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## **Georgia Access Plan Year (PY) 2025 Navigator Grant Application**

Released by Georgia Access on May 6, 2024  
Navigator Grant Applications Due by July 15, 2024

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# Section 1: Key Dates & Checklist

## 1.1 Key Dates

- Navigator Grant Application release: March 6, 2024.
- Navigator Grant Applications due: July 15, 2024.
- Navigator Grantee Awards announced: No later than July 31, 2024
- PY 2025 Navigator Performance Period begins: November 1, 2024
- PY 2025 Navigator Performance Period ends: December 31, 2025.
- Initial 20% grant payment distributed: by August 31, 2024.
- Remaining 10 equal grant payments distributed: by the end of each month, October 2024 through July 2025.

## 1.2 Checklist

The checklist below can be used to confirm that all components of the application are completed before submitting. Forms A, B, and C are provided as downloadable PDF links on the Georgia Access Website. The Budget Narrative and Project Narrative must be composed and submitted via email along with the completed forms. Descriptions of the required components are provided in [Section 6: Application Details](#).

- ☐ Form A – Applicant Information & Signature.
- ☐ Form B – Business Assessment & Mandatory Disclosure.
- ☐ Form C – Detailed Budget.
- ☐ Budget Narrative (maximum 10 pages).
- ☐ Project Narrative (maximum 10 pages).

# Section 2: Overview

## 2.1 Georgia Access State-based Exchange

Senate Bill 65 was signed into law by Governor Kemp on May 2, 2023, granting Georgia the authority to establish and operate a State-based Exchange (SBE). Georgia received CMS approval to operate as an SBE on the Federal Platform (SBE-FP) for PY 2024 and as an SBE for PY 2025. For Open Enrollment (OE) 2025 beginning November 1, 2024, Georgia will operate solely as an SBE.

Georgia Access is designed to meet the needs of Georgia residents by increasing access to affordable and quality health insurance coverage. The SBE will replicate the federal Exchange model with multiple enrollment options for consumers, including a state consumer portal, certified agents, and direct enrollment through insurance companies or web-brokers certified as Georgia Access Enrollment Partners. As Georgia launches its SBE for OE 2025, community organizations will be vital to reaching underserved and uninsured populations across the State. Georgia will continue to operate a Navigator Program and a Certified Application Counselor (CAC) Program to partner with local organizations to achieve the shared goal of ensuring all Georgians have access to affordable and quality health insurance coverage.

## 2.2 Georgia Access Navigator Program

Georgia Access is operating a Navigator Program in accordance with Section 1311(i) of the *Patient Protection and Affordable Care Act* (ACA). The Navigator Program helps consumers understand coverage options and assists them with finding and applying for coverage that meets their needs. Organizations must apply for and be approved to receive grant funding from the State to operate a Navigator Program. Grants are competitively awarded based on quality of applicant proposals; the State is under no obligation to award grants to applicants. Once awarded, organizations are designated as Navigator Grantee Organizations (“Navigator Grantees”).

Applications from PY 2024 Georgia Access Navigator Grantees will be considered alongside new applicants equally. The State is not obligated to award grants to PY 2024 Navigator Grantees. No preference will be shown to PY 2024 Georgia Access Navigator Grantees over new applicants. When evaluating PY 2024 Grantees that apply for PY 2025, past performance from PY 2024 will be considered in addition to the new application below.

## 2.3 PY 2025 Performance Period

The PY 2025 Navigator Grantee performance period will be 12 months, beginning September 1, 2024 and ending August 31, 2025. Approved Navigator Grantees will be required to sign the Navigator Grant Agreement prior to September 1, 2024. Total annual navigator funding will be determined annually based on the State’s budget. The amount of funding requested by an applicant should be proportional to the scope and breadth of the activities proposed, as well as the number of Georgia consumers the applicant will assist. The State reserves the right to provide grant funding at a lesser or equal value to the amount requested, based on the quality of the proposal and the amount of available grant funding.

