

Navigator Outreach and Enrollment Grant Program, FY 2016



*Policy Statement for board consideration on
February 18, 2015* [Draft version – 2/11/2015]

Policy Statement

The goal of the navigator program is to build a robust infrastructure of regional navigator networks 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 Minnesota is served by a network of regional entities that together can demonstrate the following qualities:

- Staff skilled in assisting consumers enroll in coverage through MNsure, including staff with specialized skills to help enroll populations who require additional assistance
- Established relationships with populations that face barriers to enrollment or renewal
- Ability to maintain a year-round presence in their geographic area of service
- Experience using outreach techniques that have proven effective
- Commitment to partnering with MNsure on outreach and enrollment campaigns

Summary of Fiscal Year 2016 Outreach and Enrollment Grants

MNsure is authorized by Minnesota law to issue grants to support the navigator program. Grant funding is in addition to per-enrollee payments navigator organizations receive for successful enrollments. In state fiscal year 2016, up to \$4 million in funds will be available to fund outreach and enrollment efforts from July 1, 2015 until June 30, 2016. The goals for the FY 2016 grant program are to:

- Assist populations facing barriers to coverage with enrollment and renewal through MNsure
- Find, connect with and educate uninsured Minnesotans about the importance of having health care insurance and their options for obtaining coverage through MNsure
- Help consumers take advantage of financial help, including tax credits
- Build an infrastructure of expert regional navigator networks to reach the uninsured and enroll or renew Minnesotans in health insurance coverage.

MNsure proposes to support three areas of funding:

1. **Navigator Network Grants (\$500,000 and \$250,000 grants).** Grants to support regional networks of highly skilled navigator organizations working collaboratively to reach the uninsured and enroll or renew Minnesotans in health insurance coverage.
2. **Outreach and Enrollment Grants.** Grants to support navigator organizations with a demonstrated ability to reach and enroll populations with high levels of uninsurance. Grants will focus on outreach, education and enrollment for an identified population, with a strong emphasis on activity during the annual open enrollment period.
3. **Outreach and Education Mini Grants.** Grants for outreach and education activities that connect consumers to assistance during open enrollment. Grants will focus on reaching consumers facing particular challenges to enrolling in or renewing coverage, or populations with high levels of uninsurance.

Proposed Funding Area Details

Award Type	Anticipated Number Available	Anticipated Dollars Available	Brief description
Funding Area 1a \$500,000 grant <i>Navigator Network Grants</i>	3	\$1.5 million	<p>Grants that support regional networks of highly skilled navigator organizations working collaboratively to reach, then enroll or renew consumers in health insurance coverage. Applicants must demonstrate the network has:</p> <ul style="list-style-type: none"> skilled navigators able to assist consumers who require assistance with all aspects of the application and enrollment process a long-term commitment to providing full breadth of navigator services, including outreach, education and enrollment year-round enrollment assistance available in the geographic region defined by the applicant established relationships with populations facing barriers to enrollment capacity to mentor and share resources with other navigator organizations demonstrated ability to work with MNsure to achieve outreach and enrollment goals through centralized grassroots outreach tools capacity to assist with enrollment centers <p>Some grant funds must be distributed to regional network partners.</p> <p>Focus: Enrollment and outreach, building geographic coverage and coordination Level of Coordination with MNsure Outreach Activities: High</p>
Funding Area 1b \$250,000 grant <i>Navigator Network Grants</i>	4	\$1 million	<p>The description of Funding Area 1b is the same as Funding Area 1a.</p> <p>The primary difference between 1a and 1b is the level of operations proposed by the applicant. Level of operations includes; number of navigators, navigator hours, geographic reach, enrollment goals, etc.</p>
Funding Area 2 \$125,000 grant <i>Outreach and Enrollment Grants</i>	8	\$1 million	<p>Grants that focus on consumers facing particular challenges to enrolling in or renewing coverage, or populations with high levels of uninsurance. Grants will focus on outreach, education and enrollment with a strong emphasis on activity during the annual open enrollment period.</p> <p>Focus: Enrollment and outreach Level of Coordination with MNsure Outreach Activities: Some</p>
Funding Area 3 \$10,000 to \$50,000 grant <i>Outreach and Education Mini Grants</i>	Varies, dependent on dollar amount requested in each proposal	\$500,000	<p>Grants that focus on consumers facing particular challenges to enrolling in or renewing coverage, or populations with high levels of uninsurance. Grants will primarily focus on outreach and education and must connect individuals to assistance with enrollment.</p> <p>Applicants will apply to conduct specific outreach and/or education activities focused on specific populations or geographies during open enrollment. Grant applicant must demonstrate strong connections and ability to reach the specific population. While the grant applicant does not need to offer enrollment assistance, the proposal must identify how grant activities will connect individuals to this assistance. The applicant organization could receive multiple mini grants if focused on different populations in different geographic regions.</p> <p>Focus: Outreach and education Level of Coordination with MNsure Outreach Activities: Some</p>
Total:	At least 15	\$4 million	

Past performance as a navigator organization and/or MNsure grantee will be considered. Grant applicants will need to demonstrate how MNsure grant dollars are leveraging other resources for this work. Applicant organization may apply for more than one type of grant, but may only receive funding from one funding area. However, a sub-grantee in Funding Area 1a or 1b may also receive a grant from Funding Area 3.

Expected Timeline

- January/February – Public input gathered on draft policy statement
- February – Policy statement presented to MNsure Board for consideration
- March 2 – RFP issued
- April 6 – Grant proposals due
- July 1 – Grant awards announced publicly, grant contracts begin