



**COVERED
CALIFORNIA**

Request for Application Announcement

RFA No. 2023-02: Navigator Program

Release February 9, 2024

Grant Cycle 2024-2027



MISSION AND VISION

The **mission** of Covered California is to increase the number of insured Californians, improve health care quality, lower costs, and reduce health disparities through an innovative, competitive marketplace that empowers consumers to choose the health plan and providers that give them the best value.

The **vision** of Covered California is to improve the health of all Californians by assuring their access to affordable, high-quality care.

CORE VALUES

We Value People. We respect people for who they are and value their contributions. We seek and embrace diverse perspectives. We create an inclusive and welcoming environment for all through behaviors that show empathy and care for others. We empower individual talent to help create positive impacts for consumers, Californians, and their communities.

We Work Together. We create a culture of trust and shared responsibility. We actively seek opportunities to engage and collaborate with our partners and stakeholders. We are transparent in our decision-making and welcome input.

We Do the Right Thing. We operate with the highest degree of honesty, respect, and fairness in everything we do. We take ownership and responsibility for our decisions and hold ourselves and others accountable. We are mindful stewards of the public trust and responsibly manage our resources.

We Innovate. We Innovate. We value curiosity, responsible risk-taking and enthusiastic pursuit of new ideas even at the risk of failure. We are nimble and unafraid of change. We foster creativity that challenges constraints and drives progress.

We Follow Through. We keep our commitments and do what we say we will do. We are results-driven and focus on outcomes that will deliver the highest value to Californians.

GOVERNANCE

Covered California is an independent public entity within state government with a five-member board appointed by the Governor and the Legislature.

Two members are appointed by the Governor; one by Senate Rules Committee; and one by Speaker of the Assembly. The Secretary of the California Health and Human Services Agency or another designee serves as ex-officio voting member of the Board. Appointed members serve four-year terms.

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Executive Summary

Covered California is releasing a Request for Application (RFA) to solicit applications from eligible organizations who are interested in applying for grant funding to become a participating Navigator entity in Covered California's Navigator Program. Navigator Program RFA No. 2023-02 is for the three-year grant cycle starting July 1, 2024, and ending June 30, 2027.

Qualified applications which are timely filed will be reviewed and evaluated in a competitive process that will conclude with decisions to award financial grants based on the merits of the application to demonstrate the Applicant's ability to help Covered California achieve its objectives of providing culturally and linguistically appropriate outreach, education, application and enrollment assistance, and post-enrollment support for individuals seeking health insurance coverage through the Covered California marketplace. Evaluations will focus on an organization's effectiveness in reaching and supporting people from diverse and underserved communities. Applications must be submitted by 5:00 p.m. Pacific Daylight Time on March 15, 2024.

The Covered California Navigator Program has nearly forty Navigator Program Grantees participating today. In aggregate, Covered California Navigator Entities employ more than twelve hundred certified enrollers with hundreds of locations throughout the state of California. The program budget for the upcoming grant cycle is \$11.3 million annually, with the total amount of \$33.9 million for the three-year period.

By applying to this Request for Application (RFA), organizations agree to the terms and conditions stated in the RFA and must comply with the requirements, as well as any applicable regulations in Article 8 of Chapter 12 of the California Code of Regulations (CCR). For more information, please visit [the Navigator Program website](#).

Background

A. Covered California

Soon after the passage of the Patient Protection and Affordable Care Act of 2010 (ACA), California became the first state to enact legislation to establish a qualified health benefit exchange, also known as Covered California. The California state law is referred to as the California Patient Protection and Affordable Care Act (CA-ACA).

Covered California is the state's health insurance marketplace where Californians can find affordable, quality insurance from top health insurance companies. It's also the place where Californians can find out if they qualify for financial assistance such as premium tax credits, cost-sharing reductions, or other insurance affordability programs aimed at making insurance more affordable, like Medi-Cal at low or no-cost. The success of Covered California is built upon its vision to improve the health of all Californians by assuring their access to affordable, high quality health care. Covered California's mission is to increase the number of insured Californians, improve health care quality, lower costs, and reduce health disparities through an innovative, competitive marketplace that empowers consumers to choose the health plan and providers that give them the best value.

Covered California is an independent part of the state government, overseen by a five-member board appointed by the governor and the Legislature. For additional information on Covered California, please refer to the consumer website at: www.CoveredCA.com.

B. Covered California Navigator Program

Covered California’s Navigator Program is a partnership with community organizations across the state who have experience in reaching and assisting California’s diverse populations and have proven success enrolling consumers in health care programs. The program’s purpose is to assist individuals in understanding and enrolling in health insurance plans through Covered California. Navigator entities provide outreach, education, and application and enrollment assistance to Californians seeking health insurance, aiming to ensure they make informed decisions about their coverage options. Navigators are typically part of community organizations and serve the uninsured, underinsured, and hard-to-reach populations.

The Navigator Program is mandated by the ACA. In California, the program funding is incorporated into the annual operating budget, which is sustained by the revenue generated by Covered California. State regulations require Covered California to administer a competitive application process for Applicants to apply for the grant contract and allocate funding amounts to the most qualified organizations.

Navigator Program Grant Overview

The Covered California Navigator Program periodically releases a Request for Application to create opportunities for new and returning organizations to apply for grant funds to support the mission of helping Californians find and obtain health coverage through Covered California. An entity seeking to participate in the Navigator Program submits an application in response to the Request for Application (“Applicant”). Covered California will review applications and grant awards at specific funding levels to successful Applicants (“Grantees”).

The current grant cycle ends June 30, 2024. In preparation for the upcoming grant cycle, July 1, 2024, through June 30, 2027, Covered California conducted an extensive market survey of existing Navigator entities and other stakeholders to inform a program design that would achieve program objectives including expanding statewide access for vulnerable communities to outreach, education, and enrollment assistance.

A. Navigator Program Budget, Grant Awards, and Contract Period

Covered California’s Navigator Program budget for each fiscal year 2024-25, 2025-2026, and 2026-2027 is \$11.3 million, for a cumulative spending authority of \$33.9 million over the three-year grant period.

Covered California will issue grant awards at specific funding levels to successful Applicants pursuant to the Navigator Program RFA 2023-02 process. Applicants will apply for a specific funding level, based on the guidelines specified within this RFA. Covered California will approve a Grantee’s funding level annually prior to the beginning of the fiscal year or amend the funding level as specified below. Funding level award decisions will be based on the Applicant’s demonstration in the application of their commitment to a level of effort and effectiveness in achieving program objectives and requirements associated with that level of funding during the term of the contract.

Covered California and Grantee will execute a grant contract. The Covered California Navigator Program Grant Contract term will be for a three-year period beginning July 1, 2024, through June 30, 2027. Changes in the Grantee's level of funding for the upcoming fiscal year, or other changes, will be confirmed by Covered California in June annually. Any changes will be implemented via an amendment to the grant contract.

Covered California may terminate the grant contract or reduce the funding allocation amounts for entities that have not performed as expected. Annual renewal funding amounts and termination of agreements are at the sole discretion of Covered California. Covered California also reserves the option to award future Navigator grant funding within this RFA grant cycle to Applicants not awarded in the initial award phase, to address any identified shortage of enroller organizations, geographic or demographic reach, or other category as needed.

B. Possible Extension

Covered California may exercise up to two one-year contract extensions under this contract, for a total contract term not to exceed five (5) years.

C. Navigator Program Objectives

The Navigator Program, and its participating Navigator Entities, are of central importance in helping Covered California achieve its mission to increase the number of insured Californians and reduce health disparities. Applicants will want to pay close attention to the program's objectives and ensure responses provided in the application address their organization's role in helping Covered California to achieve its objectives.

- **Outreach** – Conduct campaigns and other initiatives that effectively build awareness and engage uninsured and vulnerable individuals from underserved communities.
- **Education** – Provide guidance and support to individuals with limited understanding of health care affordability programs including how to gain health coverage through Covered California's marketplace.
- **Enrollment** – Assist individuals with the enrollment process, which can include helping them complete the online application and explaining terms and conditions of different insurance plans.
- **Post-Enrollment** – Provide support and assistance to individuals about how to use their health insurance coverage, or help them with resolving issues.
- **Expand Access** – Increase access to application and enrollment services for people from diverse and vulnerable communities.
- **Health Equity** – Reduce disparities in health coverage for all individuals regardless of their background or circumstances through the provision of services and assistance in multiple languages and understanding the cultural nuances that may influence healthcare decisions.
- **Measurable Outcomes** – Ensure program effectiveness by capturing and reporting on activities and relevant consumer information.

