



Navigator Program
2019-2022
Request for Application
Announcement
RFA 2018-16

Released Date: April 3, 2019

Table of Contents

I. Executive Summary 2

II. Navigator Program 3

 A. Purpose of the Navigator Program 3

 B. Purpose of this Request for Application 4

 C. Outreach and Sales Team 5

 D. Grant Award Period..... 5

 E. Eligible Organizations 6

 F. Ineligible Organizations 7

 G. Collaborative Applications and Use of Subcontractors..... 7

III. Grant Application Process, Instructions, and Schedule 8

 A. Single Point of Contact..... 8

 B. Grant Application Process..... 9

 C. Protest Process..... 11

 D. Grant Application Submission 12

 E. Submission Method..... 13

IV. Strategic Workplan 13

 A. Effectuated Enrollment and Renewal Goals..... 13

 B. Outreach Activity Goals..... 15

 C. Targeted Area Pilot Funding - Optional 17

 D. Appropriate use of Funds 19

 E. Payments 19

 F. Inappropriate Use of Funds..... 20

 G. Compliance with State and Federal Law 20

V. Evaluation Process and Criteria 20

 A. Navigator Grant Application Selection Criteria 20

 B. Navigator Grant Application Evaluation Process..... 21

 C. Navigator Grant Entity Notification 22

VI. Required Submission Documents 22

 A. Attachment I – Navigator Program 2019-22 Grant Application (Sections A, B, & C) 22

I. EXECUTIVE SUMMARY

Covered California is the state's marketplace for the federal Patient Protection and Affordable Care Act. Individuals and small businesses can shop the marketplace for affordable and high-quality health insurance plans. In addition, Covered California helps individuals determine whether they are eligible for premium assistance, cost sharing reductions, or other insurance affordability programs such as low-cost or no-cost Medi-Cal. For more information on Covered California, visit www.CoveredCA.com.

Covered California is announcing a Request for Application (RFA) for the Navigator Program and execute contracts to awardees for terms not to exceed three years from July 1, 2019 through June 30, 2022. This RFA target funding of \$6,500,000 is for the grant award period of July 1, 2019 through June 30, 2020 with a total amount for the three-year period not to exceed \$19,500,000. Grant contracts awarded under this RFA may be renewed, upon approval by the Board, for two 1-year extensions. Contract amounts for the extension periods will be determined by the Board each state Fiscal Year (FY). Funds will be awarded to eligible organizations to assist Covered California-eligible consumers to successfully enroll and re-enroll in a Health Insurance Plan on behalf of Covered California. Navigator Program activities include:

- Conducting outreach, education, enrollment, renewal assistance, and post-enrollment support;
- Raising public awareness of key enrollment facts and dates through effective outreach activities, including potential of in-person, as well as, earned, paid, and social media outreach;
- Informing Covered California-eligible consumers of the availability and benefits of obtaining health care coverage;
- Promoting the value of purchasing health care coverage;
- Motivating consumers to act;
- Helping consumers to shop and compare plans;
- Facilitating enrollment into Covered California Health Insurance Plans or Medi-Cal;
- Assisting consumers with the Covered California-eligible renewal process; and
- Providing post-enrollment support to Covered California-eligible consumers.

Covered California is looking to engage organizations with experience providing outreach to California's diverse populations and proven success enrolling consumers in health care programs. Covered California is seeking innovative proposals that include the use of storefronts or other ongoing permanent locations where Covered California-eligible consumers can receive enrollment assistance outside of normal business hours.

Navigator Grantees will provide outreach and education throughout the grant award period and assist consumers with the enrollment application process during both the annual Open Enrollment Period and the Special Enrollment Period.

