



Office of Commissioner of
Insurance and Safety Fire
Protect | Enforce | Educate | Inform



Navigator Program Information Session

May 2, 2023

Agenda

- 1 Georgia Access Overview
- 2 Navigator Program Overview
- 3 Navigator Grant Applications
- 4 Open Questions & Answers

You may type questions into the Q&A throughout the presentation.

Georgia Access Overview

Georgia Access Overview

Georgia is transitioning its marketplace from the Federally-Facilitated Exchange (FFE) to the Georgia Access State-based Exchange (SBE).



Overview

The planned go-live for the Georgia Access SBE is November 1, 2023 for Open Enrollment 2024.

The SBE is a new division within the Office of Commissioner of Insurance and Safety Fire (OCI).



Goals

1. Reduce the number of uninsured Georgians.
2. Improve the shopping and enrollment experience for consumers.
3. Increase competition, innovation, and private sector investment in Georgia's market.

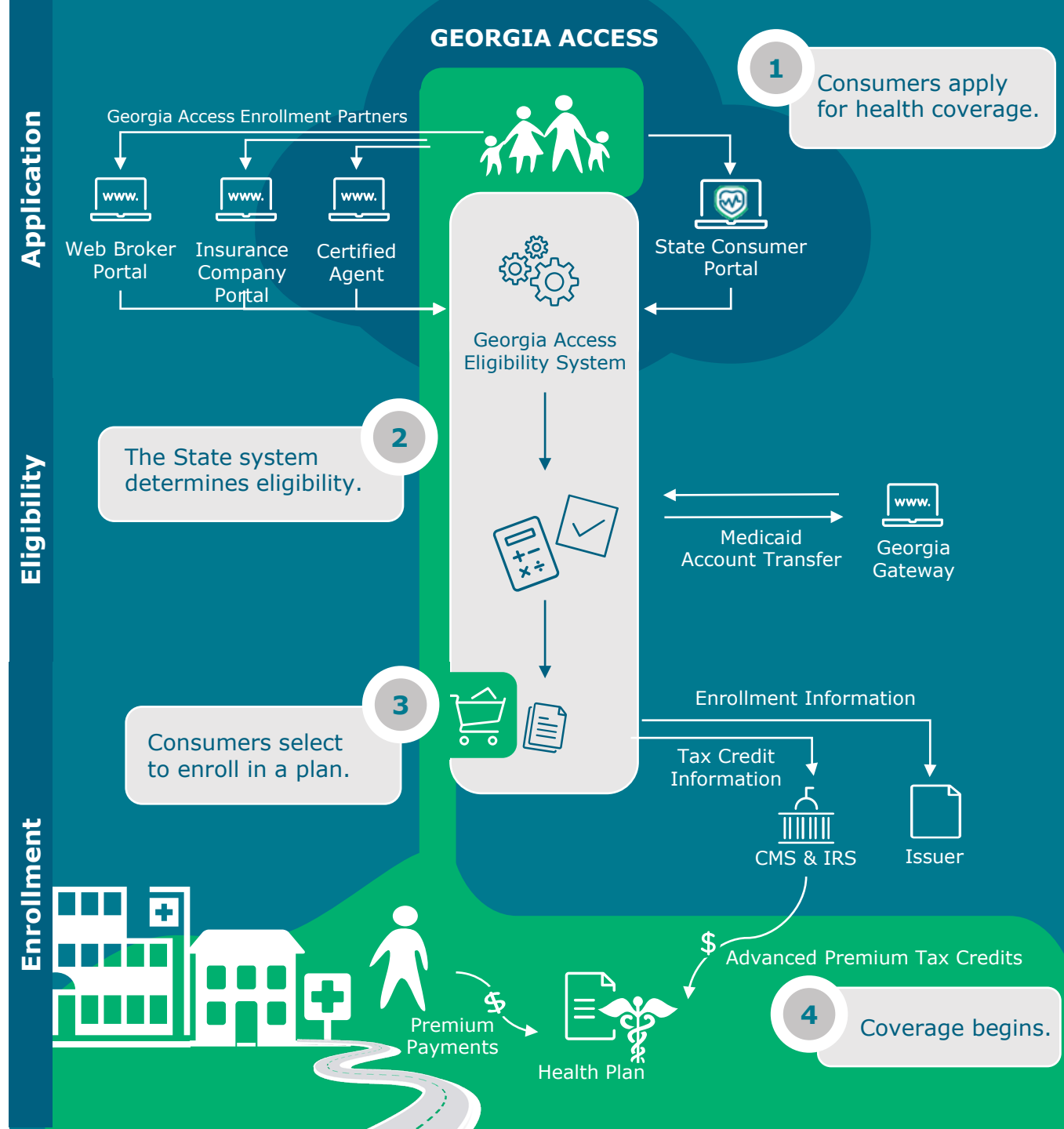
Georgia Access

The Model

Georgia Access is designed to meet the needs of Georgia residents by increasing access of affordable, quality, health insurance coverage across the State.

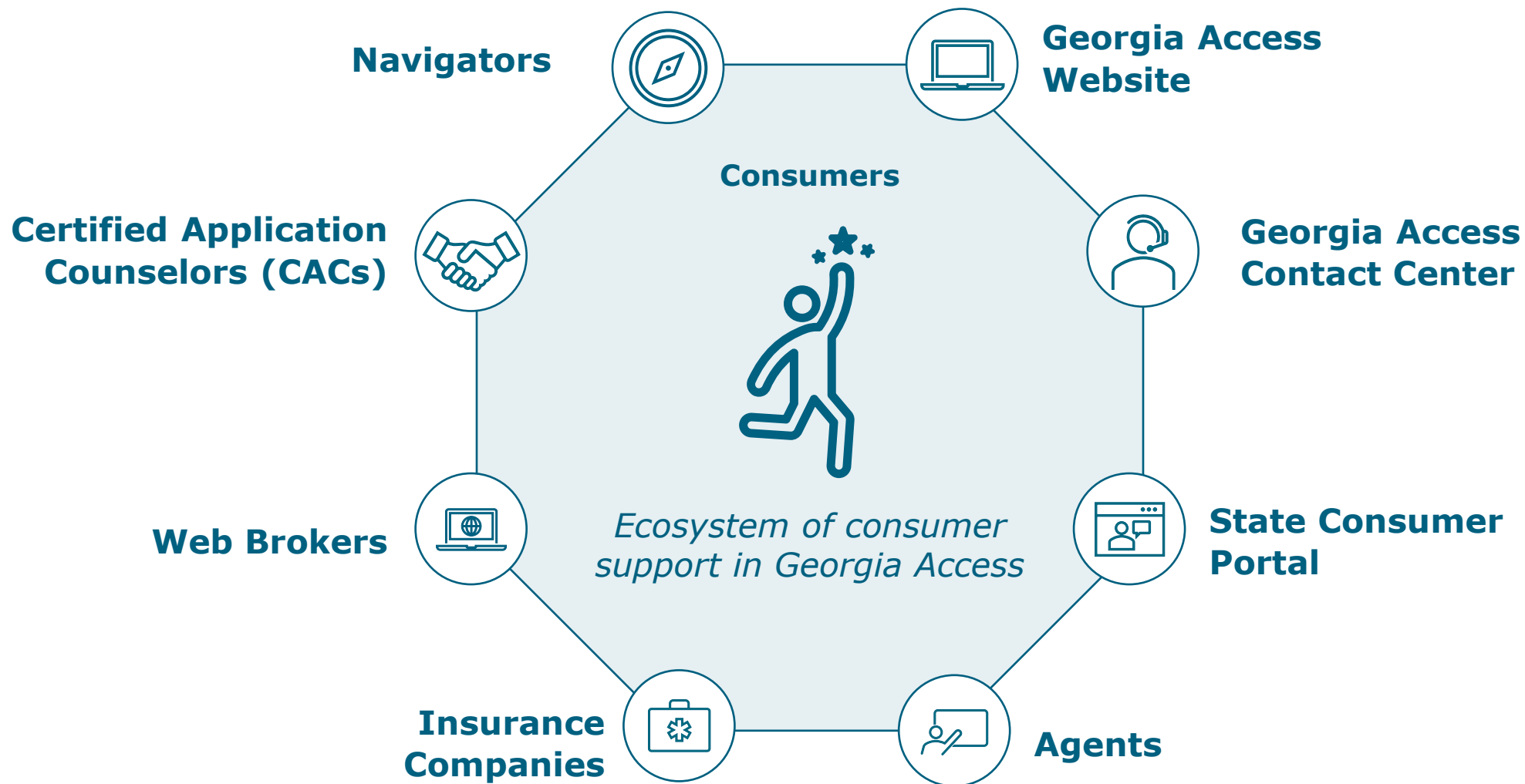
The SBE will replicate the federal exchange model with multiple enrollment options for consumers, including:

