



**COVERED
CALIFORNIA**

Navigator Program
Stakeholder Webinar

Oct. 28, 2013



Topics for Webinar

1. Introduction to Covered California & Navigator Program
2. Enrollment Assistance Program Overview
3. Navigator Program Overview
4. Minimum Duties of Navigators
5. Eligible & Ineligible Navigator Entities
6. Preliminary Concepts for the Navigator Program
 - Funding Priorities
 - Grant Award Size & Enrollment Targets
 - Navigator Activities
 - Desired Qualifications
 - Proposed Grant Timeline
7. Stakeholder Feedback



Introduction to Covered California

The **mission of Covered California** is to increase the number of insured Californians, improve health care quality, lower costs, and reduce health disparities through an innovative, competitive marketplace that empowers consumers to choose the health plan and providers that give them the best value.

Covered California's target market:

- Individual consumers eligible for Covered California's subsidized and unsubsidized programs (above 138% of the Federal Poverty Level).
- 5.3 million California residents:
 - 2.6 million eligible for Covered California Health Plans and qualify for subsidies
 - 2.7 million do not qualify for subsidies, but now benefit from guaranteed coverage

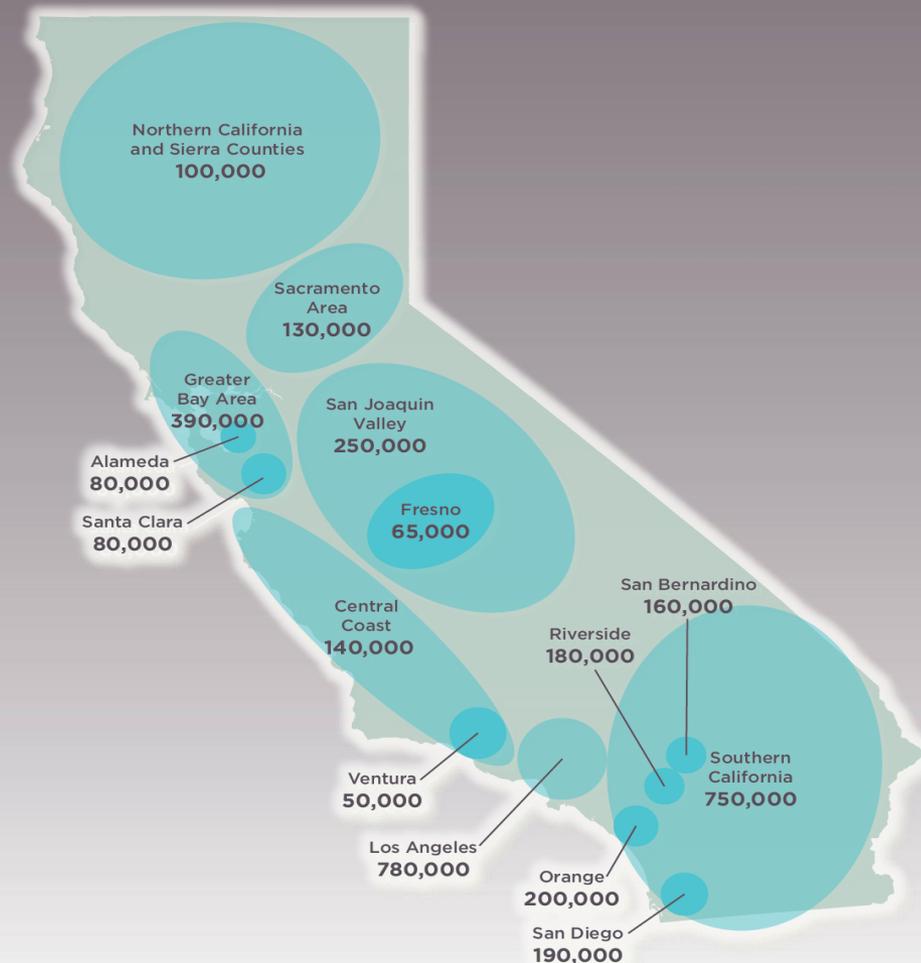


California's Subsidy-Eligible Population is Spread Throughout the State

Subsidy-Eligible Population by Region

| Region | Subsidy-Eligible |
|---------------|------------------|
| North | 452,400 |
| Central/West | 353,600 |
| South/East | 1,794,000 |
| Totals | 2,600,000 |

