



Silver State Health Insurance Exchange

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STATE OF NEVADA Silver State Health Insurance Exchange

State Fiscal Year 2026 and 2027

REQUEST FOR APPLICATIONS AND INSTRUCTIONS FOR GRANTS FOR NAVIGATOR AND IN PERSON ASSISTER (IPA) ENTITIES

NOTE: This application is also available at

<https://www.nevadahealthlink.com/sshix/grant-opportunities/>

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GRANT FUNDING OPPORTUNITY

The Silver State Health Insurance Exchange (Exchange) is announcing a Request for Applications (RFA) for Navigator and In Person Assister (IPA) Entity grant program grants. Navigator/IPA Entities support the work of organizations that conduct outreach, education, and enrollment assistance to uninsured and underinsured Nevadans, and promote quality, affordable, health coverage options available on the Exchange, also referred to as Nevada Health Link, and other publicly funded health insurance options, such as Medicaid and the Children's Health Insurance Program (CHIP), Nevada Check-Up, or Battle Born State Plans (BBSPs) with an emphasis on target populations, not limited to: uninsured and underinsured Nevadans, rural Nevadans, individuals/families statewide, 50+ age group, 26-45 age group, the young Invincibles, members of Nevada Tribes, Hispanic/Latino, Asian Americans and Asian Pacific Islanders, African Americans, and multicultural populations.

The funding made available through this RFA is for the performance period of July 1, 2025, to June 30, 2027.

PUBLIC HEALTH POLICY

Any entities granted funding under this RFA must remain in compliance with any existing or future Emergency Directives from the Governor's office and the Center for Disease Control and Prevention (CDC). The Exchange follows CDC guidance. More information can be found on NevadaHealthLink.com.

BACKGROUND

In June 2011, Senate Bill 440 (2011) was enacted, creating the Silver State Health Insurance Exchange (Exchange), also known as Nevada Health Link, the online health insurance marketplace connecting Nevadans to qualified health plans (QHPs). The Exchange was put into *Nevada Revised Statutes* (NRS) in response to the requirements of the Patient Protection and Affordable Care Act (PPACA). A health insurance exchange is an online marketplace in which individuals can shop, compare, and enroll in health insurance coverage. The Exchange has been operational since October 1, 2013, facilitating the purchase of subsidized health insurance for Nevadans. In November 2019, the Exchange transitioned to a fully functional, independent State Based Exchange, no longer using the federal marketplace, HealthCare.gov for eligibility and enrollment services.

The ACA requires the Exchange establish a Navigator program through which it grants to eligible public or private entities or individuals¹:

¹ ACA Section 1311(i)(3) codified as— [45 CFR § 155.210](#) Navigator program Standards; Duties

The Exchange must develop and publicly disseminate—

- a. A set of standards, to be met by all entities and individuals to be granted Navigator grants, designed to prevent, minimize, and mitigate any conflicts of interest, financial or otherwise, that may exist for an entity or individuals to be granted a Navigator grant and to ensure that all entities and individuals carrying out Navigator functions have appropriate integrity; and
- b. A set of training standards, to be met by all entities and individuals carrying out Navigator functions under the terms of a Navigator grant, to ensure the entities and individuals are

qualified to engage in Navigator activities, including training standards on the following topics:

- (i) The needs of underserved and vulnerable populations;
 - (ii) Eligibility and enrollment rules and procedures;
 - (iii) The range of QHP options and insurance affordability programs; and (iv) The privacy and security standards applicable under [§ 155.260](#)
- c. Maintain expertise in eligibility, enrollment, and program specifications and conduct public education activities to raise awareness of the availability of qualified health plans;
 - d. Distribute fair and impartial information concerning enrollment in all qualified health plans, clarifying the distinctions among health coverage options, and helping consumers make informed decisions during the health coverage selection process and the availability of premium tax credits and cost-sharing reductions;
 - e. Facilitate enrollment in qualified health plans;
 - f. Provide referrals to any applicable office of health insurance consumer assistance, health insurance ombudsman, or any other appropriate state agency, for any enrollee with a grievance, complaint, or question regarding their health plan, coverage, or a determination under such plan or coverage; and
 - g. Provide referrals to the IRS, licensed tax advisors, tax preparers, or other resources for assistance with tax preparation and tax advice related to consumer questions.
 - h. Provide information in a manner that is culturally and linguistically appropriate to the needs of the population being served by the Exchange.

In-Person Assistance (IPA) Program

The Exchange has established an In-Person Assistance program and has a process in place to operate the program consistent with the applicable requirements of 45 CFR 155.205(c), (d), and (e). For this program, EEF's will be referred to as In Person Assisters (IPA). IPA and Navigator entities will collaborate on educational, outreach and enrollment efforts and work in concert with our Marketing/Outreach vendor.

Please see Appendix A for the applicable requirements.