## 2.4 Application Review

Navigator Grant Applications will be scored according to the rubric in section 7. Applications determined to be ineligible or incomplete will be eliminated from further review. The State’s decisions regarding Navigator Grantees and funding amount are final and cannot be appealed. The State may conduct pre-award negotiations with potential awardees. When making awards, the State reserves the right to reduce the budget requested, only partially fund proposed activities, or not fund at all, based on its review of:

- The expected scope of the proposed targeted service area in Georgia.
- The reasonableness of performance metrics and goals laid out in the application.
- The target population(s) served by the applicant.
- The scope and breadth of the proposed activities and the size of the target population.
- The proposed budget submitted by the applicant.
- Applications from other organizations.
- The availability of remaining funds based on intended awards in that service area.

## 2.5 Payment Schedule & Contingencies

An initial payment of 20% of the total grant funding will be distributed to Navigator Grantees by September 6, 2024. The remaining 80% of the funding will be split among 10 equal payments and distributed by the end of each month, from October 2024 through July 2025.

Monthly payments are contingent upon the Navigator Grantee's performance, completion of activities as outlined in its Navigator Grant Application and the Navigator, compliance with the terms and conditions of the Navigator Grant Agreement, and timely submission of required reports to the State. Navigator Grantees that fail to adhere to the requirements may be placed on a corrective action plan and may have the remaining grant funds for the contract year reduced.

If the Navigator Grantee or an individual Navigator affiliated with the Navigator Grantee commits fraud or misuses grant funds, the following consequences will be implemented:

- The Navigator Grant Agreement will be terminated.
- The State will withhold all future grant funding.
- The organization will not be allowed to participate as a Grantee or as a CDO for a period of 3 years.

## 2.6 Funding Restrictions

Navigator Grant funding must be used exclusively for the project goals identified in the prospective Navigator Grantee's application or agreed upon subsequently with the State.

Navigator Grant funding issued by the State may **not** be used for any of the following purposes:

- To cover the costs to provide direct health care services to individuals.
- To match any other federal or state funds.
- To provide services, equipment, or support that are the legal responsibility of another party under federal or state law (such as vocational rehabilitation or education services) or under any civil rights laws; such legal responsibilities include, but are not limited to, modifications of a workplace or other reasonable accommodations that are a specific obligation of the employer or other party.
- To supplant existing state, local, or private funding of infrastructure or services such as staff salaries, etc.
- To cover any pre-award costs.
- To carry out services that are the responsibility of Georgia Access, such as conducting eligibility determinations or transferring consumer enrollment information.
- To assist consumers outside of Georgia. Georgia Access Navigators should refer consumers outside of Georgia to Navigators in their state, the HealthCare.gov Call Center, and other resources within the state where the consumer resides for assistance.
- To fund staff retreats or promotional giveaways.
- To purchase gifts, gift cards, or promotional items that market or promote the products or services of a third party that would be provided to any consumer or potential enrollee.
- To lobby; organizations can lobby at their own expense if they segregate state grant funds from other financial resources used for that purpose.
- Any other goods, services, or activities prohibited by the terms and conditions of the Navigator Grant Award Agreement.

## Section 3: Individual Navigators

### 3.1 Navigator Requirements & Prohibitions

Navigators are individuals who are certified and licensed to support consumers with applying for health coverage on Georgia Access. Navigators are affiliated with Navigator Grantees, either as employees or volunteers. Navigators must maintain strict privacy and security standards.

**Navigators are expected to 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.

**Navigators are prohibited from performing 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.

Navigators are required to support any consumer seeking enrollment assistance. This requirement applies even if that consumer is not a member of the communities or groups the applicant expects to target, as outlined in its Navigator Grant Application. In instances where a Navigator does not have the capacity or the knowledge to help an individual, the Navigator must connect the individual with assistance in a timely manner. Potential resources and the type(s) of assistance they could provide to the individual include the following:

- Georgia Access Contact Center for questions about the application and enrollment.
- Certified agents for assistance selecting an appropriate plan.
- Filling out the application on the consumer's behalf (if consent form is signed).
- Georgia Gateway to apply for Medicaid, Georgia Pathways, or PeachCare for Kids.
- Tax advisors or the Internal Revenue Service (IRS) for assistance regarding tax credits.

## 3.2 Navigator Licensure & Certification

All individuals carrying out Navigator functions must obtain State of Georgia Resident Navigator Licensure and Georgia Access Certification before assisting consumers. Licensure requirements are outlined on the [OCI website](#) and Georgia Access Certification requirements are outlined on the [Georgia Access website](#).