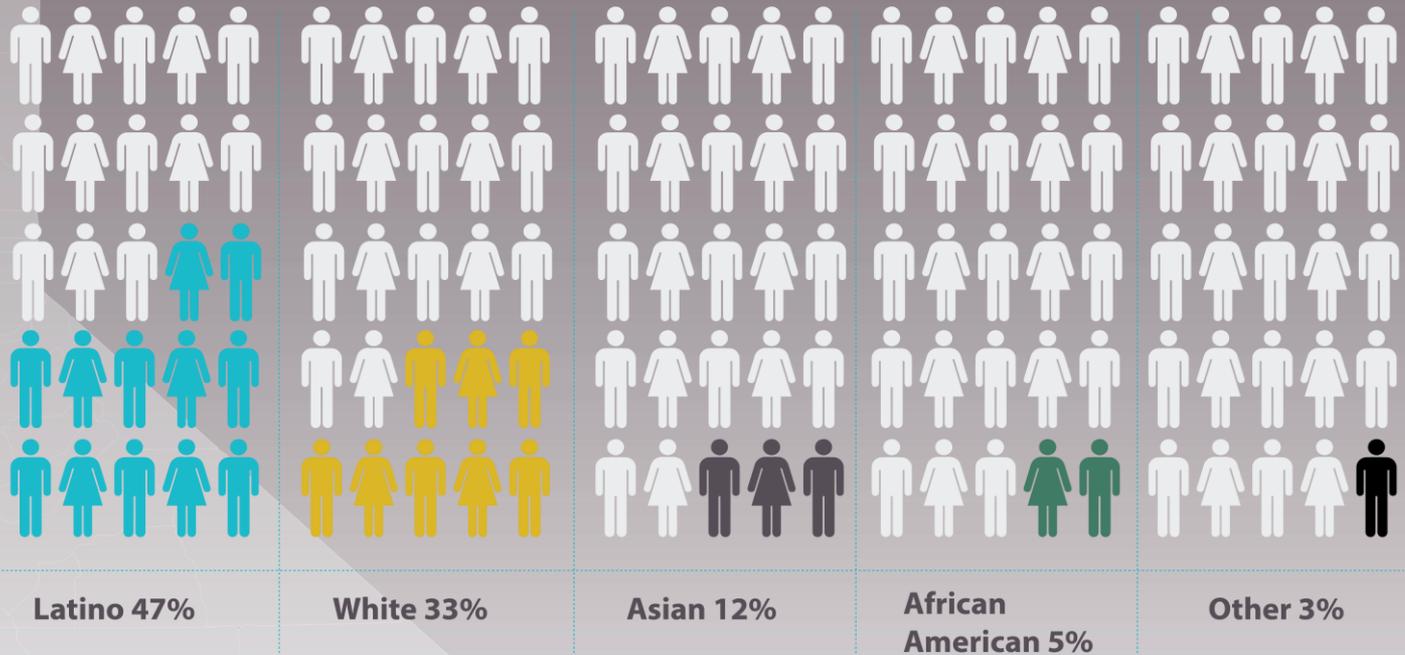
- California's vast, geographically diverse mix of rural and urban communities are unique and present outreach challenges.
- Most subsidy-eligible uninsured individuals live in 100 zip codes in 18 counties.





Who Is California's Uninsured And Subsidy Eligible Population?

By Ethnicity



Source: CalSIMs data



Key Components to Success

**Affordable
Covered California
Health Plans**

**Outreach and Education
Through an Effective
Sales Force**

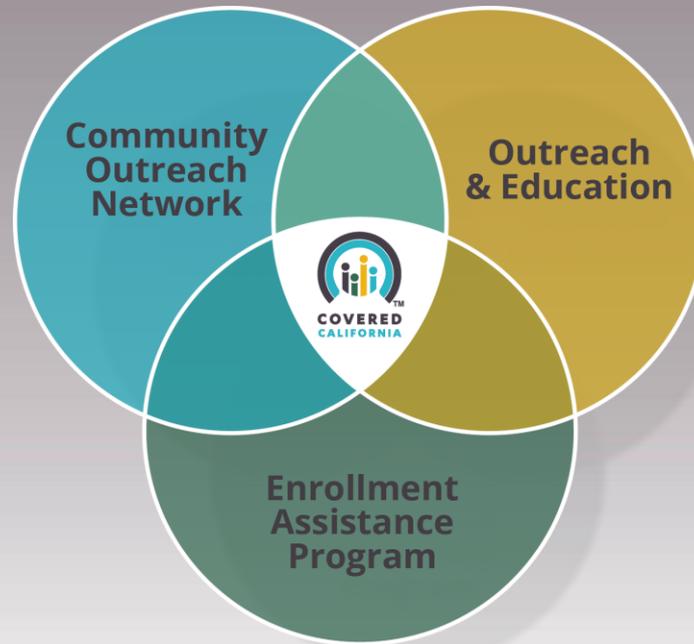
**Smooth
Enrollment**



Covered California's Sales Force

The Covered California sales force is comprised of several programs that will provide outreach, education and enrollment services in target populations. The sales force complements the Marketing Campaign

