



MNsurance Navigator Grant Program, Fiscal Year 2027

Policy statement presented for approval by MNsure's Board of Directors

January 28, 2026

MNsurance's mission is to ensure all Minnesotans have the security of health insurance. Since its inception in 2013, the state's health insurance exchange has been the single door to applying for coverage through Medical Assistance, MinnesotaCare or a qualified health plan (QHP). Purchasing a QHP through MNsure is the only way to receive tax credits that can reduce the cost of premiums.

To achieve the mission of health insurance for all, MNsure must identify and help those who face barriers to enrolling in or maintaining coverage, such as limited English proficiency, accessibility challenges related to living in rural areas or low health insurance literacy. Some consumers also need assistance due to other life circumstances, such as complex immigration status, unstable living situations or mental health concerns.

MNsurance's navigator program plays an essential role in connecting with populations continuing to face challenges in accessing health insurance. MNsure seeks to contract with agencies rooted in their community that can use their existing relationships to act as navigators and reach Minnesotans who need health insurance coverage. With their diverse background, MNsure's navigators are especially effective in supporting consumers who face barriers to enrolling in or maintaining coverage.

There are currently more than 230 contracted navigator agencies with more than 700 certificated navigators in Minnesota.

All navigator agencies are eligible for per-enrollee payments when their certified staff assist consumers with application, enrollment and renewal steps. In state fiscal year 2025, MNsure and the Minnesota Department of Human Services issued more than \$5.2 million in per-enrollee payments to Minnesota's navigator community for helping more than 50,000 Minnesotans access health coverage through Medical Assistance, MinnesotaCare or a qualified health plan (QHP).

Navigator per-enrollee payments provide agencies with some resources to offset the costs of helping members of their community with all the steps in applying, enrolling and renewing coverage. However, agencies that operate a robust navigator program often need additional funding to commit full-time resources to assist consumers, retain skilled staff and conduct intensive outreach activities.

MNsurance's competitive navigator grant program is an additional funding resource to support a strong navigator infrastructure in Minnesota. For fiscal year (FY) 2027, MNsure's focus for the grant program is both on sustaining essential navigator infrastructure serving populations facing barriers to enrolling and supporting agencies committed to offering experienced consumer support and outreach to all Minnesotans.

MNsure will award grants at two funding levels:

Funding Level 1 – Up to \$50,000

This funding level prioritizes supporting navigator agencies with strong, well-established connections to populations with the highest rates of insurance, populations facing barriers to obtaining and maintaining coverage and populations experiencing disparities in health outcomes. These grants offer financial support for an agency to maintain at least a half-time navigator to provide year-round assistance to at-risk populations. Eligible agencies must demonstrate capacity to provide navigator services by meeting the minimum qualifications for this funding level.

Funding Level 2 – Up to \$550,000

This funding levels priorities supporting navigator agencies with experienced navigator staff that provide year-round application, enrollment, renewal and other assistance for Minnesotans accessing public and private health insurance options. These grants will sustain an infrastructure of agencies employing full-time navigators able to provide complete case management support for Minnesotans seeking to gain and maintain health insurance coverage. Eligible agencies must demonstrate both experience and capacity for providing year-round navigator services by meeting the minimum qualifications for this funding level.

Grants for both funding levels will be one-year grants with an option to extend an additional year at MNsure's sole discretion subject to a performance evaluation.

Request for Proposals

Agencies that intend to apply for a FY 2027 grant will be required to submit a response to the request for proposals.

Timeline

The expected timeline for the grant solicitation is as follows:

- January 28, 2026 – Policy statement presented to MNsure board for consideration and approval
- Early February – Request for proposals issued
- Mid-February – Applicant webinar
- Mid-February – Deadline for submitting questions regarding RFP
- Late February – Responses to questions posted
- Early March – Grant proposals due
- Early July 2026 – Grant awards announced publicly, grant contracts begin