Outreach and Communications Strategy for Fall 2014 Open Enrollment (VOTE)

HEALTH CONNECTOR & MASSHEALTH TEAM

Board of Directors Meeting, August 14, 2014
Agenda

- Outreach & Communications Strategy Overview
- Year 2 Navigator Grant Award Recipients
- Open Enrollment Call Center Work Orders (VOTE)
Outreach & Communications Strategy Overview
• Health care reform is a values statement in Massachusetts, and is embraced by residents, government, providers, insurers, business and community organizations

• More residents have coverage, more businesses offer employer-sponsored coverage and more people are going to the doctor and getting treatment since Massachusetts enacted health care reform in 2006

• The Commonwealth handled IT system challenges during the Affordable Care Act’s (ACA) first Open Enrollment by working together and collaboratively with our federal partners and stakeholder coalitions, allowing us to provide alternative pathways to coverage and coverage extensions where necessary

• Because of those efforts, Massachusetts continues to be number one in the nation for health care coverage and has added to the ranks of the insured

• As we move into the next Open Enrollment period, leveraging the new hCentive platform that will make the application and enrollment process easier than ever for consumers, we have the task of reaching out to members, many of whom are in legacy or temporary coverage. We need to encourage them to take advantage of the ACA Open Enrollment and submit new applications for coverage beginning in 2015
What We Need To Accomplish During 2014 Open Enrollment

**Transition Population**
Reach out to predominantly low-income residents and assist those that need to transition from legacy/temporary coverage to ACA-compliant coverage*

**Remaining Uninsured**
Bring as many of them as possible into coverage offered by MassHealth or the Health Connector

**Currently Insured & Newly Seeking Coverage through the Health Connector**
Allow them to apply, shop and enroll before Open Enrollment closes

*Includes existing QHP population needing to transition to the new system
High-Priority Populations

For the upcoming Open Enrollment, our highest priority is to successfully transition current Health Connector and temporary MassHealth members in order to prevent coverage gaps.

Transition Population

Anticipate a number of people will not submit new applications because their circumstances may have changed and they may no longer require coverage through us.

- **Temporary Medicaid** ~260K
  - May be eligible for QHP or MH; some likely have and will keep ESI
  - Have been subject to no premium and only nominal cost-sharing, which will no longer be the case for many

- **CommCare** ~100K
  - Majority likely eligible for State Wrap
  - Accustomed to the types and costs of plans they will likely be eligible for

- **QHP** ~34k
  - About 10K enrolled via “Fast Path” last year
  - Historically a low-turnover population but accustomed to renewals instead of new applications

- **New Shoppers**
  - Seeking coverage through the Marketplace or Medicaid
  - (# unknown)
Challenges & Advantages

**Challenges:**
- Extremely short timeframe to transition a lot of people
- “Behind the scenes” migration not feasible because: 1) member information on file is dated; and 2) the existing HIX system has significant data quality problems
- Historically the low-income population, many with language and literacy barriers, is very passive and hard to engage

**Advantages:**
- This is a population that is known to us – we can locate them
  - We have addresses for virtually all of them and phone numbers for approximately half of them
- We have a market that continues to be favorable towards health reform (May/June 2014 Harvard School of Public Health found 63 percent of respondents favor health care reform), supported by a strong coalition of partners
- CMS support – federal partners share our desire to maintain and expand coverage

What We Achieved During Fall 2013 Open Enrollment
- Over 260,000 people affirmatively applied for coverage despite IT problems
- Made ~500,000 outbound calls
- Knocked on over 50,000 doors
Building upon the foundation from last year’s campaign, we will leverage high intensity, multi-faceted outreach strategies, with the goal of getting to every single person in need of coverage.