Statewide Marketing Campaign





A New Marketplace

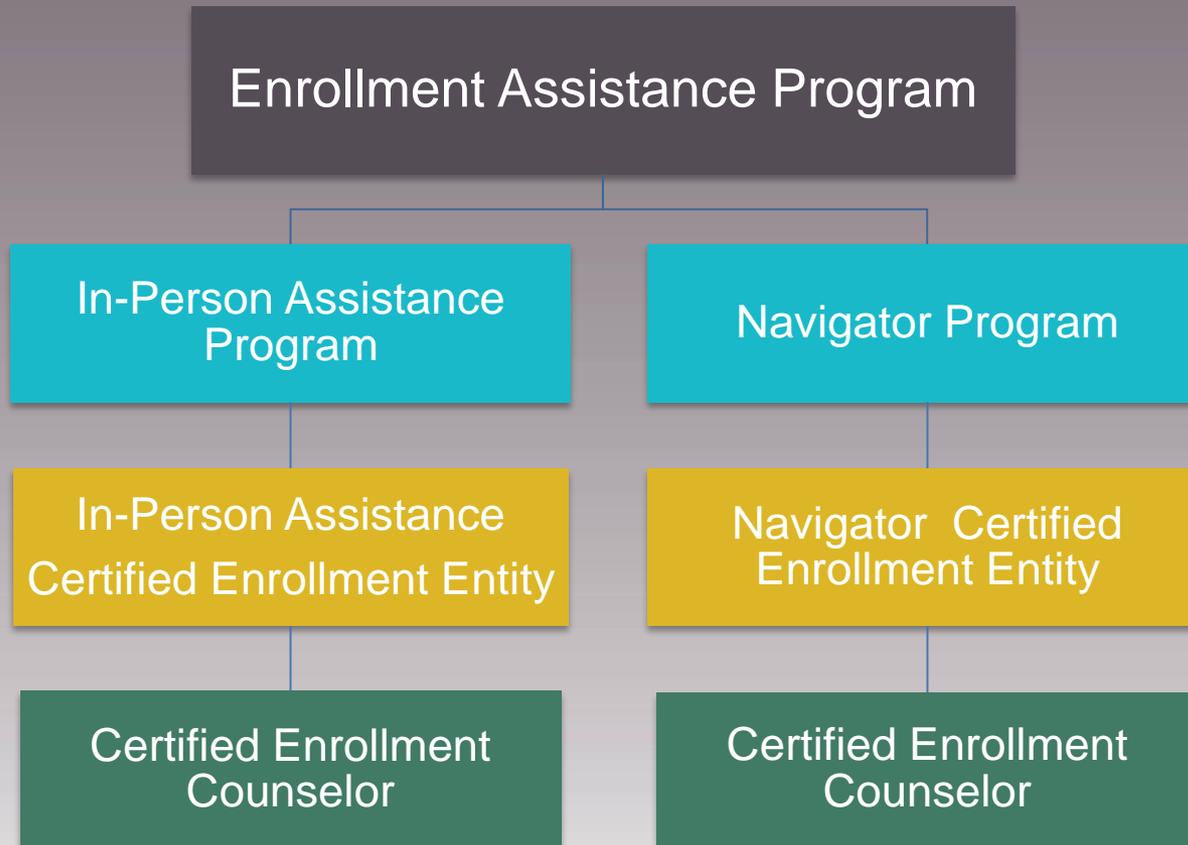
Covered California's partners are an extension of our sales force and play a critical role in ensuring that consumers have fair, accurate and concise information about their health options.

Guiding Principles:

- Entities providing enrollment assistance will also be **selling** the value and necessity of health insurance
- In pursuit of the goal to increase the number of insured Californians, consumers will be empowered to make the best decisions and **buy** an affordable health plan that best suits their health needs
- For some consumers it will require a trusted messenger to address barriers to access and help consumers to enroll



Enrollment Assistance Program Overview





Enrollment Assistance Program Overview

What are Certified Enrollment Entities?

- Entities eligible to be trained and registered to provide in-person assistance to consumers and help them enroll in Covered California Health Plans. This includes Navigator Grantees

Who are Certified Enrollment Counselors?

- Individuals who are employed, trained, certified, and affiliated with Enrollment Entities to provide in-person and in-language assistance to consumers and help them enroll in Covered California Health Plans. Navigators must meet the same requirements.



Covered California's Navigator Program

*The Navigator Program will award up to **\$5 million** in grants annually to qualifying entities to provide outreach, education and enrollment assistance to eligible uninsured individuals in California.*

What is a Navigator?

- Critical component of the Covered California sales force
- Mandatory component of the Affordable Care Act
- Provides in-person enrollment assistance in the preferred language of the consumer
- Connects entities with trusted relationships to target consumers with a clear understanding of barriers to enrollment



Enrollment Assistance Program Overview

| ROLES & RESPONSIBILITIES: | In-Person Assistance Program | Navigator Program |
|--|------------------------------|-------------------|
| ➤ Conduct public education activities to raise awareness of the availability of Covered California products. | | ✓ |
| ➤ Distribute information concerning enrollment into Covered California health plans. | ✓ | ✓ |
| ➤ Facilitate enrollment into Covered California health plans. | ✓ | ✓ |
| ➤ Provide referrals to Consumer Assistance Programs. | ✓ | ✓ |
| ➤ Provide information that is culturally and linguistically appropriate. | ✓ | ✓ |
| COMPENSATION: | In-Person Assistance Program | Navigator Program |
| ➤ Per Successful Application (\$58) | | |
| ➤ Per Successful Renewal (\$25) | ✓ | |
| ➤ Awarded funds through Covered California Grant Program. | | ✓ |



Navigator Program Goals

- **Maximize enrollment** of eligible consumers in subsidized and unsubsidized Covered California Plans.
- 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 sales force**.
- Maintain a **cost effective** grant program, given the \$5 million available in funding.
- **Coordinate** with the In-Person Assistance Program and Outreach and Education Grant Program to ensure alignment and cost-effectiveness.



