

New Jersey Department of Banking and Insurance
Response to Questions Regarding New Jersey State Navigator Grant RFA (DOBI 2023-001)
September 8, 2023

1. What is the total amount we can request? Is there a maximum award amount per grantee?

Answer: As per the New Jersey State Navigator Grant Request for Applications, 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 coverage through the marketplace 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.

2. I'm a CAC working for a CDO. And I'm the only one. Do we need to apply for a navigator grant? We are doing the same service, training, and reporting. What would be the benefit?

Answer: Navigator funds support outreach, education and enrollment as detailed in the New Jersey State Navigator Grant Request for Applications. Grantees must conduct outreach and education in the community. Additionally, enrollment services must be available for free to the general public in the county or counties serviced. The grant funding also may not supplant current funding.

3. Do you have educational information in multiple languages, or do we need to develop and provide our own?

Answer: GetCoveredNJ provides electronic and printable materials in English and Spanish. Funding for the development of materials to reach target communities may be included in an applicant's budget submission, subject to approval.

4. Are you allowed to include incentives for educational events? Can an organization include event incentives for people who complete an application, such as grocery gift cards?

Answer: Navigators provide a free service to the community. The New Jersey State Navigator Grant does not fund incentives or giveaways. Additionally, per federal regulations , 45 CFR § 155.210, a Navigator is not permitted to:

Provide to an applicant or potential enrollee gifts of any value as an inducement for enrollment. The value of gifts provided to applicants and potential enrollees for purposes other than as an inducement for enrollment must not exceed nominal value, either individually or in the aggregate, when provided to that individual during a single encounter. Per the regulation, the term gifts includes gift items, gift cards, cash cards, cash, and promotional items that market or promote the products or services of a third party, but does not include the reimbursement of legitimate expenses incurred by a consumer in an effort to receive Exchange application assistance, such as travel or postage expenses. Additionally, grant funds may not be used to purchase gifts or gift cards, or promotional items that market or promote the products or services of a third party, that would be provided to any applicant or potential enrollee.

5. Are there specific salary guidelines for the navigators to be hired?

Answer: All Navigators must complete the training and certification program, adhere to federal and state regulations, and comply with privacy and security policies. They must sign the GetCoveredNJ Rules of Behavior agreement before beginning their work with consumers, and comply with all other requirements in the New Jersey State Navigator Grant Request for Applications and adhere to all applicable state and federal statutes, regulations and rules.

6. Re the eligibility language - "no health care provider shall be ineligible to operate as a Navigator solely because it receives consideration from a health insurance issuer for health care services provided."

I read this as a hospital or hospital system is eligible, correct?

Answer: Hospitals and Hospital systems may be eligible to apply for grant funding, provided they fulfill the requirements in the New Jersey State Navigator Grant Request for Applications, and adhere to all applicable state and federal statutes, regulations and rules.

7. Will the department provide demographic data on those eligible for renewal or who might have previously applied and denied?

Answer: Available Get Covered New Jersey data may be found on the Get Covered New Jersey website ([getcovered.nj.gov](https://www.getcovered.nj.gov)) under the *About Us* tab in the *Public Information* section (<https://www.nj.gov/getcoverednj/help/about/publicinfo.shtml>). Available data may also be found in the Center for Medicare and Medicaid Services Health Insurance Exchange Public Use Files at <https://www.cms.gov/marketplace/resources/data/public-use-files>