The 2019-2022 grant funding is directly tied to grantee productivity, with a focus on effectuations (both new and renewal) and outreach activities in order to explicitly align the Navigator Program with the organizational goals of Covered California: to enroll consumers in quality health insurance plans. Grant award funding tiers align with effectuated enrollment goals; these goals are subject to year over year changes in response to market and/or regulatory forces. In addition, the 2019-2022 grant cycle newly incorporates expectations for outreach activities including potential of in-person, events, earned media, paid media, and social media, which extensive Covered California market research has proven to be effective ways to educate and capture consumers. These outreach activities expectations are detailed further in this RFA.

Covered California is seeking organizations that have demonstrated their ability to successfully enroll eligible consumers. In addition, competitive applicants have an existing presence and have established trusted relationships with consumers located in the communities which they support. Applications will be selected through a competitive grant application process and evaluated based on the best overall value and most effective enrollment strategies. Grant applicants must comply with the requirements in this RFA and any applicable Enrollment Assistance regulations found in Article 8 of Chapter 12 in the California Code of Regulations (CCR). Interested organizations are encouraged to carefully consider the information contained in this document and review the resources on our stakeholder website at <http://hbex.coveredca.com/navigator-program/>.

II. NAVIGATOR PROGRAM

A. Purpose of the Navigator Program

The Navigator Program is a requirement of the Patient Protection and Affordable Care Act of 2010 and is funded as an element of the annual operating budget from revenue generated by Covered California.

At a minimum, an organization that serves as a Navigator grantee (also referred as an entity in this document) must carry out the Navigator Program Activities, including but not limited to:

- Maintain expertise in eligibility, enrollment, and program specifications and conduct 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 must include assistance with all other insurance affordability programs, such as Medi-Cal;

- Facilitate selection of a Qualified Health Plan;
- 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;
- Provide information in a manner that is culturally and linguistically appropriate to the needs of the population being served by Covered California, including individuals with limited English proficiency, and ensure accessibility and usability of Navigator tools and functions for individuals with disabilities in accordance with the Americans with Disabilities Act and section 504 of the Rehabilitation Act;
- 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; and
- Maintain a physical presence in the state of California so that face-to-face assistance can be provided to applicants and enrollees.

B. Purpose of this Request for Application

The purpose of this RFA is to solicit applications from interested organizations to participate in the Navigator Program. Organizations selected will develop a strategic workplan for their target market that will leverage existing relationships within their communities to reach eligible consumers to enroll them in Covered California Health Plans. This strategic workplan should take into account the effectuated enrollment goals and identified areas of enrollment opportunity to establish an outreach, education, and retention strategy that incorporates a staffing plan to accomplish the goals.

Additionally, an emphasis on ensuring that consumers effectuate coverage should be included in alignment with the updated productivity goal counting methodology. This update is an important programmatic shift to maximize consumer coverage. The strategic workplan should include a plan to conduct outreach and education throughout the term of the contract with enrollment activities concentrated during Open Enrollment. The RFA is the critical mechanism in administering and delivering cost effective, hard to reach, underserved, and targeted activities to support enrollment goals and initiatives.

C. Outreach and Sales Team

The Navigator entities will be required to participate in Covered California Outreach and Sales Team efforts, initiatives, enrollment events, and outreach activities upon request. These field efforts will involve strategy development and collaboration with other Navigator entities, other Covered California sales distribution channels, and local stakeholders. Meetings will be held to ensure a shared vision of goals and objectives for reaching Covered California's subsidy eligible consumers and identified areas of enrollment opportunity.

D. Grant Award Period

The grant award period is from July 1, 2019 through June 30, 2022. Each entity's grant funding in the 2nd and 3rd years will be determined at the beginning of each contract year and will not exceed \$500,000 per year. Covered California may terminate contracts 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. During the entire term of the contract, Navigator entities will perform outreach, education, enrollment, renewal assistance, and post-enrollment support activities. A majority of enrollment activities will occur during Open Enrollment, but activities will occur throughout the year.