- State Consumer Portal
- Agents
- Insurance Companies
- Web Brokers



Georgia Access Consumer Support

Consumers in Georgia will have a spectrum of support available to help them shop, enroll, and maintain health insurance coverage.



Partnership Opportunities for Community Organizations

Community organizations will be vital partners to reach underserved and uninsured populations.

	Navigator Program	Certified Application Counselor (CAC) Program
<i>Key Difference</i>	Grant program	Volunteer program
<i>Application Release</i>	May 2023	June 2023
<i>Award Type</i>	Limited, competitively awarded	Unlimited, minimum requirements
<i>Role of the Organization</i>	Navigator Grantee Organizations: <ul style="list-style-type: none">• Oversee Navigators• Perform outreach activities• Maintain performance metrics• Provide ongoing reporting• Receive marketing toolkits and information for consumers	Certified Application Counselor Designated Organizations (CDOs): <ul style="list-style-type: none">• Oversee CACs• Receive marketing toolkits and information for consumers

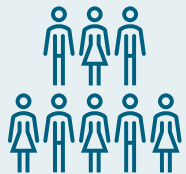
Navigator Program Overview

Georgia Access Navigator Program Model

Georgia's Navigator Program is based on the federal Navigator Program.



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



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

Role of a Navigator: Required Activities

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



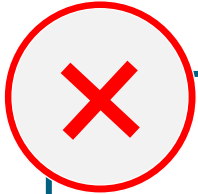
Navigators perform the following activities:

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



Role of a Navigator: Prohibited Activities

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



Navigators are prohibited from:

- 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.
- Utilizing grant funding to purchase items that promote the products or services of a third party.



Navigator Requirements

Navigators are required to obtain State licensure and take Georgia Access certification training prior to assisting consumers.

01

Establish Relationship With Navigator Grantee

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

02

Complete State Licensing Requirements

- Individuals complete 10-hour pre-licensing course from an approved training provider and pass an online exam.
- Detailed information on licensing can be found at <https://oci.georgia.gov/agents-agency-licensing/navigators>

03

Complete Georgia Access Certification Training

- Individuals complete the online Georgia Access certification training and exam (approx. 1-2 hours).
- The online training will be made available starting August 7, 2023.

04

Submit a New Application or Renewal for a Navigator License

- Individuals submit their application or renewal for a “Resident Navigator” license through Sircon and provide: citizenship affidavit, fingerprints, proof of association with the Navigator Grantee, proof of passing the licensure exam, proof of passing the certification exam.

05

Support Consumers on Georgia Access After Licensure is Granted

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

Role of the Navigator Grantee Organization

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



Oversee and support Navigator employees and volunteers.



Maintain open lines of communication with Georgia Access staff.