**Direct Member Contact**
- Mailing (Open Enrollment package, reminder postcards)
- Outbound calls
- Door knocking

**Community Enrollment Assistance**
- Navigators & Certified Application Counselors
- Community enrollment fairs
- Collaborate with community partners

**Media and Public Education**
- Radio, TV, print
- Earned media; corporate sponsorships
- “Town halls” & “road shows”

Centralized member outreach data reporting to track and measure our progress.
Approach: 1) squarely acknowledge and apologize for last year’s problems  
2) call to action: you need to take advantage of ACA Open Enrollment and submit a new application  
3) appropriate variation by population within consistent overarching theme

Overarching Message

- We went through a lot of challenges over the past year. We thank you for your patience and your support. We are now back to serve you with our new and revamped website
- Now is the time to experience the choice and benefits offered by the Affordable Care Act
- If you have existing Health Connector or temporary Medicaid coverage, you must complete a new application and enroll in new coverage to avoid a gap in coverage
- If you don’t have insurance, now is a great time to sign up and see if you qualify for help paying for health coverage
- You can sign up easily – phone, paper or online; and there are many ways to seek help

AA Members
- During 2014 you were covered under temporary Medicaid coverage due to our IT system issues. Now that we have fixed our system, that coverage will end soon and you must take action
- You must submit a new application, so that we can review your current information and transition you to the right coverage
- Unlike last year, your new coverage may include premiums and co-pays

CommCare Members
- Now that we have fixed our system, your current Commonwealth Care coverage will end. You must take action to apply for new coverage
- When you submit a new application, we will be able to review your current information and determine the subsidy available to you. This may increase or decrease the premium you pay each month

QHP Members
- Your plan may still be available, but in order to properly transition you to our new IT system, you must submit a new application
- If your income is below ~400% FPL, you should submit an application seeking help paying for health insurance
- Open Enrollment provides a great opportunity to shop around for the coverage that best meets your needs
Direct Member Contact

Mailing

- Every transition member will receive a series of mailings highlighting important dates and offering instructions on how to apply
  - Preview postcards, Open Enrollment packets listing local enrollment assisters, reminder postcards, etc.
  - May also mail a subset of existing members enrolled in subsidized coverage paper applications, acknowledging that some of our members may have limited access to computers or the Internet

Outbound Calls

- Every target member for whom we have phone numbers on file will receive multiple phone calls each month until they apply and enroll
  - Robo calls work well as a cost-efficient way to reach a broad population
    - Open Enrollment reminder; paper application reminder; payment deadline
  - Live agent calls create the opportunity to collect vital information directly from a member
    - Education, application and plan selection

Door Knocking

- For those members that we have difficulty reaching by phone or mail, we plan to pursue a round of “door knocking” to individual members and general high-population areas
  - With our outreach partners, we are aiming to knock on more than 200K doors
  - Target geographic areas with the highest concentrations of our members
  - Will also target actual members who fail to act in time

Robin/Jen (mailings, paper apps), Bekah (OCC), Camie (door knocking)
In-person assistance in the community helps us convey that help is available when and where it is needed, especially to those consumers that are the hardest to reach.

- **Certified Application Counselors & Navigators**
  - Certified Application Counselors (CACs), typically hospitals and other providers, offer assistance at the point of service, helping their patients apply for coverage, whether they are transitioning or new to health insurance
  - Navigators tend to be community-based organizations and community health centers that provide more general outreach, education, awareness and application and enrollment support

- **Community Enrollment Fairs**
  - We are organizing “enrollment fairs” across the state, staffed by Navigators, staff members from the state and other volunteers
    - Targeting 2-3 large events supplemented by smaller events throughout the Commonwealth and supported by our Navigators, health plans, community leaders and business partners

- **Community Partner Collaboration**
  - Assisting Issuers with establishing enrollment centers and training their customer service staff on member transition efforts and new policies or programs
  - Anticipate co-hosting community events with local representatives and senators in districts with high concentrations of transitioning members
  - Collaborating with organizations specializing in outreach and consumer advocacy (see next slide)
We are again partnering with Health Care For All this year to continue its grassroots, public education campaign for the upcoming Open Enrollment period.

- Health Care For All is a long-standing and trusted partner of the Commonwealth in our collective endeavor to connect consumers with affordable, accessible and comprehensive health care
- As a consumer advocacy organization devoted to supporting the very same consumers that comprise our transitioning populations, Health Care For All is an obvious partner as we work to reach out to individuals in the coming months
- Bringing their expertise to bear, we are partnering on innovative strategies designed to support our efforts and bring targeted outreach to a new level

Provide online community support to enrollment assisters
Ethnic/local media campaign targeting over 500,000 consumers
Knock on 200,000 doors!
Community-based trainings for assisters and outreach workers
Materials in 7 different languages reaching over 250,000 consumers
Legislative in-district briefings
Direct consumer assistance through the HCFA HelpLine
Support for strategic high-impact application and enrollment events
Presence at over 100 health fairs and educational events during Open Enrollment
Earned media begins in September, focusing on high-population areas through a Navigator road tour and visits to other important regions, and includes op-eds and other written opportunities to earn coverage explaining OE and the call-to-action.

