions (North, Bay Area, Central CA, Los Angeles/Orange County, Inland and San Diego). Applicants may submit up to 6 applications for the Regional Funding Pool, one for each region.
6c.	Are you accepting multiple grants per region for special populations?	Applicants interested in reaching a specific population, even if it is in one region, should apply for the Targeted Funding Pool. The Regional

#	Question	Answer
		Funding Pool is intended to reach all consumers in a demographic region.
6d.	Please explain again the difference between the two funding pools	The Targeted Funding Pool is based on non-geographical factors to reach market segments and populations that have high rates of uninsured individuals. The Regional Funding Pool is based on geographical regions (6) and is intended to reach all eligible consumers within the region.
6e.	Do we describe the geography in a targeted grant application?	It is not required, but it is recommended that organizations describe the region or counties they will cover to reach the market segment or population.
6f.	Please explain this sentence further from 2.4.1 Targeted Funding Pool on page 5 of the RFA. Is the estimated distribution based on local targeted population or the statewide population? "Covered California anticipates funding allocations for each targeted population will be based on the estimated distribution of the uninsured individuals in the targeted population and the number of consumers that the applicant is proposing to reach."	The Targeted Funding Pool is based on non-geographical factors to reach market segments and populations that have high rates of uninsured individuals. The Regional Funding Pool is based on geographical regions (6) and is intended to reach all consumers in the region. Data and additional resources can be accessed at the following link: http://hbex.coveredca.com/data-research/
6g.	Will Covered CA fund multiple proposals in a single region and/or a single county? Does the contract require a collaboration?	Covered California may choose to fund more than one proposal in a region. Navigator Grantees will be required to participate in the Regional Ground Campaign, which may require them to collaborate with other Navigator Grantees and partners in the same region.
6h.	With regard to the total allocation of the $14,650,000, what is the total allocation for the "targeted funding pool" and the "regional funding pool"?	Covered California has not allocated a specific funding amount for each funding pool.
6i.	How many awards does Covered CA anticipate funding for Regional grant programs and Targeted grant programs?	Covered California anticipates awarding approximately 135 grants, but has not set a specific number per funding pool.
6j.	I am confused about the language in the RFA regarding the number of applications that an entity can appear on. Sec. 3.5 states: An entity may appear on only one Application	The maximum number of applications that an entity can appear on is seven (7). The seven options include one application per region within the Regional funding pool and a single application to the Targeted

#	Question	Answer
	per funding pool, either as the lead or as a subcontractor. Therefore, the maximum number of Applications that an entity may appear on is seven (7). If there are just two funding pools - regional and targeted - shouldn't the maximum be two applications? Please clarify.	funding pool.
6k.	Can one organization present a proposal as an independent organization while being a subcontractor under another proposal?	Yes, so long as it's on a different application and in a different region.
6l.	Would a current O/E grantee that has a larger reach, i.e., more statewide but only wants a navigator grant for a "region" be able to apply for a separate navigator grant, so the funding is not combined because there might be different subcontractors?	No, existing Outreach and Education Grantees who apply for a Navigator grant will roll over all remaining funds to the Navigator program. Outreach and Education Grantees should apply to all funding pools where they intend to provide outreach, education, enrollment and post enrollment support and describe in their proposal how they will carry out these activities with remaining Outreach and Education Grant funds and any new funding requested.
6m.	Can the same organization be lead in multiple regional applications with difference subs in each region?	Yes, an applicant may be a lead in as many as 6 regional applications with different subcontractors in each region.
6n.	Can an organization apply for two regions?	Yes, an organization may apply for as many as 6 regions. Refer to pages 5 and 6 of the RFA for Regional Funding Pool details.
6o.	Our organization serves young adults in multiple regions. May we submit multiple applications even though our program is inherently targeted?	You may submit 1 Targeted Funding Pool application to serve young adults in multiple regions, regardless of geography. You may also submit 6 additional applications for each of the regions in the Regional Funding Pool. However, if applying to the Regional Funding Pool, you will be required to provide outreach, education, enrollment and post enrollment services to all eligible consumers not just young adults within the region or in a portion of the region.
6p.	If an applicant applies for both Targeted Funding and Regional Funding, could both applications be funded? And if yes, how should the estimated number of enrollees be calculated since there would be overlap in these individuals? Would the applicant be held responsible for the	Yes. The applications will be reviewed separately for their ability to reach the regional or target population. An applicant could be funded in both the Regional and Targeted Funding Pool and would be responsible for meeting the total enrollment goals provided in the applications.

