

GEORGIA ACCESS



Navigator Program Overview Presentation

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GEORGIA ACCESS OVERVIEW

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Georgia is making significant strides in improving access to affordable, quality insurance across the state for consumers.

The Office of Commissioner of Insurance and Safety Fire (OCI) launched the Georgia Access Division in 2023.

Georgia Access is the State's program for eligible Georgians to shop for and enroll in health insurance.

Georgia Access will go live on November 1, 2024 as a State-based Exchange (SBE) for Open Enrollment (OE) 2025.



GEORGIA ACCESS GOALS

1

Increase the number of insured Georgians.

2

Improve the shopping and enrollment experience for consumers.

3

Strengthen competition, innovation, and private sector investment in Georgia's market.

NAVIGATOR PROGRAM OVERVIEW

GEORGIA ACCESS NAVIGATOR PROGRAM MODEL

Georgia's Navigator Program, which launched in advance of Plan Year (PY) 2024, is based on the federal Navigator Program.



Navigator Grantee Organizations (“Navigator Grantees”) are organizations in Georgia that perform outreach activities for underserved and uninsured populations. They also oversee Navigators.



Navigators are individuals who are affiliated with Navigator Grantees either as employees or volunteers. Navigators are licensed and certified by the State to support consumers with applying for coverage on Georgia Access.

ROLE OF THE NAVIGATOR GRANTEE

Navigator Grantees that apply for and are awarded grant funding engage in the following activities in support of Georgia Access.



Oversee and support affiliated Navigator employees and/or volunteers.



Maintain open lines of communication with Georgia Access staff.



Provide information to consumers on how to shop and apply for coverage through Georgia Access.



Conduct outreach and education events to support consumers in applying on Georgia Access.



Provide assistance to underserved and uninsured populations across the State.

ELIGIBLE NAVIGATOR GRANTEE ORGANIZATIONS

Organizations must have a physical location or business address in the State of Georgia to be a Navigator Grantee. Organizations may apply on their own or as a consortium of organizations.



ELIGIBLE ORGANIZATIONS INCLUDE

- Nonprofit organizations that have a 501(c)(3) status with the IRS
- Local government agencies and special districts
- Education organizations
- Public housing organizations and/or public housing authorities
- City or county governments
- Native American tribal governments or organizations
- Independent school districts
- Institutions of higher education
- Small, medium, or large for-profit businesses
- Community and consumer-focused groups
- Trade, industry, and professional associations
- Commercial fishing industry organizations
- Ranching and farming organizations
- Chambers of commerce
- Unions
- Resource partners of the Small Business Administration (SBA)



INELIGIBLE APPLICANTS INCLUDE

- Individuals
- Health insurance issuers or their subsidiaries
- Issuers of stop loss insurance and their subsidiaries
- Associations that include members of, or lobby on behalf of, the insurance industry
- Insurance agents, insurance agencies, or recipients of any direct or indirect consideration from any insurance issuer in connection with the enrollment in a health or dental plan
- Other organizations determined by the State to have a conflict of interest

ROLE OF A NAVIGATOR: REQUIRED ACTIVITIES

Navigators assist consumers in applying for health insurance coverage and financial assistance on Georgia Access.

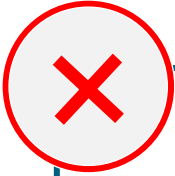


Navigators perform the following activities:

- Provide outreach and education to uninsured individuals and underserved or vulnerable populations.
- Provide unbiased support for consumers by remaining free of conflicts of interest.
- Educate consumers on basic healthcare concepts, coverage options, and available financial assistance on Georgia Access.
- Support consumers with applying on Georgia Access.
- Support consumers in understanding their eligibility results and next steps.
- Provide consumers with language interpretation support.
- Provide consumers with accessibility support.
- Refer consumers to the Georgia Access Contact Center, as appropriate.
- Help consumers find certified agents, as appropriate.
- Provide information on Medicaid and PeachCare for Kids®, as appropriate.

ROLE OF A NAVIGATOR: PROHIBITED ACTIVITIES

Navigators are prohibited from performing activities that constitute providing health insurance advice or compromise their ability to remain objective in providing consumer support.



Navigators are prohibited from the following activities:

- Recommend specific health insurance plans for consumers.
- Enroll a consumer into a health insurance plan.
- Provide gifts to a consumer to incentivize enrollment.
- Impose fees for providing consumer support and assistance.
- Request or receive compensation from consumers or third parties for assistance.
- Request or receive compensation from insurance companies.
- Request or receiving compensation from agents for consumer referrals.
- Act as an intermediary between an employer and health insurance company.
- Call consumers to offer assistance without the consumer initiating contact first.
- Use an automatic telephone dialing system or an artificial or prerecorded voice.
- Use grant funding to purchase items that promote products or services of a third party.

