

A Robust Navigator Network Is Critical to Successfully Unwinding from the Recent Health Emergency

With racial disparities in health care coverage growing and unprecedented number of Minnesotans expected to renew their Minnesota Health Care Program coverage starting April 2023, the need for MNSure certified navigator services has never been higher. This increased and historic demand is occurring at a time when many navigator organizations have had to reduce their navigator workforce or end navigator services since the federal Public Health Emergency (PHE) was declared in March 2020. Navigators are an essential component of helping Minnesotans maintain coverage and their organizational capacity to adequately meet the demand for outreach, application, and enrollment assistance will be critical in the months ahead.



MINNESOTA NAVIGATOR
COALITION



A historic 1.4 million Minnesotans will need to renew their Minnesota Health Care Program (MHCP) Coverage.

MHCP Renewals have been on pause since April 2020. During that time, enrollment in MHCP has reached historic levels at over 1.4 million enrollees. Renewals for MHCP enrollees will resume this Spring and continue over a 12-month period. This is a statewide issue as Medical Assistance and MinnesotaCare enrollment is split nearly evenly between the seven-county metro area and Greater Minnesota. (source: <https://mn.gov/dhs/medicaid-matters/who-medicaid-and-minnesotacare-serves/>)

Navigator capacity is at an all-time low due to the continuous public health emergency.

In April, 2020, Medical Assistance and MinnesotaCare renewals were halted due to the PHE and navigator revenue resulting from enrollments dropped by over 40%. Many have had to lay off staff and down size operations. As the state ends continuous coverage, it is imperative to invest in these critical community resources to ensure sufficient community and culturally responsive navigator services. Continuity of coverage is vitally important to Minnesota communities, including our schools, employers, the workforce, our health systems, and more.

Minnesota's Department of Human Services projects potentially hundreds of thousands of Minnesota Health Care Programs enrollees could lose coverage through the renewal process

While the uninsured rate in Minnesota reached a historic low of 4% in 2021, the uninsured rate for BIPOC Minnesotans climbed to 10.2%. This shameful disparity in coverage is projected to increase when MHCP enrollees are required to renew coverage; BIPOC Minnesotans and Minnesotans with Limited English Proficiency are at greatest risk of losing coverage compared to White Minnesotans.

Navigators will be critical to ensuring Minnesotans successfully renew and maintain healthcare coverage.

Navigators provide hands on culturally responsive application and renewal assistance resulting in more complete and timely renewals. This support will be essential to reducing the anticipated historic loss of healthcare coverage by Minnesotans facing barriers to healthcare access and hard to reach communities.

Navigators have Identified the Following Critical Issues:

Navigator incentive payments fail to cover the minimum costs incurred by Navigators to enroll eligible Minnesotans:

Minn. Stat. §256.962 Subd. 5 allows for a \$70 application assistance bonus to MNSure-certified Navigator organizations for each person they successfully assist in submitting an application or required program renewal. The \$70 incentive does not cover the cost to enroll an individual in coverage and doesn't account for significant inflation in the last few years.

Navigators relied on and budgeted for navigator incentive payments that were not dispersed during the public health emergency:

All certified navigator organizations are eligible for incentive payments (or "Per Enrollee Payments") for each person they successfully assist in submitting an application or required program renewal. Per-Enrollee Payments are authorized by Minn. Stat. §256.962 Subd. 5. The continuous coverage granted to enrollees during the COVID-19 pandemic has led to significant decreases in incentive payments for MNSure navigator organizations who depend on these payments to support their work. While navigator organizations are reliant on these funds to maintain their skilled staff, these funds have not been available to them and are instead, sitting unspent and at risk of being lost to their intended recipients.

Grant funding for navigator organizations has not kept up with inflation and provides less ability to provide critical outreach and enrollment services.:

MNSure statewide navigator grant funds have been static since FY 2016, while the cost of operating navigator outreach and enrollment programs has significantly increased each year. Current grant funds are not subject to COLA adjustments and do not take into account the increased number of navigators that will be needed to meet the demand of unwinding from the public health emergency. Navigator organizations are a risk of reducing their staff, limiting their services, and cutting the very strategies that most effectively address racial disparities in coverage.