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Georgia Access Plan Year (PY) 2026 Navigator Grant Application

Released by Georgia Access on July 14, 2025
Navigator Grant Applications due by August 15, 2025

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Section 1: Key Dates & Checklist

1.1 Key Dates

- Navigator Grant Application release: July 14, 2025.
- Navigator Grant Applications due: August 15, 2025.
- Navigator Grantee Awards announced: No later than August 29, 2025
- PY 2026 Navigator Performance Period begins: October 1, 2025
- PY 2026 Navigator Performance Period ends: September 30, 2026.

1.2 Checklist

The checklist below can be used to confirm that all components of the application are completed before submitting. Forms A & B are to be completed online using the link provided on the Georgia Access Website. Form C is available as a downloadable Excel link on the Georgia Access Website. Form C, Budget Narrative and Project Narrative must be completed and uploaded as PDFs before submitting the application. Descriptions of the required components are provided in [Section 6: Application Details](#).

- ☐ Forms A & B completed and submitted electronically
- ☐ Form C uploaded and submitted within application
- ☐ Budget Narrative (maximum 5 pages) uploaded and submitted within application
- ☐ Project Narrative (maximum 5 pages) uploaded and submitted within application

Section 2: Application and Program 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 launched as an SBE on November 1, 2024, for PY 2025.

Georgia Access is designed to meet the needs of Georgia residents by increasing access to affordable and quality health insurance coverage. The Georgia Access model has 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. For PY 2026, community organizations will be vital to reaching underserved and uninsured populations across the State. To that end, Georgia operates 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.

PY 2025 Georgia Access Navigator Grantees applications will be considered alongside new applicants equally. The State is not obligated to award grants to PY 2025 Navigator Grantees. No preference will be shown to PY 2025 Georgia Access Navigator Grantees over new applicants. When evaluating PY 2025 Grantees that apply for PY 2026, past performance from PY 2025 will be considered.

2.3 PY 2026 Performance Period

The PY 2026 Navigator Grantee performance period will be 12 months, beginning October 1, 2025, and ending September 30, 2026. Approved Navigator Grantees will be required to sign the Navigator Grant Agreement prior to October 1, 2025. 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 Funding approval

The following factors could affect approval for funding:

- Your organization does not have experience managing state or federal grants
- History of non-compliance or poor performance

- Not having a specific project site established
- Organization did not spend all their grant on previous program year(s)
- Unclear project scope and proposal
- Lack of organizational and financial capacity
- Highly competitive funding pool
- Budget inconsistencies
- Application questions not answered properly

2.6 Payment Schedule & Contingencies

Monthly payments are contingent upon Navigator Grantee's performance and compliance with Navigator Grantee Agreement terms and conditions, including timely submission of required reports to the State. Navigator Grantees that fail to adhere to program requirements may jeopardize their status with Georgia Access, including the termination of their agreement. If agreement ends, grant fund will not be disbursed for the remaining of the program year.

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.

2.7 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, with the exception of Navigator's salary.
- 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 Grantee Agreement.

Section 3: Navigator Grantee Program

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 Grantee Agreement.
- Provide required reports to the State on a monthly and annual basis.
- Comply with all requests from the State for additional information.

3.2 Organizations Eligible to apply 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 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 or a consortium of organizations. 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.

3.3 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.
- Host at least one outreach and/or educational event per month to raise awareness about Georgia Access and help consumers understand their health coverage options.
- 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 advisors 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 Grantee Agreement. Organizations that do not have any affiliated Navigators who are fully certified and licensed by this deadline may not receive their grant funding.

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. Vulnerable populations are individuals who may face higher risks to their health and wellbeing due to the lack of physical, psychological, and/or social resources. Vulnerable populations consist of consumers who may:

- Have a high risk for multiple health problems and/or pre-existing conditions
- Live with physical, mental, or cognitive disabilities
- Be pregnant
- Be elderly
- Have limited English proficiency and/or limited ability to give informed consent
- Struggle with transportation access
- Be homeless or live on a low income
- Belong to racial or ethnic minority groups
- Identify as lesbian, gay, bisexual, transgender, queer, and other (LGBTQ+)
- Be victims of abuse or trauma
- Experience mental health challenges or substance-related disorders
- Have HIV/AIDS
- Fear and distrust access to government programs
- Live with mobility impairments
- Have a lower capacity to communicate effectively
- Face any type of discrimination

Navigator Grantees 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.

3.4 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.

3.5 Privacy & Security of Consumer PII

Protecting consumer information is highly important. 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 Grantee fails to protect consumer data.