# Section 4: Navigator Grantees

## 4.1 The Role of the Navigator Grantee

Navigator Grantees retain the primary responsibility for planning, directing, and executing the proposed project, as outlined in the Navigator Grant Application and oversight of Navigator activities. Navigator Grantees must:

- Comply with all applicable federal and state laws.
- Ensure SBE requirements for Navigators and Navigator Grantees are upheld.
- Conduct outreach activities as outlined in their Navigator Grant Application.
- Provide required reports on a monthly, quarterly, and annual basis to the State.
- Comply with all requests from the State for additional information.

## 4.2 Organizations Eligible for Navigator Grants

The Navigator Grant is available to private and public entities capable of carrying out duties and requirements as outlined in this Grant Application. To be eligible, an organization must have a physical location or business address in Georgia.

### **Eligible organizations in Georgia 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 organizations include:**

- Health insurance companies or their subsidiaries.
- Insurance companies 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 company in connection with the enrollment in a health or dental plan.
- Other organizations determined by the State to have a conflict of interest.

Applications may be submitted from a single organization or from a consortium. Applicants may choose to partner with other entities to form a consortium of subrecipients to target a larger number of consumers from underserved or vulnerable populations. For consortiums, applicants must designate a lead applicant to serve as the primary contact for, and recipient of, grant funding. The lead applicant is accountable for and must contract with members of the consortium who will be subrecipients and must pass through assurances to subrecipients. Organizations are permitted to apply only once, either individually or as a part of a consortium. Subrecipients applying as part of multiple consortiums will not be considered.

### 4.3 Navigator Grantee Requirements & Prohibitions

Navigator Grant applicants must be capable of carrying out all duties required by the ACA, federal regulations, and the State. These duties include, but are not limited to, the following:

- Maintain expertise in eligibility, enrollment, and program specifications.
- Conduct outreach and public education activities to raise awareness about Georgia Access.
- Facilitate application assistance on Georgia Access.
- Provide information in a manner that is culturally and linguistically appropriate to the needs of the population served by Georgia Access, including individuals with limited English proficiency, and ensuring accessibility and usability of Navigator tools and functions for individuals with disabilities.
- Provide referrals to other applicable health coverage programs or resources.
- Comply with applicable training, privacy and security standards, and conflict of interest standards.
- Obtain authorization of consumer applicants for coverage available through a Georgia Access application prior to accessing their personally identifiable information (PII).
- Ensure consumer applicants are informed prior to receiving assistance of the functions and responsibilities of Navigators, including that Navigators are not acting as tax advisers or attorneys when providing assistance, as Navigators are not permitted to provide tax or legal advice within their capacity as Navigators.
- Provide targeted assistance to serve underserved or vulnerable populations.
- Provide information and services in a fair, accurate, and impartial manner.
- Ensure that at least one individual Navigator completes the required certification and licensure process within 30 days of signing the Georgia Access Navigator Grant Agreement. Organizations that do not have any affiliated Navigators who are fully certified and licensed by this deadline may not receive their grant funding.
- Host at least one public outreach and/or educational event per month to raise awareness about Georgia Access and help consumers understand their health coverage options.

To be eligible for Navigator Grant funding, an applicant must demonstrate that they work with uninsured consumers or have a history of assisting underserved or vulnerable populations.

Underserved or vulnerable populations may include but are not limited to, the following:

- Racial and ethnic minorities.
- Rural communities.



- Lesbian, gay, bisexual, transgender, queer, and other (LGBTQ+) individuals.
- Low income or homeless individuals.
- American Indians or Alaskan Natives.
- People with physical or intellectual disabilities or cognitive, hearing, speech, and/or vision impairments.
- People with limited English-speaking proficiency.
- Pregnant women, new mothers, and women with children.
- Individuals with mental health or substance-related disorders.
- Individuals with HIV/AIDS.
- Medicaid-eligible consumers who are not enrolled in coverage.

Navigator Grantee Recipients must also comply with the prohibited conflicts of interest standards as defined under [45 CFR § 155.215\(a\)\(1\)](#).