Press events will be held in territories covered by all 15 Navigators, with additional press stops in areas of significant member population.

Paid advertising will be statewide, focusing on TV, radio, print in high-population areas, and digital (including video, search engine advertising and Pandora).

Ongoing market research is defining members’ knowledge of IT system issues and gauging response to need to input information into a new system.

Potential Media Themes:

- **“Benefits of Coverage”**
  A lobsterman or someone else who faces hazardous conditions illustrates the need for coverage.

- **“I’m Helping”**
  Feature assisters in the community and keying in on the available resources to help viewers enroll.

- **“Real Voices”**
  Members tell their stories of applying last year and their desire to maintain coverage going forward.

- **“I Approve This Message”**
  A celebrity with local ties talks about being proud of health care reform and the need to take action.
Outreach Data Analytics

- We are in the process of developing a reporting tool specific to the transition population to track their movement across programs.
- Would support periodic reporting on the success of our outreach campaign and would also be used to inform more targeted campaigns during the latter half of Open Enrollment.
  - Reporting could be publicized to further engender trust from the transition population that the new system is in fact working and processing applications successfully.
  - Data analytics could inform corresponding outreach strategies by identifying populations that are not responding to certain activities and populations in need of more high-touch outreach (e.g., door knocking).
- The reporting tool will leverage hCentive and Dell data to bump against a data set of existing enrollment information in order to define who has applied, plan selected and enrolled/paid.
- Next steps are to analyze existing data in MMIS and legacy HIX and the ability to recognize prior members as new applicants in the new hCentive HIX.
Year 2 Navigator Grant Award Recipients
Massachusetts’ Navigator Program

- The Affordable Care Act requires all state-based Marketplaces like the Health Connector to establish and operate a Navigator program – fully funded by the state – that provides consumers with a wide range of assistance, including direct outreach, application and enrollment guidance, as well as help with post-enrollment needs.
- Navigators play a substantial, front-line role in supporting the upcoming member transition campaign during Open Enrollment, and fostering strong and direct relationships with our members.
- Navigators also provide us the opportunity to evaluate our progress in transitioning members and offer insight into how ACA implementation is working on the ground.
- We launched the Massachusetts Navigator program in 2013 and ultimately awarded grants to 10 organizations comprising 63 individual Navigators located throughout the Commonwealth.
- This year we are expanding the program in terms of coverage and ability to support a high volume of application activity.
Massachusetts’ Navigator Program: Year 2

- The second year of the Massachusetts Navigator program must establish a visible profile of Navigators across the Commonwealth to assure residents that help is available when and where it is needed, especially for those consumers who are most vulnerable or the hardest to reach.

- As such, the Grant Application Committee (GAC) – comprising staff from both the Health Connector and MassHealth – evaluated applicants on the following criteria:
  - Qualifications and experience with the ACA and transitioning populations
  - Efforts to maximize outreach and enrollments and achieve outreach, application and enrollment goals
  - Strength of proposed staffing plan and budget that demonstrates ability to meet the needs required to deliver on proposed goals
  - Distinction from other funded activities
Assessment & Recommendation

- The GAC selected 15 organizations out of a total 32 applications received, providing the Health Connector and MassHealth with more than 80 specially-trained Navigator enrollment assisters and five more organizations than last year.

- The increased number of organizations and supporting individuals helps us strengthen regional and ethnic diversity within the program and expand coverage to underserved areas beyond last year’s Navigator program coverage.

- The program – at $1,586,260 – offers the Commonwealth more complete statewide coverage than the first year of the program.

