Question	Answer
Organizations Eligible to Apply for the Navigator Program	
What types of organizations are eligible to participate in the Navigator Program?	The following entities are <u>eligible</u> to apply for the Navigator Program: - American Indian Tribe or Tribal Organizations; - Chambers of Commerce; - City, County and Local Government Agencies; - Commercial Fishing, Industry Organizations; - Community Colleges and Universities; - Faith-Based Organizations; - Indian Health Services Facilities; - Labor Unions; - Licensed Attorneys; - 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; - Tax Preparers as defined in Section 22251(a) (1) (A) of the Business and Professions Code; and Trade, Industry, and Professional Organizations
What organizations are <u>not</u> eligible to participate in the Navigator Program?	The following entities are <u>ineligible</u> for a Navigator Grant: - Any entities or individuals concurrently licensed by the Department of Insurance; - Associations that include members of, or lobby on behalf of, the insurance industry; - Health insurance issuers or stop loss insurance issuers; - Subsidiaries of 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 Covered California Health Plan or other health plan; - Licensed Health Care Clinics (except for Safety Net Clinics);

Question	Answer
	• Licensed Health Care Institutions; Licensed Health Care Providers
Our organization will be a CEE with affiliated CECs. There is a section to upload a 501c. We are not a not-for-profit organization as we prepare taxes. For grant purposes is it necessary to be a not-for-profit organization?	Organizations are eligible to apply for the Navigator Grant Program as long as they are one of the eligible entity types identified above.
Are Covered California Certified Enrollment Entities (CEEs) eligible to participate in the Navigator Program?	Covered California CEEs are strongly encouraged to apply to the Navigator Program provided they meet the following conditions: • Navigator Program Grant funds shall not supplant federal, state or private funds allocated to conduct the same or similar work. • CEEs can be registered in both the In-Person Assistance Program and the Navigator Program. However, Certified Enrollment Counselors (CECs) can only be registered in the In-Person Assistance Program _or_ the Navigator Program, but not both.
Can an organization remove a CEC from the In-Person Assistance Program to allow them to work under the Navigator Program Grant?	Yes. Entities can move CECs from the In-Person Assistance Program to the Navigator Program. However, CECs can only be registered in the In-Person Assistance Program _or_ the Navigator Program, not both.
Do we need to establish a CEE number before we can apply for a Navigator Grant?	Applicants are not required to apply as a CEE prior to submitting a proposal for the Navigator Grant Program.
Are Covered California Outreach and Education Grantees or their subcontractors eligible to participate in the Navigator Program?	Eligible entities that are current Outreach and Education Grantees or their subcontractors are eligible to receive Navigator Program Grant Funds. In the event that an Outreach & Education Grantee receives a Navigator Program Grant, Covered California will work with the Entity to revise and align the entity's agreements and workplans to ensure that services are not duplicated. The Grantee must use different staff for the Outreach and Education Grant Program than those working under the Navigator Program.
Are Health Resource and Service	Entities that are HRSA grant recipients are eligible to participate in the Navigator

Question	Answer
Administration (HRSA) grant recipients eligible to participate in the Navigator Program?	Program as long as they meet the eligibility requirements. The Entity must use different staff for the HRSA grant and the Navigator Program. Navigator Program Grant funds shall not supplant federal, state or private funds allocated to conduct the same or similar work.
Navigator Program Timeline	
What is the grant period?	The grant award period is from June 1, 2014 through Dec. 31, 2014. Navigator Grantees will conduct the majority of enrollment activities during the 7-week Open Enrollment period, currently scheduled to start on Oct. 15, 2014 through Dec. 7, 2014 for enrollments effective on Jan. 1, 2015. Navigator Grantees will also conduct enrollment assistance activities for consumers with a qualifying event that are eligible to enroll during the Special Enrollment Period throughout the grant term.
The Activity Workplan template begins the first week in July. Can the weeks prior to that be allocated to only training staff? Are organizations required to complete outreach and enrollment activities during that time period?	During the month of June 2014, Navigator Grantees will finalize their Strategic Work Plan and training and certification of staff will occur. Navigators will begin outreach, education and enrollment activities beginning in the month of July 2014.
What is the time frame of the "special enrollment period?	Special enrollments occur at any time outside of the open enrollment period. Navigator grantees are anticipated to begin providing enrollment assistance to those who qualify for the special enrollment period in July 2014.
The United States Department of Health and Human Services has proposed a change to the next open enrollment period from 10/15/14 to 12/7/14 to new dates of 11/15/14 to 01/15/15. Will Covered California change the Open Enrollment period?	The Open Enrollment period is currently scheduled to begin on Oct.15, 2014 and end on Dec. 7, 2014. If the Open Enrollment period changes, Covered California will work with the Navigator Grantees to adjust their workplan.