D. Navigator Grantee Roles and Responsibilities

Navigator Entities or Grantees are organizations awarded funding grants by Covered California to conduct outreach, education, and enrollment services on behalf of the Covered California Navigator Program. Grantees provide outreach, education and enrollment services to individuals and families who

principally are in underserved communities throughout the state of California. Grantees support Covered California in its mission to increase the number of insured Californians and reduce health disparities.

Navigator Entities employ or otherwise engage Certified Enrollment Counselors who are specially trained and certified individuals fully capable of helping people navigate the marketplace online eligibility and enrollment application, and help consumers understand the many insurance options available to them.

E. Navigator Entity Responsibilities

Below are some, but not all, of the responsibilities performed by Navigator Entities and their affiliated Certified Enrollment Counselors. For a more complete list, please see the Exhibit A, Section C – Scope of Work in the Navigator Program Agreement contained in this package.

- Maintain expertise in eligibility, enrollment, and program specifications.
- Conduct public outreach and education activities to raise awareness about Covered California.
- Provide information and services in a fair, accurate, and impartial manner, which includes providing information that assists consumers with submitting the eligibility application, clarifying the distinctions among health coverage options, including Qualified Health Plans (QHPs), and helping consumers make informed decisions during the health coverage selection process. Such information and services shall include assistance with all other insurance affordability programs (e.g., Medicaid and Children's Health Insurance Programs).
- Facilitate enrollment in Covered California QHPs.
- Provide referrals to any applicable office for consumers who need help resolving a complaint, grievance, or question regarding their health plan, coverage, or a determination under such a plan or coverage.
- Provide information in a manner that is culturally and linguistically appropriate to the needs of the population being served by Covered California.
- Provide referrals to any applicable office of health insurance consumer assistance or health insurance ombudsman established under section 2793 of the Public Health Service Act, or any other appropriate State agency or agencies, for any enrollee with a grievance, complaint, or question regarding their health plan, coverage, or a determination under such plan or coverage.
- Comply with all applicable privacy and security requirements.
- Ensure that voter registration assistance is available in compliance with Article 4, Section 6462 of Chapter 12, Title 10 in the California Code of Regulations.
- Provide targeted assistance to serve underserved or vulnerable populations.
- Provide post-enrollment support to ensure successful enrollment and retention, including increasing health literacy, assisting with renewals, and educating consumers about how to avoid disenrollment for non-payment.
- Maintain a physical presence in the state of California to provide face-to-face assistance to Applicants and enrollees.

F. Navigator Program Core Funding

Covered California's Navigator Program awards financial grants to successful Applicants in a competitive process. Award decisions are determined based on the evaluation of the applications and

may vary from the level of funding requested in the application. Grant funding is to support Grantee efforts and work performed subject to the grant contract.

The below table shows the levels of the core funding an Applicant may apply for in their application. Please note that grant funding levels have performance metrics for enrollment, outreach, and application assistance associated with the level of funding. The performance metrics reflect the level of effort and effectiveness expected from that level of funding.

Table 1. Grant Level Amount and Assigned Performance Point Goals

Level	Funding Amount	Total Points Goal	Enrollment Goal	Outreach Goal	Application Assistance Goal
1	\$60,500	580	290	174	116
2	\$90,750	860	430	258	172
3	\$121,000	1,140	570	342	228
4	\$151,250	1,420	710	426	284
5	\$181,500	1,700	850	510	340
6	\$211,750	1,980	990	594	396
7	\$242,000	2,260	1,130	678	452
8	\$272,250	2,540	1,270	762	508
9	\$302,500	2,820	1,410	846	564
10	\$332,750	3,100	1,550	930	620
11	\$363,000	3,380	1,690	1,014	676
12	\$393,250	3,660	1,830	1,098	732
13	\$423,500	3,940	1,970	1,182	788
14	\$453,750	4,220	2,110	1,266	844
15	\$484,000	4,500	2,250	1,350	900
16	\$514,250	4,780	2,390	1,434	956
17	\$544,500	5,060	2,530	1,518	1,012
18	\$574,750	5,340	2,670	1,602	1,068
19	\$605,000	5,620	2,810	1,686	1,124

G. Navigator Program Performance Points

As shown in Table 1, Covered California’s Navigator Program has assigned points goals to each of the funding levels for three (3) core activity categories performed by Navigator entities under the provisions of the grant contract. The three (3) categories are **Effectuated Enrollment, Outreach Activity, and Application Assistance**. The points goal for each of the categories sums to the **Total Points Goal**.

1. Effectuated Enrollment Points Goal

Every member who enrolls as a new member or renews and effectuates and maintains one (1) month of coverage counts as one (1) point towards the Effectuated Enrollment Points Goal.

2. Outreach Activity Points Goal

Events, paid media, earned media, social media and other outreach and education activities earn points and count towards meeting the Outreach Activity Points Goal. Additionally, if a Navigator Entity’s performance exceeds the goal in this category, up to 25% of the excess points can carry-forward and be added to the Navigator Entity’s Total Points Goal. See **Table 2** for how Outreach Activity points are earned.

Table 2. Outreach Activity Category Points

Activities that Earn Outreach Points		
Category	Point(s) Earned	Qualifying Activity
Events	20	Earn 20 points for each event/day
Paid Media	10	Earn 10 points for every \$100 spent on advertising
Earned Media	15	Earn 15 points for each instance of earned media
Social Media	1	Earn 1 point for each post in a language other than English per month per social media platform. Two posts/tweets tagged @CoveredCA in another language are worth 1 social media point. Points are capped at 100 points per grant year per language. There is no cap on the total count of languages.
Outbound / Phone	10	Earn 10 points for each outbound campaign (Maximum of 50 points per contract year)
Unpaid / Other	Up to 30 per year	Points awarded on a case-by-case basis by Covered California program staff, not to exceed 30 points for the category in total each contract year.

3. Application Assistance Points Goal

Every unique eligibility event conducted in Covered California’s CalHEERS (California Healthcare Eligibility, Enrollment, and Retention System) application earns one (1) point towards the Application Assistance Points goal regardless of whether that subscriber or household is determined to be eligible for Covered California. Up to 25% of excess points earned above the goal for this category can carry-forward and be added to the Total Points Goal.

4. Total Points Goal

The Total Points Goal is the total points assigned to the funding level and is the sum of the points from each of the three (3) categories. The Effectuated Enrollment Points goal represents 50% of the Total

Points Goal, and Outreach Activity Points Goal, and Application Assistance Points Goal, represent 30% and 20% of the Total Points Goal, respectively. Grantees can carry excess points earned in other categories and apply them to the Total Points Goal subject to an overall limit of 25% of excess points being eligible to carry-forward. In this way, Navigator Entities who are doing exceptionally well in outreach or helping people through the eligibility process can be recognized for their efforts and see an increase in their overall points goal.

H. Navigator Program Enrollment Bonus

The Navigator Program includes a new enrollment bonus for entities that exceed their Effectuated Enrollment goal. Navigator Grantees will be paid \$30 per effectuated enrollment for the first enrollment above the goal. Navigators can earn \$30 per member up to a cap of 200% of the assigned enrollment goal. This bonus replaces the bonus that was in effect for the current grant cycle and includes removing any charge back to grant funding if enrollment fell below the assigned goal. **Table 3** shows a range of bonus dollars payable based on intervals of performance.

