

How to become a Navigator Agency

Navigator Organizations should have a proven track record of assisting residents in applying for health insurance or public benefits. Their experience ensures they can effectively guide individuals through complex enrollment processes, address barriers to access, and provide culturally responsive support.

Additionally, they should actively engage with clients who are potentially eligible for health insurance, helping them understand their options and connecting them to the health insurance coverage meets their needs. They are also required to provide community outreach, participate in enrollment events developed by Public Health – Seattle & King County. And attend monthly meetings.

Memorandum of Agreement (MOU):

Each Navigator Organization must enter into an agreement with Public Health – Seattle & King County. MOUs are non-paid agreements.

Insurance:

Your organization is required to provide insurance as required by King County government and the Washington Health Benefit Exchange. Your agency must have the following insurance.

- A. The minimum acceptable limits shall be as indicated below for each of the following categories:
- (1) Commercial General Liability covering the risks of bodily injury (including death), property damage and personal injury, including coverage for contractual liability, with a limit of not less than \$1 million per occurrence/\$1 million general aggregate; and
 - (2) Umbrella policy providing excess limits over the primary policies in an amount not less than \$1 million per occurrence; and
 - (3) Employers Liability insurance covering the risks of Contractor's employees' bodily injury by accident or disease with a limit of not less than \$500,000; and
 - (4) Business Auto Policy (BAP), with coverage against claims resulting from bodily injury, including illness, disease, and death; and property damage caused by an occurrence arising out of or in consequence of the performance of this Contract by the Contractor, Subcontractor, or anyone employed by either.
 - Contractor shall maintain business auto liability with a combined single limit not less than \$1 million per occurrence. The business auto liability shall include Hired and Non-Owned coverage.
 - (5) Professional Liability Errors and Omissions (PLEO), with a deductible not to exceed \$25,000.00, and coverage of not less than \$1 million; and
 - (6) Crime Coverage of not less than \$1 million single limit per occurrence which shall, at a minimum, cover occurrences falling in the following categories: Computer Fraud; Forgery; and Employee Dishonesty; and
 - (7) Cyber Security Liability, with coverage against claims resulting from Security Events, Network Security and Privacy, and Employee Privacy; coverage of not less than \$500,000 per occurrence.

For additional questions please contact:

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