



FY 2023 Navigator Grant Program Request for Proposals: Responses to Applicant Questions

March 11, 2022

Eligibility and Applying

Q: Do we have to be a navigator organization in order to apply for the navigator grant program?

A: No, an applicant does not need to have a navigator contract in place in order to respond to the RFP but must have a navigator contract with MNSure during the period of the grant. MNSure would work with a selected respondent to ensure a navigator contract is in place in time. Additional [information regarding contracting with MNSure as a navigator agency](#) is available on the MNSure website. Staff at the agency who would provide application and enrollment assistance would need to complete the navigator certification process. [Information on certification requirements](#) is available on the MNSure website.

Q: If an organization currently only has certified application counselors (CACs), can they apply for the grant? And if so, what will they have to do differently if awarded this funding?

A: Yes, a CAC agency can apply for the grant, but if selected as a grantee would need to change to a navigator contract. Any actively certified staff would not need to take any additional training to convert their certification to a navigator. However, the agency would then have certified staff listed on the Assister Directory, would be required to assist all individuals who approached the agency for assistance with enrolling in coverage and would be eligible for per-enrollee payments.

Q: Can an organization that has just been established apply for this grant?

A: Yes, as long as the organization meets the eligibility criteria on page 7 of the RFP.

Q: Can colleges apply for this grant?

A: Yes, public, tribal, private for-profit and nonprofit entities are eligible to respond to this RFP.

Q: Can you speak to the difference between navigators and certified application counselors?

A: Navigators are listed on MNSure's Assister Directory and are required to at least attempt to assist all individuals who approach the agency for help. They are also eligible to receive [\\$70 per-enrollee payments](#) for certain application and enrollment activities. Certified application counselors (CACs) perform similar functions but are not listed on the Assister Directory and may limit their assistance to their own client base. Since CACs are not required to assist the general public, CAC agencies are not eligible for per-enrollment payments.

Q: Can you have both Navigators and CAC's working out of the same organization? Can a CAC also be a Navigator?

A: No. Currently, MNSure is unable to support functionality for navigators and CACs who work out of the same organization.

Q: Does a navigator need to be an employee of the agency applying? Or could this be a third-party vendor acting on behalf of the agency?

A: A navigator agency may list employees, agents and volunteers on their roster in the Agency Management Program (AMP). Per clause 2.3 of the Navigator Grant Services Contract/In-Person Assister Attachment A, the agency must provide oversight of all employees, agents and volunteers listed on their roster.

Q: Do you have a Word template of all the questions to prepare ahead of time?

A: The questions are not available in a Word template, but a PDF template of the application questions are in the "[Appendix: Foundant Applicant Template](#)" available under Navigator Grant Request for Proposals and Required Documents on the [Assister Funding Opportunities](#) webpage. We do encourage applicants to write out their responses to the application questions in Word and cut and paste them into Foundant.

Q: What questions on the narrative are new this year?

A: There have been many changes to the 2023 request for proposals from previous years. We encourage applicants to review the new application questions in the "[Appendix: Foundant Applicant Template](#)."

Q: When logging into Foundant do I use the same login as logging in to the Agency Management Program (AMP)?

A: No, the Agency Management Program (AMP) is the online system where all navigator and certified application counselor (CAC) agencies maintain their certified staff roster and contract information. It is unrelated to the Foundant system, where the navigator grant application is completed and where selected grantees will submit reports and invoices during the grant year. Both systems do require an email as your username. However, you will need to set up a different password for Foundant and AMP.

Q: If you haven't applied for a grant before, but you have AMP log in, do you need to create new log in or you can use your AMP log in?

A: You will need to create a new log in for Foundant if you have not applied for a grant before.

Statement-of-Focus Population

Q: Can “low-income” be considered a population group?

A: Respondents must clearly define the specific population of focus so that they can provide evidence that the population experiences high rates of uninsurance, barriers to obtaining and maintaining coverage, and/or disparities in income. Listing “low-income” would not be a clearly defined population. However, specifying “families with income below 200% of the federal poverty level” is an example of a clear definition.

Q: Our clinic serves a significant uninsured population – approximately 9.5% of our patients – is this an adequate statement of focus population? Or would it be preferable to focus on a described at-risk population, such as Hispanic/Latino patients?

