COVERED CALIFORNIA

NAVIGATOR GRANT APPLICATION WEBINAR
JULY 1, 2014

TOPICS FOR WEBINAR

1. Navigator Grant Program Overview

2. Navigator Grant Request for Application

3. Navigator Grant Application Process

4. Navigator Benchmark and Payment Structure

5. Navigator Grant Evaluation and Selection Process

NAVIGATOR GRANT PROGRAM OVERVIEW

KEY ATTRIBUTES OF THE NAVIGATOR PROGRAM

1. $16.9 million in expanded resources for a Navigator Grant Program.

   - Integrated Outreach, Education and Enrollment Program

   - Competitive Process - Award approximately 135 lead organizations

   - Enroll an estimated 130,700 Covered California subsidy-eligible consumers

2. Operate parallel to the Outreach and Education Grant and In-Person Assistance programs through 2nd Open Enrollment ending February 2015.

3. Performance measured against Covered California effectuation of coverage.

4. Navigator grant activities include post-enrollment and retention activities.

5. Allow flexibility in choosing subcontractors.

KEY ATTRIBUTES OF THE NAVIGATOR PROGRAM

CONTINUED

6. Allow for grant proposals starting at $50,000 up to $1 million.

7. Allow for media spending (with pre-approval from Covered CA) up to a maximum of 10% of grant award.

8. Establish a bonus pool for high enrollment performance.

9. Encourage proposals that include store fronts or other on-going permanent locations where consumers can enroll outside of normal business hours.

10. Allow for target county/city strategies within Regional Funding Pool.

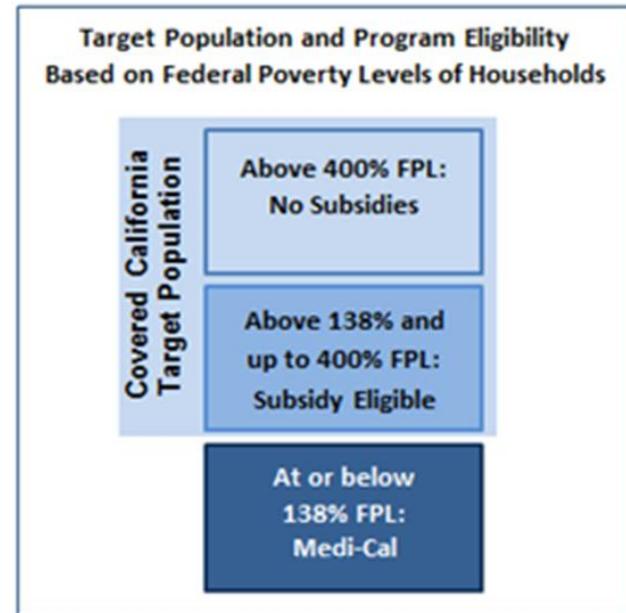11. Required participation in a coordinated ground campaign.

NAVIGATOR PROGRAM GOALS

- Maximize enrollment of Covered California subsidy eligible consumers.

- Prioritize enrollment assistance to areas with the largest concentrations of uninsured individuals.

- Engage entities that maintain trusted relationships with target markets as defined by geography, employment sector, culture, language, or other shared characteristics, and possess the capacity to serve as an integral part of Covered California's service delivery channels.

- Maintain a cost effective grant program.

- Coordinate with Certified Insurance Agents, Certified Enrollment Counselors and Educators to ensure strategy alignment.

TARGET POPULATION

- The target population for the Navigator Grant Program is Covered California subsidy eligible consumers.

- This includes consumers with income over 138% of the Federal Poverty Level (FPL)

- For example: Family size of 4 earning $32,913 or more annually. A single adult earning over $16,105 annually.

Target Population and Program Eligibility Based on Federal Poverty Levels of Households

Covered California Target Population

- Above 400% FPL: No Subsidies
- Above 138% and up to 400% FPL: Subsidy Eligible
- At or below 138% FPL: Medi-Cal

NAVIGATOR ROLE

- Inform consumers of the availability and benefits of obtaining health care coverage.

- Promote the value of purchasing health care coverage.

- Motivate consumers to act.

