

**New Jersey Department of Banking and Insurance  
Response to Questions Regarding Request For Applications  
for the  
New Jersey State Navigator Grant  
July 27, 2020**

1. Are Navigator organizations encouraged to develop their own outreach materials, or will there be a state-led effort with conforming messages and formatting? If there is conforming language/format, will grantees be able to add their logos to the material? **The department will make available printable materials for use by Navigators and will permit organizations to utilize their own outreach materials as approved by the department.**
2. Are there requirements for the language(s) in which written outreach materials must be made available? **Navigators must “Provide information in a manner that is culturally and linguistically appropriate to the needs of the population being served by the Marketplace, including individuals with limited English proficiency, and ensure accessibility and usability of Navigator tools and functions for individuals with disabilities in accordance with the Americans with Disabilities Act and section 504 of the Rehabilitation Act.” (Please see RFA, Page 5)**
3. Is there a recommended funding request limit? **Budgets should be reasonable and reflect the scope of responsibilities in order to accomplish the goals of this project. A Budget and Budget Narrative must be submitted as part of the application (Please see RFA, Appendix A, Applicant Submission Content, and Attachment 1, Budget Template). Please note that Navigator grants awarded during the 2019-2020 grant year ranged from \$146,307 to \$450,000. The total amount awarded was \$1.1 million. The total amount available through this RFA is \$2.9 million.**
4. Are Indirect Costs an allowable expense? If so, are there rate limits, or is a federally approved rate accepted? **Indirect cost requests must comply with guidelines included in the RFA Part X, General Contracting Information, and the corresponding documents, and must be included in an applicant’s submitted Budget Narrative and Budget.**
5. Will the monthly financial reports be used as the mechanism for reimbursement, or will other filings be required? **In addition to submitting a Request for Reimbursement, grantees must comply with monitoring, evaluation and reporting requirements established by the Department. This includes, but is not limited to, completing required enrollment and financial reports, cooperating with all mandated monitoring and evaluation activities, including site visits by grant monitors, providing requested data to the Department in a timely manner, and participating in research projects related to the effectiveness of the statewide public awareness efforts, as applicable.**

**Monthly Reports: Grantees will be required to report progress toward meeting agreed upon deliverables, including enrollment and outreach benchmarks, and grant financial activities on a monthly basis on a standardized template. If project benchmarks are not met, grantees may have reimbursement withheld. Grantees must maintain comprehensive records of program expenditures and activities throughout the grant period and provide them to the Department upon request. Grantees will also be required to report any proposed adjustments to their approved work scope and seek department approval prior to implementation. (Please see RFP, Page 8, Compliance With Department Quality Standards & Reporting).**

6. Will awardees be penalized (i.e., withholding of reimbursement) if they are unable to reach particular enrollment targets? **Reimbursement payments to applicants whose proposals are funded will be based on the achievement of mutually agreed upon deliverables between the entity and the Department. Monthly progress reports, including outcome measures and metrics, must be reported each month to be eligible for reimbursement. Please see additional information regarding reimbursement requests on Page 10 of the RFA.**
7. Since it will be a fully state run exchange, does the state anticipate any changes to the open enrollment timeframe? **Yes. Open Enrollment will start on November 1, 2020 and end on January 31, 2021. This is an extended Open Enrollment period compared to the most recent years on the FFE (which was six weeks).**
8. Does the state anticipate having targeted outreach effort requirements or metrics? **Grantee activities will include outreach and education year-round for 2021 coverage, including in advance of and during the Open Enrollment Period that begins November 1, 2020. The department will provide electronic printable materials to Navigators to assist with outreach, which is required under the grant, and technical assistance as required. However, Navigators are responsible for developing and carrying out required outreach efforts as approved by the department. Please note that applicants must submit their proposed project, including goals, as part of the application (Please see RFA, Appendix A).**
9. If there are in-person outreach requirements, will consideration be given if those commitments by the grantee can't be met due to COVID-19? Are there any anticipated repercussions (besides returning any unused funds) in the event a grantee can't meet its requirements due to challenges it experiences from COVID-19? **The department will operate the program in compliance with guidance issued by the U.S. Centers for Disease Control and Prevention and the State of New Jersey. The RFA requires applicants to provide a plan for the effective implementation of Navigator responsibilities that are compliant with social distancing recommendations related to COVID-19. (Please see RFA, Page 15).**

