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**HEALTHCARE BENEFIT EXCHANGE**

# **Lead Navigator Organization Procurement**

**Request for Information (RFI) HBE 23-004**

## Request for Information (RFI) HBE 23-004

The results of this survey are intended to inform WAHBE's next planned Lead Navigator Organization procurement. The procurement is anticipated to be released in early 2024, the dates of a solicitation may change without notice.

The Washington Health Benefit Exchange (WAHBE) Navigator Program supports a network of enrollment experts called Navigators, located in communities across the state. Navigators provide in-person enrollment assistance to the public, increase awareness of their services, and conduct outreach to populations who experience barriers to accessing health insurance coverage.

To ensure statewide enrollment assistance is available, the WAHBE Navigator Program procures contracts with Lead Navigator Organizations (LNOs) whose responsibilities include network development, network oversight, program integrity, outreach and education, enrollment and retention, and Navigator management and support. Each LNO is responsible for a service area of Washington State counties, awarded to the LNOs during the procurement process. The funding/contract amount for each LNO is based on their Service Area.

In each service area, LNOs are responsible for 1) conducting outreach throughout the entire service area on a monthly basis; 2) maintaining a network of sub-contracted community-based organizations (Partner Organizations (POs)) who employ the Navigators; and 3) providing technical application support on Washington Healthplanfinder for the Navigators in their service area. LNOs are expected to establish partnerships with POs that have existing relationships with WAHBE's target populations and/or other uninsured or underinsured groups. LNOs also work with Community Based Organizations to help serve their service areas with outreach, enrollment assistance, and application support.

The funding for the Navigator program has been static in recent years at \$2.3 million per year as determined by the Washington State Legislature and is spread across the existing LNOs to fulfill their contract obligations.

WAHBE's contracts with the current LNOs are set to expire on June 30, 2024, and WAHBE is seeking input in the form of this Request for Information (RFI) to seek feedback to inform a future Lead Navigator Organization procurement to improve the program and understand what we may do differently to serve all Washingtonians.

## **1. How successful is the current structure of the Lead Navigator Organization program at providing adequate enrollment assistance to every community statewide?**

The LNO structure is well-designed in principle but needs more funding to meet the objective of ensuring adequate and equitable support for enrollment of target populations across the state. Immigrants and individuals for whom English is a second language, older individuals, those living in rural communities, and anyone who may not be comfortable navigating digital resources are most impacted by this funding deficit.

The LNO structure, therefore, has only been moderately successful. This is reflected by a recent evaluation by the Commonwealth Fund ("State-Based Marketplace Outreach Strategies for Boosting Health Plan Enrollment of the Uninsured," October 25, 2022). While ensuring universal coverage to all Washington residents is a state priority, and although the State has sought to target outreach based on data analysis (e.g., using data to "hot spot" areas with high uninsured rates), Washington still is only 'average' in reducing uninsurance among non-elderly eligible residents compared to all states operating a state-run marketplace. In 2019 the percentage of eligible individuals who remained uninsured averaged 10% across this subset of 17 states, ranging from a low of 5% (Massachusetts) to 13% (Arkansas, Idaho, Nevada, and New Mexico). Washington had a rate of 10%.

## **2. Thinking of your response to Q1, please provide suggestions for improving the Lead Navigator Organization program.**

Additional funding to enable greater "on the ground" support, including 1:1 support and community engagement, is needed. This is particularly important as marketplace eligibility extends to previously excluded populations (including but not limited to undocumented immigrants).

We also recommend that WAHBE partner with other state agencies with common objectives of barriers to braid resources and stretch budgets. One prime example (discussed below) is the Commerce Department's initiative to expand Digital Equity throughout the State, administered through the Washington State Broadband Office.

The program would also benefit from more tailored evaluation metrics as well as flexibility in outreach design combined with greater accountability in outcome reporting. Specifically, the selected Lead Navigator Organizations (including Community Health Centers, Public Health departments, and anchor community resources in a given area) are the correct organizations to lead these initiatives in their communities. However, alone, they are insufficient to penetrate and impact

target communities effectively (or equitably). Many LNOs may need support and encouragement to effectively contract and partner with CBOs in their catchment area. Feedback our organization collected through the course of a landscape scan for WAHBE included concern from CBOs that contract terms with LNOs (or with the state) underestimated the time involved in community outreach and engagement, and created unnecessary administrative burdens on CBOs. We specifically suggest that WAHBE consider direct contracting with CBO entities as opposed to deferring to the management of the Lead Navigator entities.

### **3. Please identify any known or believed currently underserved populations.**

Immigrants and individuals for whom English is a second language, older individuals, those living in rural communities, and anyone who may not be comfortable navigating digital resources are the most underserved at present.

We particularly want to highlight the importance of partnerships with CBOs serving immigrant populations. When developing the Immigrant Community Health Landscape Scan with Community Health Network of Washington for WAHBE a recurring theme in stakeholder engagement was that WAHBE must not underestimate the challenges of engaging this population, earning trust, and overcoming barriers to enrolling. Those barriers include (1) lack of knowledge of insurance products, eligibility, and subsidies; (2) fear of the complexity of insurance products and choices; (3) lack of trust in government agencies and other institutions; and (4) lack of comfort in digital navigation skills; (5) lack of in-person support in the individual's language.

### **4. The current annual funding for Lead Navigator Organizations is \$2.3 million, as determined by the legislature. This has been static for several years. We've heard our current funding may not be adequate to support staff and outreach at every location. With the understanding that WAHBE may not be able to obtain additional funds, what suggestions do you have to improve the structure of the current LNO program?**

We recommend that WAHBE partner with other state agencies that share common objectives of barriers in order to braid resources and stretch budgets.

As an example, lack of digital navigation skills (or comfort and confidence navigating digital spaces like HealthPlanFinder) is one barrier to marketplace enrollment. The Department of Commerce is leading an aggressive initiative to increase digital equity throughout the state. This includes a statewide Digital Navigator program, where grantee organizations conduct outreach through health centers, libraries and other community organizations to (1) make community members aware of digital resources, including eligibility for subsidized digital devices and internet plans, and

(2) provide multiple forms of technical assistance support to individuals using these devices and resources.

There is also overlap between Lead Navigator Organizations and the Digital Navigator program; for example, Community Health Network of Washington is a grantee of Commerce and has a robust digital navigator program which includes health centers like Sea Mar and Yakima Neighborhood Health Services. This means that there are additional opportunities for synchronization.

**5. Is there anything else you would like to share with us to assist in improving the program or concerns you may have?**

None at this time.

**6. To help us ensure feedback is received from a broad perspective, please tell us which of the following organization(s) your entity falls within (select all that apply):**

- Current WAHBE Lead Navigator Organization
- Current Lead Navigator partner organization
- State Government
- Local Government
- Legal Advocacy
- Not-for-profit advocacy
- Community-based organization
- Tribal Government
- Insurance Carrier
- Other (describe): *woman-owned for-profit consulting organization that assists CBOs, state government entities, and healthcare providers*

**7. If needed, WAHBE may contact you for further information about your responses. Please provide full contact information details below.**

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