Question	Answer
Outreach, Education and Enrollment Activities	
What are the types of enrollment activities that Navigator Grantees will conduct?	Navigator grantees will conduct the majority of enrollment activities during the Open Enrollment period. Enrollment strategies may include, but are not limited to, the following: • Enrollment events focused on specific target populations and/or geographies; • One-on-one sessions, group sessions, or workshop formats that also offer one – on-one, on-site enrollment assistance for interested individuals; • Establishing partnerships with employers and other organizations with large numbers of uninsured and eligible consumers (i.e. employers with large numbers of part-time workers) for the purposes of co-hosting an enrollment event at the employment site or other appropriate venue for enrollment activities. • Examples of employment sectors with high uninsured rates include: construction, restaurants and other food services, crop production, grocery stores, truck transportation, child day care, and security services, etc.; • Partnering with mayors, other local officials, community leaders or local media to sponsor or promote enrollment days or events; • Partnering with faith-based organizations to facilitate enrollment opportunities among congregations; and • Leveraging an organization's existing customer base and/or intake processes to facilitate enrollment. Grantees may define their own strategies for conducting outreach and education; however, these efforts should focus on promoting enrollment events or other enrollment opportunities offered by the Grantee.
In addition to outreach and education activities, will Navigators enroll consumers or simply assist with self-enrollment?	Navigators will assist consumers with completing the application process, either by guiding them through completing the application on their own or completing the application for the consumer. The Navigator must be delegated on the application in order for application assistance to count toward Navigator Grant goals.
What activities will Navigator Grantees conduct during the non-Open Enrollment period?	Navigator Grantees will conduct outreach and education activities throughout the grant term. Navigator Grantees will also conduct enrollment assistance activities for consumers with a qualifying event that are eligible to enroll during the Special

Question	Answer
	Enrollment Period.
What is the purpose of the Navigator Program and what are the responsibilities or duties for the program?	At a minimum, an entity that serves as a Navigator must carry out the Navigator Program Activities described in the Enrollment Assistance Program regulations (CCR Chapter 12 Article 8 Section 6664), including: • Maintain expertise in eligibility, enrollment, and program specifications and conduct public education activities to raise awareness about the Exchange; • Provide information and services in a fair, accurate and impartial manner. Such information must acknowledge other health programs; • Facilitate selection of a Qualified Health Plan (QHP); • Provide referrals to any applicable office of health insurance consumer assistance or health insurance ombudsman established under section 2793 of the PHS Act, or any other appropriate State agency or agencies, for any enrollee with a grievance, complaint, or question regarding their health plan, coverage, or a determination under such plan or coverage; and • Provide information in a manner that is culturally and linguistically appropriate to the needs of the population being served by the Exchange, including individuals with limited English proficiency, and ensure accessibility and usability of Navigator tools and functions for individuals with disabilities in accordance with the Americans with Disabilities Act and section 504 of the Rehabilitation Act.
Does enrollment assistance need to be "in-person" or can we utilize over the phone or other technology to assist consumers in very remote locations? There are many references to face-to-face or one-on-one enrollment. Will call-center-type institutions be allowed to do enrollment assistance over the phone?	Enrollment assistance does not need to be provided in-person for the Navigator Grant Program. Covered California is looking for innovative strategies to reach the target population within the outlined funding pools, including options for providing enrollment assistance that is not in-person such as through the use of call centers.