1. Grant Awards

- a. Covered California has allocated up to \$6,500,000 in grant funds for the 2019-20 State Fiscal Year. Funding levels for the second and third years will be determined by June 2020 and June 2021, respectively.
- b. Covered California will award grants in amounts ranging from \$50,000 to \$500,000 in \$25,000 increments. Final grant awards will be at the discretion of Covered California based on a comprehensive analysis of available past productivity metrics, historical reports, and application contents.
- c. Current 2018-2019 Navigator entities applying for the 2019-2020 grant award period may be awarded funding based on historical data analysis and projected effectuated enrollments.

2. Funding

This 2019-2022 Navigator Program RFA solicitation has two major funding areas:

- a. Core funding to support primary geographic and target populations: The majority of Navigator funding will focus on building statewide access to enrollment assistance and sustaining a network of Navigator organizations working closely with Covered California on strategies to conduct outreach, education, renewal and enrollment assistance, and post-enrollment support

activities based on identified geographic funding areas. Furthermore, funding will support organizations that have identified target populations and enrollment opportunities for populations that are hard to reach, subsidy-eligible uninsured populations, and populations that face barriers to enrollment, while demonstrating an ability to effectively conduct outreach, education, renewal and enrollment assistance, and post-enrollment support activities.

- b. Targeted area pilot funding: In addition to core funding, entities may optionally apply for funding within four distinct areas of opportunity spanning 37 zip codes that are currently outside a 15-minute drive time to a current Covered California certified enrollment counselor-based enrollment assistance location.

E. Eligible Organizations

All Navigator Program applicants must meet the following eligibility criteria as described below and in compliance with the Enrollment Assistance regulations found in Article 8 of Chapter 12 in the California Code of Regulations (CCR):

- Demonstrate that the organization has existing relationships, or could readily establish relationships, with Covered California-eligible consumers and self-employed individuals likely to be eligible for enrollment in a Covered California 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; and
- Comply with the privacy and security standards adopted by Covered California.

Covered California welcomes applications from organizations that meet these criteria and demonstrate proven experience in consumer outreach, education, and enrollment activities. For collaborative applicants, it is the responsibility of the lead organization to verify that all subcontractors meet the eligibility requirements of this grant.

Pursuant to the Affordable Care Act, Covered California will select at least one organization as a Navigator grant entity that is a community-focused nonprofit, and additional qualified organizations as identified by the following list.

Eligible Organizations for Navigator Grant

- American Indian Tribes or Tribal Organizations
- Chambers of Commerce
- City, County, and Local Government Agencies
- Commercial Fishing, Industry Organizations
- Community Colleges and Universities

- Faith-Based Organizations
- Indian Health Services Facilities
- Labor Unions
- Licensed Attorneys
- Non-Profit Community Organizations
- Ranching and Farming Organizations
- Resource Partners of the Small Business Administration
- Safety-Net Clinics (including Community Clinics, Free Clinics, FQHC, FQHC Look-Alikes, IHS Direct Services Clinics, IHS 638 Contracting or Compacting Clinics, IHS Urban Indian Health Centers)
- School Districts
- Tax Preparers as defined in Section 22251(a)(1)(A) of the Business and Professions Code
- Trade, Industry, and Professional Organizations

F. Ineligible Organizations

The following organizations are not eligible to receive a Navigator grant:

- Individuals or entities who hold a license issued by the California Department of Insurance,
- Health Insurance Issuers or Stop Loss Issuers,
- Licensed Health Care Institutions and Licensed Health Care Providers,
- Associations that include members of, or lobby on behalf of, the insurance industry, or
- 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.

G. Collaborative Applications and Use of Subcontractors

While Covered California will consider collaborative applications, these applications should identify existing partnerships that can demonstrate operational readiness and the ability to meet effectuated enrollment goals. Collaborative applications should identify a lead organization and list all other collaborative partners as subcontractors. It is the sole responsibility of the grant entity (lead organization) to ensure subcontractors meet the organization eligibility criteria and follow all other aspects of the Navigator Program.