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



Provide assistance to uninsured individuals and underserved or vulnerable populations in the State.

Navigator Grantee Eligible Organizations

Many types of organizations are eligible to apply for the Navigator Grant; organizations may apply on their own or as a consortium.



Eligible Applicants Include:

- Nonprofit organizations
- Local government agencies
- Education organizations
- Public housing organizations
- Businesses



Ineligible Applicants Include:

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

Navigator Grantee Mandatory Requirements

Organizations must demonstrate their ability to meet mandatory requirements to be considered for the program.



Georgia Access Navigator Grantees must:

- Have a physical presence/business address in Georgia.
- Have existing relationship(s), or be able to readily establish relationships, with Georgia communities.
- Be capable of complying and enforcing privacy and security requirements.
- Be capable of complying and enforcing conflict of interest restrictions.
- Be capable of ensuring Navigators meet licensing and certification requirements and appropriately carry out responsibilities.
- Be capable of monitoring and reporting performance metrics on a monthly, quarterly, and annual basis.
- Be capable of managing grant funding.

Navigator Grant Application

Georgia Access Navigator Grants for PY 2024

Georgia Access will transition current FFE Navigator Grantees to Georgia Access for 2024 and provide an opportunity for new organizations to apply.

Navigator Grant Overview



Georgia is providing up to \$5 million in available grant funding for the Georgia Access Navigator Program; the contract period is 12 months from August 2023 – August 2024.



Current Georgia FFE Navigators will be grandfathered into Georgia Access at their proposed 2024 CMS funding levels. These organizations may apply for increased funding.



New organizations may submit applications for Navigator grant funding. A total of \$1.8 million will be available and granted competitively based on the quality of the application.

Navigator Grant Application

The Georgia Access Navigator Grant Application is largely based on the federal application requirements.

The Georgia Access 2024 Navigator Grant Application sections:

1. Cover Letter (*max 2-pages*)
2. Form A – Applicant Information & Signature
3. Form B – Project Abstract
4. Form C – Project Site
5. Form D – Business Assessment & Mandatory Disclosure
6. Project Narrative (*max 20-pages*)
 - *Applicant Information, Project Scope, PY 2024 Project Goals, Maintaining Privacy & Security and Protecting Consumer PII, Accomplishments, Expertise of Personnel*
7. Work Plan & Timeline (*max 5-pages*)
8. Budget Narrative (*max 15-pages*)
 - *Staffing, Travel, Equipment, Supplies, Contracted Support*
9. Form E – Detailed Budget

Navigator Grant Application Guidance

Organizations that submit complete applications will be reviewed and considered for competitively awarded funding.



A strong application will ...

- Demonstrate a focus and commitment to target underserved or vulnerable populations and communities in Georgia.
- Establish an applicant's preparedness to assist consumers seeking assistance.
- Show compliance with programmatic and grant management requirements.
- Provide compelling details that the project will result in expected outcome.
- Include reasonable estimated costs and narrative on how requested funds will be used to meet the goals of Georgia Access.

Key Activities, Milestones, and Deadlines

The following outlines the key activities and dates for organizations interested in participating in Georgia Access.

Activity	May	June	July	Aug	Sept	Oct	Nov
Navigator Program	State releases the <i>Navigator Grant Application</i>	●					
	Organizations submit applications	—	●				
	State reviews applications and announces awards		—	●			
	Navigator Grantees sign contracts				●		
	Navigator Certification is made available				—	—	—
	Navigators complete licensure and certification				—	—	—
CAC Program	State holds the CAC program information session		●				
	State releases the CDO Application		●				
	State reviews and approves/denies applications		—	●			
	State makes Georgia Access CAC Certification training available				—	—	—
	CACs complete licensure and certification				—	—	—
	Open Enrollment 2024 go-live						



Open Questions & Answers

You may also reach out to georgiaaccessnavigators@deloitte.com with any questions.