

American Rescue Plan (ARP) State Fiscal Recovery Funds (SFRF) Request Form

Please complete this form in accordance with the process instructions.

Agency/Point of Contact: Cynthia MacDonald, Department of Human Services

Title of Request: Health Insurance Navigator Grants

Date: 6/30/2022 **Request Amount:** \$ 370,166

Expenditure Time Period: 7/1/2022 to 6/30/2023 (no later than 6/30/2023)

Brief Summary of Request: (Summary must be complete on this page with supporting information attached)

The Department of Human Services (DHS), in cooperation with the Departments of Health and MNSure, request \$370,166 in American Rescue Plan State Fiscal Recovery Funds to support navigator organizations that will play an essential role in helping Minnesota Health Care Programs' enrollees with the renewal process, particularly enrollees with limited English proficiency and in BIPOC communities. The COVID-19 pandemic had a disparate impact on those populations. The funds will be expended between July 1, 2022 and June 30, 2023.

Throughout the federal Public Health Emergency, DHS received an enhanced FMAP of 6.2 percent to help with costs related to the pandemic. To qualify for the enhanced FMAP, DHS has maintained continuous coverage for Minnesotans who rely on Medical Assistance and MinnesotaCare throughout the COVID-19 pandemic, pausing most eligibility checks, including annual renewals, and coverage closures. The pandemic has had an enormous negative impact on low-income households, and record numbers of Minnesotans are enrolled in coverage in Minnesota's public health care programs. When the federal emergency ends, DHS must resume and complete renewals for the entire caseload for each of these 1.4 million Minnesotans within 12 months. This will create the biggest challenge to health care coverage in the state since implementation of the Affordable Care Act.

Navigators will be critical partners in helping keep eligible Minnesotans covered during the post- COVID emergency "unwinding" of continuous coverage and the resumption of annual eligibility renewals for MHCP enrollees. Navigators are trusted community organizations that not only help individuals with applying for and enrolling in coverage, but also assist enrollees with annual renewals, reporting changes, and post-enrollment questions about accessing care. Many navigator organizations have staff who can speak different languages and who are active community members who work to increase awareness of health care options for the uninsured.

Navigators are paid per enrollment, via grant funds, in order to ensure that free assistance is available to all Minnesotans. While continuous enrollment during the PHE has been beneficial to enrollees, navigator organizations have been hit particularly hard because of their payment structure; more people maintaining coverage has resulted in decreased applications, which has impacted navigator organization funding negatively. DHS will use this funding to support navigator organizations in continuing to provide much needed assistance to underserved Minnesotans. Potential uses include, but are not limited to increased funding for navigator application and renewal assistance and grants to navigator organizations to maintain staffing and infrastructure.



Nikki Farago Department Head Signature

6/30/2022

Date