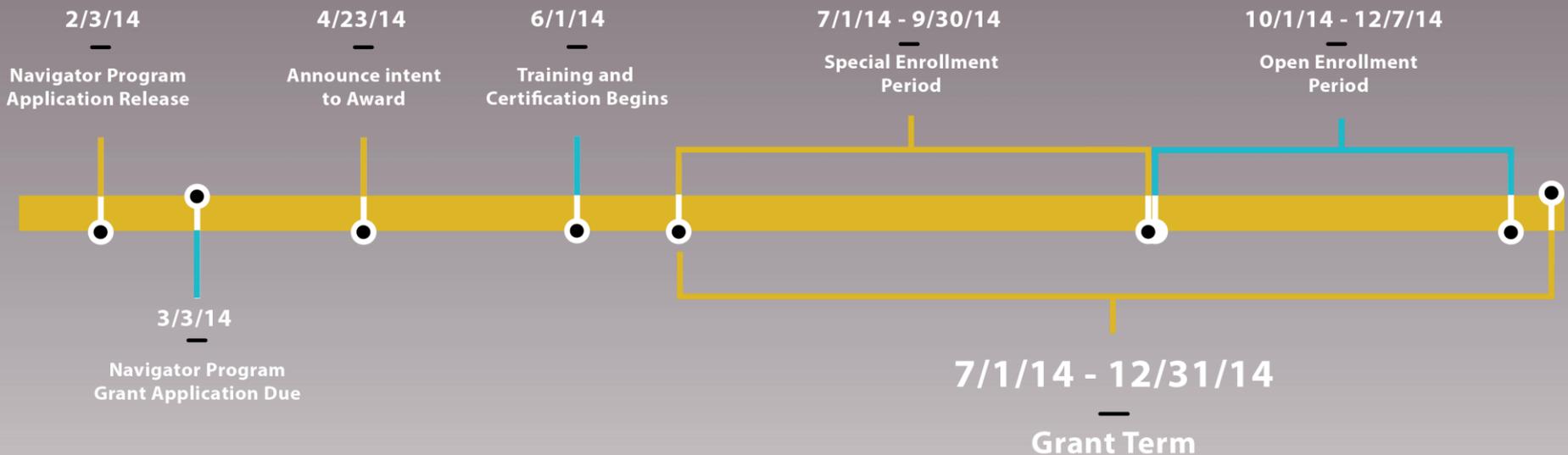
Minimum Duties of Navigators

- ★ **Maintain expertise in Covered California Health Plans & conduct public education to raise awareness**
.....
- ★ **Provide fair, accurate, and impartial information and services**
.....
- ★ **Facilitate enrollment in insurance affordability programs (Medi-Cal and Premium Assistance Options)**
.....
- ★ **Provide referrals to health insurance consumer assistance offices or ombudsman for consumers with grievances, complaints, or concerns**
.....
- ★ **Conduct services in a culturally and linguistically appropriate manner, and ensure accessibility and usability for individuals with disabilities**

➤ *Note: Navigators will also be required to maintain knowledge of Covered California's Small Business Health Options Program (SHOP).*



Navigator Program Grant Period



- Most enrollments will happen during the Open Enrollment Period.
- Only individuals with specific “qualifying life events” (e.g. divorce, job loss, birth of a child, etc.) may be enrolled during what is called a “Special Enrollment Period.”



Eligible Entities

Entities Eligible for Navigator Grants Include:

American Indian Tribe or Tribal Organizations

Chambers of Commerce

City Government Agencies

Commercial Fishing Industry Organizations

Faith-Based Organizations

Indian Health Services Facilities

Labor Unions

Licensed Attorneys

Local Human Services Agencies

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, Community Colleges, & Universities

Tax Preparers as defined in Section 22251(a)(1)(A) of the Business and Professions Code

Trade, Industry, and Professional Organizations



Ineligible Entities

Entities Ineligible for Navigator Grants Include:

Any entities or individuals licensed by the Department of Insurance

Associations that include members of, or lobby on behalf of, the insurance industry

County Departments of Public Health, City Health Departments or County Departments that deliver health services

Health insurance issuers or stop loss insurance issuers

Licensed Health Care Clinics (except for Safety Net Clinics)

Licensed Health Care Institutions

Licensed Health Care Providers

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

Subsidiaries of health insurance issuers or stop loss insurance issuers



Program Policies Under Consideration

- **Covered California is seeking stakeholder feedback on the following key preliminary recommendations:**
 - 1. Funding Priorities**
 - 2. Grant Award Size and Enrollment Targets**
 - 3. Navigator Activities**
 - 4. Desired Qualifications of Grantees**
 - 5. Proposed Grant Timeline**



Funding Priorities: Preliminary Recommendations

| | Targeted Funding Pool | Regional Funding Pool |
|--------------------------------|---|--|
| Purpose | Engage entities with access to targeted segments of uninsured population, as informed by CoveredCA.com enrollment data. | Engage collaborative groups of entities that can serve all eligible consumers in one of three regions of the state. |
| Target Populations | Targeted, hard-to-reach populations (e.g. young invincibles, Limited English Proficient, college students, LGBTQ etc.) | <ul style="list-style-type: none"> • Uninsured, subsidy-eligible consumers • Three regions of the state: Northern, Central, Southern |
| Requirements | <ul style="list-style-type: none"> • Existing relationships with target populations • Enrollment events | <ul style="list-style-type: none"> • Collaborative applications with a single lead agency • Propose to serve consumers throughout chosen region • Enrollment events |
| Funding Pool Allocation | \$1 million | \$4 million |
| Grant Award Sizes | Minimum Request: \$100,000 Maximum Request: \$500,000 | \$650,000-\$2.5 million |
| # of Grantees | Minimum 2; Maximum 10 | Maximum 3 (one per region) |



Proposed Funding Pools

The Navigator Grant Program will reach eligible consumers with two key funding strategies:

- 1. Targeted funding pool** – This funding pool will award smaller grants to organizations that are reaching hard-to-reach populations within one or more regions.
- 2. Regional funding pool** – This funding pool is intended to encourage regional collaborations, established and emerging partnerships to submit a joint proposal under a lead entity to ensure broad reach into Covered California’s target markets in a single region.
 - Each Region will be awarded a grant with an established Lead Entity that will be responsible for working with the established partner(s) to implement the grant throughout the region.



