

Navigator Outreach and Enrollment Grant Program



Policy Statement & 2014 Program Summary for Board Consideration, April 30, 2014

Policy Statement

The goal of the navigator program is to build a robust statewide network of entities that will help to increase the number of insured Minnesotans, particularly among populations with disproportionately high percentages of uninsured.

A number of factors may contribute to individuals having trouble enrolling, or staying enrolled, in health insurance. Examples of barriers include, but are not limited to, low literacy, limited English proficiency, accessibility challenges related to living in rural areas, lack of access to employer sponsored insurance, unfamiliarity with technology, inability to access technology or unfamiliarity with having health insurance. There are also consumers that need additional assistance enrolling due to complicated life circumstances, like complex immigration status, unstable living situations, mental health concerns or other vulnerable populations. Navigators and other entities are well-positioned to use their enrollment expertise and existing relationships with these consumers to provide effective outreach and enrollment assistance.

MNSure's vision is to build a navigator program where each region of Minnesota is served by a network of entities that together can demonstrate the following qualities:

- Established relationships with populations that face barriers to enrollment or renewal
- Experience using outreach techniques that have proven effective
- Staff skilled in assisting consumers enroll in coverage through MNSure, including staff with specialized skills to help enroll populations who require additional assistance
- Ability to maintain a year-round presence in all counties within the region
- Commitment to partnering with MNSure on enrollment campaigns

Summary of 2014 Outreach and Enrollment Grants

MNSure is authorized by Minnesota law to issue grants to support the navigator program. For the 2013 Open Enrollment period, MNSure distributed \$4.75 million in grants to 41 lead organizations to support outreach and enrollment among uninsured communities and to build organizational capacity.

In 2014, \$4 million in funds will be available to fund outreach and enrollment efforts from October 1, 2014 until June 30, 2015. The goals for the 2014 grant program are to:

- Assist populations facing barriers to coverage with enrollment and renewal through MNSure
- Build regional navigator resource and referral networks to reach and enroll Minnesotans
- Find, connect with and educate uninsured Minnesotans about the importance of having health care insurance and their options for obtaining coverage through MNSure

MNSure proposes to support three areas of funding:

1. Grants that focus on consumers facing particular challenges to enrolling in or renewing coverage, or populations with high levels of uninsurance. For example, young adults, persons experiencing homelessness, immigrants with limited English proficiency and complex immigration status, consumers living in rural areas with difficulty accessing technology, low-income individuals working for small employers, or persons with a mental illness.
2. Grants that focus on racial and ethnic communities, recognizing that these communities often experience greater health inequities even after adjusting for factors such as income and geography. Proposals that fit in this category are those focused on the following communities:

Hispanic/Latino, African American, American Indian, Somali and other East African communities, Hmong and other Southeast Asian communities, and other racial and ethnic groups. To build capacity within these communities, grant proposals in this category must include at least one minority-led organization.

3. Grants that support regional navigator network pilots that use collaborative and innovative strategies. These pilots must demonstrate that their regional network has established relationships with populations facing barriers to enrollment, experience using effective outreach techniques, skilled navigators able to assist consumers who require additional assistance and the ability to maintain a year-round presence in all areas of the region.

Tentative Timeline

- Late April – Public input gathered on draft policy statement
- April 30 – Draft policy statement presented to MNsure Board for approval
- May 5 – RFP issued
- June 2 – Grant proposals due
- September 2 – Grant awards announced publicly