3.6 Non-Discrimination

Navigator Grant recipients must administer their programs in compliance with federal civil rights laws that prohibit discrimination based on 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](#)

3.7 Required Reporting & Auditing

Navigator Grantees must cooperate with the State's efforts to evaluate the program. Navigator Grantees must provide the required monthly and annual reports to the State, as well as additional information, documentation 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. In accordance with the Official Code of Georgia Annotated (OCGA) 50-20-3(b), organizations receiving state funds are required to undergo financial audits.

- Organizations that spend \$100,000 or more in state grant funding during a fiscal year must undergo a full audit of their financial affairs, performed in line with generally accepted auditing standards.
- Organizations that spend less than \$100,000 in state funds must submit their financial statements to the state auditor and each state contracting organization.
- Navigator Grantees may use grant funding to pay for an independent financial audit.

Section 4: Individual Navigators

4.1 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, sell, solicit or negotiate specific insurance plans for consumers.
- 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 application assistance. This requirement applies even if that consumer is not a member of the communities or groups the organization 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. Navigators' potential resources and other type(s) of assistance 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.

4.2 Navigator Licensure & Certification

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

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 5 pages)
- E. Project Narrative (maximum 5 pages)

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

5.2 Submission Requirements

- All Navigator Grant Applications will be completed electronically using the following link: [PY2026 Navigator Grant Application](#). When the State receives the application, Applicant will receive a request for signature via email. Signing the application completes the submission process.
- Applications must be submitted **by 11:59 pm Eastern Time on August 15, 2025**. 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.
- The State reserves the right to contact applicants for additional information if needed.
- Navigator Grant Applications will be scored according to the rubric in [Section 7](#).
- 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:** Arial or Times New Roman
 - **Spacing:** Single-spaced

5.3 Questions

Applicants may submit questions about the Navigator Grant Application to Navigators@GeorgiaAccess.ga.gov by **5:00pm Eastern Time on August 15, 2025**.

Section 6: Application Details

6.1 Form A – Applicant Information & Signature

Form A must be completed and signed by the Authorized Representative (AR). 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 should 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 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 for 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 staffing position requested, 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 it's 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 traveling 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 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 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.

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.

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 to be performed by the contractor as related to the accomplishment of program objectives.
- **Compensation:** Provide a budget for the contracted support with appropriate justification.
- **Method of Accountability:** Describe the monitoring plan of the contractor's progress and performance throughout contract period. Identify who will be responsible for supervising the contract.

Subrecipients

This category is to list the cost of project activities to be undertaken by a subrecipient, if applicable. Subrecipients are responsible for adhering to the terms and conditions of the award including compliance with federal and state regulations. Subrecipients will monitor their own work, including financial and programmatic aspects, and will be responsible for providing reports to the primary recipient. Subrecipients need to track their spending against the allocated budget and ensure they are only incurring allowable costs. 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](#).

Other

This category is for items not included in previous budget categories. List each budget item and provide appropriate justification related to how it supports the program objectives. For more details about allowable costs refer to Section 2.7 Funding Restrictions.

Prohibited costs

The use of grant funding for Indirect Costs is not allowed. The following list of prohibited costs is not all inclusive, you may reach out to Navigators@georgiaaccess.ga.gov if you have questions related to allowed and prohibited costs.

- Costs not related to specific program objectives
- Donations or contributions to other entities
- Staff personal expenses
- Alcoholic beverages
- Organization's debt
- Entertainment events, supplies or equipment
- Organization's fines
- Fundraising
- Lobbying

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 Navigator Program Standards 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 2025 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 including 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 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 2026 performance period beginning October 1, 2025.

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, 2025**.
- Number of Navigators to be available to assist consumers throughout Open Enrollment 2026
- Number of Navigators available to assist consumers after Open Enrollment 2026 through the end of the 12-month performance period If awarded funds, grant recipients will be held accountable for meeting their proposed project goals. Recipients will be required to submit monthly and annual reports to the State. These 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 the organization's staff members expertise. 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
Form C – Detailed Budget		
All Sections	15	<ul style="list-style-type: none"> • Detailed Budget describes all activities using grant funding to meet project scope and goals.
Budget Narrative		
All Sections	10	<ul style="list-style-type: none"> • Budget Narrative explains how the funding is allocated during the project timeline.

Section	Points	Scoring Criteria
Project Narrative		
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	10	<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.
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	10	<ul style="list-style-type: none"> Brief biographical statements for all key personnel. Description of how the AOR 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.
Total Available Points	100	