#	Question	Answer
	total of numbers anticipated to be enrolled in the separate applications? [RFA, p.4]	
6q.	Are the bonus payments prorated? What if we enroll 199?	No. To receive the $7,500 bonus payment, 100 applications must be effectuated.
6r.	In a targeted funding pool application, may multiple types of uninsured be targeted (e.g., Latinos and LGBT)? Many in our target population fit into more than one of the examples of populations that could be considered. [RFA, p.5]	Yes. Applicants may submit an application to the targeted funding pool to reach multiple populations.
6s.	For the targeted funding pool, are there any geographical boundaries? For example, may we propose to reach out to the Chinese communities in both the San Gabriel Valley region (Los Angeles) and San Francisco / Oakland region (Northern Calif.) through collaboration?	Yes. The Targeted Funding Pool is based on non-geographical factors to reach market segments and populations that have high rates of uninsured individuals, but applicants are encouraged to indicate in their proposal the regions or counties they plan to serve.
6t.	If we submit an application for the Targeted Funding category, and also participate on a collaborative Regional Funding application, do we need to separate the number of effectuated applications for each pot of funding? For example, can 1 effectuated application be counted twice, once for the Targeted Funding and again for the Regional Funding?	Yes. The number of effectuated enrollments must be reported separately for each funding pool. An effectuated enrollment will only be counted once towards meeting the overall enrollment goal.
6u.	Are applicants for the Targeted Funding Pool expected to focus on a sub-set of the target populations identified or can all target populations identified be targeted by the Entity?	Applicants can propose to reach multiple identified target populations or a subset of a target population.
6v.	There are only two spaces on the application for counties and projections for estimated enrollments. If we apply to the Targeted Funding Pool and not a region, can we select multiple counties in different regions for those target populations?	Yes. Enter demographic information for as many counties as you project to reach through the Targeted Funding Pool. Also, the counties reached through the Targeted Funding Pool do not need to be within the region.
6w.	Our organization reaches a large percentage of Latinos (70%). Do "families with mixed immigration status" pertain	Both lawfully present individuals and individuals not considered lawfully present can apply for health coverage through Covered California.

#	Question	Answer
	to undocumented individuals? We are concerned about their immigration status and how it would impact our ability to sign them up. Are undocumented individuals eligible to apply for Covered California?	Citizens or lawfully present immigrants who meet other requirements, such as California state residency, may be eligible to purchase a health insurance plan through Covered California. Depending on income, the individual may also be eligible for financial assistance to help pay for a Covered California health plan or eligible to receive low or no-cost coverage through Medi-Cal. Immigrants who are not considered "lawfully present" are not eligible to purchase a Covered California health plan. However, they can still apply through Covered California to see if they are eligible for health coverage options through Medi-Cal, but the benefits may be limited. In some counties, other health care options will be available. Individuals who are not considered lawfully present may also continue to buy private health insurance coverage on their own outside of Covered California. However, only effectuated enrollments into a Covered California health insurance plan would count towards the Navigator enrollment goals.

7. Medi-Cal

#	Question	Answer
7a.	I still have a question about Medi-Cal enrollment. You said that there is a payment to the lead organization per enrollment but not to the subcontractor? Please let me know if I have this incorrect or confused.	Covered California will contract with the lead organization for the Navigator Program. Each Navigator Grantee will determine how their subcontractors will be paid. For Medi-Cal enrollments, subcontractors may delegate these applications using their own Certified Enrollment Entity ID.
7b.	We will get paid $58 for Medi-Cal, but it would not be counted in our numbers for this program?	Medi-Cal enrollments do not count toward Navigator Grant enrollment goals. Medi-Cal enrollments can be compensated only through the In-Person Assistance program as long as funds are available.
7c.	Will we get paid for applications with both Covered California and Medi-Cal enrollments (Mixed status families)?	If an application contains individuals who effectuate coverage into a Covered California health insurance plan, those enrollments will count toward the Navigator Enrollment Goals. Medi-Cal enrollments are not

#	Question	Answer
		counted towards the Navigator enrollment goals.
7d.	Will Covered California enrollment applications need to be linked to the Certified Enrollment Counselor(s) funded by the grant? We enroll a sizeable number of Medi-Cal applicants and in designing our approach are exploring options for how to handle applications in the most cost-effective way possible by our team as a whole.	Medi-Cal enrollments will not count toward Navigator Grant enrollment goals. If an application contains only Medi-Cal eligible consumers, to receive compensation, the Entity must be registered with the In-Person Assistance program, and use the delegation code for the Certified Enrollment Entity.

8. Outreach &Education Grantees and Subcontractors

#	Question	Answer
8a.	Section 18 of the Q&A references the transition of O&E funds to the Navigator Grant. If an organization is awarded the Navigator Program Grant are they required to move all of the O&E unspent funds into the Navigator Program?	Yes. All remaining O&E funds will transition to the Navigator Program.
8b.	Will a subcontractor that has decided not to participate in the Navigator Grant Proposal that the lead organization is submitting, be permitted to utilize their remaining O & E funds to continue their workplan activities from October through December?	No. All remaining O&E funds will transition with the lead O&E Grantee, including any money that had been allocated to subcontractors.
8c.	Would it be possible for Covered California to assist with current Outreach and Education grantees, for both the lead agency and its subcontractors, with calculating their estimated remaining budget for October 1, 2014 in order to confirm the correct amounts with the grantees and to determine how much to request for the navigator grant?	Yes. If you need help estimating your remaining funds, please contact your Field Monitor.
8d.	If an organization that is currently an O&E grantee receives the Navigator grant, it will be an amendment to the current grant or will it be totally separate?	If an O&E Grantee is selected for a Navigator Grant, Covered California will terminate the O&E Agreement and enter into a new agreement for the Navigator Program.
8e.	We are currently grantees of the Outreach and Education Program. For this grant we have 13 subcontractors. We will apply for the Navigators grant but we want to work only with	Existing Outreach and Education grantees who apply for a Navigator grant will roll over all remaining funds to the Navigator program and will no longer participate in the Outreach and Education Grant Program.