Table 3. Effectuated Enrollment Bonus

Grant Funding Level Amount	Enrollment Goal	Pays \$30 per member above enrollment Goal	110% above enrollment Goal	125% above enrollment Goal	150% above enrollment Goal	Maximum 200% above enrollment Goal
\$60,500	290	\$30	\$870	\$2,175	\$4,350	\$8,700
\$90,750	430	\$30	\$1,290	\$3,225	\$6,450	\$12,900
\$121,000	570	\$30	\$1,710	\$4,275	\$8,550	\$17,100
\$151,250	710	\$30	\$2,130	\$5,325	\$10,650	\$21,300
\$181,500	850	\$30	\$2,550	\$6,375	\$12,750	\$25,500
\$211,750	990	\$30	\$2,970	\$7,425	\$14,850	\$29,700
\$242,000	1,130	\$30	\$3,390	\$8,475	\$16,950	\$33,900
\$272,250	1,270	\$30	\$3,810	\$9,525	\$19,050	\$38,100
\$302,500	1,410	\$30	\$4,230	\$10,575	\$21,150	\$42,300
\$332,750	1,550	\$30	\$4,650	\$11,625	\$23,250	\$46,500
\$363,000	1,690	\$30	\$5,070	\$12,675	\$25,350	\$50,700
\$393,250	1,830	\$30	\$5,490	\$13,725	\$27,450	\$54,900
\$423,500	1,970	\$30	\$5,910	\$14,775	\$29,550	\$59,100
\$453,750	2,110	\$30	\$6,330	\$15,825	\$31,650	\$63,300
\$484,000	2,250	\$30	\$6,750	\$16,875	\$33,750	\$67,500
\$514,250	2,390	\$30	\$7,170	\$17,925	\$35,850	\$71,700
\$544,500	2,530	\$30	\$7,590	\$18,975	\$37,950	\$75,900
\$574,750	2,670	\$30	\$8,010	\$20,025	\$40,050	\$80,100
\$605,000	2,810	\$30	\$8,430	\$21,075	\$42,150	\$84,300

I. Supplemental Outreach Grant (Optional)

This Request for Application, RFA 2023-02, includes an optional grant to provide funding dollars to support outreach activities in diverse and underserved communities in California. Applicants who apply

for funding by submitting a timely application may also apply for additional funding under the Supplemental Outreach Grant. Award decisions for the Supplemental Outreach Grant are subject to a competitive process and will be based on an evaluation of the applications. Please note that to be awarded funding under the Supplemental Grant provision, an Applicant must first be a Grantee for the upcoming grant cycle.

The Supplemental Outreach Grant offers funding levels from \$50,000 to \$200,000 to be used in fiscal year 2024-2025 by Grantees to expand their outreach in targeted communities by engaging Community Based Organizations with a demonstrable level of influence and reach in the targeted communities. The Supplemental Outreach Grant has minimum requirements for the count of Community Based Organizations (CBOs), and Community Health Workers (CHWs) that must be engaged based on the level of funding. The grant requirements include a minimum number of consumer referrals to enrollment counselors. **Table 4** shows the levels of funding available through the Supplemental Outreach Grant.

Table 4. Supplemental Outreach Grant Minimum Engagement and Performance Requirements

Grant Level	Grant Funding Level Amount	Minimum CBO Collaborative Contract	Minimum Community Health Workers Count	Minimum CHW Outreach & Education Events Requirement Goal	Minimum CHW Consumer Referrals Requirement Goal
1	\$50,000	1	2	12	500
2	\$100,000	1	4	24	1,000
3	\$150,000	2	6	36	1,500
4	\$200,000	2	8	48	2,000

Other requirements for the Supplemental Outreach Grant include but are not limited to the following:

- a. Provide a copy of the CBO Collaborative Agreement from each participating CBO with disclosure of the number of Community Health Workers/Promotores/Representatives (CHW/P/Rs) employed by the CBO and actively supporting outreach for Covered California.
- b. Participate in any surveys initiated by us related to the management and involvement of CBOs and CHW/P/Rs in supporting this grant.
- c. Maintain and provide records and reports relating to the administration of this grant including but not limited to Bi-Monthly Progress Reports on the year-to-date performance, and reports on project costs including grant funding allocations to CBO subcontractors.

1. Community Based Organizations

Community Based Organizations eligible for participation as collaborative partners are organizations that are deeply rooted in the communities they serve and have a primary mission that creates access to populations with needs addressable by this grant. Examples include organizations that offer health services such as:

- Preventative care and health education
- Direct healthcare
- Support for specific populations (Seniors, low-income individuals, ethnic minorities)
- Healthcare Advocacy groups

2. Community Health Workers/ Promotores/Representatives (CHW/P/Rs)

These are frontline public health workers who may be members of a community, or have a deep understanding of a community, and are able to provide culturally appropriate service helping others navigate health and social services systems.

How to Apply for a Navigator Grant

A. Applicant Eligibility

All Navigator Program Applicants must meet the following eligibility criteria be in compliance with the Enrollment Assistance regulations found in Article 8 of Chapter 12 in the California Code of Regulations (CCR).

- Meet the eligible organization requirements to apply as a Navigator certified enrollment entity.
- Demonstrate that the organization has existing relationships, or could readily establish relationships, with Covered California-eligible consumers likely to be eligible for enrollment in a Covered California Qualified Health Plan.
- Meet any licensing, certification, or other standards prescribed by Covered California.
- Not have a conflict of interest during the term as a Navigator grant entity.
- Comply with the privacy and security standards adopted by Covered California.

1. Eligible Organizations for Navigator Grant

The following entities and individuals are eligible to apply to become a Certified Enrollment Entity in the Navigator Program and to receive a grant pursuant to Section 6656 in Article 8 of Chapter 12 in the California Code of Regulations (CCR):

- d. American Indian Tribes or Tribal Organizations
- e. Chambers of Commerce
- f. Cities, Counties, and Local Government Agencies
- g. Commercial Fishing, Industry Organizations
- h. Community Colleges and Universities
- i. Faith-Based Organizations
- j. Indian Health Services Facilities
- k. Labor Unions
- l. Licensed Attorneys (e.g., family law attorneys who have clients that are experiencing life transitions)
- m. Non-Profit Community Organizations
- n. Ranching and Farming Organizations
- o. Resource Partners of the Small Business Administration
- p. School Districts
- q. Tax Preparers as defined in Section 22251(a)(1)(A) of the Business and Professions Code
- r. Trade, Industry, and Professional Organizations

- s. Safety-Net Clinics (including Community Clinics, Free Clinics, Federal Qualified Health Clinic (FQHC), FQHC Look-A-Likes, Indian Health Services (IHS) Direct Services Clinics, IHS 638 Contracting or Compacting Clinics, IHS Urban Indian Health Centers)

2. Ineligible Organizations

The following entities and individuals are not eligible to apply to become a Certified Enrollment Entity in the Navigator Program pursuant to Section 6656 in Article 8 of Chapter 12 in the California Code of Regulations (CCR):

- a. Individuals or entities who hold a license issued by the California Department of Insurance
- b. Health Insurance Issuers or Stop Loss Issuers
- c. Licensed Health Care Institutions and Licensed Health Care Providers
- d. Associations that include members of, or lobby on behalf of, the insurance industry
- e. Recipients of any direct or indirect consideration from any health insurance issuer or stop loss insurance issuer in connection with the enrollment of any individuals or employees in a QHP or non-QHP

Pursuant to the ACA, Covered California will select at least one (1) organization as a Grantee to become a Certified Enrollment Entity that is a community-focused nonprofit, and additional qualified organizations as identified in this section.

B. Applicant Qualifications and Requirements

Applicants for the Navigator Program are required to submit an application in response to this RFA 2023-02 announcement by 5:00 p.m. Pacific Daylight Time on March 15, 2024. Late responses will not be considered. This process includes submission of all necessary information, documentation, and declarations as dictated in Section 6656 of the Enrollment Assistance regulations found in Article 8 of Chapter 12 in the California Code of Regulations (CCR).

Successful Applicants are selected based on cost-effectiveness, their ability to fulfill the duties outlined in California Code of Regulations, title 10, Section 6664, and their existing, or potential to establish, relationships with consumers likely to enroll in a Qualified Health Plan (QHP). Selected individuals and entities are required to provide an executed agreement aligned with the roles and responsibilities in Section 6664 of the Enrollment Assistance regulations found in Article 8 of Chapter 12 in the California Code of Regulations (CCR), evidence of general liability insurance of not less than \$1,000,000 per occurrence (with Covered California as an additional insured) and workers' compensation insurance, and a completed STD. 204, payee data record. They must also complete training requirements as per Section 6660 of the Enrollment Assistance regulations found in Article 8 of Chapter 12 in the California Code of Regulations (CCR).

For some sections of the application, Applicants will be required to respond to a series of brief questions and open text boxes in the Covered California Navigator Program online application system to provide a narrative response.