Funding Priorities: Targeted Population

- Entities must propose to serve a targeted segment of the uninsured population in California, (e.g. Limited English Proficient populations, Millennial, etc.)
- Must target populations with high levels of uninsured or hard-to-reach consumers, with an emphasis on subsidy-eligible consumers
- May propose to serve populations regardless of geography (e.g. within a city, across a county, multiple counties, statewide)
- Entities must demonstrate existing, trusted relationships with proposed target populations
- Smaller grant sizes
- Goal will be to reach populations that are not being successfully penetrated by other Covered California efforts like In-Person Assistance Program, Outreach and Education Program, marketing efforts, etc. based on review of enrollment data
- Applicants may only appear on one (1) grant application

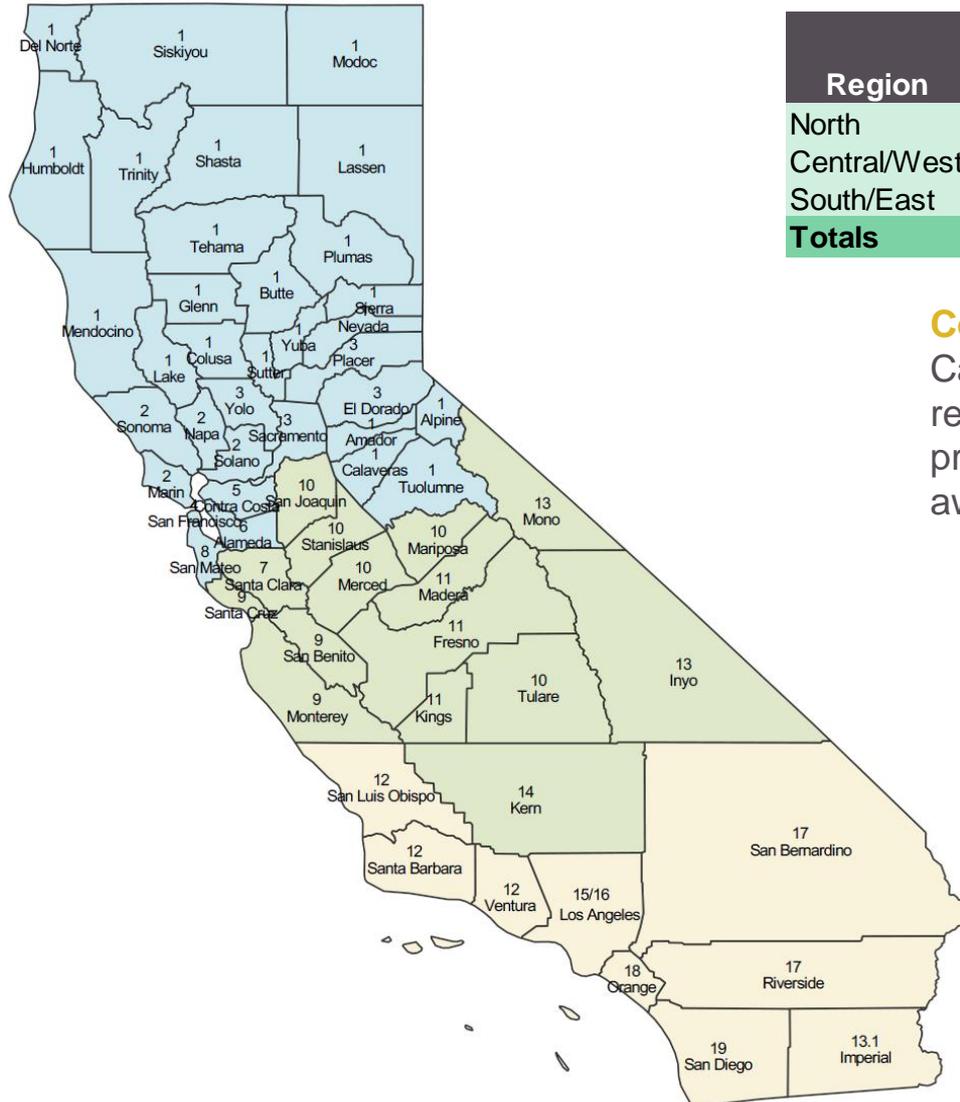


Funding Priorities: Regional

- Applications that propose to serve a majority of or the entire region are highly encouraged (Northern, Central, Southern)
- Collaborative applications with lead entity and subcontractors
- Preference for applications that demonstrate existing collaboratives with high level of access to target populations
- New partnerships or collaboratives between organizations are allowable and encouraged if it enables the collaborative reach throughout an entire region
- Applicants must have existing infrastructure and demonstrate a clear organizational readiness to engage in aggressive sales-driven education and enrollment activities
- Applicants may only appear on one (1) grant application