Both Navigators and IPA grantees are aimed at outreach, education, and enrollment assistance to uninsured and hard-to-reach populations. IPA's and Navigators will offer services and will perform these duties with a range of staff. The same scope of duties, roles and responsibilities including but not limited to, navigator program requirements listed above, training, certification and recertification standards, conflict of interest standards, privacy and security standards will apply to both Navigators and IPA grantees.

SILVER STATE HEALTH INSURANCE EXCHANGE NAVIGATOR/IPA ENTITIES DEFINED

Navigator/IPA entities communicate with, educate, and enroll individuals in Qualified Health Plans (QHPs) available through Nevada Health Link, and publicly funded health care programs, including Nevada Medicaid, Nevada Check Up, Battle Born State Plans, and CHIP through the multiple enrollment methods provided by the Exchange. Navigator entities work to ensure all individuals have access to health insurance coverage provided as a result of the ACA.

Entities will receive the Navigator designation if they successfully:

- Submit an approved Navigator/IPA grant application.

- Have employees or associated volunteers who have an active and valid Exchange Enrollment Facilitator (EEF) Certification issued by the Nevada Division of Insurance (DOI); or are able to obtain EEF Certification within the first 30 days of the grant period, or within 30 days from date of hire by the Navigator entity; or alternatively, the presentation to, and subsequent approval by the Exchange, of a detailed plan, including timelines, to have employees or associated volunteers achieve an active and valid EEF Certification issued by the DOI .
- Complete all Exchange required training.
- Receive formal, written, approval from the Exchange.

Navigator/IPA entities must not be:¹

- A health insurance issuer or issuer of stop loss insurance.
- A subsidiary of a health insurance issuer or issuer of stop loss insurance.
- An association that includes members of, or lobbies for any purpose associated with or related to lobbying or influencing or attempting to lobby or influence for any purpose the following: Any federal, state, county or local agency, legislature, commission, council or board; Any federal, state, county or local legislator, commission member, council member, board member, or other elected official; or Any officer or employee of any federal, state, county or local agency; legislature, commission, council or board.
- An entity, or individual(s), that receives any consideration, directly or indirectly, from any health insurance issuer, or any issuer of stop loss insurance, in connection with the enrollment of any individuals or employees in a QHP or a non QHP. Notwithstanding the requirements of this paragraph (d)(4), in a Federally Facilitated Exchange, 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.
- Provider organizations that are owned by a health insurance issuer pursuant to 45 CFR 155.210(d) (2).

EXCHANGE ENROLLMENT FACILITATOR (EEF) CERTIFICATION

Per [NRS 695J.280](#), individuals who enroll qualified individuals, qualified employers and their employees in a QHP in the Exchange, and who do not hold a Producer license with the Nevada Division of Insurance (DOI), must hold an EEF Certification issued by the DOI and an Exchange appointment. This requirement applies to persons employed by, or volunteering, as Navigator/IPA entity EEFs. The EEF training and testing requirements are approved by the DOI in partnership with the Exchange.

The EEF training consists of an initial training course that will include topics relating to the Exchange and health coverage provided as a result of the ACA, including but not limited to:

- Eligibility requirements.
- Coverage available under the ACA.
- Qualified Health Plans (actuarial values, co-insurance, co-pays, deductibles).
- Advanced Premium Tax Credits (APTC) and Cost Sharing Reductions (CSR).
- Publicly funded health care (CHIP, Medicaid).

¹ [45 CFR 155.210\(d\)](#)

- Means of appeal and dispute resolution.
- Conflict of interest and impartiality.
- Exchange privacy policies and requirements.
- Completion of Nevada Health Link certification and training course
- Use of the web portal: the State Based Exchange platform.

A certification test will be administered at the end of the course to demonstrate competency of the above subjects.

Requirements to obtain the EEF Certification and Exchange appointment are listed in Appendix F.

Additionally, Navigators/ IPAs will be required to take and pass additional training provided by the Exchange to receive appointment by the Exchange. The training is approximately 10hours long, and successful completion finalizes the process for Navigator/IPAs to assist Nevadans' educating, outreach and enrolling in health insurance.

Navigator/ IPAs will be required to attend and pass annual continuing education consisting of topics covered in the initial training period and updates on any new or changed regulations. This includes training on ethics.

Navigator/IPA EEFs must attend these courses and complete annual re-certification tests including maintaining their DOI licenses active during their grant periods for their Navigator and IPA/EEF status.

ROLES AND RESPONSIBILITIES OF NAVIGATOR/IPA ENTITIES

Navigator/IPA entities must provide certified EEFs who will be responsible for direct outreach, education, and enrollment activities to targeted underinsured and uninsured populations. EEFs promote quality, affordable, health coverage options available on the Exchange and under publicly funded health insurance options, such as Medicaid and CHIP, provide consumers with direct enrollment assistance, and provide education to consumers regarding the use of their insurance.

