

**111536****DATE:** July 28, 2025**TO:** Board of Acquisition and Contract**FROM:** Sherlita Amler, MD  
Commissioner of Health**RE:** Authorization to enter into an Agreement each with Elizabeth Blackwell, Hipolita Cabrera and Jennifer Streit, as Navigators to assist individuals and small businesses in applying for health insurance coverage through the Consumer Assistance for NY State of Health, New York's Health Plan Marketplace, for the term 8/01/25 through 01/31/27, pursuant to approved budgets, for a total aggregate not-to-exceed amount of \$303,567, to be paid to each in accordance with approved budgets.

The County of Westchester ("County"), acting by and through its Department of Health ("WCDH"), seeks authorization to enter into contract each with Elizabeth Blackwell, Hipolita Cabrera and Jennifer Streit, as Navigators to assist individuals and small businesses in applying for health insurance coverage through the Consumer Assistance for NY State of Health, New York's Health Plan Marketplace (the "Marketplace"), for the term 08/01/25 through 01/31/27, pursuant to approved budgets, for a total aggregate not-to-exceed amount of \$303,567, to be paid to each in accordance with approved budgets.

These contracts will be funded by the New York State Department of Health's ("NYSDOH") Consumer Assistance for the NY State of Health: Navigators ("Navigators") Grant program.

Since 2013, when the Governor of New York created the Marketplace as part of the federal Affordable Care Act ("ACA"), the Marketplace has been a one-stop electronic platform where individuals and small businesses ("potential applicants") can explore and compare private and public health insurance options, health plans, out of pocket costs, and eligibility for advanced premium tax credits and cost sharing assistance in a fair and impartial matter. The Marketplace funds enrollment activities to help contractors serve as Navigators. The above named contractors have been trained and certified by the NYSDOH as Navigators.

The Navigators program will promote the public health and general welfare of uninsured County residents by providing in-person application assistance to all potential applicants who apply for health insurance through the Marketplace.

The goal of the Navigators program is to educate potential applicants about the Marketplace and the types of health insurance programs offered; provide in person health insurance enrollment and re-enrollment services in public and private insurance to potential enrollees; help consumers apply for financial assistance including advanced tax credits and cost sharing options; and assist potential enrollees with grievances, complaints or questions regarding their health coverage or a determination related to their coverage. Navigators have extensive knowledge and experience conducting outreach, education and assistance to diverse populations.

The objective is to have a dedicated cadre of Navigators who are linguistically and culturally representative of the target populations to be served so that they can competently provide assistance and numerous other services at locations and times convenient to the target population, including evenings and weekends.

The majority of the above named contractors have worked for several years with the WCDH to provide enrollment services into NYS's public health insurance programs under the NYSDOH's Facilitated Enrollment and Navigators programs, and therefore have the experience and contacts to target eligible but hard-to-reach and vulnerable individuals.

From October 1, 2013 through June 28, 2025, the Navigator program provided over 134,993 service encounters including education, in-person application assistance, eligibility screenings, referrals, troubleshooting and other health coverage navigation services. Services were provided via telephone, in person, and email. As of June 28, 2025, Navigators have determined 7,067 individuals and families eligible for health insurance coverage in the Marketplace.

The WCDH will monitor the Navigators' performance monthly based on compliance with internal application productivity standards, as well as outcomes generated and measured by NYSDOH; customer satisfaction with services rendered; effectiveness of outreach activities; and compliance with NYSDOH and WCDH contract and operating protocols. For the 2024-2025 period, Navigators will assist consumers and small businesses in completing an average of 250 applications monthly in the Individual and Small Business Marketplace

There are no rules in the NYSDOH Navigators grant that prohibit the County from following its own local rules regarding procurement. Therefore, these contracts are exempt under Section 3 (a) viii of the Westchester County Procurement Policy, as medical and health related services.

Approval of the attached resolution is respectfully requested.

## RESOLUTION

UPON A COMMUNICATION FROM THE COMMISSIONER OF HEALTH, BE IT HEREBY

**RESOLVED**, that the County of Westchester (the "County"), acting by and through its Department of Health, is authorized to enter into contracts each with Elizabeth Blackwell, Hipolita Cabrera and Jennifer Streit, as Navigators to assist individuals and small businesses in applying for health insurance coverage through the Consumer Assistance for NY State of Health, New York's Health Plan Marketplace (the "Marketplace"), for the term 08/01/25 through 01/31/27, pursuant to approved budgets, for a total aggregate not-to-exceed amount of \$303,567, to be paid to each in accordance with approved budgets; and, be it further

**RESOLVED**, that the total aggregate not-to-exceed amount of \$303,567 is to be distributed among the following contractors in the manner set forth below and to be paid to each according to approved budgets:

<u>Contractor Name</u>	<u>Amount Not-to-Exceed</u>
Jennifer Streit	\$ 62,154
Hipolita Cabrera	\$ 86,325
Elizabeth Blackwell	\$ 77,693
TBD	\$ 77,395
Total	<u>\$ 303,567:</u>

and, be it further

**RESOLVED**, that the County Executive or his duly authorized designee be and hereby is authorized and empowered to execute all appropriate contracts or documents necessary to effectuate the purposes of this Resolution in the manner prescribed by law.

Account to be Charged/Credited	Fund	Dept	Major Program, Program & Phase or Unit	Object/ Sub-Object	Trust Account	Dollars
	263	27	A517	4380	T517	\$303,567
Budget Funding Year(s) (must match resolution)	2025-2027		Start Date	08/01/25		End Date 01/31/27
Funding Source	Tax Dollars					
	State Aid		NYSDOH (\$196,939)			
<b>\$303,567</b>	Federal Aid		pass thru NYSDOH (\$106,628)			
(must match resolution)	Other					

APPROVED BOARD OF ACQUISITION & CONTRACT - 08/07/2025 - RAYMOND SCULKY, SECRETARY