Please review the “**Grant Online Application**” section of this RFA 2023-02 for instructions on applying through the online application. A quick guide of the online application is available online [here](#).

C. Application Section Titles

Here are the main section titles for the Covered California Request for Application 2023-02 online application. More detailed of what each section is provided after this section.

- t. Organization Information
- u. Physical Enrollment Location
- v. Previous Experience
- w. Other State or Federal Program Funding
- x. Organization Grant Proposal for Core Funding
- y. Targeted Populations
- z. Subcontractor Information
- aa. Covered Letter, Qualifications, and References
- bb. Proposed Personnel
- cc. Strategic Workplan, Project Management, and Quality Assurance
- dd. Project Costs
- ee. (Optional): Supplemental Outreach Funding
- ff. Submit Application
- gg. Submission Disclosure
- hh. Application Submission Confirmation Summary

D. Organization Information

Applicant organization must provide all information to include the:

1. Individual/Organization contact information:

- Full and legal name
- Federal Employer Identification Number
- Name of person authorized to enter into contractual obligation
- Physical address of primary office
- Mailing address, if different
- Office phone number
- E-mail address
- Website address

2. Primary contact information:

- Primary contact name
- Physical address
- Phone number
- E-mail address

3. Identification of Applicant's status as an eligible entity type pursuant to Section 6652 and a copy of supporting documentation.

4. Physical Enrollment Location(s)

Applicant organization shall disclose all physical enrollment locations that will have Certified Enrollment Counselors for the Covered California Navigator Program RFA 2023-02.

The importance of disclosing all physical enrollment locations for Navigators is multifold. Firstly, it enhances accessibility by providing consumers with locations where they can receive in-person assistance with their health insurance enrollment. This is especially beneficial for those with limited internet access or those who prefer face-to-face interaction. Secondly, transparency is fostered by disclosing all locations, a crucial factor in building trust between the organization, Navigators, and the public. Thirdly, it allows for efficient resource management and coordination, ensuring high-need areas are properly served. Fourthly, these locations serve as valuable outreach points for Navigators to engage with the community, provide informational sessions, and raise awareness about their services and the importance of health insurance. Lastly, the program requires that Navigators disclose all physical locations where enrollment assistance is provided, making disclosure crucial for regulatory compliance.

5. Previous Experience

Applicant shall demonstrate all their previous experience and ability to effectively provide the services outlined in the Navigator Program to be favorably considered for the grant funding for the Covered California Navigator Program RFA 2023-02. Be as detailed as possible in your responses.

It's important for Covered California to understand an organization's previous experience which is critical, particularly when assessing them for grant funding. A demonstrated track record of success can offer insights into an Applicant's ability to deliver on commitments, effectively implement projects, and achieve intended results, thereby showcasing their capability. This experience may encompass technical proficiency, understanding of the target audience, or expertise in managing similar initiatives. Further, past experience(s) can also serve as a testament to an organization's reliability, illustrated by their history of completing projects on time and within budget.

6. Other State or Federal Program Funding

Applicant shall disclose other State or Federal program funding allocated to them. This helps Covered California better understand if Applicants are receiving funding from another source.

7. Organization Grant Proposal for Core Funding

Applicants shall select the grant amount level they would like to apply for and commit to performing deliverables to meet the goals assigned.

8. Targeted Populations

Applicants shall select the grant amount level they would like to apply for and commit to performing deliverables to meet the goals assigned.

Disclosing the geographically and demographically targeted populations in a Navigator grant application holds significant importance. It enables Covered California to comprehend who and where the Applicant plans to serve, ensuring concentrated outreach efforts and efficient resource utilization. Additionally, it aids in identifying and addressing health insurance disparities among varied populations, particularly those that are underserved or hard-to-reach. This knowledge facilitates strategic planning and resource allocation, ensuring assistance is provided where most needed. It simplifies the task of

measuring the impact of the Navigator Program and evaluating its effectiveness in reaching and serving those populations. Lastly, this disclosure is crucial for program compliance, as there are guidelines necessitating service to certain populations or areas.

9. Subcontractor Information

While Covered California welcomes collaborative applications, it's vital that these applications highlight existing partnerships that can prove operational readiness and the capacity to fulfill the Navigator Program goals and activities outlined in RFA 2023-02.

Applicants intending to subcontract any outreach and enrollment services are required to disclose this information in the application proposal. This necessitates the submission of a Letter of Intent to Participate from both the Applicant and each subcontractor. Please note, there is no provision for re-granting. Collaborative applications should designate a lead organization and list all other partners as subcontractors. The grant entity (lead organization) bears the sole responsibility to ensure ensuring all subcontractors meet the organization eligibility criteria and adhere to all aspects of the Navigator Program.

Covered California may require lead organizations to provide copies of their subcontractor agreements before finalizing an agreement with the lead organization.

The collection of subcontractor information is critical in ensuring oversight and accountability throughout the Navigator Program. This information offers insights into the Applicant's capabilities and expertise, revealing if the organization possesses the necessary resources and relationships for a successful execution of the program's requirements and deliverables.

10. Cover Letter, Qualifications, and References

The submission of a Cover Letter, Qualifications, and References is a critical component of a grant application. Together, these elements help forge a trust between the Applicant and Covered California, providing evidence that the organization is capable of successfully carrying out the program deliverables and using the grant funds effectively.

Cover Letter

A Cover Letter acts as a formal introduction of the Applicant organization to Covered California representing a brief overview of the grant opportunity, articulates the need for the grant, and explains how their proposal aligns with the Covered California mission and Navigator Program objectives.

The Applicant must upload a scanned copy of a Covered Letter on your organization's official letterhead containing the following details:

- The title of this grant application.
- Submission date of the application.
- The grant funding level your organization is requesting.
- A summary of the proposed strategic plan to meet the Navigator Program goals, objectives, and performance requirements, which should include a description of the Covered California subsidy-eligible populations you aim to target. Detail how you plan to address the identified outreach and enrollment opportunities and the targeted region and populations by the grant. Outline your proposed approach and the expected impact.

- The signature of a person who is authorized to enter into contracts with Covered California on behalf of your organization.

(3,000 Characters / Approximately 1-Page Limit)

Qualifications

The Qualifications section shall have the Applicant's expertise and experience in the relevant field. Applicants can spotlight their skills, achievements, and capabilities that are pertinent to the program.

The Applicant must respond to each of the questions using the text boxes provided on the online application to address their Organizational Structure and Operations; Accessibility and Collaborative Efforts; and Operational Readiness and Program Management.

References

References serve as a tool for Covered California to validate the Applicant's credentials and track record. Applicant can offer insights into their organization's past performance, reliability, and ability to deliver desired results.

The Applicant must upload two (2) electronic copies of the letters of recommendations from organizations with which the Lead Applicant has had successful collaborations in the past. We cannot accept recommendation letters from any identified subcontractor involved in the grant services proposed in your application, or from any organization that may have a financial interest in the grant award.

- Each letter must be on the referring organization's official letterhead and include the name and contact details of the individual signing the letter and must contain the following:
- The duration and nature of the relationship between your organization and the referring organization.
- Your organization's key strengths and examples of success in similar programs.
- An endorsement for your organization's application to Covered California's Navigator Program, with a focus on at least one (1) of the following program features: enrollment of subsidy-eligible populations, outreach activities, and engagement with hard-to-reach targeted populations.

11. Proposed Personnel

Applicant must provide specific information about the proposed personnel to Covered California in this section by responding using the text boxes provided on the online application about the detailed staffing strategy, current staffing capacity, cultural and linguistic considerations, and biographical statements. The lead organization with subcontractor(s) on a collaborative application must share the organization's partner roles and contributions, subcontractor capacity, and potential partners.

Information about past projects or roles demonstrating the Applicant's team members' ability to successfully execute similar projects could include case studies, project descriptions, or performance data, etc.

Information on how much time each team member will dedicate to the Navigator Program to ensure there is sufficient capacity to deliver on their responsibilities.

Provide an organizational chart showing the reporting relationships among the proposed Applicant's team members is also useful and helps Covered California understand the Applicant's team structure.

12. Strategic Workplan, Project Management, and Quality Assurance

Applicant must submit a proposed Strategic Workplan, Project Management plan, and Quality Assurance plan to Covered California describing their roadmap on how the Applicant intends to use the grant funds to attain their objectives propose as a Navigator.