#	Question	Answer
	7 of the 13 subcontractors. Since both grants will overlap that means that we will have to report to two different grants, two different systems for at least 3 months (October-December)? How we will report the activities of the 7 subcontractors that will be in both grants, knowing the navigators grant will leverage over the activities already proposed under the O&E grant? Please provide more information on how do you expect to integrate both grants, especially from the administrative and reporting perspective.	The Outreach and Education contract will terminate at the end of September. The new Navigator contract will start October 1. There will be no overlap in reporting.
8f.	Would a current O/E grantee that has a larger reach, i.e., more statewide but only wants a navigator grant for a "region" be able to apply for a separate navigator grant, so the funding is not combined because there might be different subcontractors?	No, existing Outreach and Education Grantees who apply for a Navigator grant will roll over all remaining funds to the Navigator program. Outreach and Education Grantees should apply to all funding pools where they intend to provide outreach, education, enrollment and post enrollment support and describe in their proposal how they will carry out these activities with remaining Outreach and Education Grant funds and any new funding requested.
8g.	Can we round up the amount of current Outreach and Education grant funds remaining?	Yes. This is an estimate only of the unexpended funds as of September 30, 2014.
8h.	What will happen if there is a difference in the remaining amount in the current Outreach and Education grant funds submitted in the Navigator Grant proposal and Covered California's records?	Covered California will work with Outreach and Education Grantees that receive a Navigator Grant to resolve any discrepancies and close out the Outreach and Education agreement in order to roll over unspent funds to the Navigator Program.
8i.	If one of the subcontractors wants to continue to only conduct Outreach and Education activities and no other navigator activities under the grant proposal, could that subcontractor continue to receive the $58/application reimbursement rather than any navigator grant funding if it enrolls consumers?	Activities related to Covered California enrollment (including outreach and education) will be compensated through the Navigator grant or the $58/application process, but not both. Entities must choose to participate in either the Navigator Grant Program or the In-Person Assistance Program to receive compensation for Covered California enrollments.

#	Question	Answer
8j.	Some of our current O&E subcontractors have become Certified Enrollment Entities. As a Navigator Entity, if we partner with some of our O&E subcontractors who have become enrollment entities, will those organizations still receive the individual bonus that they get per enrollment application? Or will that payment go away since all organizations that partner with the Lead Entity will be included in the enrollment targets in our grant proposal?	Activities related to Covered California enrollment (including outreach and education) will be compensated through the Navigator grant or the $58/application process, but not both. Entities must choose to participate in either the Navigator Grant Program or the In-Person Assistance Program to receive compensation for Covered California enrollments. This applies to both the Lead Navigator Entity and its subcontractors. In no instances will Covered California double pay for enrollment into a Covered California health insurance plan.
8k.	We are currently Entities of the Outreach and Education Program. For this grant we have 13 subcontractors. We still have some funds, a positive balance, which will be allocated to the different subcontractors from now until the end of the grant. We now plan to apply for the Navigator Grant, and we will include 9 of these subcontractors in the new application. The question is, if the outstanding fund balance will get rolled into the new grant, then what will happen to funds allocated to those subcontractors who are our partners in the Outreach and Education Program but who are not participating in the new Navigator Program Grant?	All remaining Outreach and Education grant funds would transition with the lead organization. Any funds remaining in your sub-contract agreement will not transfer over and the sub-contractors not participating in the Navigator Program would discontinue their work.

9. Payments and Project Cost Allocation

#	Question	Answer
9a.	If you are going to make bonus payments in May or June, will the bonus funding have to be sent by June 30th?	The months provided on page 19 of the RFA are the estimated month of payment only. A Navigator Grantee could reach their enrollment goals earlier and would then be eligible for the bonus payment.
9b.	Will the grant be paid to only the lead organization? If there are collaborating partners/subcontractors, how will they be compensated?	Payments will be made to the lead organization (Navigator Grantee) and each lead organization will determine how the subcontractors will be compensated.
9c.	2.3 Grant Award Period (Request for Application, pg. 4) If a CEE receives a grant award and at the end of the grant award period the CEE has met their service goals but did	See Page 19 of the RFA for information on how payments will be made.