In accordance with federal regulations [45 CFR § 155.210](#) and [155.215](#), Georgia Access Navigator Grantees are not permitted to:

- Receive any consideration directly or indirectly from any health insurance company or issuer of stop loss insurance in connection with the enrollment of any individuals or employees in a QHP or a non-QHP.
- Charge any applicant or enrollee in coverage available on Georgia Access for application or other assistance related to Navigator duties.
- Compensate individual Navigators on a per-application, per-individual-assisted, or per-enrollment basis.
- Provide applicants or potential enrollee gifts of any value as an incentive for enrollment.
- Use Navigator Grant funding to purchase gifts, gift cards, or promotional items that market or promote the products or services of a third party.
- Solicit any consumer for application or enrollment assistance by going door-to-door or through other unsolicited means of direct contact, except in cases where the individual has a pre-existing relationship with the individual Navigator or Navigator entity and all parties otherwise comply with other applicable state and federal laws.
- Initiate any telephone call to a consumer using an automatic telephone dialing system or an artificial or prerecorded voice, except in cases where the individual has a pre-existing relationship with the individual Navigator or Navigator entity and all parties otherwise comply with other applicable state and federal laws.

#### 4.4 Intellectual Property

Navigator Grantees must comply with federal and state intangible property and copyright laws. The Navigator Grantee may copyright any work that is subject to copyright and was developed, or for which ownership was acquired, under a state award. The State of Georgia reserves a royalty-free, nonexclusive, and irrevocable right to reproduce, publish, or otherwise use the work for Georgia Access purposes, and to authorize others to do so. The Navigator Grantee is subject to applicable regulations governing patents and inventions.

#### 4.5 Privacy & Security of Consumer PII

Protecting consumer information is of the highest importance. Applicants should demonstrate the ability to ensure that consumer data is protected. Applicants should develop and include with

their Navigator Grant Application a plan to protect the privacy and security of consumers' PII, as outlined in [45 CFR § 155.260](#). The State reserves the right to terminate the Navigator Grant Agreement if the Navigator Grantees fails to protect consumer data.

## 4.6 Non-Discrimination

Navigator Grant recipients must administer their programs in compliance with federal civil rights laws that prohibit discrimination on the basis of race, color, national origin, disability, age, and, in some circumstances, religion, conscience, and sex. This includes ensuring programs are accessible to persons with limited English proficiency.

Navigator Grant recipients must comply with all applicable federal and state statutes relating to non-discrimination, including, but not limited to:

- Title VI of the Civil Rights Act of 1964
- Section 504 of the Rehabilitation Act of 1973
- The Age Discrimination Act of 1975
- Title II, Subtitle A of the Americans with Disabilities Act of 1990
- Section 1557 of the Affordable Care Act
- Title IX of the Education Amendments of 1972
- Applicable [federal religious non-discrimination laws](#)
- Applicable [federal conscience protection and associated anti-discrimination laws](#)

## 4.7 Required Reporting & Auditing

Navigator Grantees must cooperate with the State's efforts to evaluate the program. Navigator Grantees must provide the required monthly, quarterly, and annual reports to the State, as well as additional information and reports as necessary to evaluate program performance. These reports include updates from Navigator Grantees on progress, barriers encountered, outreach metrics, consumers served, and Navigator Grant fund use. Additional Navigator Grantee audit requirements are as follows:

- Organizations that spend less than \$750,000 of grant funding in the Navigator Grantee's fiscal year are not required to complete a financial audit for that year.
- Organizations that spend \$750,000 or more of the grant funding in the Navigator Grantee's fiscal year are required to complete an annual financial audit in alignment with federal regulations ([45 CFR § Part 75, Subpart F](#)).
- Commercial organizations (including for-profit hospitals) have two options regarding audits, as outlined in [45 CFR §75.501](#) and [45 CFR §75.216](#).
- Navigator Grantees may use grant funding to pay for an independent financial audit.

# Section 5: Application Instructions

## 5.1 Application Components

Submitted applications must include all of the components below:

- A. Form A – Applicant Information & Signature
- B. Form B – Business Assessment & Mandatory Disclosure
- C. Form C – Detailed Budget

- D. Budget Narrative (maximum 10 pages)
- E. Project Narrative (maximum 10 pages)

All of these components are described in detail in [Section 6](#).

