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Georgia Access State-based Exchange (SBE) Navigator Grant Application for Plan Year 2024

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Navigator Grant Applications Due: June 23, 2023

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Section 1: Overview & Background

1.1 Georgia Access State-based Exchange

On February 1, 2023, Senate Bill 65 was introduced in the Georgia Legislature granting the Office of Commissioner of Insurance and Safety Fire (OCI) authority to establish and operate a State-based Exchange (SBE) in accordance with [CFR § 155](#). Governor Brian Kemp submitted a Letter of Intent to the Centers for Medicare & Medicaid Services (CMS) on February 13, 2023, indicating the State's intention to transition its Health Insurance Marketplace from the Federally-facilitated Exchange (FFE) to the Georgia Access State-based Exchange (SBE) for plan year (PY) 2024. Senate Bill 65 was signed into law by Governor Kemp on May 2, 2023. The planned go-live for the SBE is November 1, 2023, for Open Enrollment (OE) 2024.

Georgia Access is designed to meet the needs of Georgia residents by increasing access to affordable, quality, health insurance coverage across the State. The SBE will replicate the federal Exchange model with multiple enrollment options for consumers, including through a state consumer portal, with certified Agents, directly through insurance companies, and through web-brokers certified as Georgia Access Enrollment Partners.

As Georgia launches its SBE, community organizations will be vital to reaching underserved and uninsured populations across the State. Georgia is operating 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 health insurance coverage.

1.2 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)*. Georgia's approach for its Navigator Program is based on the CMS model. 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 the 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"). Navigator Grantees are responsible for performing outreach activities, overseeing individual Navigators, and reporting performance metrics to the State on an ongoing basis.

1.3 Navigator Grants & Performance Period for PY 2024

The plan year (PY) 2024 performance period for Navigator Grantees will be 12 months, beginning August 2023 and ending August 2024. The State will set aside a total of \$5 million available for Navigator Grants for PY 2024.

The State of Georgia will support the transition of 2023 Georgia Navigator Grantees operating on the Federally-facilitated Exchange (FFE) to Georgia Access for (PY) 2024 to promote consistency for Georgia consumers. At a minimum, Georgia Access will fund Georgia FFE Navigator Grantees at the same grant funding levels communicated by the Centers for Medicare

Section 1: Overview & Background

& Medicaid Services (CMS) in April 2023 for their 2024 Non-Competing Continuation Application (NCCA). Georgia FFE Navigators Grantees will have the opportunity to request and be approved for additional funding. Funding will also be available to new organizations applying for Navigator Grants. Grants will be competitively awarded.

The amount of funding requested by an applicant for the 12-month performance period should be proportional to the scope and breadth of the activities proposed, as well as the portion of Georgia consumers they plan to target. The State reserves the right not to grant funding up to the total available amount based on the quality of the proposals received.

Navigator Grant Applications will be scored according to the rubric in the [Appendix](#). Applications determined to be ineligible or incomplete will be eliminated from further review.

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 Navigator Grant 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

The State's decisions regarding Navigator Grantees and awarded Navigator Grant funding is final and cannot be appealed.

1.4 Pay for Performance

Selected Navigator Grantees will be announced in July 2023 and funding will be awarded in August 2023. A total of 20% of the total grant amount will be made available to Navigator Grantees in August 2023. The remaining 80% will be paid monthly from September 2023 through June 2024.

Monthly payments are contingent upon the Navigator Grantee's performance, completion of activities as outlined in its Navigator Grant Application, compliance with the terms and conditions of the Navigator Grant Award Agreement, and timely submission of required reports to the State.

Grantees who fail to adhere to the requirements will be placed on a corrective action plan and may have the remaining funds for the contract year reduced or terminated for poor performance before the end of the 12-month period.