Navigator/IPA entities and or EEFs cannot charge any applicant or enrollee, or request or receive, any form of remuneration from or on behalf of an individual applicant or enrollee for application or other assistance related to Navigator/IPA duties. Navigator/IPA entities or associated EEFs must not 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 (\$15.00), either individually or in the aggregate, when provided to that individual during a single encounter.

Navigator/IPA entities will work in collaboration with the Exchange's Marketing and Outreach vendor to provide outreach, enrollment, and education services to targeted populations. These outreach, enrollment and education services will include, but are not limited to, attending mandatory meetings and trainings with Exchange staff and the Marketing and Outreach vendor; and required to attend and staff approved events organized and scheduled by the Exchange. After attending approved outreach events, Navigators/IPA's are required to fill out, in detail, an event report, take pictures of the event, and collect email addresses from potential eligible Nevadans who wish to subscribe to the Nevada Health Link email listserv. The event report and subsequent

photos will be shared with the Navigator Program Manager and Marketing and Outreach vendor to post on social media channels in order to continue promotion of Nevada Health Link resources.

Other duties and responsibilities of Navigator/IPA entities include, but are not limited to:

- Maintain expertise in eligibility, enrollment, and program specifications and conduct public education activities to raise awareness about the Exchange;
- Provide information and services in a fair, accurate, and impartial manner, which includes providing information that assists consumers with submitting the eligibility application; clarifying the distinctions among health coverage options, including QHPs; and helping consumers make informed decisions during the health coverage selection process. Such information must acknowledge other health programs.
- Facilitate selection of a QHP.
- Provide referrals to any applicable office of health insurance consumer assistance or health insurance ombudsman established under section 2793 of the PHS Act, or any other appropriate State agency or agencies, for any enrollee with a grievance, complaint, or question regarding their health plan, coverage, or a determination under such plan or coverage; Provide information in a manner that is culturally and linguistically appropriate to the needs of the population being served by the Exchange, including individuals with limited English proficiency, and ensure accessibility and usability of Navigator/IPA tools and functions for individuals with disabilities in accordance with the Americans with Disabilities Act and section 504 of the Rehabilitation Act;
- Ensure that applicants are informed, prior to receiving assistance, of the functions and responsibilities of Navigators/IPAs, including that Navigators/IPAs are not acting as tax advisers or attorneys when providing assistance as Navigators/IPAs and cannot provide tax or legal advice within their capacity as Navigators/IPAs.
- Provide authorization in a form and manner as determined by the Exchange prior to Navigators/IPAs obtaining access to an applicant's personally identifiable information, and that the Navigators/IPAs maintains a record of the authorization provided in a form and manner as determined by the Exchange. The Exchange has established a ten-year retention period for maintaining these records; and applicant may revoke at any time the authorization provided by the Navigator/IPA.
- Leveraging online channels and social media to support reaching targeted populations.
- Provide consumer education regarding program eligibility and associated rules to purchase subsidized and unsubsidized insurance through the Exchange.
- Provide eligibility and enrollment assistance for Medicaid, CHIP/Nevada Check-Up, Medicare, or other programs;²and other health programs as authorized by the Exchange.
- Provide in person and/or virtual education to consumers to shop, purchase and enroll in a QHP or Qualified Dental Plan (QDP) on NevadaHealthLink.com, including the location and hours of in person assistance and enrollment assistance options.
- Conduct outreach and education to consumers to promote the benefits of ACA compliant QHPs offered on the Exchange, including minimum essential coverage and the availability of subsidies. This includes drop off to statewide community partners of Nevada Health Link materials such as Resource Guides and educational literature.

² [45 CFR 155.210\(e\)\(1\)](#)

- Assist and educate consumers' understanding of their health insurance benefits, how to use their benefits, and health insurance terms, for example, aiding the consumer to understand the difference between a premium, deductible and co-insurance.
- Provide information and referrals to consumers to resolve disputes with carriers, including directing them to the DOI and/or the Office of Consumer Health Assistance where appropriate, and referring enrollment disputes to the Exchange;³
- Provide socially, culturally, and linguistically appropriate outreach, education, enrollment services to diverse groups of consumers and target populations.
- Integrate outreach, education, and enrollment activities with key social determinants of health, where target populations are born, live, grow, work and age.
- Answer questions regarding access to any of the enrollment methods and the submission of enrollment documentation to the Exchange.
- Provide the consumer with documentation regarding the available plans, enrollment letters stating the date coverage will start, etc.
- EEFs must not offer any opinion or editorial on the QHPs available on the Exchange. Navigator/IPA entities must ensure that information provided by their Navigator/IPA EEFs is limited to that information available on NevadaHealthLink.com.
- No changes by grantees can be made to this grant program unless approved by the Exchange in writing.