## 5.2 Submission Requirements

- All Navigator Grant Applications must be submitted via email to [Navigators@GeorgiaAccess.ga.gov](mailto:Navigators@GeorgiaAccess.ga.gov) by **5:00 PM Eastern Time on July 15, 2024**.
- Applications received after the deadline will not be considered.
- All sections of the Application must be complete. Applications determined to be ineligible or incomplete will be eliminated from further review.
- Navigator Grant Applications will be scored according to the rubric in [Section 7](#).
- If applicants use assistive technology and are unable to access materials on the website, email [Navigators@GeorgiaAccess.ga.gov](mailto:Navigators@GeorgiaAccess.ga.gov) for assistance.
- Forms A, B, and C should be downloaded and completed. Digital signatures are acceptable.
- The Budget Narrative and Project Narratives are essay format and must meet the following specifications:
  - **Page Size:** 8.5" x 11" letter-size pages
  - **Margins:** 1" margins (top, bottom, left and right side).
  - **Font size:** 12-point font
  - **Font:** Times New Roman
  - **Spacing:** Single-spaced

## 5.3 Questions

Applicants may submit questions about the Navigator Grant Application to [Navigators@GeorgiaAccess.ga.gov](mailto:Navigators@GeorgiaAccess.ga.gov) by **5:00 PM Eastern Time on June 15, 2024**. The State will post a list of questions and answers by June 21, 2024.

# Section 6: Application Details

## 6.1 Form A – Applicant Information & Signature

Form A must be completed and signed by the Authorized Organizational Representative (AOR). Applicants must submit Form A, which contains all obligations imposed by federal and state regulations and other terms and conditions of the Navigator Grant, including all assurances.

If an applicant is applying as a consortium, a Letter of Support is required from each consortium subrecipient. Letters of Support must be on the organization's letterhead and must include:

- Confirmation that the subrecipient agreed to participate in the proposed project and fulfill the assigned role and duties.
- Attestation that the subrecipient is not an applicant or a subrecipient with another Navigator Grant applicant.
- Signature of an accountable, senior representative able to bind the organization.

## 6.2 Form B – Business Assessment & Mandatory Disclosure

Applicants must submit Form B for the State to evaluate the risk posed by the applicant and

verify that applicants demonstrate financial solvency. This analysis of risk includes items such as financial stability, management systems, internal controls, and the ability to manage grant funding.

### 6.3 Form C – Detailed Budget

Applicants must submit Form C, which includes the proposed budget for the 12-month performance period. Applicants are required to use the template provided in Form C – Detailed Budget. The Detailed Budget must align with the Budget Narrative, as it serves as a complete and concise summary of the grant funding request. The costs of project activities to be undertaken by a subrecipient may be included in this category.

### 6.4 Budget Narrative

Applicants must submit a Budget Narrative to describe how the grant funding will be used in alignment with the applicant's project goals and objectives. This section must:

- Define the amount of the requested funding designated for each activity and justify the applicant's readiness to perform activities
- Separate out funding administered directly by the lead applicant from funding that will be provided to subrecipients
- Distinguish between activities funded under this Navigator Grant Application and activities funded with other sources
- Provide a clear description of the proposed staffing, travel, equipment, supplies, consulting, and contractual support to be covered by the grant funding

Applicants may only request funding for costs directly related to fulfilling Navigator duties and grant obligations and activities not already funded or supported by other state and federal funding sources, as applicable. **Applicants should be prepared to revise their project scope and budget upon award if they are not funded at the full amount requested.**

#### Timeline

Provide a detailed timeline of the 12-month performance period. The timeline should document plans for use of the funds, as well as associated timeframes, including time spent completing State of Georgia Resident Navigator Licensure and Georgia Access Certification prior to performing any Navigator-related functions.

#### Staffing

For each requested staffing position, provide the following information:

- Title of position
- Name of staff member occupying the position, if available
- Annual salary
- Percentage of time budgeted for this program (FTE or level of effort)
- Total months of salary budgeted and total salary requested
- A justification and description of the scope of responsibility for each position by relating it to the accomplishment of program objectives; staff must be employed by the organization or by subrecipients
- Fringe benefits are only applicable to direct salaries and wages. Include the total fringe rate per position requested to be covered by the grant funding. Include a list of each

fringe benefit and the rate.

### **Travel**

Dollars requested in the travel category are for **applicant staff travel only**. List all travel for consultants or contracted support in the “**Consultants**” or “**Contractors**” categories, respectively. List all requested funding for travel for other individuals/purposes under the “**Other**” category.

Provide a narrative describing the travel staff members will perform. This narrative must include a justification of why the travel is necessary and how it will enable the project goals and objectives. List where travel will be undertaken, the number of staff traveling, number of trips planned, and approximate dates of planned travel.