Covered California may require lead organizations to submit a copy of their subcontractor agreements prior to executing an agreement with the lead organization.

If a prospective applicant plans to subcontract any enrollment services, the proposal must include the information detailed in **the Subcontractor Information (Section A.2 and A.2.1 in Attachment I. Navigator Grant 2019-22 Application)**. In addition, the applicant and each subcontractor must submit a **Letter of Intent to Participate**. There is no provision for re-granting. The use of any subcontractor(s) must be fully explained in the Navigator Grant Application.

III. GRANT APPLICATION PROCESS, INSTRUCTIONS, AND SCHEDULE

The Grant Application Process is a competitive process by which Covered California will evaluate strengths and weaknesses of each applicant and make final selections based on the criteria contained in this document. The goal of the competitive Grant Application Process is to identify organizations that will provide the best overall value, quality strategies to address the identified areas of enrollment opportunity, and the most effective activities to meet the goals, objectives, and guiding principles of the Navigator Program. Applicants who demonstrate their experience and ability to effectively provide the services will be favorably considered for grant funding.

Covered California reserves the right to:

- Accept grant applications as submitted;
- Reject a grant application, in whole or in part;
- Reject all grant applications;
- Allow applicants to submit any missing or incomplete information until the application deadline;
- Cancel the Request for Application;
- Extend the application submission deadline; or
- Change the dates in the Grant Application Schedule.

A. Single Point of Contact

Applicants may only contact the Single Point of Contact as noted in the table below for any matters related to this Grant Application unless otherwise indicated.

GRANT APPLICATION SINGLE POINT OF CONTACT

Email Address: CommunityPartners@covered.ca.gov

B. Grant Application Process

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

- Letter of Intent to Respond (Optional)
- Grant Applicant Conference/Webinar (Optional)
- Grant Application Submission (Required)
- Grant Application Evaluation and Selection Process (Required)
- Grant Award (Required)

1. Grant Application Schedule

Table 1. Grant Application 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. (PST) on the specified date. All dates are approximate and subject to change as necessary without an addendum to this Grant Application. Changes will be posted at <http://hbex.coveredca.com/navigator-program/>.

Table 1. Grant Application Schedule

Activity	Approximate Date
Release of Navigator Request for Application Solicitation	April 3, 2019
Grant Applicant Webinar with Questions and Answers	April 9, 2019
Last Day to Submit Inquiries and Questions	April 9, 2019
Response to Applicant Questions Posted on Covered California's Website	April 16, 2019
Letter of Intent to Respond Due (Optional)	April 16, 2019
Final Application Submission Due	April 23, 2019
Grant Application, Evaluation, and Selection Process	April 24, 2019 – May 15, 2019
Notification of Intent to Award Posted on Covered California's Website	May 17, 2019
Last Day to Submit Protest	May 24, 2019

Navigator Grant Award Period	July 1, 2019 – June 30, 2022
------------------------------	------------------------------

2. Letter of Intent to Respond

Potential applicants may submit an optional Letter of Intent to Respond via email to the Single Point of Contact email address identified above Grant Application Process, Instructions, and Schedule (Section A) by the date and time specified above (Section B.1). The Letter of Intent to Respond should conform to the following guidelines:

- Submit on the organization's letterhead;
- Identify a single contact person, including their first and last name, title, email address, and direct phone number;
- Signed by a person who is authorized to contractually bind the organization in a potential future contract;
- Identify the estimated number of consumers the applicant will enroll and effectuate during the first year of the grant award period; and
- Identify the target population(s) for outreach, education, and enrollment.

Covered California strongly encourages applicants to send the Letter of Intent to Respond as soon as the organization believes they will be applying for the Navigator Program. A list of organizations that submit a Letter of Intent to Respond may be posted on Covered California's website for those interested in a collaboration or partnership among interested organizations.

In addition, applicants that submit a Letter of Intent to Respond will receive updates regarding the Navigator Program or modifications to the grant application timeline via email. Such information and modifications to the timeline will also be posted at <http://hbex.coveredca.com/navigator-program/>

3. Reasonable Accommodations

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 week.