Section 2: Navigators

1.5 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 2: Navigators

2.1 Navigator Roles & Requirements

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

Section 2: Navigators

Navigators are expected to perform the following activities:

- Providing outreach and education to uninsured individuals and underserved or vulnerable populations
- Providing unbiased support for consumers by remaining free of conflicts of interest
- Educating consumers on basic healthcare concepts, coverage options, and available financial assistance on Georgia Access
- Supporting consumers with applying on Georgia Access
- Supporting consumers in understanding their eligibility results and next steps
- Providing consumers with language interpretation support
- Providing consumers with accessibility support
- Referring consumers to the Georgia Access Contact Center, as appropriate
- Helping consumers find certified Agents, as appropriate
- Providing information on how to apply for Medicaid and PeachCare for Kids®, as appropriate

Navigators are prohibited from performing the following activities:

- Recommending specific health insurance plans for consumers
- Enrolling a consumer into a health insurance plan
- Providing gifts to a consumer to incentivize enrollment
- Imposing fees for providing consumer support and assistance
- Requesting or receiving compensation from consumers or third parties for assistance
- Requesting or receiving compensation from insurance companies
- Requesting or receiving compensation from Agents for consumer referrals
- Acting as an intermediary between an employer and health insurance company
- Calling consumers to offer assistance without the consumer initiating contact first
- Using an automatic telephone dialing system or an artificial or prerecorded voice
- Using grant funding to purchase items that promote the products or services of a third party

2.2 Navigator Licensure & Certification

All individuals carrying out Navigator functions must obtain State of Georgia Resident

Section 2: Navigators

Navigator Licensure and Georgia Access Certification before assisting consumers. Navigators can begin the State of Georgia Resident Navigator Licensure process at any point, but they must obtain Georgia Access Certification before completing the licensure process.

State of Georgia Resident Navigator Licensure

Individual Navigators must obtain State of Georgia Resident Navigator Licensure in Sircon (the State's licensing system). The licensure must be renewed annually.

Navigators must follow the process below to obtain the license:

1. Provide a residential address in Georgia
2. Complete and submit the license application in Sircon, including the following components:
 - a. Complete the 10-hours of pre-licensing Navigator training
 - b. Achieve a passing score of 70% on Navigator pre-licensing exam (number of attempts follows OCI policy)
 - c. Complete the [Citizenship Affidavit](#)
 - d. Submit electronic fingerprints to facilitate a background check
 - e. Provide proof of affiliated Navigator Grantee
 - f. Provide proof of completion of the Georgia Access Certification, as described below (i.e., a Georgia Access Certificate).
 - g. Pay the \$55 licensing fee

See the [OCI website](#) for the PY 2023 licensing requirements.

Georgia Access Certification

Individual Navigators must complete the online Georgia Access Navigator training course and exam (approximately 1-2 hours). The training course is intended to ensure that Navigators have an appropriate understanding of Georgia Access and key information to support consumers. Navigators are required to take the training annually. Upon passing the exam, individuals receive a Georgia Access Certificate.

Navigators must attest within the exam to the following:

- All provided information is accurate
- They adhere to the Georgia Access Navigator Policies (including privacy and security)
- They do not have a conflict of interest

Navigators who pass the exam are provided a printable PDF certificate and instructed that they will be able to participate in Georgia Access once they obtain a State of Georgia Resident Navigator license.

2.3 Navigator-Provided Consumer Support

Navigators are required to support any consumer seeking 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 directly apply for Medicaid or PeachCare for Kids[®].
- Tax advisors or the Internal Revenue Service (IRS) for assistance regarding tax credits.

Section 3: Navigator Grantees

3.1 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 yearly basis to the State
- Comply with all requests from the State for additional information

3.2 Organizations Eligible for Navigator Grants

The 2024 Navigator Grant is available to private and public entities capable of carrying out duties and program requirements as outlined in statutes, regulations, and this 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

Section 3: Navigator Grantees

- Local government agencies and special districts
- Education organizations
- Public housing organizations
- City or county governments
- Native American tribal governments or organizations
- Independent school districts
- Institutions of higher education
- Public housing authorities
- 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 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 in providing objective consumer assistance

Consortium Applications

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 total portion of underserved or vulnerable populations.

For consortiums, applicants must designate a lead applicant to serve as the primary contact for,

Section 3: Navigator Grantees

and recipient of, grant funding, that will also serve as the pass-through entity for making grant funds awarded available to other consortium subrecipients.