NAVIGATOR GRANTEE REQUIREMENTS

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Georgia Access Navigator Grantees must meet the following mandatory requirements to be considered for the program.

Georgia Access Navigator Grantees requirements include, but are not limited to:

- Maintain a physical location or business address in Georgia.
- Demonstrate that they work with uninsured consumers or have a history of assisting underserved or vulnerable populations.
- Be capable of complying and enforcing privacy and security requirements.
- Be capable of complying and enforcing conflict of interest restrictions.
- Uphold requirements for Navigator Grantees and affiliated Navigators.
- Comply with all mandatory reporting requirements and requests from the State for additional information.
- Be capable of managing grant funding.

NAVIGATOR GRANTEE RESPONSIBILITIES

Navigator Grantees retain the primary responsibility for planning, directing, and executing the proposed project as outlined in the Navigator Grant application.



Oversee Navigators

- **Monitor Navigators & Confirm Compliance:** Confirm that affiliated Navigators adhere to license and certification requirements. Confirm that Navigators follow all Georgia Access Navigator Grant Agreement requirements.
- **Report Incidents:** Report any privacy and security incidents or negative behavior/fraud by a Navigator to Georgia Access.
- **Provide Updated Lists of Affiliated Navigators:** Provide a preliminary list of affiliated individual Navigators during the onboarding.
 - After OE, Navigator Grantees are required to send ongoing, updated lists of affiliated Navigators with their monthly reports.



Program Management

- **Conduct Outreach Activities:** Coordinate outreach events, including targeting uninsured individuals or underserved or vulnerable populations.
- **Collect Metrics & Submit Reports:** Provide monthly, quarterly, and annual program reports to the State of Georgia.*
- **Protect Consumer Privacy & Security:** Maintain the privacy and security plan submitted as part of the Navigator Grant Application to maintain the privacy and security of all consumer data.
- **Report Budget Changes:** Navigator Grantees that would like to modify their budget or re-allocate funding are required to submit their revised budget to Georgia Access for review and approval.




GEORGIA ACCESS ASSISTER PROGRAMS

Georgia has two assister programs, a Navigator program and a Certified Application Counselor (CAC) program.

| | Navigator Program | CAC Program |
|---------------------|--|---|
| Key Difference | Grant program | Volunteer program |
| Application Window | May 6, 2024 – July 22, 2024 | June 3, 2024 – September 24, 2024 |
| Award Type | Limited, competitively awarded | Unlimited, minimum requirements |
| Organization’s Role | <ul style="list-style-type: none">• Oversee Navigators• Provide ongoing reporting• Receive marketing toolkits and information for consumers• Perform outreach activities• Maintain performance metrics | <ul style="list-style-type: none">• Oversee CACs• Provide ongoing reporting• Receive marketing toolkits and information for consumers |

NAVIGATOR GRANTEE REPORTING REQUIREMENTS

Navigator Grantees are required to submit participation and application assistance data to Georgia Access on a recurring basis for program evaluation. Reporting requirements are listed below.

| Report Type | Content | Deadline |
|--|---|--|
| <div> Annual Financial Reporting</div> | <ul style="list-style-type: none">• Total State Funds• State Funds Expenditures and Unobligated Balance• Recipient Share• Program Income | September 15, 2025 |
| <div> Quarterly Programmatic Metrics</div> | <ul style="list-style-type: none">• Culturally and Linguistically Appropriate Services (CLAS) standards• Assisting Consumers with Disabilities• Common Languages• Protecting Consumer Personally Identifiable Information (PII)• Reducing Health Disparities and Inequity | Data should be tracked beginning November 1, 2024 and reports are due: <ul style="list-style-type: none">• December 15, 2024• March 15, 2025• June 15, 2025• September 15, 2025 |
| <div> Monthly Programmatic Metrics</div> | <ul style="list-style-type: none">• Program Summary Metrics• Outreach and Education Event Information | Due by the 15th day of each month, November 2024 – September 2025 |

NAVIGATOR GRANT PAYMENTS

Georgia Access Navigator Grant payments are disbursed by OCI and are issued according to the following cadence.



The State distributes an **20% of the total grant amount in a lump sum payment** by August 31, 2024.



The remaining 80% of the grant funding will be distributed in **10 equivalent monthly payments** by the end of each month, from October 2024 through July 2025.



Continued payments are **dependent on timely submission** of required reports and adherence to program requirements.

GEORGIA ACCESS CERTIFIED NAVIGATOR REQUIREMENTS

INDIVIDUAL NAVIGATOR REQUIREMENTS

Navigators are required to complete the following licensure and certification requirements to become a certified Navigator for PY 2025.