NAVIGATOR/IPA ENTITY OUTREACH STRATEGY*

Navigator/IPA entities are encouraged to apply a community-based outreach strategy to encourage improved health outcomes among target populations. The following list is not exhaustive, but does provide example strategies Navigator/IPA entities could adopt:

- Partnering with community/local officials and/or leaders; Partnering with other community-based organizations and/or community groups, including community businesses who serve the target populations. Some examples of community businesses include local/ethnic supermarkets, any health-related organization serving the public (i.e.: Human Services Network, Nevadans Together for Health Access, Nevada Minority Health & Equity Coalition, etc.) health and fitness clubs, and service clubs (e.g., Kiwanis, Elks, Lions, etc.).
- Using a community organizing or canvassing approach (including promoters models and door-to-door outreach in targeted neighborhoods) *.
- Attending and/or presenting at media events*.
- Promoting through local faith-based organizations.
- Attending and/or presenting at community events (including health fairs, festivals, popular sports events etc.) using Nevada Health Link approved messages and information; *
- Leveraging existing intake processes where a service/product is already provided to deliver outreach and education messages.
- Making presentations to existing groups, classes, meetings, workshops, or professional conferences where the target populations are known to frequent; *
- Distributing brochures, flyers, resource guides, and collateral materials produced by Nevada Health Link to target populations likely to be eligible.

³ [45 CFR 155.210\(e\)\(4\)](#)

- Facilitating outreach with local chambers of commerce, industry and professional associations, and other employer-based organizations educating small businesses about purchasing coverage through Nevada's Exchange; *
- Advertise Nevada Health Link outreach/enrollment events and marketing brand with the approved Nevada Health Link messaging provided.
- Provide access to locations or mobile computing centers that will facilitate access to the Exchange's web portal, NevadaHealthLink.com; *

MANAGEMENT OF MATERIALS

The Exchange will provide Navigator and IPA entities with training, standard messaging points for each phase of the outreach and education presentations and collateral materials free of charge. Navigator and IPA entities will be required to order and track collateral materials from the Exchange or their designated entity.

Navigator and IPA entities must utilize approved materials and non-consumables with the Exchange's branding (i.e. tablecloths, banners, and signs) when conducting outreach, enrollment, and education activities during the grant agreement period.

At the end of the grant period, Navigator and IPA entities will be required to return all non-consumables to the Exchange.

NAVIGATOR/IPA ENTITY REQUIREMENTS

Interested organizations will submit a response to this RFA requesting consideration as a Navigator/IPA entity. The application must⁴:

- Demonstrate that the organization has existing relationships, or could readily establish relationships with target populations, including uninsured and underinsured consumers likely to be eligible for enrollment in a QHP.
- Demonstrate willingness to meet the standards prescribed by the Exchange.
- Show that the organization has or will have within 30 days of the commencement of Navigator entity operations, employees, or associated volunteers, who have an active, and valid EEF Certification issued by the DOI, or alternatively, an Exchange approved plan with timelines to have employees or associated volunteers achieve an active, and valid EEF Certification issued by the DOI.
- If the entity ceases to have EEF certified individuals on staff, all Navigator/IPA operations and funding must cease.
- Notify the Exchange of any deviation from this RFA should occur, here are some examples but not limited to: fiscal, reporting, change in standard operating procedures for Navigators/IPAs, required attending/staff meetings, events, and or trainings, cannot staff event with a minimum of two EEFs if your granted entity has more than one EEF. Acknowledge that the organization and all associated staff will not have a conflict of interest during the term of the performance period. If a conflict of interest occurs (including receipt of payment or other consideration from health insurance issuer in connection with enrollment of individuals or groups), the Navigator/IPA entity will notify the Exchange immediately and may be required to pay back grant funds to the Exchange.

⁴ [45 CFR § 155.210\(c\)\(1\)](#)

- Accept the requirement that the Navigator/IPA entity will be an independent contractor, and its employees or volunteers will not be in joint employment of the Exchange.
- Acknowledge that any granted Navigator/IPA organization and all associated staff, Independent Contractors, and or volunteers, under the performance of this grant period will adhere to the State of Nevada Alcohol and Drug-Free Workplace policy, and will disclose any incidents, violations and or concerns immediately with the Navigator Program Manager. Any violation or non-disclosure of this policy may be grounds for termination of the navigator/IPA grant.
- Acknowledge that a Navigator/IPA entity will, as a precondition for receiving any funds, enter into an independent services contract that, among other things, will set forth terms concerning confidentiality and indemnification obligations and terms for cancelling, terminating, or withdrawing the grants, for cause, or for unavailability of funding as applicable.
- Demonstrate that the entity has processes in place that comply with the privacy and security standards adopted by the Exchange as required in accordance with § 155.260.
- Demonstrate how the organization's business model, service area, print, digital, social media, and clientele will be leveraged to support the mission and objectives of the Exchange and show how funds will support mission and ancillary functions of the entity.
- Acknowledge the requirement to adhere to any ongoing or future public health pandemic statewide protocols, including those of social distancing.
- Notify the Exchange immediately in writing should the granted grantee want to withdraw and no longer participate in the Navigator/ IPA grant program.