The Strategic Workplan narrative response must describe how the Applicant intends to achieve the grant objectives and their plan for reaching and enrolling uninsured individuals, in culturally and linguistically appropriate ways. It should detail any partnerships, staffing, outreach and education approaches in terms of planned focused campaigns and efforts.

Project Management plan must describe the Applicant's approach to manage the grant, their team, any risks, environmental and program change, and relevant partnerships and collaboratives. The organization should demonstrate the effective structures in place for managing the project efficiently, providing a mechanism for tracking progress and ensuring accountability for the use of grant funds.

The Quality Assurance plan should highlight the Applicant's strategy for ensuring and enhancing quality and regulatory compliance in the grant project outcomes. The Applicant needs to disclose the organization's standards in project implementation, showcasing systems to monitor and enhance the quality of their work.

13. Project Costs

An Applicant must disclose its project costs for grant funds to ensure accountability, affirming that the grant money is being properly utilized for its intended purpose. This section is an evaluation of a project's cost-effectiveness, a crucial aspect in gauging whether the project is achieving its objectives within the prescribed budget. Disclosing costs aids in future planning and budgeting by providing a clear understanding of the expenses involved in a project. Note, as a public entity, Covered California is obligated to uphold public trust by being transparent about its expenditures.

14. Submit Application

The application for the Covered California Navigator Program must be submitted by the specified deadline. Prior to submission, Applicants are encouraged to review their application for completeness and accuracy by using the 'Preview Application' button. A copy of the application can be printed for record-keeping, both before and after submission. To submit, Applicants can click the 'Submit Application' button, after which no further changes can be made. If any changes are needed post-submission before the deadline, Applicants can refer to the Navigator Program Grant Portal User Experience Guide provided in the Application Portal. Applicants are advised to ensure a stable internet connection during the submission process and can contact communitypartners@covered.ca.gov for any issues encountered during submission.

15. Submission Disclosure

Applicants are required to confirm the accuracy of their organization's information in the submission form. If the first three (3) fields (Organization Name, Authorized Representative's Name, and Applying Representative's Name) are correct, the submission button will be activated. If not, the submission button will be inactive, and the Applicant will be asked to correct the information. Upon submission, the Applicant agrees and attests to being an authorized signatory, understanding the program guidelines, ensuring the completeness of the application, and the accuracy of the information provided. The

Applicant acknowledges that false statements may result in the forfeiture of benefits and possible prosecution. By clicking the 'Submit Application to Covered California' button, the Applicant is providing an electronic signature with the same legal effect as a handwritten signature.

16. Application Submission Confirmation Summary

Upon successful submission of an application for the Covered California Navigator Program, the Applicant's status immediately changes to "Submitted" and the application is locked for editing. The review process, which may take several weeks, will commence and the Applicant will be notified of the decision via email. For any queries during this period, Applicants can contact the Covered California Account Services Team at communitypartners@covered.ca.gov. After submission, Applicants receive an email notification confirming receipt of the application and providing next steps. If changes are needed post-submission, Applicants can refer to the Navigator Program Grant Portal User Experience Guide provided in the Application Portal for instructions on withdrawal and re-submission. A copy of the submitted application may be provided in the email, depending on Covered California's decision. The Applicant will receive updates about the outcome and subsequent steps via email.

E. Grant Online Application

Follow the general steps here to apply for the Covered California's Navigator Program grant online:

1. **Registration:** First, you'll need to register your organization on the [Covered California Navigator Application Portal online](#). This involves creating an account with your organization's email address and a secure password.
2. **Proposal Preparation:** Prepare your proposal according to the guidelines provided. This includes past experiences, targeted populations, subcontractor's information, project strategic plan, budget, timeline, and other required details.
3. **Attachments:** Prepare and attach any required supplemental documents, such as resumes of key personnel, letters of support, or subcontractor's documents, etc.
4. **Submission:** Once your organization's application proposal is ready and all attachments are prepared, you can submit it online. You will need to ensure you click on the "Submit" button.
5. **Confirmation:** After submission, you should receive a confirmation message or email. If you don't, contact the organization to ensure they received your application proposal.

Technical Support

If you encounter any technical issues or difficulties during the application process, please contact the Covered California Outreach and Sales Division, Account Services Section team. They are available Monday to Friday, from 9:00 a.m. to 5:00 p.m. Pacific Time, and can be reached at CommunityPartners@covered.ca.gov. Please provide as much detail as possible about the issue you're experiencing, including any error messages you're seeing, the time the issue occurred, and the steps you took leading up to the issue. Our team will respond promptly and work with you to resolve the issue. Please do not let technical issues prevent you from completing your application; reach out to us for support as soon as you encounter a problem.

Request for Application Process

A multi-step Grant Application Process will be used to select the Navigator Grant Entities. The major steps include:

1. Grant Applicant Conference/Webinar (Optional)
2. Grant Application Submission (Required)
3. Grant Application Evaluation and Selection Process (Required)
4. Grant Award (Required)

Upon request, Covered California will provide reasonable accommodations, including the provision of informational material in an alternative format, for individuals with disabilities upon request. Requests for such accommodations must be submitted via email to CommunityPartners@covered.ca.gov. Covered California will respond to requests within one (1) week.

A. RFA Schedule

Table 5. Request for Application (RFA) 2023-02 Schedule below outlines the tentative schedule for important Grant Application activities and dates. Unless otherwise stated, the deadline for all scheduled activities is 5:00 p.m. Pacific Daylight Time on the specified date. All dates are approximate and subject to change as necessary without an addendum to this Request for Application (RFA) 2023-02 announcement document. Changes will be posted at <http://hbex.coveredca.com/navigator/grant>.

Table 5. Request for Application (RFA) 2023-02 Schedule

Activity	Approximate Date
Release of Navigator Request for Application Solicitation	February 9, 2024
Grant Applicant Webinar with Questions and Answers	February 15, 2024
Last Day to Submit Inquiries and Questions	February 21, 2024
Response to Applicant Questions Posted on Covered California's Website	February 28, 2024
Final Application Submission Due	March 15, 2024
Grant Application, Evaluation, and Selection Process	March 16, 2024 – April 30, 2024
Notification of Intent to Award Posted on Covered California's Website	May 1, 2024
Last Day to Submit Protest	May 7, 2024
Navigator Grant Award Period	July 1, 2024 – June 30, 2025

B. Single Point of Contact

Applicants may only contact the Single Point of Contact as noted here for any matters related to this RFA 2023-02 process unless otherwise indicated.

GRANT APPLICATION SINGLE POINT OF CONTACT

Email Address: CommunityPartners@covered.ca.gov

C. Applicant Webinar

Covered California Outreach and Sales Division, Account Services Team will hold a webinar for interested Applicant organizations to learn more about the Navigator Program and the RFA 2023-02 announcement and information on February 15, 2024. The webinar information details of time and how to register will be posted on the stakeholder's website at <http://hbex.coveredca.com/navigator/grant>. The webinar date is subject to change. Please ensure to review the website for changes.

The team will respond to questions given during the webinar. Responses will be non-binding. Written responses to questions asked during the webinar will be posted on the on the stakeholder's website at <http://hbex.coveredca.com/navigator/grant> by February 28, 2024.

D. Applicant Questions

Covered California will accept written questions or concerns related to this RFA 2023-02 and its accompanying materials, instructions, or requirements, until February 21, 2024. Applicants may submit questions to the Single Point of Contact email address at CommunityPartners@covered.ca.gov. Please reference the "Navigator Program RFA 2023-02 Questions" in the subject line when submitting inquiries. Applicants are encouraged to submit questions prior to the deadline. Applicants may not ask questions verbally in-person or by phone.

Questions received after the deadline are not guaranteed to be answered. Covered California may, at its sole discretion, post responses to questions at <http://hbex.coveredca.com/navigator/grant>.

Applicants must notify the Single Point of Contact email address of any ambiguity, conflict, discrepancy, exclusionary specification, omission, or other error in this RFA by the deadline for submitting questions and comments. If an Applicant fails to notify Covered California of such issues, the Applicant submits an application at their own risk, and if awarded a Grant, the Applicant:

- Shall have waived any claim of error or ambiguity in this RFA;
- Shall not contest Covered California's interpretation of such provision(s); and
- Shall not be entitled to additional compensation, relief, or time by reason of the ambiguity, error, or later correction.