The lead applicant is accountable for and must contract with subrecipients, and must pass through assurances to subrecipients.

3.3 Navigator Grantee Requirements

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

- Maintaining expertise in eligibility, enrollment, and program specifications
- Conducting outreach and public education activities to raise awareness about Georgia Access
- Facilitating application assistance on Georgia Access
- Providing 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
- Providing referrals to other applicable health coverage programs or resources
- Complying with applicable training, privacy and security standards, and conflict of interest standards
- Obtaining authorization of consumer applicants for coverage available through a Georgia Access application prior to accessing their personally identifiable information (PII)
- Ensuring 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
- Providing targeted assistance to serve underserved or vulnerable populations
- Providing information and services in a fair, accurate, and impartial manner

3.4 Navigator Grantee Prohibitions

In accordance with federal regulations [45 CFR § 155.210](#) and [155.215](#), Georgia Access Navigator Grantees are prohibited from the following activities:

- Receiving any consideration directly or indirectly from any health insurance issuer or issuer of stop loss insurance in connection with the enrollment of any individuals or employees in a QHP or a non-QHP

Section 3: Navigator Grantees

- Charging any applicant or enrollee in coverage available on Georgia Access for application or other assistance related to Navigator duties
- Compensating individual Navigators on a per-application, per-individual-assisted, or per-enrollment basis
- Providing applicants or potential enrollee gifts of any value as an incentive for enrollment
- Using Navigator Grant funding to purchase gifts, gift cards, or promotional items that market or promote the products or services of a third party
- Soliciting 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
- Initiating 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.

3.5 Uninsured Consumers & Underserved or Vulnerable Populations

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 despite being eligible for Medicaid

3.6 Conflicts of Interest

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

3.7 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.

3.8 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](#).

3.9 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, <https://www.hhs.gov/conscience/religious-freedom/index.html>
- Applicable federal conscience protection and associated anti-discrimination laws <https://www.hhs.gov/conscience/conscience-protections/index.html>

Section 4: Application Instructions

3.10 Ongoing Reporting

Navigator Grantees must cooperate with the State's efforts to evaluate the program. 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.

3.11 Auditing

Navigator Grantees must follow the audit requirements below:

- 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 Navigator Grant funding to pay for the independent financial audit.

Section 4: Application Instructions

4.1 Submission

- All Navigator Grant Applications must be submitted via email to GeorgiaAccessNavigators@deloitte.com by **5:00 PM Eastern Time on June 23, 2023**. Applications received after the deadline will not be considered.
- Applicants must submit a single zip folder via email, sent with encryption. Within this zip folder, all Navigator Grant Application materials must be saved as individual PDF files, with the exception of Form E – Detailed Budget, which should be submitted as a Microsoft Excel file.
- All sections of the Application must be complete. Navigator Grant Applications will be scored following the rubric in the [Appendix](#). Applications determined to be ineligible or incomplete will be eliminated from further review.
- If applicants use assistive technology and are unable to access materials on the website, including forms contained within this Application package, they may email GeorgiaAccessNavigators@deloitte.com or call OCI at (404) 463-0240 for support.
- The State reserves the right to contact applicants for additional information if needed.

Section 4: Application Instructions

4.2 Questions

Applicants may submit questions about the Navigator Grant Application to GeorgiaAccessNavigators@deloitte.com by **5:00 PM Eastern Time on May 26, 2023**. The State will post a list of questions and answers by June 9, 2023.

4.3 Applicants

Applications may be submitted from a single organization, or from a consortium with a lead applicant and one or more subrecipients. The lead applicant will serve as the primary recipient of grant funding. 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.

Subrecipients receive pass-through funding from the lead applicant to perform Navigator duties. The lead applicant is accountable for and must contract with subrecipients, and must pass through assurances to subrecipients.

4.4 Application Components

Applicants must provide the following information in the order prescribed below for their submission to be considered complete.