- Include the cost of ground transportation when applicable.
- If mileage is to be paid, provide the number of miles and the cost per mile.
- If travel is by air, provide the estimated cost of airfare. The lowest available commercial airfares for coach or equivalent accommodations must be used.
- If per diem and lodging are to be paid, indicate the number of days and amount of daily per diem as well as the number of nights and estimated cost of lodging.
- Rates for the mileage, airfare, per diem, and lodging cannot exceed the rates set by Georgia State Accounting Office at <https://sao.georgia.gov/travel/state-travel-policy>.

### **Equipment**

Equipment is tangible nonexpendable property, purchased with Navigator Grant funding, that the organization can use for a minimum of a year. Examples include laptop computers and printers. Provide justification for the use of each equipment item and relate it to specific program objectives. List maintenance or rental fees for equipment in the “Other” category. Applicants must outline the unit cost of each item, number needed, and total amount.

### **Supplies**

Supplies include all tangible property not listed under the “Equipment” category. Individually list each item requested and show the unit cost of each item, number needed, and total amount. Examples include printing costs and office supplies. Provide justification for each item and relate it to specific program objectives. As appropriate, general office supplies may be shown by an estimated amount per month.

### **Consultants**

Consultants are individuals or companies providing advisement or professional services (e.g., training, expertise, and reporting support) for a fee. Consultants are not employees of the recipient organization. Consultants are not permitted to perform Navigator duties as outlined in [section 3](#).

Provide details for each consultant supporting the project. Detail the following information for consultant services requested under this Navigator Grant Application:

- Name of Consultant: Identify the name of the consultant, describe the qualifications, and indicate organization affiliation, if applicable.
- Nature of Services: Describe the specific tasks and deliverables to be completed.
- Relevance of Service to the Project: Describe how the consultant services relate to the accomplishment of the specific project goals.
- Number of Days of Consultation: Specify the total number of days of consultation.

- Compensation: Specify the rate and total compensation for the consultant. Provide a justification for the rate, including examples of typical market rates for this service in your area.
- Method of Accountability: Describe how the applicant will monitor progress and performance of the consultant. Identify who is responsible for the consultant agreement.

### **Contractors**

Contractors are individuals or companies who provide a product or service (e.g., IT support and payments for facility use) for a fee and who are not employees of the recipient organization. Contractors are not permitted to perform Navigator duties as outlined in [Section 3](#).

Detail the following information for each contractor requested:

- Name of Contractor: Identify the name of the contractor and indicate whether the contract is with an institution or organization.
- Method of Selection: Explain how the contractor was selected.
- Period of Performance: Specify the beginning and ending dates of the contract.
- Scope of Work: Describe the specific services/tasks performed by the contractor as related to the accomplishment of program objectives.
- Compensation: Provide a budget for the contracted support with the appropriate justification.
- Method of Accountability: Describe the monitoring plan of the progress and performance of the contractor throughout contract period. Identify who will be responsible for supervising the contract.

### **Other**

This category is for items not included in the previous budget categories. List each budget item and provide appropriate justification related to how it supports the program objectives. The costs of project activities to be undertaken by a subrecipient is included in this category. Subrecipients should provide budgetary information in line with the guidance from section 6.3 Form C – Detailed Budget and section 6.4 Budget Narrative. For more information on subrecipient and contractual relationships, refer to [45 CFR § 75.351](#) and [45 CFR § 200.332](#).

## **6.5 Project Narrative**

Applicants must provide a Project Narrative organized chronologically, including information on the roles and activities of subrecipients. The Project Narrative should align with the objectives of providing Navigator services as outlined in [45 CFR §155.210](#) and [45 CFR §155.215](#). Information required to be included in the Project Narrative is outlined below.

### **Applicant Information**

- The community or target population(s) currently served by the organization.
- The regions, cities, and counties served.
- For PY 2024 Navigator Grant Recipients only: A brief overview of past program successes and highlights from the previous year.

### *Consortium Applicants*

- Description of each consortium subrecipient, the role of each subrecipient, and the value that each subrecipient will add to the proposed project.
- Description of each entity, including each subrecipient's type (non-profit, business, etc.),



organizational structure, mission, vision, and services.