**Year 1 Program Coverage**

**Year 2 Program Coverage**
## Navigator Grantees: Year 2

*This year’s Navigators offer a diverse array of outreach, education and enrollment activities and support.*

<table>
<thead>
<tr>
<th>Grantee</th>
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<td>Vineyard Health Access/County of Dukes County</td>
<td>$39,790</td>
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<td><strong>Total Amount Awarded</strong></td>
<td><strong>$1,586,260</strong></td>
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Massachusetts’ Navigator Program: Year 2 Next Steps

- Train and certify selected grantees
  - Pre-certification trainings involve in-person, multi-day module reviews and demos, covering important topics related to privacy, conflicts of interest, eligibility, application, enrollment, and how to use health insurance once covered
  - Exam passage is required for certification, and additional trainings and regular meetings and check-ins will occur throughout Open Enrollment
- Promote the availability and expertise of Navigators through a series of public events introducing each organization as key partners in this year’s transition effort
- Assign each Navigator organization a list of transitioning members – including Temporary Coverage, Commonwealth Care and QHP enrollees – to target their assistance and outreach efforts
- Enlist Navigators to provide on-site application in-take and enrollment support at the Health Connector’s Community Enrollment Events
Open Enrollment Call Center Strategies
Open Enrollment Call Center Strategies: Inbound & Outbound

For the upcoming Open Enrollment, the Health Connector will again be deploying an outbound calling campaign and will also be increasing its inbound call center staffing to support anticipated increased call volume during Open Enrollment.

- The Health Connector’s call center, operated by Dell, LLP, handled more than 515,000 phone calls last Open Enrollment – unprecedented volume compared to years past
- While volume was largely attributable to the challenges we experienced with our website, we are targeting an even greater number of consumers with our outreach efforts this year, and expect to see similar demand on our call center as last year
- One of the most helpful strategies we had available to us to manage call center demand was our Outbound Calling Campaign (OCC), also supported by Dell, which allowed us to convert outbound call center representatives (CSRs) to inbound CSRs as needed
- And, we also learned that the most effective way to communicate with our members was to leverage automated or “robo” calls, reserving live agent calls for very targeted calls to action (e.g., obtaining a plan selection for someone who has applied but not enrolled)
Building upon these “lessons learned,” we are structuring support for our call center and OCC in a manner designed to meet expected volume and the preferences of our consumers.

**Inbound call center strategy**

- Given the expected volume of activity this year and our experience last year, we intend to hire and train up to 172 CSRs to support peak volume periods; double the number of CSRs we would otherwise leverage in a typical open enrollment period (85), and more than four times the levels needed during closed enrollment (~40).
- We are preparing to have additional CSRs on the phones starting in October and running through the end of Open Enrollment in February.
- Mindful of the benefits of doing so last year as well, we will again be supporting additional extended hours and days of operations beyond our regular Open Enrollment schedule (Monday-Friday, 7 a.m.-7 p.m., and Saturdays, 9 a.m.-3 p.m.) for days when it will be important to stay open later or open on Sundays (generally near major deadlines).
Open Enrollment Call Center Strategies (cont’d)

- **Outbound Call Campaign strategy**
  - Through the OCC, we intend to outreach all transitioning populations for whom we have a phone number on file, which includes enrollees in QHPs and QDPs, legacy Commonwealth Care and MSP, and the Temporary Medicaid population.
  - We intend to heavily leverage robo-calls this year and are planning nearly 2 million calls, as analysis available from last year’s campaign suggests that consumers are more likely to listen through an entire robo-call message as opposed to a live-agent message.
  - We will continue to leverage live-agents as part of our campaign, but we plan to target these calls to a subset of the population and focus of these calls on specific calls to action (e.g., help with selecting a plan after completing an application).
  - We anticipate having access to approximately 125 CSRs as part of our OCC to provide live-agent support and serve as inbound overflow agents when call volume is exceptionally high—a crucial resource for us last year at peak call times.
## Inbound Call Center Work Order ($4.1M)