- Help consumers to shop and compare plans.

- Facilitate enrollment into Covered California Health Insurance Plans.

- Assist consumers with the renewal process.

- Provide post enrollment support.

GRANT AWARD PERIOD

- The grant award period is from October 1, 2014 through June 30, 2015.

- During the entire term of the Agreement, Navigator Grantees will perform outreach, education, enrollment, post enrollment and retention activities.

- The majority of enrollment activities will occur during the 3-month Open Enrollment period from November 15, 2014 to February 15, 2015.

- Grantees who meet their enrollment goals may be offered a 1-year extension in June 2015, if funding is available.

FUNDING POOLS AND PRIORITIES

- Covered California has allocated up to **$16.9 million** to reach an estimated 130,700 Covered California subsidy eligible consumers.
  - Up to $14,650,000 will be awarded in the two funding pools.
  - An additional $2,250,000 may be awarded through an established bonus pool to grantees that exceed their enrollment goals.
    - Grantees who exceed their enrollment goals will be eligible for a $7,500 bonus payment for each additional 100 effectuated enrollments, as long as funding is available

	Targeted Funding Pool	Regional Funding Pool
Purpose	Engage entities or collaboratives with access to targeted segments of the population that share common characteristics such as language, ethnicity or employment sector.	Engage entities or collaboratives to reach eligible consumers in each of the six established regions of the state.
Target Populations	Populations with high levels of uninsured, such as the hard-to-reach, young adults, and those with limited English proficiency	Six regions: North, Bay Area, Central California, Los Angeles/Orange County, Inland, and San Diego
Grant Award Size	**$50,000 - $1 million**	

REGIONAL FUNDING POOL

Covered California has established a Regional Funding Pool in the following six regions:

- North
- Bay Area
- Central California
- Los Angeles/Orange County
- Inland
- San Diego

Navigator Grant Program Eligibility

Entities *eligible* for Navigator Grants cover a broad range of organization types including:	
American Indian Tribe or Tribal Organizations	Non-Profit Community Organizations
Chambers of Commerce	Ranching and Farming Organizations
Cities, Counties or Local Government Agencies	Resource Partners of the Small Business Administration
Commercial Fishing Industry Organizations	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)
Community Colleges and Universities	
Faith-Based Organizations	
Indian Health Services Facilities	School Districts
Labor Unions	Tax Preparers as defined in Section 22251(a)(1)(A) of the Business and Professions Code
Licensed Attorneys (e.g., Family Law Attorneys who have clients that are experiencing life transitions)	Trade, Industry, and Professional Organizations

The following entities are *ineligible* for Navigator Grants:	
Any entities or individuals licensed by the Department of Insurance	Licensed Health Care Institutions
Associations that include members of, or lobby on behalf of, the insurance industry	Licensed Health Care Providers
Health insurance issuers or stop loss insurance issuers	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
Licensed Health Care Clinics (except for Safety Net Clinics)	

Navigator Grant Request for Application

NAVIGATOR APPLICATION CRITERIA

Highly competitive applications will demonstrate:

- Cost-effective program

- Cultural competency

- Existing access and ability to reach Covered California subsidy eligible target markets

- Organizations applying to the Regional Funding Pool should demonstrate established partnerships, or partnerships that can be quickly established

- Robust infrastructure to support intake, follow-up, and enrollments

- Effectuation of coverage is the cornerstone of the grantee strategy and project cost

- Innovative enrollment events with specific marketing strategies

- Clear understanding of the populations to be targeted during the open enrollment period and the special enrollment period

Organizations may apply for funding from both the Targeted Population and Regional Funding pools.

Regional Funding Pool Requests:

- Applicants may apply to serve one or more regions.

- Applicants must submit a separate application for each region they are proposing to reach.

  - For example, if an organization proposes to reach both the North Region and the Inland Region, they must submit two regional applications.

- Applicants are not required to cover all areas of a region.

- The maximum number of applications an applicant may submit is seven (7); one for each of the six regions and one for Targeted Population.