1

Establish Relationship With Navigator Grantee

- Individuals are hired or become volunteers with the Navigator Grantee.

2

Complete State Licensing Requirements

- Individuals complete pre-licensing training and assessment from an approved training provider.
- Detailed information on licensing can be found at oci.georgia.gov/agents-agency-licensing/navigators.

3

Complete Georgia Access Certification Training

- Individuals complete the online Georgia Access certification training (certification.georgiaaccess.gov) and pass the final assessment.
- The online training will be made available starting July 31, 2024.

4

Submit a New Application or Renewal for a Navigator License

- Individuals submit their application or renewal for a State of Georgia Navigator license through Sircon and are required to provide: citizenship affidavit, fingerprints, proof of association with the Navigator Grantee, and proof of completion of Georgia Access certification.

5

Support Consumers on Georgia Access

- Individuals are notified their Navigator license is approved.
- Navigators start supporting consumers on Georgia Access.

GEORGIA ACCESS CERTIFICATION REQUIREMENTS

Navigators who would like to support Georgia consumers for PY 2025 are required to complete the Georgia Access certification.

Navigators must complete the Georgia Access certification training and pass the accompanying assessment:

- 1 Access the certification training**

The course and assessment will be available on the Georgia Access Learning Management System (LMS) beginning July 31, 2024. Access the LMS at certification.georgiaaccess.gov.
- 2 Complete certification training**

The course includes the Navigator role, Georgia Access policies and procedures, and privacy and security. The State recommends setting aside 3 hours to complete the certification training course.
- 3 Pass the final assessment**

A minimum score of 80% is required to pass the final assessment; A maximum of three attempts will be permitted.
- 4 Submit the Certification Agreement**

As part of the final assessment, Navigators attest that they will adhere to all requirements and policies in the Georgia Access Certification Agreement.
- 5 Obtain Georgia Access certification certificate**

Navigators who pass the final assessment are provided a printable, downloadable PDF certificate.

STATE OF GEORGIA NAVIGATOR LICENSE REQUIREMENTS

Navigators are required to obtain and maintain licensure to assist consumers on Georgia Access.

Complete the below steps to apply for a State of Georgia Navigator license



Visit oci.georgia.gov/agents-agency-licensing/navigators to review the requirements for Navigator licensure.



Log in to Sircon at www.sircon.com/landingPages/states/georgia/content.jsp to apply*. Navigators are required to complete pre-licensing training and assessment to receive a license.



Upload the Georgia Access certificate verifying completion of certification.



Upload the completed and signed Licensure Affiliation Form. The form must be signed by the affiliated Navigator Grantee organization to confirm affiliation.



Upload the completed and notarized Citizenship Affidavit and legible copy of applicants ID.



Submit \$55 payment fee.



After submitting the application, follow the instructions to register for fingerprinting which is a requirement for a license.

**Navigators that received a license for PY 2024 should submit a renewal application and are still required to complete Georgia Access certification training.*

ADDITIONAL INFORMATION

KEY PROGRAM ACTIVITIES, MILESTONES, AND DEADLINES

The following outlines the key activities and dates in 2024 for Navigator Grantees and individual Navigators participating in Georgia Access.

| Activity | | May | June | July | Aug | Sept | Oct | Nov | Dec | Jan |
|-------------------|--|-----|------|------|-----|------|-----|-----|-----|-----|
| Navigator Program | State releases the Navigator Grant Application | ● | | | | | | | | |
| | Organizations submit Navigator Grant applications | — | | ● | | | | | | |
| | State reviews applications and announces awards | | | — | ● | | | | | |
| | Navigator Grantees sign Navigator Grant Agreements | | | | —● | | | | | |
| | Georgia Access certification training is available | | | | ● | | | | | |
| | Navigators complete licensure and certification | | | | — | | | ● | | |
| | Navigator Grant payments are distributed to Navigator Grantees (through July 2025) | | | | | — | | | | |
| | Navigators begin supporting consumers for OE 2025 | | | | | | | ★ | | |
| | Navigator Grant monthly reports due | | | | | | | ● | | ● |
| | Navigator Grant quarterly report due | | | | | | | | | ● |

RESOURCES

Navigators can access the following resources for additional information and support:

- Visit the [Georgia Access website](#) for information regarding the Georgia Access Navigator program.
- Visit <https://oci.georgia.gov/agents-agency-licensing/navigators> for information on Georgia licensure requirements and the application process.
- Visit [Sircon.com/Georgia](https://sircon.com/Georgia) to apply for a license, check the status of a license or application, and update contact information.
- Visit certification.georgiaaccess.gov to access the Georgia Access certification training and final assessment.
- Email questions to Navigators@GeorgiaAccess.ga.gov.
- Contact the Georgia Access Contact Center at 1-888-312-4237.