Funding Priorities: Regional

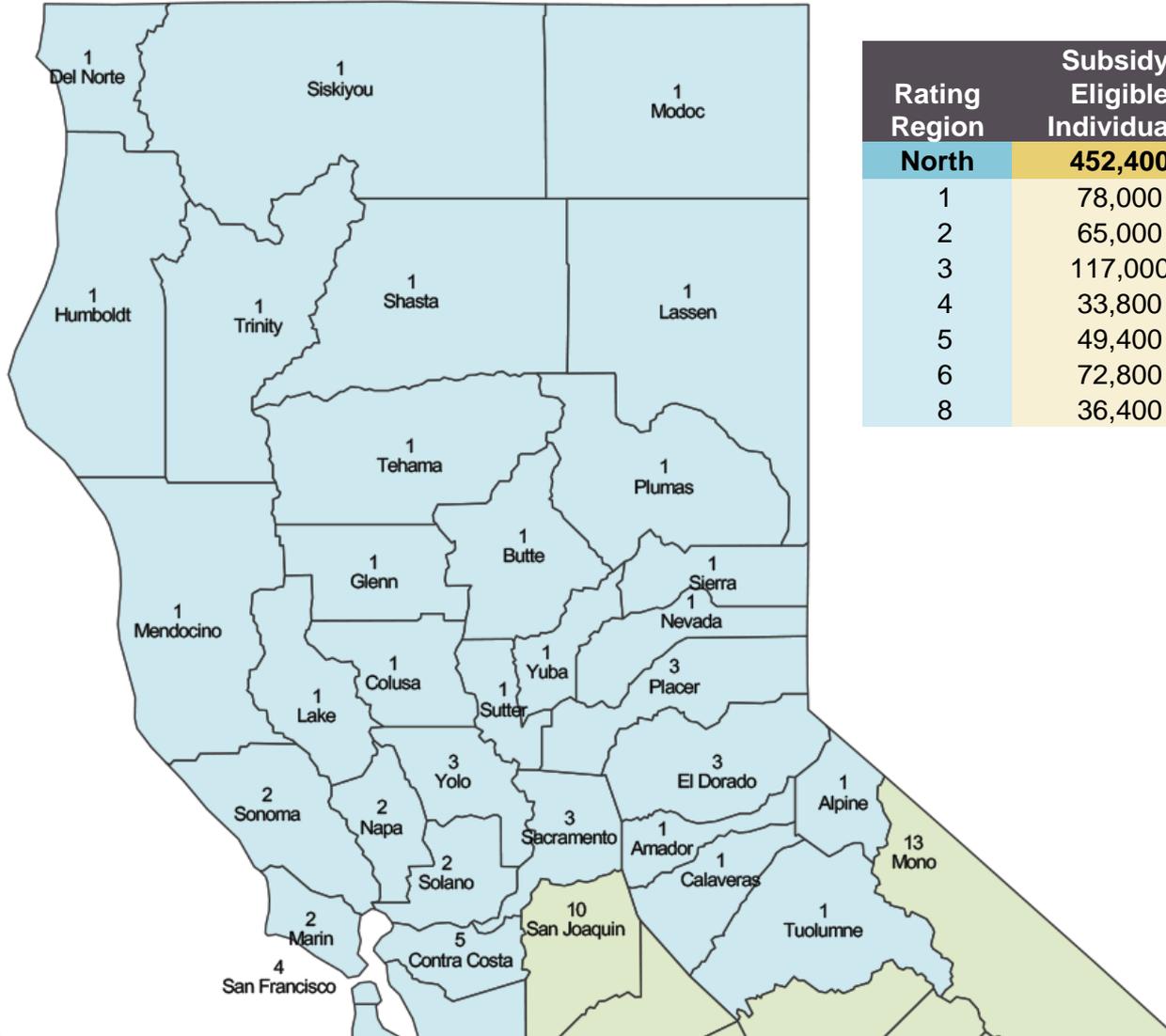


| Region | % of State | Grant Money Available | Pricing Regions |
|---------------|-------------|-----------------------|---------------------------|
| North | 17% | \$695,436 | 1,2,3,4,5,6,8 |
| Central/West | 14% | \$545,459 | 7,9,10,11,13,14 |
| South/East | 69% | \$2,759,105 | 12,13.1,15,16,17,18,19 |
| Totals | 100% | \$4,000,000 | 19 Pricing Regions |

Covered California Pricing Regions
 California is divided into 19 geographic regions across which health plans can vary premiums. Regional Navigator grants will be awarded along these areas as well.