#	Question	Answer
	so below the projected operating cost, will the CEE be allowed to keep the awarded funds to use at its discretion?	
9d.	Marketing funding up to 10% of funding, means if $100,000.00 the total grant will be 110,000.00?	No. If the total grant award is $100,000, 10% of the grant award, or $10,000, may be spent on marketing.
9e.	What does administrative cost include?	Administrative Allowance includes overhead expenses incurred by the applicant organization as a result of the project, but that are not easily identifiable with a specific project. These are administrative expenses that are related to overall operations and are shared among projects and/or functions. Examples include broad oversight, human resources department costs, accounting, grants management, legal expenses, utilities, and facility maintenance.
9f.	Can we include the translation of materials in our budget?	Yes, this would be considered Marketing or Media activities.
9g.	Does money on media/marketing include the ability to buy stickers/magnets/etc. to give away with Covered CA information on them?	No. Covered California is prohibited from spending any funds on promotional materials such as stickers, magnets or other give away items. This also applies to Navigator Grantees receiving funds from Covered California.
9h.	The equipment max is $50,000; the table on the webinar slide is wrong for highest two levels of grants.	Yes, the slide and the chart in the RFA are incorrect. The maximum allowable is $50,000 and therefore for grant award amounts higher than $500,000, the maximum amount should be $50,000.
9i.	14a. Collaborative Applications and Use of Subcontractors In response to the question about whether all subcontractors would be required to submit financial documents," the response was "no." It further stated that the project cost allocation worksheet must be uploaded with the application and would include the Covered California Navigator Program allocation for subcontractors. Does this mean that the lead agency would only need to specify the allocation to the subcontractor (without any breakdown in the different categories of activities) and not have to gather and submit specific budgets from its subcontractors (unlike the later added requirement under the Outreach and	Correct. We are not collecting detailed budgets for either the lead organization or its subcontractors for this grant application.

#	Question	Answer
	Education grant application)?	
9j.	16c. Project Cost Allocation Although Covered California has a print shop, most of the materials have not been translated (except for Spanish and a handful of other languages). Can a lead agency put in additional funding for translation and printing of materials for its subcontractors (which has been done for the Outreach and Education grant)?	Yes, this would be considered Marketing or Media activities.
9k.	Is the 15% limit (grant funds received) to be used for administrative costs including all salaries for FTE and consultants as we plan then to use?	Yes. The administrative allowance includes all indirect costs related to the Navigator grant.
9l.	The media limit is 10% of the total grant –is that correct to be spent?	Grantees may allocate a portion of their grant toward media and marketing expenses not to exceed 10% of the total grant award. Grant funds must be used for the sole purpose of marketing Covered California enrollment opportunities to target Covered California subsidy eligible populations. Expenses must align with the Grantee's enrollment strategies, as described in their strategic workplan and must be approved in advance by Covered California.
9m.	We understand that in prior grants (like the outreach and enrollment grant), we were not allowed to do our own outreach advertising since Covered CA already has this covered. In this Navigator Program, for, let's say, $300k grant size, it is recommended that $75k is allocated towards outreach, education and media activities. If we're trying to reach targeted population, can we use the $75 k for in-language advertisement (like a Cantonese radio ad)?	Grantees may allocate a portion of their grant toward media and marketing expenses not to exceed 10% of the total grant award. Grant funds must be used for the sole purpose of marketing Covered California enrollment opportunities to target Covered California subsidy eligible populations. Expenses must align with the Grantee's enrollment strategies, as described in their strategic workplan and must be approved in advance by Covered California.
9n.	Can we ask for lower amount for equipment and higher amount in outreach and education or enrollment than is listed on page 17 of the RFA?	Yes. The funding allocation amounts provided on page 17 are suggested amounts only. While there are caps and minimum requirements in some categories, Applicants have flexibility in allocated funding to reach their target population.
9o.	With respect to Section B.1.5, Project Cost Allocation	Grantees may allocate a portion of their grant toward media and