Collaborative Applications and Use of Subcontractors

- Covered California encourages applicants to submit collaborative applications.
  - Identify existing or emerging partnerships that can demonstrate operational readiness and the ability to meet aggressive enrollment goals.
  - Identify a lead organization.
  - List all other collaborative partners as subcontractors. Place holder subcontractors acceptable but may not be as competitive as other proposals that are fully developed.
  - The use of any subcontractor(s) must be fully explained in the Grant Application.
  - It is the sole responsibility of the Grantee (lead organization) to ensure subcontractors meet the eligibility criteria and follow all other aspects of the Navigator Program.

- If a proposal includes subcontractors:
  - The Application must include the information detailed in Section A.2 - Subcontractor Information of the Electronic Grant Application (Attachment I).
  - The applicant and each Subcontractor must submit Attachment II - Subcontractor Letter of Intent to Participate.
  - There is no provision for re-granting.

NAVIGATOR GRANT APPLICATION PROCESS

NAVIGATOR GRANT PROGRAM TIMELINE

Activity	Approximate Date
Release of Request for Applications	June 30, 2014
Grant Applicant Webinar with Questions and Answers	July 1, 2014
Letter of Intent to Respond Due	July 8, 2014
Round 1 Response to Questions Received through July 8 Posted on Exchange Website	July 11, 2014
Last Day to Submit Inquiries and Questions	July 15, 2014
Round 2 Response to Questions Received through July 15 Posted on Exchange Website	July 17, 2014
Final Application Submission	July 28, 2014
Grant Application, Evaluation and Selection Process	July 29 – Aug. 26, 2014
Notification of Intent to Award Posted on the Exchange's Website *Covered California reserves the right to award in phases	Beginning* Aug. 27, 2014
Last Day to Submit Protest	Five (5) business days from the date an organization is notified that they were not selected
Navigator Grant Award Period	Oct. 1, 2014 – June 30, 2015

GRANT APPLICATION PROCESS

A multi-step Grant Application process will be used to select the Navigator Grantees.

- 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)

GRANT APPLICATION SUBMISSION METHOD

- Applicants must respond to each narrative question completely

- Applicants 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 Request for Application (RFA) document.

- Covered California will only accept Applications that are submitted electronically at: http://www.healthexchange.ca.gov/navigator-program/

- Grant applications are due and **must be submitted by July 28, 2014 (by 5 p.m. PST).**

LETTER OF INTENT TO RESPOND

- Potential Applicants are encouraged to submit a Letter of Intent to Respond to the Single Point of Contact identified in Section 3.1 – Single Point of Contact, **by July 8, 2014.**

  - The Letter of Intent may be submitted via email or by mail to the Single Point of Contact.

- While the Letter of Intent is optional, Covered California strongly encourages organizations to send the Letter of Intent as soon as the entity believes that it will be applying for the Grant Program. A list of organizations that have submitted a Letter of Intent will be posted on Covered California's website to encourage collaboration and partnerships among interested organizations unless an organization requests otherwise in its letter.

- Applicants that submit a Letter of Intent will receive updates via email regarding the Navigator Program or modifications to the timeline. Such information and modifications to the timeline will also be posted at: http://www.healthexchange.ca.gov/navigator-program/

NAVIGATOR GRANT APPLICATION SUBMISSION STRUCTURE

All Applications must be submitted online at:
http://www.healthexchange.ca.gov/navigator-program/.

Attachment #	Title of Worksheet or Form
A.1	General Applicant Information
A.2	Subcontractor Information (if applicable)
B.1	Narrative Sections
B.1.1	Cover Letter
B.1.2	Qualifications and References
B.1.3	Proposed Personnel
B.1.4	Approach to Statement of Work
B.1.5	Project Costs
B.2	County Funding Information
B.3	Experience with Target Population
B.4	Subcontractor Assignments
B.5	Project Cost Allocation Worksheet

Cover Letter (3,000 characters maximum/1 page):

Include a cover letter (on company letterhead) with the following information:

- Title of this grant Application;

- Submission date of the proposal;

- Funding Pool;

- Requested funding amount;

- A summary of proposed project, including a description of the Covered California subsidy-eligible population and communities targeted by the project, proposed approach and likely impact; and

- Signature of an individual authorized to enter into contracts on behalf of the proposer.