If questions or concerns indicate significant problems with the requirements of this RFA, Covered California may, at its sole discretion, post clarifications to this RFA without an amendment. Clarifications to the RFA will be posted at <http://hbex.coveredca.com/navigator/grant>.

E. Proposal Submission

Applicant organizations must submit their application proposals using the online submission process described in this RFA 2023-02 document and the stakeholder's website <http://hbex.coveredca.com/navigator/grant>. All applications must be received on or before 5:00 p.m.

Pacific Daylight Time on March 15, 2024. Applications received after this deadline will not be considered.

Applicant organizations should email the Single Point of Contact at CommunityPartners@covered.ca.gov if they experience a technical issue while submitting their application proposal. Covered California encourages Applicant organizations to allow for the time necessary to ensure successful submission of the application proposal. Technical questions submitted on March 14 may not be responded to prior to the deadline.

F. Evaluation and Selection

1. Stage 1: Evaluation Based upon Completeness, Compliance and Eligibility

This evaluation will occur immediately following submission of an application proposal to ensure an organization meets Covered California requirements. Applications that are deemed non-responsive will not be forwarded for Stage 2 review.

2. Stage 2: Merit Review (Evaluation of Proposal Requirements/Relevance)

Covered California will utilize an evaluation committee made up of a diverse group of internal staff to review the merits of each application proposal. The evaluation committee will use a 100-point scale to evaluate the merit of each section of the application proposal, with each section weighted as described in bullet a of this section. After scores are added up for each application proposal, proposals are compared to each other.

Reviewers will consider the following selection criteria in determining overall merit scores. Proposals will be rated on responsiveness to the RFA 2023-02 required elements and ability of the proposal to help Covered California meet the goals and objectives of the Navigator Program. During the review, the evaluation committee may consider data provided by Covered California on an organization's past performance, including, but not limited to, certified staff, outreach and education, application, and enrollment data, etc.

Covered California will select organizations based on an assessment of the best overall value to implement Navigator Program Activities to Covered California consumers. Covered California is not required to select the lowest priced Application submitted.

Covered California will thoroughly review responses to this Application. During the evaluation process, Covered California will consider the following:

- Ability to perform all required Navigator duties.
- Cost effectiveness.
- Alignment with the Navigator program objectives.
- Degree of innovation, including the use of grant funds on store fronts or other permanent locations where consumers can receive enrollment and renewal assistance outside of normal business hours.
- Existing relationships with consumers or demonstrated ability to establish relationships with eligible consumers.
- Experience and demonstrated success in providing enrollment assistance to Covered California eligible consumers.
- Evidence demonstrating likely effectiveness of outreach, education, enrollment, and post enrollment strategies.

3. Application Scoring and Rubric:

The scoring rubric for the Covered California Navigator Grant Program will be broken out into scoring elements. Each element will be evaluated and scored by Covered California staff, with maximum scores for each Element as shown. The combination of Element scores will be totaled to provide a score for each Applicant out of the maximum points available.

Table 6 shows scoring for the core funding. Table 7 shows scoring for the Supplemental Outreach Grant, which will be evaluated separately from the core funding application Elements.

Additionally technical requirements will be reviewed prior to scoring responses to application questions. These technical review items will focus on required application content, ensuring scored applications are responsive to the requirements of the Request for Application.

4. Navigator Core Funding Scoring Rubric Elements:

The below scoring **Table 6** shows the total points available for each scoring element for the core funding. For each Applicant organization the maximum number of points possible is 200 points.

Table 6. Navigator Program Grant Application Scoring Rubric Elements and Points

Element	Description	Application Section	Total Points Possible
Organization Capability	This assesses the Applicant's organizational capacity to successfully carry out the proposed project.	<ul style="list-style-type: none"> • Qualifications • References • Proposed Personnel • Subcontractor information (if applicable) 	40 points
Experience	This considers the Applicant's prior experience relevant to the proposed project.	<ul style="list-style-type: none"> • Previous Experience • Relevance and Duration of Experience 	20 points
Community and Enrollers	This considers the Applicant's enrolling footprint and the appropriateness of enrolling and organizational staff and support, and any increases to the Navigator program footprint.	<ul style="list-style-type: none"> • Physical Enrollment Locations • Geographic Reach • Number of CECs • CEC's Spoken Languages 	25 points
Project Approach	This evaluates the proposed strategies and activities for achieving the grant's objectives.	<ul style="list-style-type: none"> • Strategic Workplan • Project Management • Quality Assurance 	70 points

Outreach, Education, and Enrollment Strategy	This evaluates the Applicant's plan for reaching and enrolling uninsured individuals, in culturally and linguistically appropriate ways.	<ul style="list-style-type: none"> • Targeted Populations • Demographic Reach • Consumer Ethnicities • Consumer Spoken Languages 	25 points
Budget and Cost-Effectiveness	This assesses whether the proposed budget is reasonable and cost-effective in relation to the proposed activities and anticipated results.	<ul style="list-style-type: none"> • Project Cost 	5 points
Other	This category will consider the Applicant's ability to expand the program reach and achieve the goals of the grant.	Includes but not limited to: <ul style="list-style-type: none"> • Subcontractor Appropriateness • Enrollment Experience • Certification History • Historical Enrollment Information • Historical Outreach • Targeting Covered California Areas of Opportunity • Number of community groups targeted (LGBTQ, Faith-Based, Education, American Sign Language (ASL), etc.) 	15 points
Total Application Points Possible			200

5. Navigator Supplemental Outreach Funding (Optional) Scoring Rubric Elements:

The below **Table 7** shows the scoring rubric for the Covered California Navigator Supplemental Outreach Funding. For each Applicant organization, it will have the following elements and scoring breakout to a possible total 60-point score for the optional application section.

Table 7. Navigator Program Supplemental Outreach Funding (Optional) Grant Application Scoring Rubric Elements and Points

Element	Description	Application Section	Total Points
Organization Capability	This assesses the Applicant's organizational capacity to successfully carry out the proposed project.	<ul style="list-style-type: none"> • Community-Based Organization(s) Information • Community Health Workers (CHWs) Information • Workforce and Qualifications 	5 points

Partner Experience	This considers the Applicant's and proposed partner's prior experience relevant to the proposed project.	<ul style="list-style-type: none"> • Demonstrated Ability 	5 points
Project Approach	This evaluates the proposed strategies and activities for achieving the supplemental grant's objectives.	<ul style="list-style-type: none"> • Outreach and Impact Strategy • Targeted Communities and Approach • Consumer Referral Plan 	15 points
Outreach and Education Strategy	This evaluates the Applicant's plan for reaching and referring uninsured individuals to their lead navigator partner.	<ul style="list-style-type: none"> • Events • Lead Generation • Conversion • Consumer Satisfaction • Alignment • Follow Up 	30 points
Other	This considers the Applicant's ability to expand the program reach and engage with the communities identified to grow participation and enrollment.	<ul style="list-style-type: none"> • Geographic Reach • Ethnicities engaged • Consumer Spoken Languages Supported • Targeting Covered California Areas of Opportunity 	5 points
Total Supplemental Outreach Grant Application Points Possible			60 points

G. Grant Application Process

The grant application process for this RFA 2023-02 involved several key steps. Initially, Applicants identify suitable grant opportunities that align with their project's objectives or their organization's mission. After understanding the grant's requirements and gathering the necessary documents, Applicants craft a detailed application proposal that includes the project description, its objectives, budget, timeline, and success measures. This proposal is then meticulously reviewed and corrected for any errors before submission. Once all applications are reviewed, Covered California decides and notifies the Applicants. Successful Applicants will be announced at the Covered California Board of Directors meeting to the public. Then, Applicants will move into the contract execution phase and onboarding. Once the organizations are officially Grantees, they will start the grant project implementation phase, where they execute their plans and provide regular updates to Covered California regarding their progress.

H. Grant Application Submission

Applicants are invited to submit a grant application for consideration using the Navigator Grant 2024-27 Application on the Online Application Portal provided by Covered California. A Navigator Program Grant Portal User Experience Guide will be made available to provide detailed instructions on how to

access the online application portal, create an account, and complete the Navigator Grant 2024-27 Application for submission.