<table>
<thead>
<tr>
<th>Month</th>
<th>FTE Totals</th>
<th>Work Order FTEs</th>
<th>CSR Costs ($33/hr)</th>
<th>Supervisor Total ($35/hr)</th>
<th>Team Lead Total ($35/hr)</th>
<th>Trainer Total ($80/hr)</th>
<th>Monthly Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Oct</td>
<td>140</td>
<td>55</td>
<td>$239,580</td>
<td>$18,480</td>
<td>$13,860</td>
<td>$42,240</td>
<td>$314,160</td>
</tr>
<tr>
<td>Nov</td>
<td>142</td>
<td>57</td>
<td>$541,728</td>
<td>$40,320</td>
<td>$30,240</td>
<td>$92,160</td>
<td>$704,448</td>
</tr>
<tr>
<td>Dec</td>
<td>168</td>
<td>83</td>
<td>$827,178</td>
<td>$42,280</td>
<td>$31,710</td>
<td>$96,640</td>
<td>$997,808</td>
</tr>
<tr>
<td>Jan</td>
<td>145</td>
<td>60</td>
<td>$582,120</td>
<td>$41,160</td>
<td>$30,870</td>
<td>$94,080</td>
<td>$748,230</td>
</tr>
<tr>
<td>Feb</td>
<td>172</td>
<td>87</td>
<td>$809,622</td>
<td>$39,480</td>
<td>$29,610</td>
<td>$90,240</td>
<td>$968,952</td>
</tr>
</tbody>
</table>

Training: $344,520
Total: $4,078,118

## Outbound Call Campaign Work Order ($3.9M)

<table>
<thead>
<tr>
<th>Live Agent</th>
<th>Robo Calls</th>
<th>Technology</th>
<th>Oversight</th>
<th>Training</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>$1,883,041</td>
<td>$631,444</td>
<td>$220,248</td>
<td>$290,000</td>
<td>$859,225</td>
<td>$3,883,958</td>
</tr>
</tbody>
</table>

* Robo calls will continue through April to outreach members that did not act during open enrollment, and costs are assumed at $160K per month for February through April; actual costs will vary based on needed volume
Health Connector staff recommends authorizing execution of two work orders with Dell Marketing, L.P., as described by staff.
# Navigator Grantees: Year 2

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<td>Boston Public Health Commission</td>
<td>The Boston Public Health Commission is a returning Navigator and will deliver a comprehensive and innovative outreach strategy that includes targeting young adults and holding events at Women’s Lunch Place, barbershops and local colleges. BPHC will also emphasize assistance to vulnerable populations, including those who recently lost their jobs, immigrants, and low-income residents.</td>
<td>$148,382</td>
</tr>
<tr>
<td>Cambridge Economic Opportunity Council</td>
<td>A community-based organization with a history of providing health coverage assistance to Cambridge-area residents, the Cambridge Economic Opportunity Council is a new Navigator. The CEOC will specially target people through its Certified Volunteer Income Tax preparation program, and is creating a one-stop program that will allow individuals to sign up for health insurance, SNAP and other public benefits in one meeting.</td>
<td>$85,255</td>
</tr>
<tr>
<td>Caring Health Center</td>
<td>Caring Health Center is a returning Navigator, providing a full range of preventive and primary health care through three locations. Caring will target graduating students from the Springfield area and continue its outreach efforts to those in the Greater Springfield area who are transitioning to ACA coverage this fall.</td>
<td>$199,135</td>
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## Navigator Grantees: Year 2 (cont’d)