A: While the broad category of “uninsured” is a potential statement-of-focus population since it can be clearly defined, the grant program seeks to target populations with disproportionately high rates of uninsurance. Focusing on a more specific at-risk population, such as Hispanic/Latino patients, would make a proposal more competitive.

Current Activities

Q: We have been helping consumers complete the MNsure application for the last two years but have not been accessing grant funding. Should we fill out information on the application and answer the “current grantee” questions?

A: The “Current Agency Activities” section includes questions that are directed at agencies with a current navigator services contract and agencies that do not have a current navigator services contract. This is *not* referring to a current *grantee* contract. If you are currently having MNsure-certified navigators assisting consumers, you should answer the questions as an agency that has a current navigator services contract.

Q: When answering the questions: “What percentage of the agency’s certified navigator staff time is currently spent doing the following...” should we estimate the time on these activities during the pandemic, or “normal/pre-pandemic” times? In our experience, the percentage time spent on activities was different pre-pandemic compared to now.

A: When answering the questions for current agency activities, provide information accurate as of March 1, 2022.

Q: For current agencies activities and answering questions about FTEs, the instruction is to provide information as of March 1. There has recently been turnover of some navigator staff. Should their FTE be listed, even if the position is currently vacant? The intention is to fill the position as soon as possible. This question pertains to the question about all agency staff too.

A: You should provide the FTE information for currently filled positions. However, in the case of navigator staffing, you may note separately if there are vacant positions that you are planning to fill.

Objectives and Strategies

Q: Is there any additional guidance you can provide to all applicants to ensure that similar assumptions are being made with regard to the impact, if any, of the continuing Public Health Emergency on staffing decisions, expected enrollments, predicted outreach impacts, etc.?

A: The federal public health emergency adds an element of uncertainty to this grant process. While we anticipate that the federal public health emergency will end at some point during the FY 2023 grant period, we do not know when or have complete information on how it will impact our navigator partners. We recommend applicants submit a proposal that demonstrates the flexibility to transition from current activities under the public health emergency to supporting consumers in the transition back to normal processes. Applicants should state what assumptions they are making regarding the end of the public health emergency. If additional information is available during the contract negotiation phase, MNsure will work with selected recipients to adjust final work plans and budgets.

Q: Does MNsure have any recommendations for estimating the number of renewals a grantee will assist with, given the on-going Public Health Emergency, and the challenge to predict when that will end/when renewals will resume?

A: Applicants should anticipate that the public health emergency will end at some point during the FY 2023 grant period, which would increase the number of navigator-assisted public program renewals. However, we do not know exactly when it will end. Applicants should state what assumptions they are making regarding the end of the public health emergency. If additional information is available during the contract negotiation phase, MNsure will work with selected recipients to adjust objectives.

Q: In setting goals for the grant, how would you recommend writing in the application about the “promised” numbers and what to do if the current peacetime emergency continues to affect our ability to meet those goals? Hopefully, as we look ahead this will not impact enrollments and outreach activities as much as it had the last two years, but has there been any guidance in case it does?

A: Applicants should anticipate that the public health emergency will end at some point during the FY 2023 grant period. We recommend applicants submit a proposal that demonstrates the flexibility to transition from current activities under the public health emergency to supporting consumers in the transition back to normal processes. This change would affect enrollment and outreach activities. Applicants should state what assumptions they are making regarding the end of the public health emergency.

Q: Can you define what you mean by in-reach activities?

A: “In-reach” is working to enroll those who have an existing connection with your agency. For example, a childcare center that works to connect the parents of enrolled children with health care insurance. Outreach is working to enroll those from your statement-of-focus population who are not already connected with your agency. Minnesota’s model of having a large number of navigator agencies strongly values in-reach through existing connections and trusted relationships. However, the grant program does seek to support reaching beyond existing clients to others from the statement-of-focus population.

Q: How would you recommend proposing outreach activities for a strong application when estimating the number of education/outreach activities outside of social media with the global pandemic still impacting in-person events and the uncertainty surrounding these activities?

