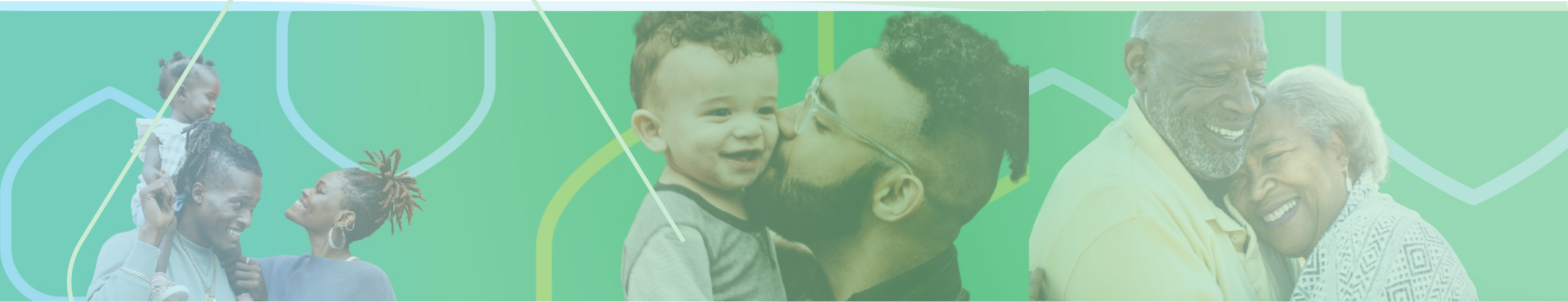


# GEORGIA ACCESS



**Georgia Access Plan Year (PY) 2026  
Navigator Grant Application  
July 16, 2025**



**Office of Commissioner of  
Insurance and Safety Fire**

Protect | Enforce | Educate | Inform

COMMISSIONER JOHN F. KING

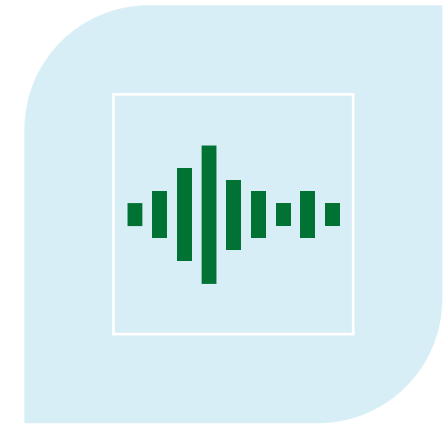
# HOUSEKEEPING



Use the **Q&A** option to ask questions



Use the **CHAT** option to comment



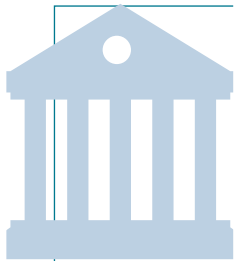
**This session is being recorded**, recording will be made available on Georgia Access website as soon as possible after the session

# AGENDA

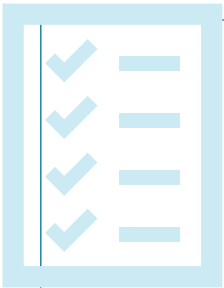
#	Section	Slides
1	Program Overview	4-5
2	Navigator Grantees Responsibilities	6
3	Individual Navigators	7
4	Navigator Program Eligible Organizations	8
5	Navigator Program Ineligible Organizations	9
6	Application Sections Summary	10
7	Navigator Grant Application Review Process	11
8	Narratives	12
9	Key Dates	13

# PROGRAM OVERVIEW

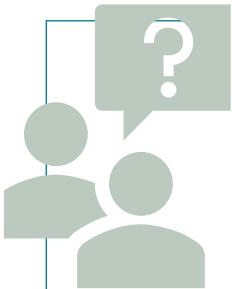
The Georgia Access Navigator Program started in November 2024, when Georgia Access launched as SBE



The Georgia Office of Commissioner of Insurance and Safety Fire (OCI) launched the Georgia Access State-based Exchange (SBE) on November 1, 2024, for Open Enrollment (OE) 2025.



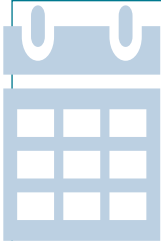
Georgia Access provides Georgians the opportunity to shop for, compare, and enroll in high-quality, comprehensive, and affordable health and dental insurance. Eligible consumers also receive financial assistance to help lower their out-of-pocket costs, including advanced premium tax credits (APTCs) and cost sharing reductions (CSRs).