The Exchange will review the competitive applications and grant to qualified Navigator/IPA entities throughout the State of Nevada.

ELIGIBLE ENTITIES

The Exchange encourages applications from organizations and entities that are physically located in the state of Nevada, with established relationships and access to the target uninsured and underinsured populations. Organizations are further encouraged to target populations who are vulnerable or underserved, and are disproportionately without access to coverage or care, or at a greater risk of poor health outcomes.

The Exchange is seeking applications from a range of entities including but not limited to:

- Community or consumer-focused non-profit or for-profit organizations.
- Consumer Advocacy, community-based organization, or faith-based organizations.
- Trade, industry or professional associations, Unions, Chambers of Commerce.
- Ranching or farming organizations, Commercial fishing industry organizations
- Healthcare Provider: such as hospital, provider, clinic, or Federally Qualified Health Centers (FQHC).
- Resource partners of the Small Business Administration
- Educational institutions, such as Community Colleges, Universities, or School Districts.
- Other public or private entities or individuals that meet the requirements of this section. Other entities may include but are not limited to Indian tribes, tribal organizations, urban Indian organizations, and State or local human service agencies.

MINIMUM QUALIFICATIONS

- Prior experience and demonstrated success developing and implementing outreach and education programs that serve similar target populations who will be eligible for coverage through the Exchange.
- An established community presence and demonstrated trusted source for information to the target populations and communities that you serve.
- Established relationships with target populations and a demonstrated capacity to leverage these existing relationships.
- Knowledge of the cultural, linguistic, and other preferences of the target populations and communities.
- Staffing which reflects the cultural and linguistic background(s) of the target uninsured population(s) the Applicant proposes to serve.
- Demonstrated ability to deliver cost-effective program activities which are in line with the purpose of the Navigator/IPA program and established goals and objectives.
- Knowledge of the Affordable Care Act and health care coverage options available to Nevadans.
- Knowledge and experience measuring the impact and success of outreach and education campaigns; and
- Ability to comply with all applicable federal and states laws, rules, and regulations.
- Technical computer ability to assist a consumer in completing a web-based application.
- Ability to learn and operate within acceptable state and federal financial spending/reporting guidelines.

DESIRED QUALIFICATIONS

- Direct experience in prior projects involving successful outreach, education, and enrollment efforts for public and private health insurance programs.
- Direct experience in prior projects that resulted in increased awareness of a new program, a change of attitudes and behaviors, and motivated consumers to act.
- Knowledge of and experience with conducting outreach and education and enrollment activities to Nevada's diverse populations, with an emphasis on reducing and removing barriers to enrollment.
- Direct experience conducting outreach and education activities to limited English proficient populations whose primary language is Spanish.
- Established relationships with businesses or consumers in employment sectors with high rates of uninsured individuals (e.g., truckers, construction, service, hospitality etc.).
- Knowledge of the barriers that prevent consumers from enrolling in or purchasing health coverage.

AVAILABLE FUNDING

Funding for Navigator/IPA grantee entities is based on the number of Full Time Equivalent (FTE) that work 40 hour per week, certified EEFs each organization utilizes in the grant period of performance, which is July 1, 2025, to June 30, 2027.

Using the embedded Budget Worksheet, applicants will propose a number of EEFs for each year being funded and include an amount that reflects their proposed annual base salary per FTE EEF.

Applicants will be required to list whether EEFs are employees (W-2) or independent contractors (1099), proposed days of work schedule, along with any holidays and or other paid time off your entity observes. For W-2 Employees, applicants shall specify a value of 15% in the “Fringe Rate” column to cover fringe benefit expenses such as paid leave or health coverage. For 1099 independent contractors, applicants shall specify a value of 0% in the “Fringe Rate” column. The Budget Worksheet will automatically add an additional 10% allocation for administrative costs, comprised of the sum of the annual base salaries plus their respective fringe benefit assessments (if applicable). Lastly, a proposal request for mileage reimbursement to be provided in the embedded Budget Narrative (page 16).

The funding amount proposed per FTE is inclusive of all costs associated with the Navigator/IPA entity program. Additional funding for rent/lease payments, equipment, contractual costs, training or any other direct or indirect costs, not mentioned here, are not available and should not be requested.

This projection is approximate and is subject to change based on available funding.

The number of EEFs must not be more than two (2) EEF’s per full time equivalent (FTE), included in the approved budget. EEFs may only be claimed if they are performing enrollment, education and/or outreach activities directly attributable to this funding opportunity. If an individual only performs enrollment, outreach, and education activities 50% of the time of their FTE status, the Exchange will grant funding based on 50% FTE status.