Qualifications and References (12,000 characters maximum/4 pages)

- Provide an overall description of the Applicant's organization for the purposes of providing on-site, walk-in, and appointment-based in-person enrollment assistance. Include a description of the capacity and plans to have a store front (including hours and address/location) or other public location where consumer assistance will be provided outside of normal business hours. Describe how the Applicant's established physical sites facilitate access to the communities targeted by this project. If the Applicant is applying as a collaborative lead agency with subcontractors, describe the nature of the collaborative, the mission, qualifications, experience, and role of each partner and established physical sites providing service.

- Describe the Applicant's operational readiness to meet aggressive enrollment goals during the 3-month Open Enrollment period, including the Applicant's program management experience and administrative and fiscal capacity to manage a project of this scope. Describe and provide examples of the Applicant's ability to ramp up quickly, experience meeting aggressive goals in a short time frame and managing subcontractors (if applying as a collaborative).

- Describe the Applicant's knowledge of and experience with the Affordable Care Act and Covered California's subsidy eligible population.

- If the Applicant is applying as the lead agency for a collaborative, submit a Subcontractor Letter of Intent to Participate for each subcontractor agency (see Attachment II – Letter of Intent to Participate).

Continued

- Attach two (2) letters of recommendation from organizations that have successfully collaborated in the past with the Lead Applicant. These letters must be presented on the referring organization's letterhead and contain the name and contact information of the person signing the letter.

- Letters of recommendation from any Subcontractor performing services as part of the Applicant's proposal, or from any entity that might have a financial interest in the Award, will not be accepted. The two reference letters are not included in the character limit for this section.

- Each letter should address:
  - The nature and length of the relationship between the entities;
  - The Applicant's strengths and examples of success in similar programs;
  - A statement recommending the Applicant for Covered California's Navigator Program, which focuses on subsidy-eligible population enrollment.

NARRATIVE RESPONSE SECTION

Proposed Personnel (12,000 characters maximum/4 pages)

- Describe the Applicant's strategy for staffing enrollment activities and why this approach is effective in meeting aggressive enrollment goals.

- Describe the Applicant's current staffing capacity to perform the services requested in this grant Application and the hiring schedule for additional staff.

- Describe current staffing capacity of all subcontractors to perform the services requested in this grant application and the hiring schedule for additional staff.

- If the applicant is planning to partner with other organizations but has not finalized the selection of its subcontractors, include a description of the potential partners

- Include brief biographical statements for the project manager and senior staff members who will be responsible for oversight of the Grant.

- If the Applicant is applying as a collaborative with a lead agency and subcontractors, describe the role of each partner in this project and the value added to the proposed enrollment campaign.

- Describe how the proposed staffing for this project reflects the cultural, linguistic, and other characteristics/preferences of the target populations that the Applicant proposes to serve.

- Describe the education level – including specialized certifications such as Certified Health Education Specialists (CHES) – and relevant training related to health care, the Affordable Care Act, and/or outreach, education, and enrollment of the Applicant's staff members and how this preparation will further the goals and objectives of the Navigator Program.

Approach to Statement of Work

Target Population (Maximum 6,000 Characters)

- Describe how the Applicant assessed the needs of the communities served and how the design of the proposed approach and strategy will meet the needs of the population based on age, ethnicity, culture, language proficiency, income, geography, and other defining characteristics.

- Identify individuals and organizations in the communities served and what will motivate or influence them to partner with the Applicant to design and implement enrollment campaigns. Describe how the Applicant will leverage and build upon this coalition.

- Describe the nature of the Applicant's relationship with the communities served, how many consumers are reached annually, and how the Applicant proposes to leverage these relationships for the proposed project. Describe the Applicant's approach, and demonstrated ability to eliminate barriers in order to motivate them to enroll in Covered California Qualified Health Plans.

Implementation Strategies (Maximum 24,000 Characters)

- Describe the Applicant's proposed approach and strategy for maximizing enrollments during the Open Enrollment period of November 15, 2014 through February 15, 2015 and how goals will be achieved.