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.

# PROGRAM OVERVIEW

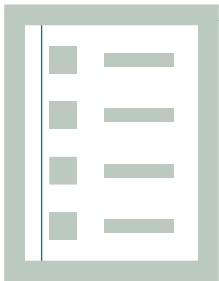
The Georgia Access Navigator Program started in November 2024, when Georgia Access launched as SBE



The PY2026 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 Grantee Agreement prior to October 1, 2025.



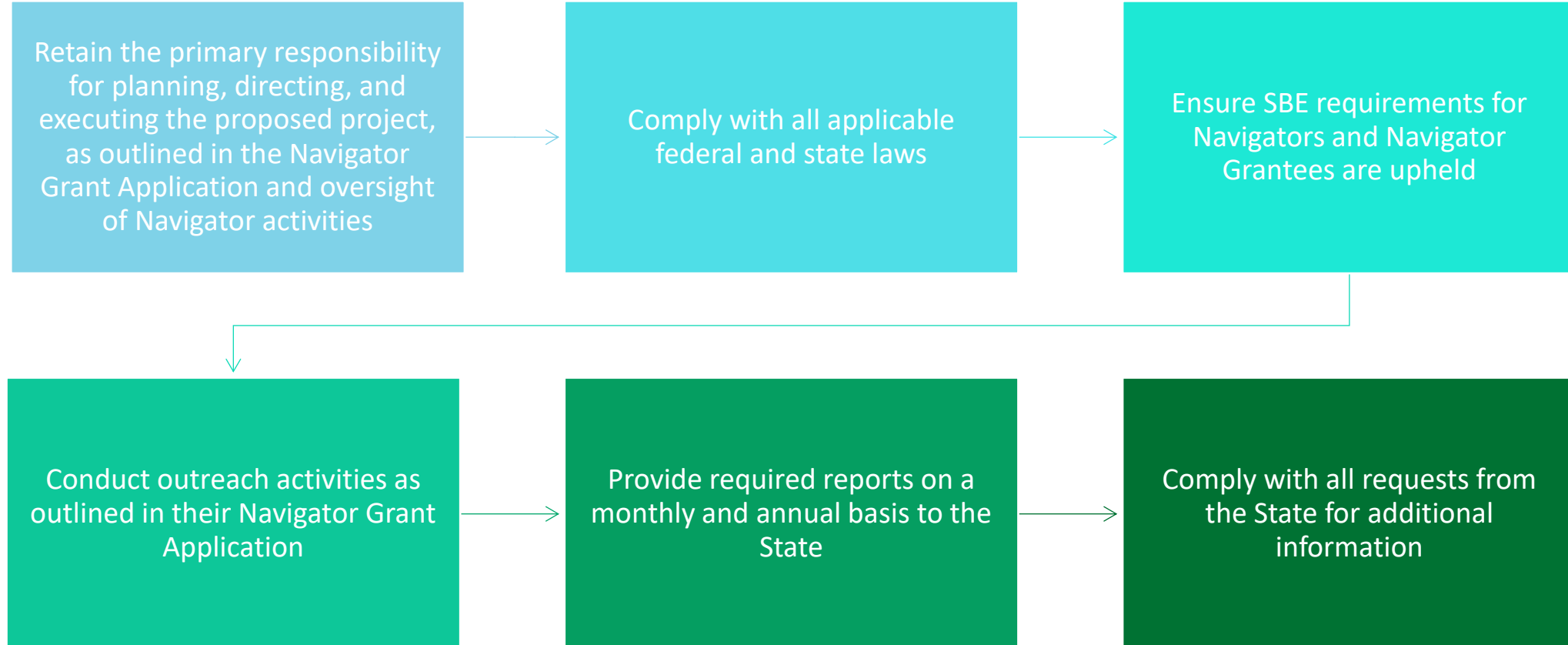
Grants are competitively awarded based on quality of applicant proposals and the approved budget; the State is under no obligation to award grants to applicants. Once awarded, organizations are designated as Navigator Grantee Organizations (“Navigator Grantees”).