1. Cover Letter (maximum 2 pages, not including Letters of Support)
2. Form A – Applicant Information and Signature
3. Form B – Project Abstract (maximum 1 page)
4. Form C – Project Site
5. Form D – Business Assessment & Mandatory Disclosure
6. Project Narrative (maximum 20 pages)
7. Work Plan & Timeline (maximum 5 pages)
8. Budget Narrative (maximum 15 pages)
9. Form E – Detailed Budget

The Cover Letter, Project Narrative, Work Plan & Timeline, and Budget Narrative must follow 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

Section 5: Application Details

5.1 Cover Letter

Applicants are required to include a cover letter with the following information:

- Name of Applicant Organization
- Type of Organization including:
 - Indication of whether the applicant is an eligible public or private entity, or consortium, and the type of entity (e.g., provider, community or consumer-focused nonprofit, or any other entity that meets the requirements outlined in [45 CFR § 155.210](#)).
 - Indication of who will perform the activities under this Navigator Grant. In the case of a consortium, the lead applicant must list all consortium subrecipients.
- Total amount of grant funding requested for the 12-month performance period beginning August 2023
- If applicants are applying as a consortium, a Letter of Support is required from each consortium subrecipient. Letters of Support are not included in the Cover Letter page count. Letters of Support must be on the organization's letterhead and should include:
 - Confirmation that the consortium subrecipient agreed to participate in the proposed project
 - Agreement to be a part of the proposed project scope and fulfill the assigned role and duties
 - Attestation that the consortium subrecipient is not an applicant or a consortium subrecipient with another Navigator Grant applicant
 - Signature of an accountable, senior representative able to bind the organization

5.2 Form A – Applicant Information & Signature

Form A must be completed and signed by the Authorized Organizational Representative (AOR) for the Navigator Grant Application to be complete. Form A contains all obligations imposed by federal and state regulations and other terms and conditions of the Navigator Grant, including all assurances. Digital signatures are acceptable.

5.3 Form B – Project Abstract

Applicants must use Form B – Project Abstract to provide a one-page project abstract. An abstract is a succinct description of the proposed project. It must clearly include:

- Goals of the project

Section 5: Application Details

- The subrecipients or contractors that will perform Navigator functions (if applicable)
- Amount of funding requested for the 12-month performance period
- Service area and target populations or groups that will be served

Applicants should write the abstract so that it is clear, accurate, concise, and without reference to other parts of the Navigator Grant Application. Exclude PII from the abstract.

Digital signatures are acceptable.

5.4 Form C – Project Site

Applicants must list all project site locations included under the Navigator Grant Application using Form C. Applicants must provide a primary location site and may include subrecipient site locations. Applicants may copy the Additional Project Location as many times as needed to list all site locations.

5.5 Form D – Business Assessment & Mandatory Disclosure

Applicants must complete Form D. Form D will be used by the State to evaluate the risk posed by an applicant. This analysis of risk includes items such as financial stability, quality of management systems, internal controls, and the ability to effectively manage grant funding. Applicants unable to demonstrate financial solvency will be determined to be ineligible.

5.6 Project Narrative

Applicants must provide a Project Narrative organized chronologically, including information on the roles and activities of consortium 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.

5.6.1 Applicant Information

- Information about the applicant organization, including type (non-profit, business, etc.), organizational structure, mission, vision, and services)
- The community or target population(s) currently served by the organization
- The regions, cities, and counties served
- Whether the organization previously served as a Navigator Grantee and/or applied to be a Navigator Grantee with CMS

5.6.1.1 *If Applying as a Consortium*

- Description of each 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.),

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organizational structure, mission, vision, and services

5.6.2 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:
 - Helping consumers understand their healthcare coverage options
 - Helping consumers understand how to enroll on Georgia Access
 - Helping consumers understand the eligibility information
 - Assisting consumers with updating an application for coverage on Georgia Access
 - Providing 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 effective, 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

5.6.3 Plan Year 2024 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)

Section 5: Application Details

- Size and scope of budget request

All goals should be for the Plan Year 2024 performance period beginning August 2023.

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/CHIP applications or referrals
- Number of Navigators to be trained, certified, and licensed by **November 1, 2023**
- Number of Navigators to be available to assist consumers throughout Open Enrollment 2024 (November 1, 2023 – January 15, 2024)
- Number of Navigators available to assist consumers after Open Enrollment 2024 through the end of the 12-month performance period (January 16, 2024 – August 2024)

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.