The Nevada DOI licensing requirements must be completed within 30 days to receive reimbursement for a certified EEF, unless the entity can demonstrate extenuating circumstances and a prior written approval for an extension has been granted by the Exchange. Please see Appendix F, for information on reimbursement for EEFs pending licensure.

ANY CHANGE TO THE NUMBER OF EEFs MUST BE APPROVED, IN WRITING, BY THE EXECUTIVE DIRECTOR OF THE EXCHANGE BEFORE ANY RECRUITING, TESTING, OR HIRING OCCURS BY A NAVIGATOR/IPA ENTITY.

REIMBURSEMENT METHOD

Payments to applicants whose proposals are funded will be based on the time worked and achievement of deliverables between the entity and the Exchange. Deliverables and timelines for completion will be incorporated into a Scope of Work document and used as basis for Monthly Program Performance reports. Monthly Program Performance reports, including outcome measures and metrics, travel documentation (for mileage reimbursement), timesheets, and expended payroll per EEF must be reported each month to be eligible for reimbursement.

The Exchange does not issue payment prior to receipt of goods or services. Therefore, funded entities will be responsible for providing all required information, documents and/or attachments required and outlined in the approved Notice of Grant (NOA) upon submission of their monthly requests for reimbursements by the deadlines put in place by the Exchange.

Advances of grant funds will not be allowed.

The Navigator/IPA Entity will be required to register as a vendor with the State of Nevada and carry State required levels of insurance to receive payment. See Appendix G- Grants and Assurances

REPORTING AND MEETING REQUIREMENTS

Navigator/IPA entities must maintain compliance with established reporting requirements. Navigator/IPA entities will be required to submit Monthly Program Performance Reports using a standardized template provided by the Exchange. Monthly Program Performance Reports will report enrollment, outreach, education, timesheets, and personnel activities, and show data that reflects progress made towards deliverables and program outcomes to the Exchange.

Monthly meetings will be required as part of this grant to go over the subgrantees' Monthly Program Performance Reports and budget spend downs. If project benchmarks are not met, the Exchange will provide additional technical assistance to assist with a resolution. If the project benchmarks continue to fall short, Navigator/IPA entities may be required to submit additional ad hoc reports at the Exchange's request, and reimbursement may be withheld until additional requested reporting is received. If a Navigator/IPA entity needs to make an adjustment to their approved scope of work, they will be required to report any proposed adjustments to their approved scopes of work, along with a thorough justification, and receive written approval from the Exchange prior to implementation. If any adjustments are made without receiving approval from the Exchange, the entity could jeopardize funding and or be withdrawn from the Navigator/IPA grant program.

GRANT PERIOD

The period for this Request for Application (RFA) begins July 1, 2025, and ends on June 30, 2027, for State Fiscal Year (SFY) 2026 and SFY 2027. Grantees will be required to submit a Budget Narrative for each State Fiscal Year.

APPLICATION AND GRANT PROCESS

Applicants must attend at least one of the following orientation sessions to be conducted via videoconference and via teleconference. Due to limited virtual seating, please RSVP to Kassandra Fuentes at k-fuentes@exchange.nv.gov. Exchange staff will be present in Las Vegas and Carson City.

ORIENTATION SESSION

DATE/TIME	LOCATION	VIDEOCONFERENCE	TELECONFERENCE
APRIL 29, 2025 TIME 12:00 PM – 2:00PM	VIRTUAL MEETING	TEAMS MEETING	PHONE #: 775-321-6111 PHONE CONFERENCE ID: 140 708 848# MEETING ID: 267 317 336 178

APPLICATION QUESTIONS AND ANSWERS

Questions may be submitted via e-mail to with the subject line NAVIGATOR/IPA RFA QUESTIONS by May 2, 2025. Questions and responses will be posted to the Nevada Health Link website, <https://www.nevadahealthlink.com/sshiX/grant-opportunities/>, by May 6, 2025. The questions and responses will remain on the website through the end of the application period.

After May 2, 2025, no substantive questions about the application will be accepted. Technical questions regarding formatting and submission may still be directed via e-mail to k-fuentes@exchange.nv.gov.

SUBMISSION OF APPLICATIONS

Details concerning the submission of applications are outlined in subsequent sections titled Application Instructions, Budget Instructions and Submission Instructions., <https://www.nevadahealthlink.com/sshiX/grant-opportunities/>.