- Describe some proposed enrollment events and the outreach and education strategy that will drive enrollments. Describe the settings and venues where Navigator activities will take place and why these venues are appropriate to reaching the target populations. Describe the capacity and plans to have a store front (including hours of operation and address/location) or other public location where consumer assistance will be provided outside of normal business hours.

- Describe the Applicant's existing infrastructure and/or relationships that would facilitate the Applicant's ability to address the needs of the target Covered California subsidy-eligible population.

NARRATIVE RESPONSE SECTION

Approach to Project Management and Quality Assurance
(Maximum 6,000 Characters)

- Describe the Applicant's project management plan for the proposed project.

- Describe the Applicant's plan for managing and monitoring Navigator Program Activities.

- If the Applicant is applying as a collaborative (lead agency with subcontractors), describe how the lead agency will monitor progress toward accomplishing project goals. Describe any anticipated challenges with managing the collaborative and how the Applicant proposes to overcome them.

- Describe the Applicant's policies and procedures related to protecting consumer's privacy and security.

Project Costs (Maximum 6,000 characters/2 pages)

- Provide a project cost narrative, describing the cost-effectiveness of the proposed Implementation Strategies and why the costs are commensurate with the enrollment goals.

- Describe the barriers to enrollment that Covered California subsidy-eligible target population may face and why the cost per enrollment may differ from the benchmarks identified in the Request for Application.

- If media and/or marketing costs are identified in the Project Cost Allocation Worksheet, describe how marketing activities will reach communities not already reached through Covered California's existing Outreach, Education, and Marketing campaigns and how they will promote the Applicant's enrollment events.

- Existing Outreach and Education Grantees should describe how they plan to leverage equipment purchases made with Outreach and Education grant funds.

GRANTEE RESOURCES

Applicants are strongly encouraged to review the reports listed below to better understand the Covered California subsidy eligible population. The information is very important for applicants to understand when identifying their geographic areas and/or target populations in their Grant proposal.

Data and statistical information can be found at:
http://www.healthexchange.ca.gov/navigator-program/, including:

- UCLA CalSIM 1.9 Model

- NORC Marketing Consumer Baseline/Segmentation Study

- Data & Research, including:

  - Overall Enrollment Data

  - Enrollment by various demographics, including language, ethnicity, income and region

  - Certified Enrollment Entity and Counselor Production Reports

- Enrollment Assistance Program Regulations

SINGLE POINT OF CONTACT

Applicants may <u>only</u> contact the Single Point of Contact as noted below for any matters related to this Grant Application.

Physical Address	**Richard Heath and Associates, Inc.** **7625 N. Palm Ave #107** **Fresno, CA 93711**
Mailing Address	**Richard Heath and Associates, Inc.** **Director** **7775 N. Palm Ave.** **Suite 102 - 66** **Fresno, CA 93711**
Phone	**(866) 622-5252 (Grants Help Desk)**
Fax	**559-436-5929**
E-mail	**grantinfo@ccgrantsandassisters.org**

GRANTEE QUESTIONS AND CLARIFICATION

- Covered California will accept written questions or concerns related to this Grant Application and/or its accompanying materials, instructions, or requirements, **until July 15, 2014 at 5 p.m.** Applicants are encouraged to send questions as they arise.

- Organizations may submit questions by completing the Grant Program Question Submission Form, located at: http://www.healthexchange.ca.gov/navigator-program/ and sending the Form via e-mail or by mail, to the Single Point of Contact. Please reference the "Navigator Program" in the subject line when submitting inquiries.

- Questions received after the deadline are not guaranteed to be answered. Covered California may, at its sole discretion, post responses to questions at the date and time specified in Section 3.2.1 - Grant Application Schedule.

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

BENCHMARKS AND PAYMENT STRUCTURE

GRANTEE BENCHMARKS

- Applicants are encouraged but not required to use these project cost guidelines below in defining their grant proposals.

- Applicants may choose to allocate grant funds to meet the needs and goals of the organization, with the following stipulations:
  - Minimum 10% of total grant award must be allocated for outreach activities
  - Equipment costs must not exceed 10% of total award or $50,000
  - Administrative overhead or indirect expenses must not exceed 15% of total award
  - Up to 10% of total award may be spent on media and marketing expenses, with prior approval from Covered California.