Payment Structure

Question	Answer
Is the grant pre-funded or reimbursement based? Is it based on performance?	Grantees will be required to submit invoices on a monthly basis. Payment will be paid in arrears and disbursed for services provided within 45 days of receipt of the invoice. No upfront or advance payment will be provided. Covered California reserves the right to

Question	Answer
	withhold payment or reduce the grant award size if deliverables are not achieved.
Funding Pools	
In determining grant size, has Covered California taken into consideration that doing education and enrollment in areas where potential enrollees are spread out (rural areas) will be much more costly than in areas where people are concentrated (urban)?	Covered California developed anticipated funding allocations for each region based on the number of consumers likely to enroll but will consider the geography of the region in evaluating the proposals. These are only estimates and Covered California reserves the right to modify these estimates during the Grant evaluation and selection process. The Regional Funding Pool is intended to encourage regional collaborations, including established and emerging partnerships, to submit joint proposals to reach Covered California's target markets in a single region.
The recorded Webinar dated 10/28/13 indicates that we can request a grant size of $100,000. The online application only allows funding requests in the amounts of $250,000 to $500,000.	The webinar incorrectly showed stated that grant awards would start at $100,000. The minimum Grant award will be $250,000 and a maximum of $2,000,000 (Refer to Section 2.4 Funding Pools of the RFA).
Medi-Cal Enrollment	
Will enrollment into Medi-Cal be counted toward the enrollment goals under the Navigator Program?	The target population for the Navigator Program is consumers eligible for enrollment in Covered California Health Plans. This includes consumers with incomes above 138% of the FPL who qualify for enrollment in Covered California's subsidized and non-subsidized health coverage options in the individual marketplace. Navigators will also provide information and assistance with other insurance affordability programs, including the Medi-Cal Program. Proposals should not include separate goals for Covered California and Medi-Cal. Covered California will evaluate Navigator Grantee's ability reach enrollment goals, which will include all successfully enrolled applicants in either a Covered California Plan or the Medi-Cal Program.
Targeted Populations	
What are the target populations for the	Examples of target markets include, but are not limited to, the following:

Question	Answer
Navigator Program?	• Hard-to-move populations with high numbers of uninsured (e.g. young adults) who are unlikely to obtain health care coverage because they do not understand the importance of having coverage; • Populations with Limited English Proficiency (e.g. Spanish, Cantonese, Mandarin, Vietnamese, Korean, Cambodian/Khmer, Hmong, Tagalog, Russian, Armenian, Farsi, Arabic, etc. speaking populations); • College students; • LGBTQ individuals; • Culturally diverse populations and communities, such as Native American Indians, Latinos, Asians, Pacific Islanders, African Americans, etc.; • Families with mixed immigration status; • Employment sectors in which there are high numbers of uninsured workers. These include: Construction; Restaurant and other food services; Crop Production; Elementary and secondary schools; Services to buildings and dwellings (except construction); Grocery stores; Truck Transportation; Real Estate; Automotive Repair and Maintenance; Child day care services; Traveler Accommodation; Hospitals; Investigation and security services; Independent artists; performing arts; spectator sports and related industries; and • Other markets defined by gender, income, age, etc. with high rates of uninsured.
Can an Outreach and Education Grantee apply for the Navigator grant and focus on the Latino community as long as Navigator staff is not also working on the Outreach and Education grant?	Yes. Your organization could apply for the Targeted Funding Pool to reach the Latino community. The purpose of the Targeted Funding Pool is to engage entities or collaborative with access to targeted segments of the population that share common characteristics such as language, ethnicity or employment sectors (Refer to Section 2.4 -Funding Pools in the RFA). Navigator Grant Program funds cannot be used to supplant other Outreach, Education or Enrollment efforts.
For the targeted funding pool, will Covered California award 2-8 grants for all of California in total or for each region?	Covered California will award a total of 2-8 grants for the Targeted Populations funding pool in total (Reference to RFA- Section 2.4 Funding Pools).