GRANT PROCESS

Proposals will be reviewed in a five-step process:

1. Exchange staff will review proposals to ensure that minimum standards are met. Submissions must include applicant information, an executive summary, answers to all questions, and responses to the Fiscal Management Checklist (Appendix D).
2. Proposals **will** be disqualified if they are received after the stated deadline and **may** be disqualified if they:
 - Are missing any of the required elements;
 - Do not conform to standards for page limits, type size, margins, and the prohibition on attachments; and/or
 - Are submitted by an entity that is financially unstable as evidenced by information gleaned from the Fiscal Management Checklist and accompanying fiscal documents.
3. Proposals that meet minimum standards will be forwarded to the Exchange Application Committee. The Committee will review the proposals for strengths and weaknesses and will score them appropriately.
4. The Exchange Application Committee will review and score the proposals in accordance with the Scoring Matrix in Appendix C.
5. Final funding decisions will be made by the Exchange Application Committee based on the following factors:
 - Reasonable statewide distribution of the recommended grants among the north, south, and rural parts of the State;

- Conflicts or redundancy with other federal, state or locally funded programs, or supplanting (substitution) of existing funding;
- Availability of funding;
- Innovative techniques for in-person and virtual outreach and marketing.

Exchange staff will conduct negotiations with the applicants selected for funding to address any specific issues identified by the Exchange Application Committee. Adjustment of budget, goals, and number of Full Time Equivalents (FTEs) may be required at that time.

Not all applicants who submit a qualifying proposal or are contacted for final negotiation will necessarily receive a grant. All questions and concerns must be resolved before funding will be granted. Upon successful conclusion of negotiations, Exchange staff will complete and distribute to grantees notices of grant, general conditions, grant assurances and grant instructions.

Funding decisions made by the Exchange Application Committee are final. There is no appeals process.

TIMETABLE

April 8, 2025, through April 18, 2025	Request for publication is published
April 29, 2025	Navigator orientation. Attendance is mandatory.
May 2, 2025	Deadline for applicants to submit substantive questions about application to the Exchange by COB.
May 6, 2025	Exchange posts final Questions and Answers to website by COB.
May 9, 2025	Applications are due by close of business day, 5pm. Attendance at the April 29, 2025, orientation is mandatory for applications to be accepted.
May 12, 2025, through May 19, 2025	Applications are reviewed by the Exchange Application Committee and recommendations are provided to the Exchange.
May 27, 2025	Grant Selection Committee meets and makes final selections and conclude
July 8, 2025	Navigator Training Overview

The Exchange is not responsible for any costs incurred in the preparation of the proposal. All proposals become the property of the Exchange. The Exchange reserves the right to accept or reject any or all proposals. Navigator/IPA entities granted funding are those deemed to be in the best interest of the people of the State of Nevada.

APPLICATION INSTRUCTIONS

NOTE: Failure to follow these instructions may result in disqualification of the application.

General Formatting

- Applicants must use Appendix B as a template for their proposal. **For the convenience of reviewers, applicants must retain and reprint the questions and insert a response after each question.** When multiple questions are listed in a section, applicants should respond to each question separately.
- Applicants **must** provide an answer for each question in each section of the proposal. Failure to do so may result in disqualification. If a question does not apply to your organization or your proposal, you must at least respond “Not applicable.”
- There is no specific word limit associated with each question. However, the executive summary should not exceed one page and the complete narrative portion of the application (excluding the applicant information page but including the executive summary) **must not exceed 15 pages**. The amount of space required to retain the questions has already been factored into this page limit and no additional allowances will be made.
- Font must be Times New Roman or Arial in 12-point size. Margins must match that of the template. Responses may be single-spaced, but double-spacing should be used between questions for ease of reading.
- Unsolicited materials will **not** be accepted. This includes support letters, cover pages, cover letters, brochures, newspaper clippings, photographs, media materials, etc.
- Applicants will be asked to attach specific documents and forms to the application. Refer to the checklist at the end of the application template (Appendix C). These documents will not be counted as part of the 15-page application limit and are the only documents that may be submitted with the application.
- Attachments must be typed, or computer generated and formatted similar to the application (refer to the fifth bullet in this section).

BUDGET INSTRUCTIONS

Applicants **must** use the Exchange’s Budget Narrative form, Navigator Appendix A – Budget Worksheet FY26-FY27.

Please note that Appendix A, is not part of the RFA, it is a separate document that **must** be submitted as part of the RFA application.

Budgets must be submitted in excel format and as a separate attachment. RFAs with budgets that are submitted as scanned attachments or are included in the body of the submission will be disqualified.

*Please note that two different budgets **must** be submitted for each State Fiscal Year, one for SFY26 and one for SFY27.

Applicants must propose a few EEFs, and the proposed annual base salary per FTE EEF working a 40-hour week. A 15% fringe benefit assessment of the annual base salary, a 10% allocation for administrative costs, comprised of the annual base salary and the fringe benefit assessment, and a mileage reimbursement proposal will be included in the total amount requested.

The funding amount proposed per FTE is inclusive of all costs associated with the Navigator/IPA entity program. Additional funding for lease payments, equipment, contractual costs, training or any other direct or indirect costs, not mentioned here, are not available and should not be requested.