Examples of Funding Allocation by Grant Size

Grant Size	Admin Allowance	Equipment Allowance	Outreach, Education and Media Activities	Enrollment Activities	Post Enrollment & Retention Activities
	15%	10%	25%	30%	20%
$50,000	$7,500	$5,000	$12,500	$15,000	$10,000
$100,000	$15,000	$10,000	$25,000	$30,000	$20,000
$200,000	$30,000	$20,000	$50,000	$60,000	$40,000
$300,000	$45,000	$30,000	$75,000	$90,000	$60,000
$400,000	$60,000	$40,000	$100,000	$120,000	$80,000
$500,000	$75,000	$50,000	$125,000	$150,000	$100,000
$750,000	$112,500	$50,000	$187,500	$225,000	$150,000
$1,000,000	$150,000	$50,000	$250,000	$300,000	$200,000

GRANTEE BENCHMARKS

- The table below depicts potential award amounts and the projected number of enrollments by award size.

- Applicants are encouraged, but not required to utilize these figures as project cost guidelines in defining their grant proposals. However, applicants should describe in their proposal barriers in reaching the target population and why the cost to reach that population requires a cost that is different from the benchmarks below.

- Covered California anticipates that an average of two (2) consumers will enroll on each application, based on historical data.

Suggested Number of Applications and Enrollments by Grant Size

Grant Size	Effectuated Enrollments	Potential # of Consumers Enrolled
	# of Applications	2 People/App
$50,000	150 - 200	350
$100,000	300 - 400	700
$200,000	500 - 800	1,400
$300,000	900 – 1,200	2,100
$400,000	1,300 - 1,500	2,800
$500,000	1,600 – 2,000	3,500
$750,000	2,100 – 3,000	5,250
$1,000,000	3,100 – 4,000	7,000

PERFORMANCE MONITORING AND PAYMENT

Covered California will adhere to performance measurements tied to enrollment and <u>effectuation of coverage</u> in a Covered California Health Plan. Anticipated payment schedule:

Estimated Month of Payment	Payment	% Paid of Award	Deliverable
October 2014	25% of award	25%	Strategic Workplan detailing outreach, education, enrollment and post-enrollment activities and campaign strategy
Jan. – Feb. 2015	25% of award	50%	At the point of reaching 25% of enrollment goal and submission of outreach and education summary report
March - April 2015	25% of award	75%	At the point of reaching 75% of enrollment goal and submission of outreach and education summary report
May - June 2015	25% of award + any Bonus Payment	100% + option to extend agreement for 1 year	At the point of reaching 100% of enrollment goal and final report documenting performance of outreach and education activities and campaign strategy

NAVIGATOR GRANT EVALUATION AND SELECTION PROCESS

NAVIGATOR GRANT APPLICATION EVALUATION PROCESS

The evaluation process will use a 100-point rating based on the following factors:

Section B	Section Title	Point Value
1.2	Qualifications and References	20 points
1.3	Proposed Personnel	20 points
1.4	Approach to Statement of Work	30 points
1.5	Project Costs	30 points

NAVIGATOR GRANT APPLICATION SELECTION CRITERIA

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

- Covered California will thoroughly review responses to this Application and will consider the following:

  1. Alignment with the Navigator program objectives;

  2. 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;

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

  4. Distinctiveness from other funded activities.

NAVIGATOR GRANT APPLICATION FREQUENTLY ASKED QUESTIONS

- Covered California has provided answers to frequently asked questions, which are posted on the Navigator website at: http://www.healthexchange.ca.gov/navigator-program/

- Interested organizations are encouraged to review the frequently asked questions before submitting their application.

- For those organizations that previously submitted an application to the Navigator Program Request for Application that was cancelled, specific instructions will be posted on the Navigator website later today.

COVERED CALIFORNIA

DEADLINE TO SUBMIT
INQUIRIES AND QUESTIONS IS
JULY 15, 2014 AT 5 P.M.

Question Submission Form
http://www.healthexchange.ca.gov/navigator-program/

Application Deadline:
July 28, 2014 at 5 P.M.