### **Project Scope**

- A plan for carrying out the required Navigator duties.
- A description of the strategy for providing outreach and education to uninsured individuals and target population.
- Plans for conducting public education and outreach activities to raise awareness about Georgia Access and to help consumers understand their health coverage options and how the plan will meet the needs of the target communities.
- Plans for communication and marketing, highlighting the ways that plans have been tailored to meet the needs of the target population.
- Clear examples of how consumer assistance would be provided, including:
  - Help consumers understand their healthcare coverage options.
  - Help consumers understand how to enroll on Georgia Access.
  - Help consumers understand the eligibility information.
  - Assist consumers with updating applications for coverage on Georgia Access.
  - Provide referrals to other applicable health coverage programs, as necessary.
- A discussion of the nature of the applicant's existing relationships and how these relationships will be leveraged to deliver in-person outreach and application assistance.
- A plan for providing information to consumers in a manner that is culturally and linguistically appropriate, including individuals with limited English proficiency, and that is accessible to individuals with disabilities, in accordance with [45 CFR §155.210\(e\)\(5\)](#) and [155.215\(c\)](#) and [\(d\)](#).
- A plan to ensure all Navigators complete all required training, licensure, and certification prior to carrying out any Navigator functions.

### **Project Goals**

Applicants must submit project goals that align with the size and scope of their budget request for the 12-month performance period for each of the items listed below. Applicants should carefully develop project goals for the required Navigator activities for the 12-month performance period with the following considerations in mind:

- Size of their proposed service area(s)
- Target population(s)
- Size and scope of budget request

**All goals should be for the PY 2025 performance period beginning November 1, 2024.**

Project goals should include:

- Number of public outreach, application, and educational events expected to be hosted for purposes of raising awareness about Georgia Access and helping consumers understand their health coverage options.
- Number of consumers expected to be reached through outreach and promotion activities, and how the efficacy and impact of these activities will be measured.
- Number of consumers expected to receive one-on-one assistance from a Navigator in response to general or specific inquiries.
- Number of consumers expected to be assisted by a Navigator with submitting an application for enrollment on Georgia Access.
- Number of consumers expected to be assisted by a Navigator with Medicaid/PeachCare



for Kids applications or referrals.

- Number of Navigators to be certified and licensed by **November 1, 2024**.
- Number of Navigators to be available to assist consumers throughout Open Enrollment 2025 (November 1, 2024 – January 15, 2025).
- Number of Navigators available to assist consumers after Open Enrollment 2025 through the end of the 12-month performance period (January 16, 2025 – August 31, 2025).

If awarded funds, grant recipients will be held accountable for meeting their proposed project goals. Recipients will be required to submit monthly, quarterly, and annual metrics and reports to the State. These metrics and reports will be used to track awardee progress towards meeting the project goals. Failure to submit reports timely and meet the proposed project goals, especially goals that relate to work performed during the Open Enrollment period, may result in reduced funding for the duration of the performance period.

### **Privacy & Security of Consumer PII**

Georgia Access values protecting consumers' PII and applicants should demonstrate the ability to ensure consumers are protected. Applicants must outline:

- A privacy and security compliance plan outlining how the applicant intends to comply with Georgia Access privacy and security standards, including ongoing monitoring activities in accordance with standards outlined in [45 CFR § 155.260](#).
- Process for evaluating qualifications of persons performing Navigator functions and others who have access to sensitive information or PII related to the organization's Navigator functions for receiving, securing, and handling PII or other sensitive data.
- Process for ensuring all persons performing Navigator functions and others who have access to PII related to the Navigator Program are trained on how to receive, secure, and handle PII or sensitive data.
- Process for providing and revoking authorization of Navigators obtaining access to PII.
- Process for obtaining and storing consumer consent for application support.

### **Qualifications**

Applicants must describe their organization's qualifications for providing Navigator services and describe the organization's:

- Past success developing and maintaining relationships with key stakeholders, including leveraging local community partnerships and collaborations to reach target populations.
- Examples of conducting public education and outreach activities.
- Examples of providing information and consumer services in a fair, accurate, and impartial manner to target population(s).
- Examples of helping consumers with varying levels of education and financial and health literacy to understand basic concepts related to health coverage.

### **Expertise of Personnel**

Applicants must describe their expertise of the organization's staff members. Applications must include the following components:

- Description of experience of key personnel managing a large project budget (i.e., experience managing a federal, state, or private grant program or other large community outreach program).
- Description on how the AOR will oversee and monitor the activities proposed in the

project scope.