Question	Answer
Under the Targeted Funding Pool, can a proposal focus on a targeted population within a couple of zip codes or must it cover the entire region?	An applicant may propose to serve populations regardless of geography (e.g. within a city, across a county, multiple counties, statewide) within the Targeted Populations Funding Pool (Reference to RFA- Section 2.4 Funding Pools). This means the proposal submitted to the Targeted Funding Pool does not need to cover all zip codes within a region.
Number of Applications	
If partnering with a lead entity for the Regional Funding Pool, are there any limitations to the number of applications a partner may be included in?	Applicants may submit separate Applications to both the Regional and Targeted Funding Pools. An applicant may submit one or more Applications as follows: • A single Application to the Regional Funding Pool to serve one region; • Up to 6 Applications to the Regional Funding Pool to serve multiple regions; • A single Application to the Targeted Funding Pool; or, • A single Application to the Targeted Funding Pool and up to 6 Applications to the Regional Funding Pool. An entity may only appear on one Application per funding pool, either as the lead or as a subcontractor. Therefore, the maximum number of Applications that an entity may appear on is seven (7).
Can an organization apply as an independent entity and also be part of a regional application?	An entity may only appear on one application per funding pool, either as the lead or as a subcontractor. Therefore, the maximum number of Applications that an entity may appear on is seven (7).
Navigator Staffing	
Are eligible entities allowed to use for-profit consultants to fulfill part of their proposed objectives?	There is no prohibition against the use of for-profit consultants. However, funding for consultants must be within the 15% administrative allowance.
Can volunteers be used to conduct Navigator Program activities?	Covered California is looking for full-time staff that will be dedicated to providing outreach, education and enrollment services under the Navigator Program and those efforts can be complimented by volunteers.

Question	Answer
Enrollment Assistance Program Overview	
What is the difference between an entity that is under the In-Person Assistance Program and the Navigator Program?	Covered California established an Enrollment Assistance Program that includes both the Navigator and In-Person Assistance programs to provide assistance to individual consumers when they apply for and select health care coverage through Covered California. The primary distinction between the In-Person Assistance and Navigator programs is in the payment structure. CEEs participating in the In-Person Assistance Program receive compensation in the amount of $58 for successful applications and $25 for successful renewals. Under the Navigator Program, Entities will receive a grant amount that will cover outreach, education and enrollment activities.
	CEEs can be registered in both the In-Person Assistance Program and the Navigator Program. However, CECs can only be registered in the In-Person Assistance Program _or_ the Navigator Program, not both.
Reporting Requirements	
What are the reporting requirements in the Navigator Program and will it be the same as the Outreach and Education Grant Program?	The reporting requirements will be similar to the Outreach and Education Grant Program. Navigator Grantees will be required to report on the outreach and education activities conducted on a frequency of at least monthly but not more often than weekly.
If we coordinate with Certified Enrollment Counselors or Insurance Agents at events, will the applications completed by the Certified Enrollment Counselors or Insurance Agents be counted toward our goals?	While Covered California encourages collaboration with CECs and Insurance Agents, only applications completed by the Navigators affiliated with each Navigator Grantee will count toward the enrollment goals.
Training, Certification and Criminal Record Check	
What training and certification will the Navigators receive?	Navigators will need to complete 3-day training and pass a certification exam before they can begin work. The goal is to complete all training in the month of June 2014 so Navigators can begin work in July 2014.

Question	Answer
Will Navigator Grantee staff need to be fingerprinted and pass a criminal record check?	Yes. All CECs affiliated with a CEE in the Navigator Program must submit fingerprint images for processing through the criminal databases maintained by the Department of Justice (DOJ) and Federal Bureau of Audits and Investigations (FBI) for the purpose of obtaining criminal history information. Covered California will pay for the fingerprinting and criminal record check. Covered California will review the criminal history information to make a determination of an individual's fitness to perform the duties of the Navigator Program. If the state or federal level criminal records contain a conviction of a felony, misdemeanor, or pending criminal charge related to a crime of moral turpitude that is substantially related to the qualifications, functions, or duties of the Navigator Program, it shall be justification for denial of an individual's application to serve as a Certified Navigator in Covered California's Navigator Program.
If existing CECs would like to become a Navigator, will they need to complete the training again?	No. Existing CECs who have been trained, certified and passed the background clearance do not need to complete this process again.
Do Educators participating in the Outreach and Education Grant program need to complete additional training and certification if they become a Navigator?	In the event that Educators are moving to the Navigator program, they will need to complete additional training modules on the application assistance process and will need to complete the fingerprinting and background clearance process.
Selection and Notification Process	
How will organizations be notified whether they have been selected for a Navigator Grant award?	Awards will be based on the evaluation criterion identified in **Section 4.1 – Navigator Grant Application Selection Criteria.** Notification of Intent to Award will be sent out on the date and time posted at: http://www.healthexchange.ca.gov/Pages/NavigatorProgram.aspx.
Collaborative Applications and the Use of Subcontractors	
Are all subcontractors required to submit financial documents?	A separate budget, reflecting the same expense categories and format as the Lead Agency, must be submitted for each Subcontractor. The Subcontractor budget shall detail expenses by month and fiscal year. Refer to instructions in the Navigator Budget