#	Question	Answer
	Worksheet and Project Cost Narrative, is the percentage allowance applicable to the Grant Total Expenses for each potential sub-contractor, or individually? For example, if there is a Lead Agency and two sub-contractors, are the Media and Marketing Activities 10% of the Grant Total or can each sub-contractor have up to 10% allowable for Media and Marketing activities?	marketing expenses not to exceed 10% of the total grant award. Grant funds must be used for the sole purpose of marketing Covered California enrollment opportunities to target Covered California subsidy eligible populations. Expenses must align with the Grantee's enrollment strategies, as described in their strategic workplan and must be approved in advance by Covered California. Marketing expenses may not supplant other efforts.
9p.	The project cost allocation worksheet (B.5, part of Attachment 1) does not include any column to reflect in-kind costs. If an applicant is using other resources to support the functions listed on this worksheet – e.g., enrollment activities or post-enrollment and retention activities – how should we reflect this in the depiction of project costs so that the total investment in the activities Covered California desires through this solicitation are reflected?	The project cost allocation worksheet should only reflect the total amount requested for the Navigator Grant Program and should not include any in-kind costs.
9q.	How will Covered California differentiate between Navigator staff and CEC staff funded through other means (e.g., HRSA) with regard to figuring out who will receive the $58 reimbursement per application and who will not?	Navigator Program Grant funds shall not supplant federal, state or private funds allocated to conduct the same or similar work. Applications delegated to the Navigator Entity will count toward their enrollment goals.
9r.	If a CEE is awarded the Navigator Grant (as lead or a subcontractor), can they maintain their CEE contract as is, utilizing different staff for the Navigator Grant and receive payment for completed (effectuated) Covered California plan applications or will they only receive payment through the CEE contract for the Medi-Cal applications completed?	Activities related to Covered California enrollment (including outreach and education) will be compensated through the Navigator grant or the $58/application process, but not both. Entities must choose to participate in either the Navigator Grant Program or the In-Person Assistance Program to receive compensation for Covered California enrollments. Participating in the Navigator Program does not prohibit organizations from receiving payment for applications that contain only Medi-Cal enrollments, to the extent that funds are available.
9s.	Section 2.6, Page 11, and Section 2.4.2, Page 5 We have one potential sub-Entity who has enrollment sites both inside and outside the focus area of our Navigator application, which is the City and County of San Francisco. May our sub-Entity contract specify that we are working	Organizations should apply for all Regional Funding Pools where they are planning to conduct enrollment assistance. All Covered California effectuated enrollments that are delegated to the Navigator Entity will count towards the enrollment goals. However, Certified Enrollment Entities can receive compensation for Covered California effectuated

#	Question	Answer
	with only the enrollment sites within our service area? If so, can the CECs at the sub-entity sites, outside of San Francisco, still receive the $58 payment for each application and $25 payment for each renewal?	enrollments in either the In-Person Assistance Program or the Navigator Program, but not both. This applies to both the Lead Navigator Entity and its subcontractors. In no instances will Covered California double pay for enrollment into a Covered California health insurance plan.
9t.	Can the Outreach, Marketing and Media budget category of the grant include the costs of maintaining hourly outreach workers at multiple sites? Or does that cost come out of the Admin Allowance?	This would come out of the Administrative Allowance unless these costs are attributed to outreach and education activities.
9u.	Where do we allocate the costs for Certified Enrollment Counselor? For example, our mobile team, four 20-hr/week CECs (one at each respective agency site in the collaborative grant), and hourly CECs (one at each respective site for 5hrs/week)?	It is up to each organization to determine where these costs should be allocated and the costs may be spread across Outreach and Education Activities, Enrollment Activities, and Post Enrollment and Retention Activities. In addition, there may be a portion of Personnel costs that should be allocated to the Administrative Allowance.
9v.	Under a targeted grant designed to focus on LEP populations, culturally diverse population & communities, families with mixed immigration status, and "hard to reach" populations in rural counties, can travel/mileage costs, facility procurement costs, and snacks/water (for enrollment events) be included under the Enrollment Activities portion of the budget?	Yes. It is up to each organization to determine where these costs should be allocated and the costs may be spread across Outreach and Education Activities, Enrollment Activities, and Post Enrollment and Retention Activities.
9w.	Can miscellaneous outreach/event/campaign costs necessary for reaching geographically concentrated ethnic populations (e.g. translated fliers, copying costs, additional mileage, etc.) be included under Outreach & Marketing costs?	Yes.
9x.	Can the costs of an interpreter be included under the Outreach/Marketing or Enrollment Activities portions of the budgets, to assist with any language groups necessary, under a grant targeting LEP populations? Can miscellaneous outreach/event/campaign costs necessary	Yes. It is It is up to each organization to determine where these costs should be allocated and the costs may be spread across Outreach, Education and Media Activities, Enrollment Activities, and Post Enrollment and Retention Activities.

#	Question	Answer
	for reaching geographically concentrated ethnic populations (e.g. translated fliers, copying costs, additional mileage, etc.) be included under Outreach & Marketing costs?	
9y.	Can grant funds be used to provide stipends or reimbursements for volunteers or Promotoras to support in outreach and enrollment efforts?	Yes. It is up to each Navigator Entity to determine how they will compensate their staff and what their role will be.
9z.	Can we use grant funds to employ an outside payroll processing firm and outside accounting services to ensure tax and workers' comp processing is handled efficiently and in full compliance with current IRS and other regulations? Would that be considered part of "Administrative Costs?"	Yes. This would be part of the Administrative Allowance.
9aa.	RFA (pg. 18) Section 4.1.1. Appropriate Use of Funds If we are not going to purchase equipment or use the full amount allowed for Marketing and Media, can the remaining funds be allocated to other grant activities?	Yes. Applicants are encouraged, but not required to utilize the project cost guidelines in the Request for Application. However, applicants may choose to allocate funds to meet the needs and goals of the organization as long as they are within the guidelines descried on page 18-19 of the Request for Application. .
9bb.	Could we provide incentives to clients for paying the first premium payment if the incentives are funded from some other, private source? (Not Navigator grant or any public funding.)	No. Certified Enrollment Counselors are prohibited from paying any part of the premium or any other type of consideration to or on behalf of the consumer, which would include incentive payments. Please refer to Section C, Roles and Responsibilities, of the CEC Agreement, which can be found at the following link: https://ipas.ccgrantsandassisters.org/
9cc.	If we apply and receive a Navigator grant and we have sub-contractors, is payment from Covered CA for our grant based on the total deliverables for the grant? For example, if some sub-contractors don't meet their goals but others do, will the payment still be issued?	Payment from Covered California is made when the enrollment goal or benchmark is reached by the lead Entity, and is based on the performance of the entire collaborative.
9dd.	If we are a Certified Enrollment Entity, and if we as a CEE receive a grant from the Navigator Program, does that mean that we won't be getting the compensations for enrollments prior to the Navigator Program?	Certified Enrollment Entities will receive the $58 compensation for all Covered California effectuated enrollments prior to the start of the Navigator Agreement (October 1, 2014). After October 1, all Covered California enrollments will count towards the Navigator goals.