A: We recognize that the pandemic has changed the nature of education and outreach activities. However, two years of operating during a federal public health crisis means it is more important than ever to connect with individuals who need health care coverage. A strong proposal will demonstrate an ability to adapt to the on-going circumstances and identify new or modified outreach strategies that are effective at reaching those who need assistance. This may mean more targeted efforts that ultimately reach fewer people than pre-pandemic.

Q: Have there been any significant changes to the numbers you are hoping to see for the following application questions? Is there a minimum?

- **Number of individuals screened and/or assisted with questions**
- **Number of navigator-assisted applications and renewals**
- **Number of successful enrollments and renewals**
- **Number of outreach and education activities**
- **Number of individuals reached through outreach and education**

A: There are no specific expectations or minimum objectives for these questions, or they would be stated in the RFP. MNsure has refrained from being prescriptive as population density can vary, as can the difficulty of reaching and enrolling specific populations. However, this is a competitive selection process. Reviewers will evaluate whether objectives are clear and sufficient to achieve the goals of the MNsure’s navigator grant program. Proposals will be evaluated on their own merits. However, reviewers will receive information on the applicant’s recent performance as a navigator and the final selection of grantees may compare proposals serving similar populations and/or geographic areas to determine best value for the state.

Q: Grant Objectives and Strategies are broken out by screened/assisted, applications/renewals and enrollment/renewals. Can MNsure say more about the anticipated distinctions between these activities in terms of connection with a focus population(s), and strategies for achieving the goal?

A: The “number of individuals that will be screened and/or assisted” is intended to capture the wide range of activities that navigators provide which includes, but is not limited to, completing an actual application. This could include answering questions over the phone, helping understand a notice, creating an online account, reporting a life event, or perhaps referring a QHP consumer to a broker.

The “navigator-assisted applications and renewals” is intended to capture assistance specifically with filling out an application (paper or online), selecting a QHP or completing the renewal.

Finally, the “navigator-assisted successful enrollments and renewals (“need to renew”)” specifically captures the subset of activities that are eligible for per-enrollee payments. MNsure will track the grantee’s progress towards this goal from navigator per-enrollee payment data.

While navigators are required to assist any member of the public and all of that activity counts towards achieving these objectives, we would like applicants to be intentional about assisting individuals that are from their statement-of-focus population. This targeted effort should be reflected in the strategies for reaching the objectives.

Q: Does MNsure have data about population distinctions for screened/assisted, applications/renewals, enrollment/renewals that can be shared?

A: MNsure only collects data regarding applications and enrollments through the METS application process. Some limited data (geographic area, sex, age and language preference) for qualified health plan enrollees is released at each MNsure Board of Directors meeting. To view the data, please look for “MNsure Slide Deck” in the [Board and Advisory Committee Document Library](#).

Q: Will we need to track and report why consumers are requesting assistance? Length of time they've been uninsured. etc.?

A: All grantees will be expected to collect and report data that tracks progress towards their grant objectives, particularly objectives related to the statement-of-focus population. On page 14 of the RFP, we list potential categories of data. Grantees are not required to be able to report all categories of data but will be encouraged to collect as much as possible.

Staffing

Q: Several questions related to dedicating staff at least 50% to a navigator were submitted:

- **Do we have to dedicate a person or persons to do this work at least 50 percent of their time?**
- **Can more than one person in an agency make up the .5 FTE requirement if they are trained to navigate?**
- **We have had a model with navigators averaging 10-12% of their time in counties which has allowed us to have a navigator presence in more places. If we change this model, it will increase costs or result in fewer navigators overall.**

A: The goal of the grant program is to offer funding above and beyond navigator per-enrollee payments to ensure there is a network of experienced navigators able to provide comprehensive support to consumers in all aspects of the process of applying for and maintaining coverage. The expectation to have a staff person dedicated at least half time to providing navigator services is to support developing and maintaining expertise in helping with

the many complex consumer scenarios. We do recognize that different models can be effective, but a proposal with staff working less than half time will have to explain:

- Why per-enrollee payments are not sufficient to cover those navigator costs and why grant funds are needed to maintain this access.
- How the applicant will ensure part-time navigator staff are not just trained, but also develop and keep their skills sharp with a low volume of applications.
- Whether very part-time staff are always available to provide help and are meaningfully contributing towards achieving the objectives of the grant.

