

February 27, 2023

Dear Human Services Finance Committee Members,

We the undersigned are Navigator Organizations that provide certified navigators to educate and assist Minnesotans across the state to enroll in the most appropriate affordable coverage available to them. We are members of the Navigator Coalition and many of us sit on MNSure's Navigator Stakeholder Committee. We work closely with MNSure, the Minnesota Department of Human Services, local County Human Services agencies, other navigator organizations and health insurance brokers. We are the front line of healthcare coverage enrollment efforts, and our work will be critical in successfully unwinding from the continuous coverage of Medical Assistance and MinnesotaCare. Without a robust and effective navigator network the existing public agencies will be overwhelmed and millions of Minnesotans will be at increased risk of losing affordable coverage. The state will face a sharp increase in the uninsured rate and our already tragic health disparities for BIPOC and other traditionally underserved communities will continue to grow.

Our organizations and other navigator organizations across the state are committed to providing the necessary services Minnesotans need, but we are threatened in our ability to do so by inadequate funding. As the Navigator Coalition explains in the attached document, navigators have suffered from stagnate grant funding and a loss of per enrollment incentive payments – and these losses do not even address the unprecedented demand that will result from the continuous eligibility unwinding. It will take significant public investment to rebuild navigator organization capacity to adequately meet the demand for outreach, application, and enrollment assistance.

Minnesota legislature should support:

- **Increase in navigator incentive payments:** 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. ***The incentive payment should be increased to \$100 with a built-in cost of living adjustment (COLA).***
- **Disperse funds already allocated for navigator incentive payments:** 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. ***The state should disburse the remaining funds already allocated for navigator incentive payments during the current biennium as one-time grants to MNSure-certified navigator organizations in proportion to the average number of Medical Assistance and MinnesotaCare enrollees each***

organization assisted that resulted in a successful enrollment in the second quarter of fiscal years 2020 and 2022.

- **Increase grant funding for navigator organizations:** MNsure statewide navigator grant funds have been static since FY 2016. Additional grant funding is needed to build the capacity of existing and new community-based navigator organizations to support the continuous coverage unwinding and effectively address racial disparities in coverage. **We request overall annual base grant funding be increased from \$4M to \$10M during the continuous coverage unwinding, and the ongoing base grant increased from \$4M to \$7M with a built-in cost of living adjustment (COLA).**

Thank you for your work on behalf of Minnesota and for your support of Navigator organizations working hard to serve their communities. The steps outlined above will help to ensure that qualified, professional help is available to all 1.43 million Minnesotans as they participate in the unwinding of continuous coverage resulting from pandemic protections.

Sincerely,

Active Care Services

African Community Senior Services

Briva Health

CARE Clinic

Community Resource Connections

Courage Home Care Inc

Health Access MN

Hmong American Partnership

Insuralink LLC

MDavis Consulting

Mid-Minnesota Legal Aid, St. Cloud

Native American Community Clinic

NorthPoint Health and Wellness, Inc.

Planned Parenthood Minnesota Action Fund

Portico Healthnet

Prime Health, Inc

Rainbow Health

Shanti Guidance, LLC

Theresa V. Breton

WE Health Clinic