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<td><strong>Casa Latina</strong></td>
<td>Casa Latina is the only Latino-led and -focused organization in Hampshire County, and is a new Navigator promoting self-sufficiency and a sense of community among local Latinos. Casa Latina will operate a door-to-door campaign targeting 11,000 people and will focus on reaching out to and enrolling Hispanic residents, residents with limited English proficiency and families with mixed immigration status.</td>
<td>$80,000</td>
</tr>
<tr>
<td><strong>Community Action Committee of Cape Cod &amp; Islands</strong></td>
<td>A returning Navigator, the Community Action Committee of Cape Cod &amp; Islands takes a comprehensive approach to using community partnerships as part of its outreach, including working with Career Opportunity Centers and the Job Training and Employment Corp. to promote assistance in accessing health care coverage. CACCI also plans on staffing an information kiosk at the Cape Cod Mall during Open Enrollment to provide information and schedule appointments.</td>
<td>$69,249</td>
</tr>
<tr>
<td><strong>Ecu-Health Care</strong></td>
<td>Ecu-Health Care serves eight towns in North Berkshire County and is a returning Navigator. Ecu-Health combines a multi-pronged approach of advertising, print and social media, and face-to-face community presentations with its knowledge of transitioning populations and community partnerships to expand health care access in North Berkshire County.</td>
<td>$40,000</td>
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<td><strong>Family Health Care of Worcester</strong></td>
<td>Family Health Care of Worcester is a new Navigator (currently a Certified Application Councilor), that provides access to medical, dental, behavioral and social services through 15 locations in Worcester and South Worcester County. Family Health will provide support to underserved and uninsured residents through its multilingual and multicultural staff, and will promote self-sufficiency with the availability of self-service computer kiosks.</td>
<td>$142,102</td>
</tr>
<tr>
<td><strong>Fishing Partnership</strong></td>
<td>Currently a Certified Application Councilor in Massachusetts and a federally-certified Navigator in Maine, the Fishing Partnership is a new Navigator in Massachusetts, with locations in Gloucester, Scituate, New Bedford and Chatham. The Fishing Partnership has a very detailed outreach approach that uses an in-depth member database and years of experience working with its target populations in coastal Massachusetts communities.</td>
<td>$110,040</td>
</tr>
<tr>
<td><strong>Greater Lawrence Community Action Council</strong></td>
<td>A current Navigator, Greater Lawrence Community Action Council is focused on helping residents achieve self-sufficiency. As a Navigator, the Community Action Council will use its knowledge of transitioning populations and existing partnerships with neighborhood associations to contact residents, and will use ethnic media – including newspapers and radio – to promote the Affordable Care Act.</td>
<td>$109,960</td>
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<td><strong>Hilltown Community Health Centers</strong></td>
<td>A returning Navigator, Hilltown Community Health Centers serve the rural sections of Hampshire and Hampden counties through four sites, and is the only provider of comprehensive medical, dental and other services in the region. Hilltown will take advantage of local opportunities such as agricultural fairs, employment events and health expos to provide outreach and enrollment services.</td>
<td>$38,000</td>
</tr>
<tr>
<td><strong>Joint Committee for Children’s Health Care in Everett</strong></td>
<td>The Joint Committee for Children’s Health Care in Everett is a coalition of 24 community-based organizations that is a returning Navigator and provides services that link outreach and preventative health education to hard-to-reach individuals and families. The Joint Committee will expand multicultural and multilingual staffing to better support target populations at on-site locations in the Everett City Hall and Community Center, and at other locations through partnerships with organizations in Chelsea, East Boston, Malden, Revere and Somerville.</td>
<td>$150,000</td>
</tr>
<tr>
<td><strong>Manet Community Health Center</strong></td>
<td>A returning Navigator, Manet Community Health Center serves the South Shore through six locations, including a new site in Taunton. Outreach and enrollment activities will focus on target populations including the area’s Chinese, Vietnamese, Brazilian, Muslim and Indian communities, with outreach and enrollment events held in conjunction with local colleges and universities, career centers and food pantries.</td>
<td>$93,150</td>
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<td><strong>Massachusetts Alliance of Portuguese Speakers</strong></td>
<td>The Massachusetts Alliance of Portuguese Speakers is a returning Navigator with offices throughout Eastern Massachusetts, working with the region’s Brazilian, Cape Verdean, Portuguese and other Portuguese-speaking communities. MAPS uses health fairs, group presentations and other public events to connect with the Commonwealth’s large Portuguese-speaking community.</td>
<td>$158,000</td>
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<td><strong>People Acting in Community Endeavors</strong></td>
<td>A returning Navigator, People Acting in Community Endeavors provides a variety of health, education, housing and social services to vulnerable populations in the SouthCoast. PACE uses local media outlets – including Community Access TV, and radio and print media in Spanish and Portuguese – to promote activities and events, and has multilingual staff to assist clients.</td>
<td>$123,197</td>
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<td><strong>Vineyard Health Access/County of Dukes County</strong></td>
<td>Vineyard Health Access/County of Dukes County is a new Navigator, which previously worked as a Certified Application Councilor. Vineyard Health Access is the primary contact for health care coverage information and assistance for small businesses and self-employed consumers on the Islands, and includes a multilingual and multicultural staff that works with medically underserved Native Americans and other residents.</td>
<td>$39,790</td>
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