Proposals with staff working less than half-time may not be as competitive as other proposals.

Q: Are there volume expectations for each FTE for applications and renewals?

A: It is not possible to set a volume expectation as population density can vary, as can the difficulty of reaching and enrolling specific populations. However, the purpose of the grant is to support navigator capacity to connect Minnesotans with health insurance coverage. Successful enrollments are a critical measure of performance. When evaluating objectives, reviewers will be provided information on the applicant's recent performance. Objectives should reflect that receiving grant funds will enhance an agency's capacity to enroll consumers.

Q: For paid partners that have a mix of navigators funded by MNsure, and funded from other sources, should the FTE information in the proposal reflect only those supported by the MNsure grant, or navigator FTE from any funding source?

A: In the current activities section, include information on all FTEs, regardless of funding source.

In the Budget and Financial management section, provide details on navigators that would be funded by the grant. However, if that information may not make it clear to reviewers that your proposal has sufficient navigators to achieve your objectives and strategies, you can provide additional information in the open-ended field available to explain if there is significant difference between the number of individuals and the total FTE.

Budget and Financial Management

Q: What is the minimum/maximum that an organization can apply for?

A: There is no pre-determined limit on individual awards.

However, please note that applicants will be scored on whether the requested amount is reasonable given:

- The financial capacity of the agency
- The objectives and strategies of the work plan
- And the total funds available for all grants

Q: Is there a percentage of the total grant funding that is dedicated to Twin Cities Metro vs. Greater Minnesota?

A: No, there is not a predetermined percentage of total grant funds dedicated to any geographic area.

Q: Is the question about the “Agency Total Budget” asking about the total operating budget of the Lead Agency and total operating/agency budget of each paid partner? And if it is asking about the full budget of each of our organizations, should we submit the total budget for each, or the whole budget with line items?

A: This question is asking for the total budget for *each* paid agency included in the proposal — the lead agency and each paid partner. Note that this is not the proposed *grant* budget, but the agency’s total operating budget for all programs. This response helps the review committee understand the overall financial capacity of the agency.

For example, a proposal has a lead agency with a total operating budget of \$2.5 million (for all programs) and two paid partners, one with a total operating budget of \$750,000 and one with a total operating budget of \$1.5 million. However, each agency uses a different fiscal year. The response for “Agency Total Budget” might be:

- Lead agency - \$2.5 million for FY 2023 (7/2022 – 6/2023)
- Paid partner 1 - \$750,000 for CY 2022
- Paid partner 2 - \$1.5 million for FY 2023 (3/2022 – 2/2023)

We are not looking for specific budget line items for the agency total budget.

Q: Do you need to see our paid partners’ total agency budgets as well as the lead agency?

A: Yes. See answer above.

Q: Can the grant be used for training staff in working with consumers? Can it be used to help with creating events or outreach?

A: Yes, staff training related to MNsure duties is an allowable expense. For example, reimbursing staff travel costs for attending a training. Note that a staff “retreat,” however, is not an allowable expense.

Yes, funds can be used for events and other outreach. Direct personnel costs for achieving outreach activities of the grant, or supplies and travel costs related to outreach activities, are all allowable costs.

Please carefully review the list of allowable and unallowable expenses on pages 17 and 18 of the RFP.

Q: Could the grant funds be used to cover salary for hiring a navigator?

A: Yes, navigator staff time for assisting with application, enrollment and follow-up services are an allowable expense. However, the applicant budget should clarify how per-enrollee payments and grant funds contribute towards funding navigator staff. Personnel directly related to outreach and grant management are also allowable costs.

Please carefully review the list of allowable and unallowable expenses on pages 17 and 18 of the RFP.

Q: Can indirect costs include rent per square foot for the program?

A: Indirect costs, often referred to as overhead, are all costs shared by the organization as a whole. If the applicant rents a building which it then uses solely for providing navigator services, rent would be a direct expense because it is billable to one particular program. If the applicant rents a building which is used for multiple purposes, rent would be an indirect cost because the expense of renting an office would be allocated across programs.

Q: If an agency is a navigator agency eligible for per-enrollee payments are they also eligible for this grant? If they are eligible for the grant and receive funding are they able to receive per-enrollee payments and grant funds? Lastly, how would the enrollee payments impact grant funds?