4. Applicant Questions and Clarification

Covered California will accept written questions or concerns related to this RFA and/or its accompanying materials, instructions, or requirements, until April 9, 2019. Applicants may submit questions to the Single Point of Contact email box at

CommunityPartners@covered.ca.gov. Please reference the “Navigator Program RFA 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-program/>.

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 will submit 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-program/>.

C. 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 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; and
- Evaluation and investigation of the facts and evidence as detailed in the protest letter.

Within 30 days of Covered California receiving the written 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.

D. Grant Application Submission

Applicants are invited to submit a grant application for consideration using the Attachment I. Navigator Grant 2019-22 Application. 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 and/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 the Exchange and entities with which the Exchange 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 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 organization 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.

E. Submission Method

Covered California will only accept Attachment I. Navigator Grant 2019-22 Application that are submitted electronically via email to CommunityPartners@covered.ca.gov. Paper copy submissions will not be accepted.

Attachment I. Navigator Grant 2019-22 Applications submitted must follow the application criteria and submission requirements in this document, included as Attachment I and outlined online at <http://hbex.coveredca.com/navigator-program/>.

IV. STRATEGIC WORKPLAN

A. Effectuated Enrollment and Renewal Goals

Covered California strongly encourages cost-effective proposals that are likely to achieve significant effectuated enrollment of eligible consumers in Covered California Health Plans. *Table 2. Suggested Number of Effectuated Enrollment and Renewal Goals by Grant Amount* on the next page depicts potential grant award tier amounts, and the suggested funding allocation and projected number of effectuated enrollments and renewals by the grant award size. Applicants are encouraged but not required to utilize these figures as guidelines in defining their grant application and proposed effectuated enrollment and renewal goals.

Productivity reports will count consumers that enroll and effectuate coverage during the grant award period. This will include new enrollment effectuations as well as renewal

effectuations. Consumers who make plan selections but do not effectuate coverage will not be counted toward productivity goals.

Year over year, Covered California policy changes and decisions may result in changes to effectuated enrollment goals (e.g., the Fiscal Year 2019-20 \$175 Cost Per Effectuation basis of the grant award tier amounts is based on a declining market enrollment trend). Should new affordability measures or a return of the individual mandate penalty cause the enrollment trend to increase, Covered California will reevaluate the Cost Per Effectuation basis and adjust it to reflect the prevailing market trends.

Table 2. Suggested Number of Effectuated Enrollment and Renewal Goals by Grant Amount

Grant Amount	Goal	Cost Per Effectuation
\$50,000	286	\$175
\$75,000	429	\$175
\$100,000	571	\$175
\$125,000	714	\$175
\$150,000	857	\$175
\$175,000	1,000	\$175
\$200,000	1,143	\$175
\$225,000	1,286	\$175
\$250,000	1,429	\$175
\$275,000	1,571	\$175
\$300,000	1,714	\$175
\$325,000	1,857	\$175
\$350,000	2,000	\$175
\$375,000	2,143	\$175
\$400,000	2,286	\$175
\$425,000	2,429	\$175
\$450,000	2,571	\$175
\$475,000	2,714	\$175
\$500,000	2,857	\$175

Additionally, grant entities will be expected to perform outreach and education to promote enrollment in Qualified Health Plans through Covered California. Outreach activity goals

will be utilized as performance expectations for Navigator grant entities during the 2019-22 agreement term. These expectations will be evaluated annually as both an element of the contract compliance process as well as an element of the final performance adjusted payment. That payment will be adjusted by \pm \$30 for each consumer over or under effectuated enrollment and renewal goal (e.g., if a grant entity exceeds goal by 100 consumers, the final payment will be increased by \$3,000; if a grant entity falls short of goal by 100 consumers, the final payment will be decreased by \$3,000).