10. Please clarify, or provide examples related to, what Navigator tools awardees would need to make accessible, since the SBE itself will be on a state platform/website. **Navigators must provide information in a manner that is culturally and linguistically appropriate to the needs of the population being served by the Marketplace, including individuals with limited English proficiency, and ensure accessibility and usability of Navigator tools and functions for individuals with disabilities in accordance with the Americans with Disabilities Act and section 504 of the Rehabilitation Act. Examples of tools referenced in this section include, but are not limited to, consumer education materials, such as fact sheets, websites, or other tools used for consumer assistance.**
11. What will be considered allowable ways of outreach in light of COVID-19 State of Emergency? **The department will operate the program in compliance with guidance issued by the U.S. Centers for Disease Control and Prevention and the State of New Jersey. The RFA requires applicants to provide a plan for the effective implementation of Navigator responsibilities that are compliant with social distancing recommendations related to COVID-19. (Please see RFA, Page 15).**
12. What were the amounts for the grants funded last year and do you anticipate similar amounts for the new grants this year? **Navigator grants awarded during the 2019-2020 grant year ranged from \$146,307 to \$450,000. The total amount awarded was \$1.1 million. The total amount available through this RFA is \$2.9 million.**
13. How many new Navigator programs do you expect to fund this year? **Final funding decisions will be made with consideration of the following factors:**
- **Reasonable statewide distribution of the recommended grant awards geographically within the state, taking into account coverage of target populations in the state;**
  - **Existing relationships with local communities in populations or areas with higher rates of uninsured and populations likely eligible for the Exchange compared to the rest of the state, especially as it relates to minority or multilingual populations;**
  - **Established trust in the communities for providing health care assistance, social services support, or advocacy on behalf of consumers;**
  - **Responsiveness;**
  - **Ability to Meet Program Goals;**
  - **Conflicts or redundancy with other federal, state or locally funded programs, or supplanting (substitution) of existing funding;**
  - **Availability of funding. (Please see RFA, Page 9, Award Process)**
14. I see that applicants must list the counties the propose to serve, can multiple Navigator programs serve the same counties? **Final funding decisions will be made with consideration of the following factors:**
- **Reasonable statewide distribution of the recommended grant awards geographically within the state, taking into account coverage of target populations in the state;**
  - **Existing relationships with local communities in populations or areas with higher rates of uninsured and populations likely eligible for the Exchange**

compared to the rest of the state, especially as it relates to minority or multilingual populations; • Established trust in the communities for providing health care assistance, social services support, or advocacy on behalf of consumers; • Responsiveness; • Ability to Meet Program Goals; • Conflicts or redundancy with other federal, state or locally funded programs, or supplanting (substitution) of existing funding; • Availability of funding. (Please see RFA, Page 9, Award Process)

15. Would a local government be eligible or competitive to apply for funding support? **To be eligible for funding through this grant program, organizations must demonstrate that they comply with the minimum regulatory requirements outlined by the U.S. Centers for Medicare and Medicaid Services (CMS) and the Department's minimum requirements outlined in this RFA.**

16. If an organization were to apply as a subgrantee as part of a coalition/partnership with other CDOs, would we be allowed to submit our own separate application as well? **Yes. The department will consider the project(s) proposed and make final funding decisions with consideration of the following factors:**

• Reasonable statewide distribution of the recommended grant awards geographically within the state, taking into account coverage of target populations in the state; • Existing relationships with local communities in populations or areas with higher rates of uninsured and populations likely eligible for the Exchange compared to the rest of the state, especially as it relates to minority or multilingual populations; • Established trust in the communities for providing health care assistance, social services support, or advocacy on behalf of consumers; • Responsiveness; • Ability to Meet Program Goals; • Conflicts or redundancy with other federal, state or locally funded programs, or supplanting (substitution) of existing funding; • Availability of funding. Department staff will contact the applicants selected for funding to address any specific issues identified by the Application Review Committee. Adjustment of budget and goals may be required at that time. Not all applicants who submit a qualifying proposal or are contacted will necessarily receive an award. Award decisions are final. There is no appeals process.

17. As a CDO are we eligible for the grant as just a CDO or are we encouraged to apply to be a Navigator or partner with one another Navigator? Will our probability of getting funding be greater if we are a Navigator or partner with one? **The New Jersey State Navigator Grant will be the only type of grant for the Marketplace operated by the Department. The Certified Application Counselor Designated Organization (CDO) Outreach Grant will no longer be a separate Grant program, and will not be available. Current CDOs interested in the program are encouraged to partner with Navigator applicants for the 2021 coverage year or apply directly for Navigator Grants. (Please see RFA, Page 3).**

**Final funding decisions will be made with consideration of the following factors: • Reasonable statewide distribution of the recommended grant awards geographically within the state, taking into account coverage of target populations in the state; •**

**Existing relationships with local communities in populations or areas with higher rates of uninsured and populations likely eligible for the Exchange compared to the rest of the state, especially as it relates to minority or multilingual populations; • Established trust in the communities for providing health care assistance, social services support, or advocacy on behalf of consumers; • Responsiveness; • Ability to Meet Program Goals; • Conflicts or redundancy with other federal, state or locally funded programs, or supplanting (substitution) of existing funding; • Availability of funding. (Please see RFA, Page 9, Award Process)**