#	Question	Answer
9ee.	Since the Navigator Grant is a fast paced "startup" and organizations are required to develop a Strategic work plan and aggressive enrollment goals and establish an outreach and education strategy that incorporates a staffing plan to accomplish the goals of Covered California, why shouldn't the Entity who has successfully been awarded a grant be allowed to extract necessary funds to get the short term program off and running rather than wait for deliverables?	Grantees will be paid 25% upon approval of the initial deliverables – the strategic workplan and campaign strategy – which will likely occur in the first few months of the Navigator Program contract term. Future payments will be made when enrollment goals are met. Refer to Page 19 of the RFA for additional payment information.
9ff.	Page 20, under Payment: "Covered California reserves the right to withhold payment or reduce the grant award size if deliverables are not achieved". Can you provide additional details on this?	Covered California will make payments to Navigator Entities as described on page 19 of the RFA. If enrollment goals are not met, Covered California will not pay an organization for the entire grant amount.
9gg.	Can compensation be provided to local Hispanic Chamber of Commerce for assisting in outreach to their member businesses? This would not be a compensation per application but compensation for assisting, promoting and allowing Covered California to promote Covered California to their members.	Yes, if the local Hispanic Chamber of Commerce is an eligible subcontractor of the lead grantee. However, the target population for the Navigator Program is individual consumers and not small business owners who may be eligible for the Small Business Health Options Program (SHOP).
9hh.	For equipment purchases such as tablets to support the work of the proposal, what are the purchasing specifics regarding type, etc.?	Covered California can provide additional information to Navigator Grantees regarding equipment purchases. However, most laptops, desktops and tablets should work to support Navigator activities and it will be up to each organization to determine the best equipment for needs of their organization.
9ii.	I would like clarification regarding the 15% administrative costs. In our case, the organization that we are a part of gets all administrative costs, in other words they do not go to our program. We would not be able to include our salaries in the 15%. As the lead agency, our main cost is salary for managing the program. Furthermore, for our subcontractors, their main cost is also salary since they have to pay the people doing the work. Can we allocate salary costs to the various (non-allowance) categories since	Yes. It is It is up to each organization to determine where these costs should be allocated and the costs may be spread across Outreach and Education Activities, Enrollment Activities, and Post Enrollment and Retention Activities.

#	Question	Answer
	it will be people who are doing the work that ensures O&E Activities, Enrollment Activities, and Post-Enrollment and Retention activities?	
9jj.	Is training outreach workers to work with the target population an acceptable cost? If so, which funding allocation (e.g., Outreach and Education Activities or Media & Marketing Activities), would be appropriate for this expense?	Yes. It is It is up to each organization to determine where these costs should be allocated and the costs may be spread across Outreach and Education Activities, Enrollment Activities, Post Enrollment and Retention Activities or Administrative Allowance.
9kk.	Is Covered California already investing funds in marketing and media? " Grant application states "how marketing costs are identified in the Project costs Allocation, describe how marketing activities will reach communities not already reached through Covered California existing outreach, education and marketing campaigns…"	Yes. Covered California is investing in marketing and media and will review requests to use Navigator funds on media to ensure that they do not duplicate Covered California's efforts..
9ll.	The Project Costs Allocation Worksheet has 7 columns in overview/subtotals for each section. Does Lead Agency need to provide any other additional budget delineation and/ or budget explanation with the submittal?	No additional information is required. Covered California is not collecting detailed budgets for either the lead organization or its subcontractors for this grant application.
9mm.	Are refreshments an allowable cost?	Covered California will not reimburse Navigator Grantees for actual expenses. Payment will be made based on performance in meeting enrollment goals.