B. Outreach Activity Goals

Navigator grant entities will be assigned outreach expectations based on their Grant Amount Award tier as listed in *Table 3. Proposed Outreach Activity Goals*. Navigator grant entities will earn points throughout the grant award year by participating in, tracking, and reporting various outreach activities as listed in *Table 4. Activities that Earn Outreach Points on the next page*. Grant entities with subcontractors may report on the activities of sub-entities and will be awarded points for activities tracked. However, it is the lead entity’s responsibility to ensure that all activities are correctly logged in order to receive points. The social media categories with capped accruals are limited to the lead entity earning the specified point maximum regardless of which entity (lead or sub) performs the activity.

Outreach activity goal performance will be assessed throughout the term of the agreement. Goals and activity points may be adjusted in each contract renewal grant cycle. Performance to goal may be used along with enrollment productivity to make decisions on year over year funding adjustments including the decision to terminate grant contract agreements. Covered California will not make adjustment to the grant award amount for 2019-20 term year, but reserves the right to adjust funding in future terms for Navigators who fail to meet their outreach activity goal.

Table 3. Proposed Outreach Activity Goals

Grant Amount	Outreach Points Goal
\$50,000	50
\$75,000	64
\$100,000	78
\$125,000	92
\$150,000	106
\$175,000	120
\$200,000	134
\$225,000	148
\$250,000	162
\$275,000	176
\$300,000	190
\$325,000	204

Grant Amount	Outreach Points Goal
\$350,000	218
\$375,000	232
\$400,000	246
\$425,000	260
\$450,000	274
\$475,000	288
\$500,000	300

Table 4. Activities that Earn Outreach Points

Category	Point(s) Earned	Qualifying Activity
Events	3	1 point earned per education or enrollment event logged in the event portal or bi-monthly report (Note: office hours do not constitute events)
Paid Media	1	1 point earned per \$100 spent on advertising promoting Covered California enrollment
Earned Media	10	10 points earned per documented instance of earned media
Twitter	1	1 point earned per month wherein 4 tweets are published mentioning Covered California (via in-tweet “@CoveredCA” linked tagging) from an account with at least 1,000 followers <i>(Max 1 point per month per primary Grantee)</i>
Facebook	1	1 point earned per month wherein 2 posts are published mentioning Covered California (via in-post “@Covered California” linked tagging) <i>(Max 1 point per month per primary Grantee)</i>
Instagram	1	1 point earned per month wherein 2 posts are published mentioning Covered California (via in-post “@CoveredCA” linked tagging) <i>(Max 1 point per month per primary Grantee)</i>

LinkedIn	1	1 point earned per month wherein 2 posts are published mentioning Covered California (via in-post “@Covered California” linked tagging) (Max 1 point per month per primary Grantee)
-----------------	---	---

C. Targeted Area Pilot Funding - Optional

The Navigator Targeted Area Pilot Funding for the 2019-20 grant term is made optional for organization who apply for the core grant funding and may wish to apply for the additional grant funding.

Covered California has identified four meta-regions have where there are zip codes with populations that exceed 1,000 people and are outside of a 15-minute drive from a current Navigator grant entity or a Certified Application Counselor entity location. These meta-regions and zip codes are listed in *Table 5. Targeted Regions* below.

Up to four \$25,000 awards may be funded for one grant entity per region to target with outreach, education, and enrollment events and activities. Selections for these awards will be limited to organizations who were selected for core funding, and these awards will be made in addition to core funding grant amount awards. The four awards may be made to separate entities, or multiple awards may be issued to the same entity, depending on evaluation of the application.

The funds granted for the Targeted Area Pilot Funding are for the 2019-20 agreement term. Performance in the specified zip codes will be evaluated throughout the grant term year, and continuation of the pilot and funding will be contingent on results meeting appropriate cost per acquisition targets.