A: Navigator agencies are eligible to receive per-enrollee payments and may apply for navigator grant program funding. An agency that receives a grant will continue to be eligible to receive per-enrollee payments. Per-enrollee payments do not directly impact grant funding. However, as it is another source of funding for navigator work, applicants are required in the Budget and Financial Management section of the application to provide an estimate of per-enrollee payments that will be received during the grant year and explain how those funds will be used to support the applicant's navigator program.

Q: Do you need to see how the lead use per-enrollee payments AND how paid partners do, or just the lead agency?

The review committee will score applications on whether the applicant has clearly described how per-enrollee payments are used. Although the question on the application does not specify lead agency vs. paid partners, including information about paid partners will provide the committee with a more complete picture.

Q: Does MNsure plan to convene Stakeholder meetings in person in the upcoming grant year? This information will help inform what travel costs to plan for.

A: We do not have any immediate plans to return to in-person meetings. At this time, MNsure offices are still closed, and all staff are working remotely. We may have additional information available during the contract negotiation phase for selected applicants.

Q: How detailed do you want our paid partner budget section to be? I assume we really just need to submit their totals in the paid partner section without going into the same amount of detail as the lead agency.

A: The application asks for the total budget for each paid partner with a brief description of how funds will be used. The description of how the funds will be used should align with the objectives and strategies of the grant proposal. However, we are not asking for a detailed budget for each paid partner. Selected applicants will be required to submit a detailed budget for each paid partner during the contract negotiation phase.

For example, a response for the paid partner budget might be: \$15,000 for Paid Partner A to cover .5 FTE navigator, some travel to library locations and indirect costs.

Q: I'm trying to understand how to communicate the level of detail being asked of us as a lead agency plus that of our paid partners without having an adequate tool or mechanism to report that level of detail, at least about our partners. The old budget forms worked really well to show exactly how both the lead and the paid partners allocated funds and accounted for per-enrollee payments.

A: If you are in doubt about what information to include and how to present the information, please review the "Budget and Financial Management: Scoring" slides from the Applicant Webinar. We found that spreadsheets with detailed budgets for all agencies was an overwhelming amount of information for the review committee.

For this grant period, the review committee will be directed to score your response on whether your application provides a summary budget that accounts for all requested funds (do the individual line items add up to the total request?), whether it includes any unallowable expenses, and whether it provides explanations for each line item that are consistent with achieving the objectives and strategies of the proposal's work plan. An inconsistency might be a budget that requests a large amount for a contractor for media content development, but the strategies of the work plan do not include any media outreach. Or, if the work plan strategies include navigators driving to staff library hours across several counties, but the budget does not reflect any travel costs.

An example of a summary budget explanation for "Equipment" could be: \$2,000. Buy new computers/portable modems for three navigators supporting the mobile vaccination clinic initiative.

General Interest

Q: Is there a PDF of the webinar? Is there a recorded version of the navigator grant program RFP webinar?

A: Yes, a PDF of the slides and a YouTube recording of the webinar are available on the [Assister Funding Opportunities page](#) of MNsure.org.

Q: Does the state direct people who may contact MNsure and fit a population we serve to navigator grantees?

A: MNsure has a direct referral process where the MNsure Contact Center will connect consumers needing additional assistance with a broker or navigator (depending on the consumer's eligibility). The referrals are made based on geographic area.

Q: If awarded a grant contract, and then an extension the next year for an additional year but not to exceed two years, is this the absolute limit for grant contracts? E.g., an agency can only receive two years of funding. Or does this highlight that we must completely reapply after two years?

A: Two years is the maximum period of funding for this request for proposals. If MNsure issues a new request for proposals for FY 2025, agencies receiving a grant in FY 2023 and FY 2024 would need to reapply.

Q: Will the reporting requirements change in FY 2023? For example, possibly quarterly reports rather than monthly?

A: As explained on page 25 of the RFP, grantees will be required to submit monthly progress reports. The format and due dates for progress reports will be included within the terms and conditions of the award.

Note: Some questions have been edited for clarity or to maintain the confidentiality of the potential respondent.