The number of EEFs must not be more than two (2) EEF's per full time equivalent (FTE), included in the approved budget. EEFs may only be claimed if they are performing enrollment, education and/or outreach activities directly attributable to this funding opportunity. If an individual only performs enrollment, outreach, and education activities 50% of the time of their FTE status, the Exchange will grant funding based on 50% FTE status. Timesheets will be used to verify percentage of time worked on Navigator/IPA grant program.

SUBMISSION INSTRUCTIONS

An electronic copy attached to an e-mail is preferred and may be sent to:
k-fuentes@exchange.nv.gov.

If it is not possible to submit an electronic copy, a hard copy of the application may be hand-delivered or mailed to:

Silver State Health Insurance Exchange
ATTN: Kassandra Fuentes
2310 South Carson Street, Suite 2
Carson City, NV 89701

Applicants should choose only one submission method to avoid duplication. Regardless of the submission method selected, applications **must** be received no later than 5 p.m. on May 9, 2025. **A notice of receipt will be issued via email.** Late submissions **will** be disqualified. The Exchange is not responsible for lost or late mail or e-mail delivery.

PROGRAM GOALS AND REQUIREMENTS

The goals of this program include but are not limited to:

- Raise awareness of the availability of qualified health plans and premium tax credits, offered through the Exchange, among uninsured and underinsured Nevadans by conducting public education and outreach activities.
- Reduce the number of uninsured and underinsured Nevadans by facilitating enrollment in qualified health plans and/or publicly funded health care programs, and by maintaining expertise in eligibility, enrollment, and program specifications; and by distributing fair and impartial information about enrollment in qualified health plans and/or publicly funded health care programs.
- Provide and maintain consumer assistance functions for health program enrollment to populations that are underserved, or disproportionately without access to coverage or care, in a manner that is culturally and linguistically appropriate.

Even though the state of Nevada does not currently have any public health mandates in place, the Exchange motivates all applying entities to remain vigilant and continue to protect themselves and others from public health pandemics. If any state-mandated protocols are implemented during the

duration of this grant, the Exchange will expect and will require all funded entities to be compliant with all and any mandates established.

COMMUNITY FOCUS

Applicants must demonstrate they have established, trusted relationships with underserved populations that are disproportionately without access to coverage or care, in a manner that is culturally and linguistically appropriate. These relationships should relate directly to the proposed program activities. An example of such a relationship would be a local immunization center that routinely screens clients for health insurance status, and those clients without insurance are offered enrollment assistance into a QHP or other programs for which they may be eligible, such as the Nevada Check-Up Program.

TARGET POPULATIONS

The state of Nevada has nearly 400,000 uninsured citizens of those, over 120,000 are eligible for coverage on the Exchange, of those, 77,000 are eligible for subsidized coverage through Nevada Health Link. The target population for this program are those 77,000 uninsured Nevadans who are eligible for subsidized coverage. These are individuals and families living in the state of Nevada with incomes between 138% and 400% of the Federal Poverty Level (FPL). Applicants are encouraged to target their proposals towards populations that are characteristically underserved and without access to coverage or care. Examples include, but are not limited to, young adults, immigrants, ethnic and minority groups, rural populations, and LGBTQ populations.

2025 Federal Poverty Levels:

Household/ Family Size	138%	150%	200%	225%	300%	400%
1	\$21,597	\$23,475	\$31,300	\$35,213	\$46,950	\$62,600
2	\$29,187	\$31,725	\$42,300	\$47,588	\$63,450	\$84,600
3	\$36,777	\$39,975	\$53,300	\$59,963	\$79,950	\$106,600
4	\$44,367	\$48,225	\$64,300	\$72,338	\$96,450	\$128,600
5	\$51,957	\$56,478	\$75,300	\$84,713	\$112,950	\$150,600
6	\$59,547	\$64,725	\$86,300	\$97,088	\$129,450	\$172,600
7	\$67,137	\$72,975	\$97,300	\$109,463	\$145,950	\$194,600
8	\$74,727	\$81,225	\$108,300	\$121,838	\$162,450	\$216,600

Submission Checklist

- Attachment A – Navigator and IPA Requirements
- Appendix A – Budget Worksheet
- Appendix B – Proposal Content
- Appendix C – Scoring Matrix
- Appendix D – Fiscal Management Checklist
- Appendix E – Conflict of Interest Standards, Pt. 1 & Pt. 2
- Appendix F – Payments for Navigator/IPA EEFs Pending Licensure
- Appendix G – General Conditions and Assurances
- Appendix H- In Person Assister (IPA) Program Requirements
- Memorandums of Understanding with partner agencies (if applicable)
- Agreements with sub-grantees (if applicable)
- Current List of Board of Directors or Other Governing Board (if applicable) including affiliations and terms of office
- Auditor’s Letter and Schedule of Findings and Questioned Costs from most recent federal audit (if agency receives more than \$750,000 annually in federal funds) OR
- Most recent Financial Status Report or Financial Statement (if federal audit not applicable)