Table 5. Targeted Regions

Zip Code	County	Census Pop. 2017	Region
Meta-Region 1. Yosemite			
93505	Kern	13,445	Greater Yosemite
93516	Kern	2,425	Greater Yosemite
93546	Mono	9,346	Greater Yosemite
93602	Fresno	4,284	Greater Yosemite
93651	Fresno	1,743	Greater Yosemite
93667	Fresno	2,877	Greater Yosemite
95223	Calaveras	3,004	Greater Yosemite

Zip Code	County	Census Pop. 2017	Region
95228	Calaveras	4,452	Greater Yosemite
95321	Tuolumne	3,118	Greater Yosemite
95389	Mariposa	1,397	Greater Yosemite
Greater Yosemite Total		46,091	
Meta-Region 2. San Bernardino			
92242	San Bernardino	1,209	San Bernardino County
92310	San Bernardino	9,053	San Bernardino County
92315	San Bernardino	5,255	San Bernardino County
92339	San Bernardino	1,295	San Bernardino County
92363	San Bernardino	5,384	San Bernardino County
92372	San Bernardino	6,228	San Bernardino County
92386	San Bernardino	2,004	San Bernardino County
92397	San Bernardino	4,457	San Bernardino County
San Bernardino County Total		34,885	
Meta-Region 3. North of Redding			
96025	Siskiyou	2,008	North of Redding
96041	Trinity	2,869	North of Redding
96052	Trinity	1,440	North of Redding
96057	Siskiyou	1,345	North of Redding
96067	Siskiyou	6,991	North of Redding
96093	Trinity	4,011	North of Redding
96101	Modoc	5,528	North of Redding
96113	Lassen	2,078	North of Redding
North of Redding Total		26,270	
Meta-Region 4. Sierra Foothills			
95426	Lake	1,531	Sierra Foothills
95602	Placer	18,517	Sierra Foothills
95631	Placer	6,638	Sierra Foothills
95703	Placer	1,033	Sierra Foothills
95722	Placer	4,791	Sierra Foothills
95919	Yuba	1,209	Sierra Foothills
95962	Yuba	1,157	Sierra Foothills
95971	Plumas	5,913	Sierra Foothills

Zip Code	County	Census Pop. 2017	Region
96103	Plumas	1,445	Sierra Foothills
96118	Sierra	1,767	Sierra Foothills
96122	Plumas	3,629	Sierra Foothills
Sierra Foothills Total		47,630	

D. Appropriate use of Funds

A grant entity award funding must only be used to conduct the Navigator Program activities and services contained within the Navigator Agreement. Funds may be used to perform the following activities: outreach, education, enrollment, and post-enrollment support to eligible consumers.

Applicants will be required to develop and submit a strategic workplan with the proposal that includes specific strategies, activities, and expected enrollments. Organizations selected for the core and the targeted area pilot funding will be required to submit a strategic workplan each year.

Applicants may choose to allocate grant funds to meet the needs and goals of the organization if they are within the guidelines described below.

E. Payments

Covered California will implement a performance-based funding model with grant payments given when the grant entity meets the performance requirement at defined intervals throughout the grant term. Payment will be disbursed in accordance with the schedule detailed in *Table 6. Performance-Based Funding Model Payment Disbursement*. Covered California reserves the right to withhold payment; reduce the grant award amount; and re-evaluate future funding based on non-performance and targeted goals.

- Five Total Payments will be issues throughout the 2019-20 grant term as follows:
 - Four payments of 20% of award amount
 - One payment of 20% of award amount adjusted by \pm \$30 per consumer over or under the established effectuated enrollment goal.
 - For example, if the grantee exceeds goal by 10 consumers, the final payment will be increased by \$300. Conversely, if the grantee falls short of goal by 10 consumers, the final payment will be decreased by \$300.

Table 6. Performance-Based Funding Model Payment Disbursement

Month/Year	Payment	% Paid of Award
July - October 2019	20% of award	20%
December 2019	20% of award	40%
February 2020	20% of award	60%
April 2020	20% of award	80%
June 2020	20% of award*	100%*

* The final payment will be performance adjusted as described above.