Applicants must respond to each narrative question completely and should not reference other sections of the Application to supplement their responses, as each section will be scored independently. Content that is provided beyond the stated character limits for each section will not be reviewed or scored.

Applicants must ensure that their application complies with the instructions contained in this RFA and all Attachments and Instructional documents. Materials submitted by proposed Applicants will be kept confidential to the extent provided by law. Requests to view or obtain copies of applications submitted by other organizations are exempt from disclosure under the Public Records Act. In addition, Government Code Section 100508(a) exempts from disclosure under the Public Records Act all deliberative processes, communications, or portions of negotiations with entities contracting or seeking to enter into a Contract with Covered California and entities with which Covered California is considering a Contract. Included within this exemption are evaluation materials, forms, score sheets, and any other documents which may be created during the evaluation process.

An organization may appear on only one (1) Navigator Grant Application, either as the lead or as a subcontractor. Therefore, the maximum number of Navigator Grant Applications that an organization may appear on is one (1).

In the event an organization submits its Navigator Grant Application prior to the due date, the Applicant may later revise its application so long as the revision is received by the due date. When submitting the revised Navigator Grant Application, the revised document will completely replace the prior submission. Organizations must re-submit their Navigator Grant Application in its entirety; replacement pages will not be accepted.

I. Submission Method

Covered California will only accept a Navigator Grant 2024-27 Application that is submitted electronically via the [Online Application Portal](#). To report issues with submission or uploading the required documents to the online application portal, please email CommunityPartners@covered.ca.gov.

The Navigator Grant 2024-27 Applications submitted must follow the application criteria and submission requirements in this document, and outlined online in the Application Portal, and at <http://hbex.coveredca.com/navigator/grant>.

J. Navigator Grantee Notification

Awards will be based on the evaluation criteria identified in this RFA 2023-02 section, Request for Application Process, (F) Evaluation and Selection. Notification of Intent to Award will be posted on, or as close as possible to, May 1, 2024, per the RFA Schedule in this document section, Request for Application Process, (A) Evaluation and Selection, and at <http://hbex.coveredca.com/navigator/grant>. Awards may be announced in phases.

K. Protest Process

A protest may be submitted according to the procedures set forth in this section and in 10 CCR § 6656. If an Applicant has submitted an application which it believes to be responsive to the requirements of

the RFA solicitation process and should have been selected, according to the Evaluation Process and Selection Criteria Section, then it should file a protest in accordance with this section.

The Applicant must cite the grounds for protest, which are the following: (1) the Applicant reasonably believes that Covered California acted in an arbitrary and capricious manner; or (2) the Applicant reasonably believes that Covered California committed an error in its bid process as set forth in this solicitation. The protest procedure is more fully identified below.

- All protests must be made in writing, signed by an individual who is authorized to contractually bind the Applicant, and contain a statement of the reason(s) for protest, citing the law, rule, regulation, or procedures on which the protest is based.
- The protester must provide facts and evidence to support its claim.
- All protests must be submitted via email to the CommunityPartners@covered.ca.gov email box and must be received within five (5) business days of notification of decision not to award. There is no set deadline regarding Covered California's issuance of a response to any protest.

Scoring documents, evaluation and selection documents, other Applicants' submissions or any other record created during the review of applications submitted in response to this RFA are not public records and are exempt from disclosure as public records pursuant to Government Code section 100508(a).

An Applicant who has demonstrated a legitimate ground for protest as described above may access certain relevant, non-public information regarding the RFA and Covered California's consideration of submissions in response to the RFA upon the Applicant's execution of a Non-Disclosure Agreement provided by Covered California. Trade secret, proprietary, and confidential information will be redacted from documents disclosed to protestant as part of the protest process.

Final decisions regarding the selection of Grantees and evaluation of protests will be at the sole discretion of Covered California's Executive Director or Designee, in accordance with the following criteria:

- Submission of an application that includes all required information and documentation.
- Ability of the Applicant to meet the Navigator Program criteria as set forth this RFA.
- Compliance with the requirements of submitting a protest as outlined in this section.
- Evaluation and investigation of the facts and evidence as detailed in the protest letter.

Within 30 days of Covered California receiving the protest from a rejected Applicant, the Executive Director, or his or her designee, shall mail the final determination of the protest to the rejected Applicant.

Navigator Program Grant Administration Requirements

Selected organizations contracted with Covered California for the Navigator Program must comply with the administration requirements and its entirety as outlined in the Navigator Program Contract, Exhibits A-E. Full post-award administration requirements will be included in the terms and conditions of the award and contract. Covered California's goal is to manage funded projects through a streamlined

process that limits administrative burdens on the Grantees while ensuring proper oversight. This includes all requirements applicable to the organization as a Navigator Certified Enrollment Entity and its Certified Enrollment Counselors as dictated in Section 6656 of the Enrollment Assistance regulations found in Article 8 of Chapter 12 in the California Code of Regulations (CCR).

Contact Information

For more information about this Covered California Navigator Program RFA 2023-02, email CommunityPartners@covered.ca.gov.

Terms and Definitions

The following are common terms and definitions used in this RFA 2023-02 announcement for the Covered California Navigator Program. You can find more Covered California commonly used terms [here](#).

Term	Definition
Applicants	Applicants for the Navigator Program are organizations that formally submit an application to be considered for grant funding from Covered California.
Application Assistance Goal	A performance target set by Covered California for the Navigator Program Grant Cycle 2024-27 to help a certain number of California consumers successfully complete and submit an application for health care coverage through the CalHEERS portal.
Authorized Contact	An authorized contact is a person who has been given permission by an individual or organization to discuss and handle certain matters on their behalf. This could be in relation to healthcare, financial matters, legal issues, or any other situation where the individual or organization needs or wants someone else to act on their behalf. An authorized contact may be able to make decisions, access information, or carry out actions that would otherwise be restricted to the individual or organization themselves. For the reference in this document, the authorized contact can be the Applicant organization's Executive Director, Chief Executive Officer (CEO), or other person authorized to enter into contractual obligation with Covered California.
Bi-Monthly Payment Request	A bi-monthly payment request typically refers to a request for a grant payment from the Navigator Entity to Covered California that occurs every other month. This is part of a financial agreement where payments are divided into two months instead of one (1) large annual payment.
Bi-Monthly Progress Report	A bi-monthly process report typically refers to a comprehensive report produced every two months about the activities, outcomes, and progress of the Navigator Entity to Covered California. This is part of the Grantee's contract agreement with Covered California.
CalHEERS	CalHEERS, or the California Healthcare Eligibility, Enrollment, and Retention System, is the online portal used by Covered California. It was created as a joint

project between Covered California and the Department of Health Care Services.

CalHEERS allows Californians to apply for health insurance coverage and determine their eligibility for different health programs, such as Medi-Cal and the Children’s Health Insurance Program, as well as premium assistance under the Affordable Care Act. It’s designed to simplify the process of applying for health coverage in California by providing a single, integrated system.

Certified Enrolling Entities	Organizations that are certified by Covered California to enroll individuals in health insurance plans.
Community Health Worker/Representatives/Promotores (CHW/R/Ps)	Professionals who serve their communities by providing health education and information, connecting people with the services they need, and advocating for community health. These are usually frontline public health workers who may be members of a community, or have a deep understanding of a community, and are able to provide culturally appropriate service helping others navigate health and social services systems.
Community-Based Organizations	Community-Based Organizations (CBOs) are non-profit groups that operate at the local level to provide services and resources to people in their communities. These organizations are typically formed to address specific issues or needs within the community, such as education, healthcare, social services, environmental protection, or economic development. CBOs are often deeply rooted in the communities they serve, which allows them to understand and respond effectively to local needs. They work closely with community members and other local stakeholders, and their activities are typically funded through a combination of donations, grants, and fundraising efforts. Examples of CBOs include local health clinics, food banks, after-school programs, and environmental conservation groups, among others.
Contract Year	A contract year refers to the twelve-month period during which a contract is in effect. Unlike a fiscal or calendar year, a contract year begins on the effective or start date of the contract and ends 12 months later.
Core Funding	The main source of funding provided by Covered California for the Navigator Program for the requirements as provided in Exhibit A, scope of work.

Covered California

Covered California is the health insurance marketplace in the U.S. state of California, established under the federal Patient Protection and Affordable Care Act (ACA). The exchange enables eligible individuals and small businesses to purchase private health insurance coverage at federally subsidized rates.