10.Reporting

#	Question	Answer
10a.	What is included in the outreach and enrollment submission report?	A sample of the Outreach and Education Summary Form is available for review at: http://www.healthexchange.ca.gov/navigator-program/
10b.	FAQ 11. Reporting Requirements – it was stated that the reporting requirements for the navigator program would be similar to the Outreach and Education reporting requirement. However, we have been told that it would be much simpler, without the need for close tracking of	The Outreach and Education Grant Program reporting requirements have been significantly reduced in recent months. Once the Navigator Grantees reach an enrollment goal that makes them eligible for payment, they will submit a high level summary report that indicates the total number of consumers reached through outreach and education

#	Question	Answer
	activities given the main performance metric being the number of "effectuated enrollments." Will there also be the need to track and report the race, ethnicity and language data of consumers for the navigator activities?	and estimates of the demographics of those consumers. A sample report is available for review at: http://www.healthexchange.ca.gov/navigator-program/
10c.	What is the reporting structure to Covered California of our expenses and how do we submit this to CC? Do you have a recommended format for the budget or do we use our own line item budgeting system as well for reporting?	Since this is a performance based grant, Navigator Grantees will not be required to report actual expenses. As part of the application process, applicants are required to submit their project cost allocation to demonstrate the cost per application and how the grant award will be allocated by activity.
10d.	For these grant programs, should reporting data only include efforts by staff covered by the budget? As a HRSA Outreach and Enrollment grantee, HRSA requests agency wide outreach and enrollment data regardless of FTE coverage. If funded, will a HRSA funded agency needs to separate data based on funding sources? For example, can we report our agency wide outreach and enrollment efforts to Covered CA and HRSA? Please advise.	Reporting for the Navigator Grant program should only include staff working on the Navigator Program and not staff working under a HRSA grant or funded from other sources. Navigator Program Grant funds shall not supplant federal, state or private funds allocated to conduct the same or similar work.
10e.	How will outreach workplans and activity be updated/reported? In other words, will online systems like GPAS be available as they were until recently for Outreach contractors?	No. There will not be an administrative system for the Navigator Program. Once the Navigator Grantees reach an enrollment goal that makes them eligible for payment, they will submit a high level summary report that indicates the total number of consumers reached through outreach and education and estimates of the demographics of those consumers. A sample report is available for review at: http://www.healthexchange.ca.gov/navigator-program/
10f.	Will there be new requirements for submission of authorization by a consumer (delegation) based on new federal regulations which would impact enrollment processes and efficiencies.	Yes. We are working on an authorization form which will likely be implemented in the coming months.
10g.	Based on statewide data available for Covered CA thus far, is there an estimated effectuated enrollment rate? Does it vary by target group? And, if so, what is the effectuated	Enrollment data can be found online at http://www.healthexchange.ca.gov/data-research/

#	Question	Answer
	enrollment rate among LEP Latinos in CA?	
10h.	Where may I find how many have/have not been enrolled in Ventura County	Enrollment data can be found online at http://www.healthexchange.ca.gov/data-research/
10i.	If a lead has multiple subcontractors, does every subcontractor have to provide the full array of services? Or could some subs perform only outreach and education?	No., Subcontractors can be assigned different duties and roles as long as all Navigator Program Activities are completed by the collaborative.
10j.	Covered California stated that the lead agency is responsible to determine how its subcontractors will be paid. Will Covered California require any financial documentation with regard to how it pays its subcontractors, i.e., any invoicing by the lead agency to Covered California or any invoicing by the subcontractor to the lead agency?	Covered California will not require subcontractor invoicing or any other information related to the payment of subcontractors.
10k.	Can Covered California provide a mock Outreach and Education Report to potential Entities so they have a better idea of what the reporting for the Navigator Grant will look like?	There is a sample Outreach and Education Submission Report online at http://www.healthexchange.ca.gov/navigator-program/ under "Resources".
10l.	Can you provide additional information on reporting requirements for those of us who are not familiar with the requirements under the Outreach and Education Grant Program? It is important to be able to understand the administrative requirements of this program in order to (1) decide whether to apply and (2) to properly complete the application.	Once the Navigator Entities reach an enrollment goal that makes them eligible for payment, they will submit a high level summary report that indicates the total number of consumers reached through outreach and education and estimates of the demographics of those consumers. A sample report is available for review at: http://www.healthexchange.ca.gov/navigator-program/.
10m.	In the FAQ online, question 11b under reporting requirements: "Applications completed by the Counselors affiliated with the Navigator Entity will count toward the enrollment goals." Should we assume this also refers to applications completed by counselors affiliated with sub-contractors of the lead agency?	Yes. Applications completed by the collaborative as a whole will count toward the enrollment goals of the grant as long as the application is delegated to the Navigator Entity.

#	Question	Answer
10n.	What kind of tracking mechanism will you be using to follow each Entity's enrollments? Will Covered CA be providing guidance on best practices around tracking enrollment and effectuation of coverage?	Covered California will utilize enrollment data from the on-line application system (CalHEERS) to monitor performance in meeting enrollment goals. A Field Coordinator will be assigned to each grantee to provide technical assistance and support on best practices around tracking enrollment and effectuation of coverage.
10o.	What will the process be for a CEC to designate and/or reassign an application to their dashboard to ensure they receive credit for the assistance provided?	We are not anticipating any change to the designation process as it currently exists for CECs.