- Description of current staffing capacity and anticipated timeline for hiring any additional staff if awarded.
- Description of staff expertise conducting public education and outreach activities.
- Description of staff expertise in health insurance, specifically addressing level of proficiency in Medicaid, PeachCare for Kids, and Health Insurance Exchanges.
- Description of staff expertise working with individuals with limited English proficiency, individuals with disabilities, and target populations.
- Description of how the proposed staffing for this project reflects the cultural, linguistic, and other characteristics/preferences of the target population(s) that the applicant proposes to serve, and their ability to assist consumers in a way that is accessible and accommodating to meet the needs of individuals with disabilities.
- Description of a plan to ensure personnel comply with conflict of interest provisions
- If available, an organizational chart or similar document that establishes clear lines of responsibility and authority.

Applicants may include information on subrecipient staff.

## Section 7: Scoring Rubric

- Applicants are required to complete all sections of the Navigator Grant Application.
- Applications determined to be ineligible or incomplete will be eliminated from review.
- Form A will be reviewed only for completeness and will not be scored.
- Form B will be subject to a financial risk review but will not be scored.
- Form C, the Budget Narrative, and the Project Narrative will be reviewed and evaluated.
- Applications will be scored according to the scoring criteria listed below.
- Applications must receive a score of 70 or higher to be considered for a Navigator Grant.
- The State reserves the right to contact applicants for additional information if needed.

| Section                         | Points    | Scoring Criteria   |
|---------------------------------|-----------|--|
| <b>Form C – Detailed Budget</b> |           |  |
| <b>All Sections</b>             | <b>10</b> | <ul style="list-style-type: none"><li>• Detailed Budget that describes all activities using grant funding to meet project scope and goals.</li></ul> |
| <b>Budget Narrative</b>         |           |  |
| <b>All Sections</b>             | <b>5</b>  | <ul style="list-style-type: none"><li>• Budget Narrative that explains how the funding is allocated during the project timeline.</li></ul>           |
| <b>Project Narrative</b>        |           |  |

| Section                                       | Points     | Scoring Criteria   |
|---|------------|--|
| <b>Project Scope &amp; Goals</b>              | <b>40</b>  | <ul style="list-style-type: none"> <li>Detailed description of existing relationships with target population(s).</li> <li>Clear plan to provide assistance to consumers as they shop and apply for health coverage.</li> <li>Ability to disseminate culturally and linguistically appropriate information.</li> <li>Comprehensive approach for ensuring staff and volunteers complete all required training, licensure, and certification prior to performing Navigator duties.</li> <li>Achievable project goals outlined appropriately for the size and scope of the budget request.</li> <li>Descriptive goals that align with program objectives and proposed scope.</li> </ul>      |
| <b>Privacy &amp; Security of Consumer PII</b> | <b>15</b>  | <ul style="list-style-type: none"> <li>Detailed plan for protecting the privacy and security of consumers' PII to ensure accordance with <a href="#">45 CFR § 155.260</a>.</li> <li>Implementable approach for managing authorization of the organization's individual Navigators' access to PII.</li> </ul>   |
| <b>Qualifications</b>                         | <b>15</b>  | <ul style="list-style-type: none"> <li>Experience leveraging local community partnerships and collaboratives to reach target populations.</li> <li>Past successes conducting public education and outreach activities focused on harder-to-reach populations and the uninsured.</li> <li>Description of how the organization develops and maintains relationships with consumers, employers, employees, and self-employed individuals.</li> <li>Experience working with target populations, as defined by the applicant's project scope.</li> </ul>  |
| <b>Expertise of Personnel</b>                 | <b>15</b>  | <ul style="list-style-type: none"> <li>Brief biographical statements for all key personnel.</li> <li>Description of how the AOR and Project Director will oversee and monitor proposed activities.</li> <li>Description of current staffing structure and anticipated timeline for onboarding additional staff (if applicable).</li> <li>Expertise with Health Insurance Exchanges, public education, and outreach activities, assisting consumers with health coverage applications and eligibility.</li> <li>Experience managing a large project budget; experience managing a grant program (federal, state, local, or private) or other large community outreach program.</li> </ul> |
| <b>Total Available Points</b>                 | <b>100</b> |  |