COVERED CALIFORNIA

Question	Answer
	Worksheet for more information.
Can an organization partner with licensed insurance agents (with no exchange of monies)?	While we encourage all of our service channels to collaborate at events, only applications completed by the Navigators affiliated with each Navigator Grantee will count toward the enrollment goals.
How can smaller organizations link to these large applicants?	Organizations are encouraged to refer to the Webinar hosted on 2/25/14. A list of organizations that have submitted a Letter of Intent to Respond and have agreed to have their name posted is available on slide 23 of the PowerPoint presentation available for download at: http://www.healthexchange.ca.gov/Pages/NavigatorProgram.aspx.
Resources and Technical Assistance	
Who can we contact with questions regarding what to add in the cover letter and budget?	Covered California will accept written questions or concerns related to this Grant Application and/or its accompanying materials, instructions, or requirements, until March 7, 2014.
Who do we contact for questions or technical assistance?	Organizations may submit questions by completing the Grant Program Question Submission Form, located at www.healthexchange.ca.gov/Pages/NavigatorProgram.aspx, and sending the Form via e-mail or by mail, to the Single Point of Contact (see page 11 of the RFA). The last day to submit inquiries is March 7, 2014. Please reference the "Navigator Program" in the subject line when submitting inquiries. Questions received after the deadlines are not guaranteed to be answered. Covered California may, at its sole discretion, post responses to questions at the date and time outlined in the updated schedule posted at the following link: http://www.healthexchange.ca.gov/Pages/NavigatorProgram.aspx.
The application is asking for a CEE numerical identification. However, our entity's identification is 10 alphabetical characters and the electronic application will not accept it.	CEEs are only assigned a numerical identification number. Please contact your Enrollment Assistance Specialist if you need assistance identifying your CEE identification number.

Question	Answer
Are we able to re-allocate characters to other sections in the proposal? For example, one narrative response exceeds the character for that section; however other sections in our proposal are under the character limit.	The character limits for the narrative responses in Section B cannot be shared between sections. Character limits are validated individually, not cumulatively, throughout the application.

Budget

Is there a definition of what is considered equipment? Over $5,000, for example? Would computers at $500 be considered equipment or supplies?	Equipment costs include computers, tablets, printers, copiers and other office equipment. Additional items such as office supplies, tents, tablecloths, supplies, etc. can be listed under "Other".
Can costs associated with training time for Navigators be included in the budget?	Costs associated with training of Navigators can be included in the Grant Budget. In addition, Covered California will pay for fingerprinting of potential Navigators. http://www.healthexchange.ca.gov/Pages/NavigatorProgram.aspx
How many enrollments do you expect per enrollment specialist, per month? How strictly will you judge the submitted budget according to the benchmarks?	There is a range that applicants should consider in establishing their budget (Refer to Slide 28 of the Navigator Grant Program Webinar hosted 2/25/14). These are intended to be an estimate and will be a part of Covered California's evaluation of the proposals. http://www.healthexchange.ca.gov/Pages/NavigatorProgram.aspx
Will all outreach and education materials be provided by Covered CA, or do we design, translate and produce additional materials?	Navigator Grantees will be able to order collateral materials through the Covered California Print Shop. This is not included as part of your grant funds, but made available through the Covered California on-line Print Shop. http://www.healthexchange.ca.gov/Pages/NavigatorProgram.aspx

Additional Questions

Do subcontractors have to have a federal DUNS #?	No.
What is the difference between completed	An enrolled individual has completed the application, including an eligibility

Question	Answer
applications and potential enrollments?	determination, and paid for the first month premium. This is referred to as effectuation of coverage.
Is there a separate grant that focuses on providing only outreach and education about the Affordable Care Act and Covered California?	At this time, Covered California does not have any other grant opportunities for outreach and education only.
If an entity completes one application for a family of two (e.g., husband and wife), does that count as two applications submitted?	The enrollment benchmarks shown on slide 28 of the Navigator Grant Program Webinar hosted 2/25/14, assumes that an application will average two enrollments. These are intended to be an estimate and will be a part of Covered California's evaluation of the proposals.