



## **MNsure Navigator Grant Program, Fiscal Year 2025**

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

*January 10, 2024*

MNsure'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.

MNsure'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 200 contracted navigator agencies with more than 650 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 2023, MNsure and the Minnesota Department of Human Services issued more than \$1.7 million in per-enrollee payments to Minnesota's navigator community for helping about 25,000 Minnesotans access health coverage through Medical Assistance, MinnesotaCare or a qualified health plan (QHP).

Navigator per-enrollee payments provide agencies with some income to offset the costs of helping enroll their community. However, agencies that are committed to sustaining a robust navigator program often need additional resources to retain skilled staff, conduct intensive outreach and offer year-round consumer support.

For the last ten years, MNsure has utilized a grant program to award funds to support specific goals, including building capacity in the navigator community and increasing outreach to the uninsured.

For fiscal year (FY) 2025, MNsure anticipates that \$4 million will be available to fund community-based outreach, enrollment and coverage support efforts. As Minnesota emerges from the intensive "unwinding" process of resuming public program renewals, these agencies are needed to work collaboratively with MNsure and the Minnesota Department of Human Services to reach and enroll Minnesotans who continue to face the greatest barriers to accessing health insurance coverage.

The grant program will prioritize funding contracted navigator agencies that employ experienced certified staff with a year-round commitment to providing application and renewal assistance for public and private health insurance options.

Recent data from the Minnesota Health Access Survey finds that Minnesota's uninsurance rate has dropped to an historical low while the racial gap has widened among people of color and American Indians. Research also shows that individuals may face a variety of barriers to accessing coverage due to life circumstances. Successful grant applicants will have strong and established connections to a population (or populations) that evidence shows is disproportionately uninsured, experiences disparities in health outcomes, and/or faces barriers to enrolling in coverage.

Agencies must demonstrate an organizational commitment to community outreach and the capacity to collect and report data to track progress towards grant objectives. Agencies must also demonstrate adequate administrative resources and financial oversight to manage the grant.

These will be one-year grants with an option to extend an additional year at MNsure's sole discretion, and subject to the grantee's willingness to continue. Only agencies with an active navigator contract are eligible to apply. The funding request should be for dedicated navigator staff for outreach and enrollment activity, internal administrative support, and collecting and reporting data to track outcomes.

## **Request for Proposals**

Agencies that intend to apply for a FY 2025 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 10, 2024 – Policy statement presented to MNsure board for consideration and approval
- Mid-January – Request for proposals issued
- Late January – Applicant webinar
- Early February – Deadline for submitting questions regarding RFP
- Mid-February – Responses to questions posted
- Late February – Grant proposals due
- Early July 2024 – Grant awards announced publicly, grant contracts begin