5.6.4 Ensuring 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

Section 5: Application Details

- 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 ensuring consumers are informed of the functions and responsibility of Navigators
- Process for ensuring consumers are informed that Navigators are not acting as tax advisers, attorneys, or Agents and cannot provide tax, legal, or plan selection advice within their capacity as Navigators
- Process for providing and revoking authorization of Navigators obtaining access to PII
- Process for obtaining and storing consumer consent for application support

5.6.5 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

5.6.6 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 and Project Director 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.

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- 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 the proposed 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 related to the above requirements.

5.7 Work Plan

Applicants are required to provide a detailed timeline of the 12-month performance period. The work plan 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.

5.8 Budget Narrative

Applicants must submit a Budget Narrative as part of the Navigator Grant Application. The purpose of the Budget Narrative is to describe how the grant funding will be used in alignment with the applicant's project goals and objectives.

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.

The Budget Narrative 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

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5.8.1 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.

5.8.2 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 at <https://sao.georgia.gov/travel/state-travel-policy>.

5.8.3 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

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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.

5.8.4 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. If appropriate, general office supplies may be shown by an estimated amount per month.

5.8.5 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 2.1 Navigator Roles & Responsibilities.

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.

5.8.6 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 2.1 Navigator Roles & Requirements.

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.

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- **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.

5.8.7 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 5.8 Budget Narrative and 5.9 Form E — Detailed Budget. For more information on subrecipient and contractual relationships, refer to [45 CFR § 75.351](#) and [45 CFR § 200.332](#).

5.9 Form E – Detailed Budget

Applicants must submit a detailed budget for the 12-month performance period using the template provided in Form E – Detailed Budget. Form E must align with the Budget Narrative; 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.

Appendix: 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 further review.
- Forms A through C will be reviewed only for completeness and will not be scored.
- Form D — Business Assessment & Mandatory Disclosure will be subject to a financial risk review but will not be scored.
- Applications will be scored according to the key 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.

Application Section	Points	Key Scoring Criteria
<i>Project Narrative</i>		
Project Scope & Goals	40	<ul style="list-style-type: none"> • Detailed description of existing relationships with target population(s). • Clear plan to provide assistance to consumers as they shop and apply for health coverage. • Ability to disseminate culturally and linguistically appropriate information. • Comprehensive approach for ensuring staff and volunteers complete all required training, licensure, and certification prior to performing Navigator duties. • Achievable project goals outlined appropriately for the size and scope of the budget request. • Descriptive goals that align with program objectives and proposed scope.
Privacy & Security of Consumer PII	15	<ul style="list-style-type: none"> • Detailed plan for protecting the privacy and security of consumers' PII to ensure accordance with 45 CFR § 155.260. • Implementable approach for managing authorization of the organization's individual Navigators' access to PII.

Application Section	Points	Key Scoring Criteria
Qualifications	15	<ul style="list-style-type: none"> • Experience leveraging local community partnerships and collaboratives to reach target populations. • Past successes conducting public education and outreach activities focused on harder-to-reach populations and the uninsured. • Description of how the organization develops and maintains relationships with consumers, employers, employees, and self-employed individuals. • Experience working with target populations, as defined by the applicant's project scope.
Expertise of Personnel	15	<ul style="list-style-type: none"> • Brief biographical statements for all key personnel. • Outline of how the AOR and Project Director will oversee and monitor proposed activities. • Description of current staffing structure and anticipated timeline for onboarding additional staff (if applicable). • Expertise with Health Insurance Exchanges, public education, and outreach activities, assisting consumers with health coverage applications and eligibility. • Experience managing a large project budget; experience managing a grant program (federal, state, local, or private) or other large community outreach program.
<i>Workplan, Budget Narrative, and Detailed Budget</i>		
Workplan & Budget	15	<ul style="list-style-type: none"> • Detailed workplan that describes all activities using grant funding to meet project scope and goals. • Budget Narrative that explains how the funding is allocated to support the workplan.
Total Available Points	100	