It is the place where Californians can get brand-name health insurance under the ACA. It's the only place to get federal premium assistance to help buy private insurance from companies like the ones listed on the website. That means you may qualify for a discount on a health plan through Covered California or get health insurance through the state's Medi-Cal program.

Covered California Navigator Program

A program established by federal law to provide fair and impartial information to consumers about enrollment into insurance plans through health benefit exchanges. Grant funds are awarded to Certified Enrollment Entities to perform outreach, education, and enrollment assistance to consumers. The Covered California Navigator Program began in 2014 and is funded through Covered California operating funds.

Culturally and Linguistically Appropriate

The understanding and respect for cultural differences and language needs in a community or population. It's often used in the context of "culturally and linguistically appropriate services" (CLAS), particularly in healthcare and social services settings.

Culturally appropriate services are respectful of and responsive to the cultural and linguistic needs of the individuals receiving those services. This means that the services are designed and implemented in a way that takes into account the cultural, social, and linguistic context of the individual.

Linguistically appropriate services ensure that individuals with limited English proficiency or those who communicate more effectively in a language other than English are provided with necessary translation or interpretation services to ensure effective communication.

Demographic

Demographics refer to statistical data that represent certain characteristics of a population. These characteristics can be used to segment populations for the purpose of research, marketing, policymaking, and more. Common demographic categories include age, gender, race or ethnicity, income, education level, marital status, occupation, and geographic location. By studying demographics, organizations and businesses

can better understand and meet the needs of specific groups within a population.

Education	<p>Process of providing information, guidance, and instruction to individuals about the health insurance options, benefits, and enrollment procedures.</p> <p>Navigators educate consumers about their health coverage options, including the different health plans, benefits, and costs associated with each plan. They explain complex terms and conditions, assist with understanding eligibility criteria, and guide consumers through the enrollment process. Education in this context is about empowering consumers to make informed decisions about their health coverage.</p>
Effectuated Enrollment	<p>This refers to consumers who not only select a health plan but also pay their first premium, completing the enrollment process to effectuate the health coverage with the health insurance carrier.</p>
Effectuated Enrollment Goal	<p>A performance target set by Covered California for the Navigator Program Grant Cycle 2024-27 to help a certain number of California consumers successfully complete, submit a new or renewal application for health care coverage through the CalHEERS portal, and pay the binder payment to the health insurance company to effectuate their coverage.</p>
Enrollment	<p>The process of signing up for a health insurance plan.</p>
Federal Employer ID Number (FEIN)	<p>A Federal Employer ID Number (FEIN) identifies a business entity. This number is also referred to as a Federal Tax ID Number.</p>
Geographic	<p>In this document, "geographic" often refers to the division of a target market based on geographical units, such as nations, states, regions, counties, cities, or neighborhoods. Geographic segmentation allows businesses or organizations to tailor their products, services, or policies to meet the needs of local markets, considering factors like climate, population density, cultural preferences, and economic conditions.</p>
Geographic Locations	<p>Specific areas or regions that a program or initiative aims to serve or target.</p>
Grant Cycle	<p>This refers to the entire process a grant goes through from announcement to completion. This can include the announcement of the grant opportunity, application submission, review, and selection process, awarding of grant, and the reporting phase after the grant has been utilized.</p>

Grant Period	This refers to the specific time period during which the grant funding can be used. It's the span of time from when the grant is awarded to when the funds must be fully utilized, and all grant-related activities must be completed. If the funds are not used within this time frame, they may have to be returned.
Grantees	Organizations that receive grant funding from Covered California for the Navigator Program.
Health Equity	The attainment of the highest level of health for all people. It implies that everyone has a fair and just opportunity to be as healthy as possible, regardless of their race, ethnicity, gender, income, location, or any other social or economic factor.
Health Literacy	The degree to which individuals have the capacity to obtain, process, and understand basic health information and services needed to make appropriate health decisions.
Insurance Affordability Programs	Programs designed to make health insurance more affordable, such as Medicaid, Children's Health Insurance Programs, and subsidies for marketplace insurance.
Open Enrollment Period	A specific annual window of time during which individuals can enroll in, renew, or make changes to their health insurance plan. For Covered California marketplace, open enrollment period is from November 1 st through January 31 st .
Outreach	<p>The proactive efforts made to connect with, educate, and assist community members, particularly those who are uninsured or underinsured, about their health insurance options.</p> <p>Outreach refers to the activities or efforts undertaken by an organization or group to connect with others outside of their existing community or membership. The purpose of these activities is often to provide information, services, or resources to individuals who might not otherwise have access to them.</p> <p>In the context of health insurance programs like Covered California, outreach activities might include public education campaigns, community events, informational sessions, or targeted communication aimed at helping people understand their health coverage options, the enrollment process, and the benefits available to them.</p> <p>Outreach can be conducted through various methods, including face-to-face meetings, phone calls, emails,</p>

social media, or community events, and often targets underserved or hard-to-reach populations.

Outreach Activity Goal	A performance target set by Covered California for the Navigator Program Grant Cycle 2024-27 to measure the outreach efforts conducted by the Grantees that typically involve educating, informing, and engaging with individuals and communities about health insurance options, the enrollment process, and the benefits of obtaining health coverage.
Physical Enrollment Location(s)	Locations in which enrollment will be conducted. These are consumer-accessible facilities or locations, typically permanent addresses, in which enrollment assistance is provided and that can be displayed in Enroller Finder tools and resources.
Post Enrollment Support	Measured by providing support and assistance to individuals about how to use their health insurance coverage, or help them with resolving issues.
Primary Contact	<p>The main individual who is responsible for coordinating the program's activities within the Applicant organization or area under this grant for the Navigator Program.</p> <p>The primary contact would likely be the person who communicates directly with Covered California, handles administrative tasks related to the program, and ensures the effective implementation of the program's services. This person would also typically be responsible for reporting back to Covered California about the program's progress and any challenges encountered.</p>
Qualified Health Plans (QHPs)	Health insurance plans that meet the Affordable Care Act's (ACA's) requirements for coverage and are certified by a Health Insurance Marketplace like Covered California.
Request for Application	<p>At Covered California, a Request for Application (RFA) is a formal process that the organization uses to solicit applications from eligible entities for specific programs or services. This process is typically used when funding is available for initiatives such as Navigator programs or other outreach and education efforts. The RFA provides detailed information about the program, including its purpose, eligibility criteria, application requirements, evaluation criteria, and funding details. It invites interested and qualified entities to submit an application to provide the services outlined in the RFA.</p> <p>As used in this document, it means a formal invitation for eligible entities to apply for specific programs or</p>

services. RFA 2023-02 refers to the specific application for the Navigator Program for the 2024-2027 grant cycle.

Special Enrollment Period

A Special Enrollment Period (SEP) is a time outside the yearly Open Enrollment Period when individuals can sign up for health insurance. Individuals can qualify for a Special Enrollment Period if they've had certain life events, including losing health coverage, moving, getting married, having a baby, or adopting a child.

State Fiscal Year

A one-year period used by the state government for accounting and budgeting purposes. The grant cycle aligns with the state fiscal years of 2024-25, 2025-26, and 2026-27.

Subcontractor

An individual or entity that is hired by the main (lead) contractor (the organization / entity that has a direct agreement with Covered California) to perform certain duties or tasks related to the Navigator Program.

Target Populations

In the context of the Covered California Navigator Program, "Targeted Populations" typically refer to specific groups of individuals that the program aims to reach with its services. These might include people who are uninsured, underinsured, or have limited knowledge about health insurance options and benefits available through Covered California.

The program often targets populations that face barriers to enrollment, such as language barriers, low income, or lack of internet access. This could include non-English speakers, racial and ethnic minority groups, low-income families, rural residents, and other underserved or hard-to-reach populations.

Please note that the exact definition of "Targeted Populations" may vary, and specific details, including the groups targeted by the Navigator Program, will be outlined in Covered California program documents or guidelines.

Underserved or Vulnerable Populations

Groups of individuals who face barriers to accessing healthcare services or have traditionally been marginalized or disadvantaged in healthcare settings. These barriers can be due to a variety of factors such as race, ethnicity, socioeconomic status, age, location, language, disability status, or health condition.

End of the Covered California Navigator Program, Request for Application 2023-02 document.