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 GRANTEES RESPONSIBILITIES

Below are the Navigator Grantees key responsibilities



# INDIVIDUAL NAVIGATORS



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 required to support any consumer seeking enrollment assistance. This requirement applies even if that consumer is not a member of the communities or groups the applicant expects to target, as outlined in its Navigator Grant Application.



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

# NAVIGATOR PROGRAM ELIGIBLE ORGANIZATIONS

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Nonprofit organizations that have a 501(c)(3) status with the IRS

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Hospitals and Health Centers

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Healthcare providers group

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Local government agencies and special districts

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Education organizations

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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

---

Resource partners of the Small Business Administration (SBA)

---

Unions



# NAVIGATOR PROGRAM INELIGIBLE ORGANIZATIONS

---

Health insurance companies or their subsidiaries

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Insurance companies of stop loss insurance and their subsidiaries

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Associations that include members of, or lobby on behalf of, the insurance industry


---

Insurance agents, insurance agencies, or recipients of any direct or indirect consideration from any insurance company in connection with the enrollment in a health or dental plan

---

Other organizations determined by the State to have a conflict of interest

# APPLICATION SECTIONS SUMMARY



Form A – Applicant Information & Signature
Form B – Business Assessment & Mandatory Disclosure
Form C - Detailed Budget
Project Narrative & Budget Narrative (5 pgs. max each)

# NAVIGATOR GRANT APPLICATION REVIEW PROCESS



We encourage you to have all your organization's information ready before starting to complete your application

After the Assister Team receives the application and sends the acknowledgement to the POC, the Authorized Representative will receive an email to collect signature



Once application accepted, the agreement lasts 12 months, beginning October 1, 2025, to allow time for Navigator training and preparation ahead of Open Enrollment



Applicants are required to complete all sections of the Navigator Grant Application



Applications determined to be ineligible, or incomplete will be eliminated from review



Applications will be reviewed and evaluated for completeness, accuracy and thoroughness



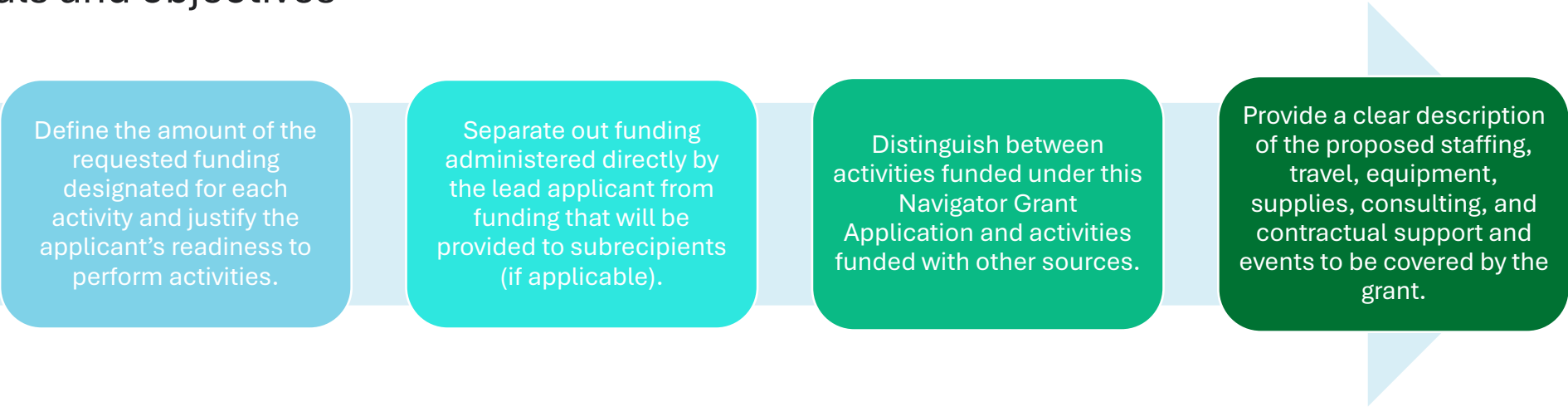
The State reserves the right to contact applicants for additional information if needed

# NARRATIVES

**Project Narrative:** Includes the applicants project goals and objectives. Should align with the objectives of providing Navigator services as outlined in [45 CFR §155.210](#) and [45 CFR §155.215](#).



**Budget Narrative:** Describes how the grant funding will be used in alignment with the applicant’s project goals and objectives



# KEY DATES