F. Inappropriate Use of Funds

Any inappropriate use of grant funds may result in immediate termination from participation in the Navigator Program and the corresponding grant funding. An inappropriate use of funds occurs when a grant entity uses funds for activities outside of the Scope of Work as set forth in the Navigator Agreement. The State shall recoup or withhold all or part of a grant entity's funding for the inappropriate use of grant funds.

G. Compliance with State and Federal Law

Any acquisitions made with grant funds shall comply with state and federal law. Covered California shall recoup or withhold all or part of a grant entity's funding for failure to comply with the standards set forth in the Navigator Agreement. Navigator Program Grant funds shall not supplant federal, state, or private funds allocated to conduct the same or similar work contained within the Agreement.

V. EVALUATION PROCESS AND CRITERIA

A. Navigator Grant Application Selection Criteria

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; and
- Evidence demonstrating likely effectiveness of outreach, education, enrollment, and post enrollment strategies.

B. Navigator Grant Application Evaluation Process

1. **Core Funding:** The evaluation process will use a 55-point (solo Applicant) or 65-point (collaborative Applicants) rating, using the following factors and points:

Rating Factors	Application Section	55-point (solo Applicant)	65-point (collaborative Applicants)
1. Organization General Information & Previous Experience	Section A.1	8 points	8 points
2. Narrative Sections 1-4: Cover Letter, Qualifications, References, and Proposed Personnel	Sections B.1-B.4	20 points	28 points
3. Narrative Section 5: Statement of Work	Section B.5	24 points	26 points
4. Line Item Budget	Section B.1.4	3 points	3 points

2. **Optional Funding:** The evaluation process will score the Targeted Area Pilot Outreach separately from the Core Funding; 8 points possible per meta-region. These points do NOT count toward the main core funding score.

	Rating Factors	Application Section	24-point (solo Applicant)	24-point (collaborative Applicants)
1.	Meta-Region 1. Yosemite	Section B.5.4	8 points	8 points
2.	Meta-Region 2. San Bernardino	Section B.5.4	8 points	8 points
3.	Meta-Region 3.	Section B.5.4	8 points	8 points
4.	Meta-Region 4.	Section B.5.4	8 points	8 points

C. Navigator Grant Entity Notification

Awards will be based on the evaluation criteria identified in **Navigator Grant Application Selection Criteria (Section A)**. Notification of Intent to Award will be posted on May 16, 2019, per the Grant Application Schedule (Section B.1) and posted at <http://hbex.coveredca.com/navigator-program/>. Awards may be announced in phases.

VI. REQUIRED SUBMISSION DOCUMENTS

A. Attachment I – Navigator Program 2019-22 Grant Application (Sections A, B, & C)

The application overview of the sections is highlighted for your review and reference only. To complete the application, please complete **Attachment I. Navigator Grant 2019-22 Application**

1. Section A – Applicant Information
 - A.1 Organization General Information
 - A.1.1 Organization Information
 - A.1.2 Primary Contact
 - A.1.3 Organization Entity Type and Documentation of Eligibility
 - A.1.4 Previous Applicant Experience
 - A.1.5 Additional Funding
 - A.1.6 Requested Funding
 - A.1.7 Geographic and Demographic Populations
 - A.2 Subcontractor Information and Letter of Intent to Participate
 - A.2.1 Subcontractor Information and Letter of Intent to Participate
2. Section B – Narrative Sections 1-5
 - B.1 Cover Letter

- B.2 Qualifications
 - B.3 References
 - B.4 Proposed Personnel
 - B.5 Approach to Statement of Work
 - B.1.4.1 Target Population
 - B.1.4.2 Navigator Strategic Workplan
 - B.1.4.3 Approach to Project Management and Quality Assurance
3. Section C – Line Item Budget

- END OF RFA ANNOUNCEMENT -