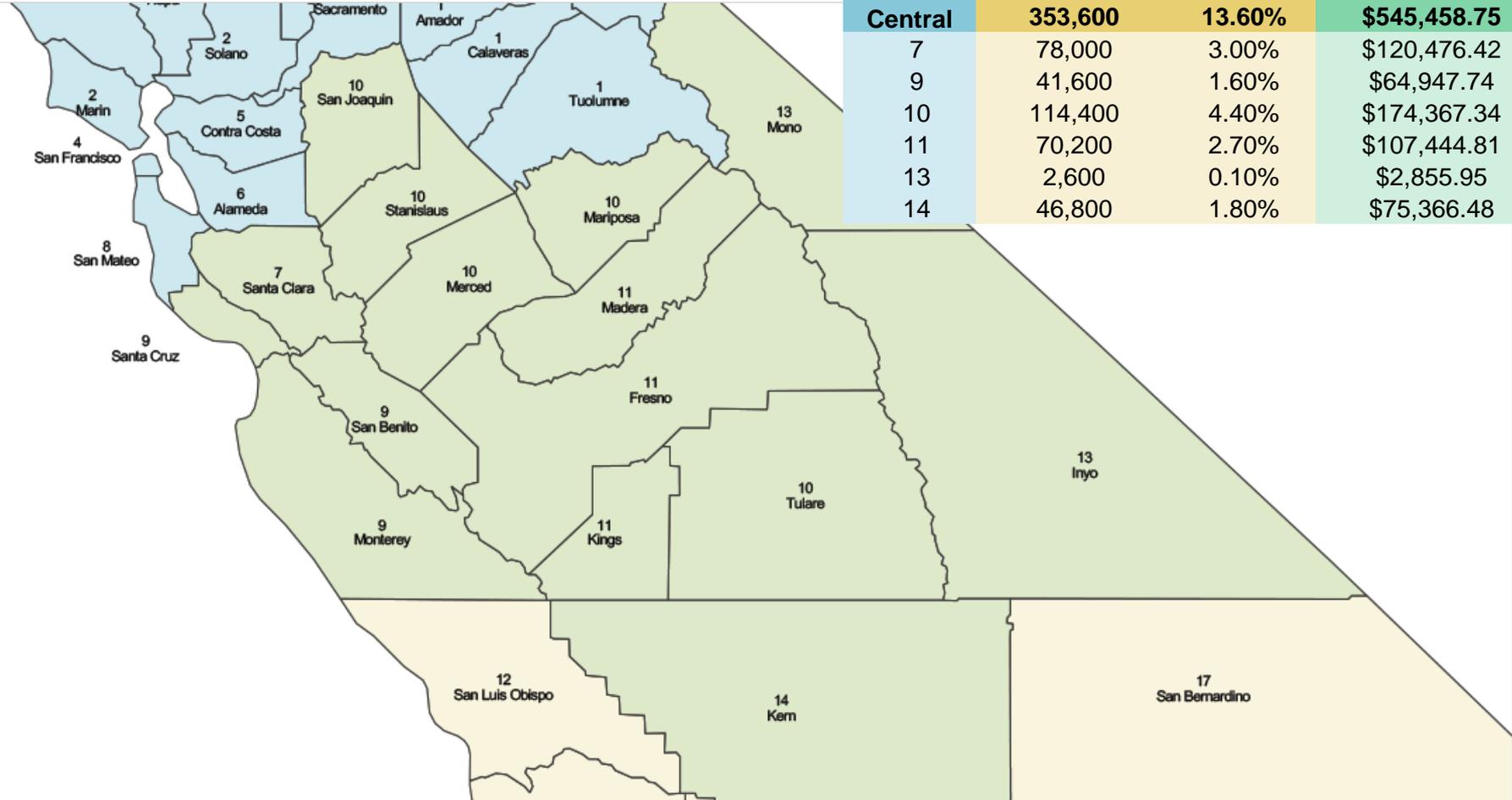
Northern Pricing Regions by County



| Rating Region | Subsidy-Eligible Individuals | % of State | Portion of Grant Available |
|---------------|------------------------------|---------------|----------------------------|
| North | 452,400 | 17.40% | \$695,436.40 |
| 1 | 78,000 | 3.00% | \$121,592.04 |
| 2 | 65,000 | 2.50% | \$100,238.88 |
| 3 | 117,000 | 4.50% | \$178,676.38 |
| 4 | 33,800 | 1.30% | \$55,993.50 |
| 5 | 49,400 | 1.90% | \$72,486.61 |
| 6 | 72,800 | 2.80% | \$113,060.39 |
| 8 | 36,400 | 1.40% | \$53,388.60 |



Central Pricing Regions by County



| Rating Region | Subsidy-Eligible Individuals | % of State | Portion of Grant Available |
|----------------|------------------------------|---------------|----------------------------|
| Central | 353,600 | 13.60% | \$545,458.75 |
| 7 | 78,000 | 3.00% | \$120,476.42 |
| 9 | 41,600 | 1.60% | \$64,947.74 |
| 10 | 114,400 | 4.40% | \$174,367.34 |
| 11 | 70,200 | 2.70% | \$107,444.81 |
| 13 | 2,600 | 0.10% | \$2,855.95 |
| 14 | 46,800 | 1.80% | \$75,366.48 |



Southern Pricing Regions by County



| Rating Region | Subsidy-Eligible Individuals | % of State | Portion of Grant Available |
|---------------|------------------------------|---------------|----------------------------|
| South | 1,794,000 | 69.00% | \$2,759,104.85 |
| 12 | 80,600 | 3.10% | \$121,746.33 |
| 13.1 | 7,800 | 0.30% | \$13,241.94 |
| 15 | 564,200 | 21.70% | \$866,869.13 |
| 16 | 564,200 | 21.70% | \$866,869.13 |
| 17 | 262,600 | 10.10% | \$405,333.95 |
| 18 | 150,800 | 5.80% | \$232,673.11 |
| 19 | 163,800 | 6.30% | \$252,371.26 |