11. Staffing Plan

#	Question	Answer
11a.	Will the criminal background check that our organization does for all new hires be sufficient?	No. 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 even if they have completed this process for their employer or other organization.
11b.	I read in the Frequently Asked Questions 12b that new Navigator Entity staff will need to be fingerprinted and pass a criminal record check. Does this include Certified Enrollment Counselors that already certified?	No. Certified Enrollment Counselors who have already been certified and have been fingerprinted and passed the criminal record check will not need to do so again.
11c.	Because of the Privacy and Security requirements in 45cfr155.260, as an organization, we require our staff to go through a background and fingerprint process as a condition of employment if they are in direct contact with the enrollee. Will Covered California require them to go through this process again?	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 even if they have completed this process for their employer or other organization. Covered California will cover the cost of fingerprinting and background checks for all Certified Enrollment Counselors.
11d.	Can the Lead Agency Project Director who will manage this Covered California grant serve as a sub-consultant for the Lead Agency? Or does she need to be a salaried personnel	Navigator Grantees can use consultants as part of their staffing plan.

#	Question	Answer
	delineated in the budget.	
11e.	Can Covered CA provide further detail on exactly what it means to be a subcontractor under a lead Entity (i.e. do subcontractors need to be paid? What's the difference between a subcontractor and a partner?)	A subcontractor is an organization with a contractual agreement to partner with the lead organization to achieve the grant deliverables. The compensation provided to the subcontractors is at the discretion of the Navigator Entity.
11f.	I have 3 counselors that get paid by commission. Are these counselors considered subcontractors?	No. They would likely be considered Certified Enrollment Counselors affiliated with the Navigator Entity.
11g.	If we apply as the lead agency on a proposal and have sub-contractors, can those sub-contractors also have contractors?	No. If they are all working towards reaching the enrollment goals of the Navigator Entity, they should all be a subcontractor of the Navigator Entity.
11h.	In the webinar, it noted that the staff working under the grant would need to be Certified Enrollment Counselors (CECs). We are a county office and our workers are not CECs, but rather, carry the designation of County Eligibility Workers (CEWs). If we use any Eligibility Workers (EWs) to enroll people, do they need to also be certified as CECs? What about other staff in our eligibility department? Do they need to be certified as CECs specifically?	All staff that will be conducting enrollment assistance will need to complete the Certified Enrollment Counselor training and certification. Staff who will only be conducting outreach and education will need to complete the Certified Educator training and certification. Note: Navigator grant funds cannot be used to supplant funding from other sources. For example, Department of Health Care Services (DHCS) grants for eligibility and enrollment activities.
11i.	Is it possible to use the insurance agents in any capacity? As independent contractors?	While we encourage all of our service channels to collaborate at events, only applications delegated to the Navigator Entity will count toward the enrollment goals. In addition, individuals who are licensed by the California Department of Insurance, which includes Insurance Agents, are not eligible to be a Certified Enrollment Counselor, and therefore would not be eligible to participate in the Navigator Program.
11j.	The CECs in our area were and are attached to the healthcare provider and hospital on the CEE list. They are not free to do enrollment on a day to day basis at a storefront set up through a Navigator Grant. However, we have some insurance agents who would be willing to participate in adding to the minimum number requirement of 500 paid applications for a $200,000 grant.	While we encourage all of our service channels to collaborate at events, only applications delegated to the Navigator Entity will count toward the enrollment goals. In addition, individuals who are licensed by the California Department of Insurance, which includes Insurance Agents, are not eligible to be a Certified Enrollment Counselor, and therefore would not be eligible to participate in the Navigator Program.

#	Question	Answer
11k.	What is a subcontractor? I was under the impression that a CEC was subcontracted thru the entity. How do we establish a relationship with a subcontractor? For example; if I call my local church and get them to agree to let me come out and set a CC booth after mass would hat consider them as a subcontractor since we are working together to get individuals signed?	In this scenario, the church would just an organization that is letting your provide enrollment assistance at their facility. A subcontractor is an eligible individual or organization that you have a formal relationship with and who is working with you to meet the goals of the Navigator Program.
11l.	Is there a way for applicants and/or awardees to see which businesses are already enrolled in Covered California? If so, where do we find this information?	Covered California does not release information that would identify either individuals or businesses that have enrolled in a Covered California health insurance plan.
11m.	Will enrolling one business be counted the same as enrolling one individual? Or will the number of employees for each business be included in the total number of enrollees?	The target populations for the Navigator Grant Program is individuals who are eligible to enroll in a Covered California health insurance plan not small business owners that may be eligible for our Small Business Health Options Program (SHOP). If the individuals employed by a business effectuate coverage, each effectuated individual would count towards the enrollment goals.