Considerations in Developing Your Budget

- Applicants are strongly encouraged to develop cost-effective proposals that can achieve projected enrollment targets, based on the guidelines outlined below
- Majority of grant funds should be used to drive toward suggested enrollment targets
- Grantees must concentrate expenditures during the Open Enrollment Period
- 15% Administrative Overhead and 10% Equipment are allowable in budget
- Applicants will be required to develop a work plan, including strategies and activities in their grant application

| Grant Size | Admin Allowance | Equipment Fund | Outreach & Education | Enrollment | Successful Applications | Potential Number of Enrollments |
|------------------------------|------------------|------------------|----------------------|--------------------|-------------------------|---------------------------------|
| | 15% | 10% | 11% | 64% | # of Applications | 2 People Per App |
| \$100,000 | \$15,000 | \$10,000 | \$11,000 | \$64,000 | 1,104 | 2,208 |
| \$250,000 | \$37,500 | \$25,000 | \$27,500 | \$160,000 | 2,759 | 5,518 |
| \$500,000 | \$75,000 | \$50,000 | \$55,000 | \$320,000 | 5,518 | 11,036 |
| \$1,000,000 | \$150,000 | \$100,000 | \$110,000 | \$640,000 | 11,035 | 22,070 |
| TOTAL \$5,000,000 | \$750,000 | \$500,000 | \$550,000 | \$3,200,000 | 55,175 | 110,350 |



Navigator Outreach & Education Activities: Preliminary Recommendations

Outreach & Education:

- The provision of program information and message points to increase an individual's understanding of health insurance opportunities offered by Covered California with the end goal of enrolling the individual in a Covered California Plan

Three components:

- 1) provide information
 - 2) check for understanding
 - 3) call to action
- Eliminates barriers and motivates individuals to enroll
 - Gives consumer a chance to ask questions
 - In-person and in the preferred language of the consumer



Navigator Enrollment Activities: Preliminary Recommendations

Enrollment:

- Inform consumers about the opportunities for coverage through Covered California including Medi-Cal
- Inform consumers of the value of purchasing health insurance
- Help consumers to shop and compare plans
- Assisting with enrollment and retention activities
- Submit applications using the CoveredCA.com web-based enrollment portal
- Services are provided in-person and in the preferred language of the consumer



Navigator Activities: Preliminary Recommendations

Enrollment Events:

- Enrollment events will be a key tool for the Covered California sales force. Grantees will be required to develop, promote, and organize enrollment events that target eligible consumers
- Applicants must describe their marketing plan for drawing target populations to events and organizational capacity to convene events
- Any expected marketing costs should be included and justified in the budget
- Successful events will require **outreach** to get consumers to the event, **education** to get consumers interested, and **enrollment support** available on the spot that is compliant with venue criteria



Navigator Activities: Preliminary Recommendations

Grantees should consider the following criteria when planning for enrollment:

- Quiet and confidential space to conduct one-on-one enrollment sessions
- Accessible to CoveredCA.com (Wi-Fi or wired internet connection). For regions of the state with limited internet connectivity, paper applications may be used
- Compliant with the Health Insurance Portability and Accountability Act (HIPAA) laws to protect all consumer identifiable health information
- Accessible and usable for people with disabilities per ADA regulations
- Enrollments must not be conducted in locations that would reflect negatively upon Covered California or the State of California, nor in locations where illicit or illegal activities occur



Application Criteria: Preliminary Recommendations

Navigator Application Criteria:

Highly competitive applications will demonstrate:

- Cost-effective program
- Cultural competency
- Existing access and ability to reach 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
- Driving enrollments as the cornerstone of the grantee work plan and budget.
- 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



Navigator Grantee Measurements include:

Grantees will be assessed on monthly benchmarks, including:

- Enrollment numbers
- Enrollment events during open enrollment period
- Established partnerships and other enrollment efforts during special enrollment period
- Outreach and education efforts



Proposed Timeline

| Navigator Program | Date |
|--|-------------------------|
| Navigator Grant Application Release | February 3, 2014 |
| Navigator Applications Due | March 3, 2014 |
| Announcement of Intent to Award | April 23, 2014 |
| Contract Negotiations | April 24 – May 14, 2014 |
| Navigator Affiliation & Background Check | May 16 – June 5, 2014 |
| Navigator Grantee Training & Certification | June 2 – July 4, 2014 |
| Navigators Begin Enrollment Assistance | July 1, 2014 |
| Special Enrollment Period | July 1 – Sept 30, 2014 |
| Open Enrollment Period | Oct. 1 – Dec. 07, 2014 |
| End of Grant Award Period | December 31, 2014 |



Areas for Stakeholder Feedback

- **Proposed funding pools**
- **Grantee criteria by funding pool**
- **Grant award size and enrollment targets**
- **Navigator activities**
- **Enrollment events**
- **Desired qualifications**

What else should Covered California consider?

Next Steps: Stakeholder Input

Questions and Comments

Submit written
comments/suggestions to:
grantinfo@ccgrantsandassistors.org
by Nov. 8, 2013 at 5 p.m.

