

Oak Hill Regional Community Development Corporation Conflict of Interest Policy 10/1/2025 update

1) *Prohibited Conflicts of Interest*

- **Describe the processes you will implement to ensure that anyone involved with the Navigator program (this includes the Navigator Awardee organization, its Workforce, including staff whether paid or unpaid, as well as any contracted entities and their staff carrying out the Navigator duties) does not have a prohibited conflict of interest, per 45 C.F.R. § 155.210(d)(1)-(4).**

Oak Hill Regional Community Development Corporation/Get Covered Mississippi! (Oak Hill/GCMS) has developed a conflict of interest plan that complies with the COI components outlined in Appendix A of the 2024-25 terms and conditions. Under existing rules, navigator grant organizations, Navigators (paid or volunteer), Navigator grant individuals or entities that perform Navigator services, and individuals or entities that perform work related to Navigator program activities on behalf of a Navigator organization must not:

- Be a health insurance issuer or issuer of stop loss insurance.
- Be a subsidiary of a health insurance issuer or issuer of stop loss insurance.
- Be an association that includes members of, or lobbies on behalf of, the insurance industry.
- Receive any consideration directly or indirectly from any health insurance issuer or issuer of stop loss insurance in connection with the enrollment of any consumer in a QHP or non-QHP.

Navigators will be required to submit to the federal Health Insurance Marketplace (“Marketplace”) an attestation that they are free from conflicts of interest and a written plan to ensure that they will remain free from conflicts of interest. Navigators must provide consumers with information on the full range of QHP options and insurer affordability programs. Guided by the standards developed by the U.S. Department of Health and Human Services Section 155.210 (d)(1)-(4), Oak Hill and its partners do hereby make the following statement: we declare that neither staff of Oak Hill, its partners, affiliates, member of our consortia or subcontractors are affiliated with the Health Care industry in Mississippi or nationwide. We are determined to be free from conflicts of interest and are working in the best interest of those we are seeking to enroll in a QHP; additionally, we are looking to provide these services free from special interest and only in the best interest of our constituencies. Our outreach efforts will include all the latest forms of media outreach, marketing tools, and face-to-face interaction with clients to ensure maximum coverage for the most effective goal attainment and success.

- **If any current staff, paid or unpaid, at the organization (and/or subawardee contracted organization) have any of the prohibited conflicts of interest, the plan explains how those individuals and their work will be kept completely separate from the Navigator program.**

Addressing the Conflict of Interest.

- Conflict of Interest disclosures made to the Project Director or other designated person and

each consumer pursuant to this Policy may be sufficient to address the Conflict of Interest, provided that the Interested Person performs his or her duties in an impartial manner by presenting all health plan choices available to the consumer in a fair, accurate, and impartial manner, without regard to his or her compensation structure or other Conflicts of Interest, whether actual or perceived.

- If a Navigator staff has a prohibited conflict of interest, he/she cannot work on this grant regardless of whether he/she or your organization believe his/her duties can be executed in an impartial manner. The staff member will need to end their prohibited conflict of interest no longer working for your Navigator grant or end the other conflict interest activity if possible.
- Prohibited Financial Interest. A Financial Interest may not be cured by disclosure if it involves the prohibited Financial Interest of a Navigator regarding Compensation received from a health insurance issuer in connection with the enrollment of an individual in a health plan. Such prohibited Financial Interest constitutes a violation of this Policy, and the Navigator must immediately notify the Project Director or other designated person of such prohibited Financial Interest. Violation of this Policy thereunder shall result in disciplinary action up to and including the Navigator being terminated.
- If such prohibited Financial Interest has not yet occurred and the Navigator knows of the forthcoming prohibited Financial Interest, the Navigator shall immediately notify the Project Director or other designee of the forthcoming prohibited Financial Interest and withdraw from the Program.
- **The plan explains how the organization (and subawardee organization) will screen new hires to determine if they have any of the above prohibited conflicts of interest.**

The project director or his/her designee will do so through initial compliance checks including background checks, review of resumes, and interview process to ensure that all staff and volunteers working under this cooperative agreement are free of conflicts of interest before beginning their terms as a Navigator.

- **The plan explains how the organization (and subawardee organization) will prevent any new hires with prohibited conflicts of interest from being involved with the Navigator program.**

If the project director determines that a new hire has a conflict of interest, that individual will be notified in writing and told not to be involved with the Navigator program. The project director, at his or her discretion, may work with that individual to remove the conflict. Otherwise, that individual would no longer be associated with Oak Hill.

- **The plan explains how the Awardee (and contracted organization conducting Navigator duties) will ensure that no prohibited conflicts of interest arise after any initial screening measures, i.e., continuous monitoring.**

Annually, all team members review and sign an acknowledgement for the conflict of interest

policy. There is a standing conflict of interest policy including the appropriate language (plain language) of this grant defining the purpose, scope, and reporting procedures along with necessary forms. Oak and its sub-awardees will continue to comply with applicable training and conflict of interest standards through policy supported by appropriate practices. GCMS will ensure that all Navigators complete the requisite training through receipt of their Navigator certificates. In addition to the required training from CMS, GCMS conducts three state-wide training workshops with an appropriate training guide, regional listening sessions, weekly e-updates, periodic conference calls and/or webinars, participation in CMS webinars and ongoing evaluation by the leadership team.

2) *Disclosures to the Exchange and Consumers*

- **Describe the process how “All Navigator entities, including the Navigator's staff, must disclose to the Exchange [CMS] and, in plain language, to each consumer who receives application assistance from the Navigator” the non- prohibited conflicts of interest listed in 45 C.F.R. § 155.215(a)(1)(iv)[1], as applicable.**

All Navigator entities, including the Navigator's staff, must disclose to the Exchange (CMS) and, in plain language, to each consumer who receives application assistance from the Navigator:

- Any lines of insurance business, not covered by the restrictions on participation and prohibitions on conduct in § 155.215(a)(1)(iv), which the Navigator intends to sell while carrying out the consumer assistance functions;
- Any existing employment relationships, or any former employment relationships within the last 5 years, with any health insurance issuers or issuers of stop loss insurance, or subsidiaries of health insurance issuers or issuers of stop loss insurance, including any existing employment relationships between a spouse or domestic partner and any health insurance issuers or issuers of stop loss insurance, or subsidiaries of health insurance issuers or issuers of stop loss insurance; and
- Any existing or anticipated financial, business, or contractual relationships with one or more health insurance issuers or issuers of stop loss insurance, or subsidiaries of health insurance issuers or issuers of stop loss insurance.
- The Navigator or Navigator staff must not:
 - Be a health insurance issuer or issuer of stop loss insurance;
 - Be a subsidiary of a health insurance issuer or issuer of stop loss insurance;
 - Be an association that includes members of, or lobbies on behalf of, the insurance industry;
 - Receive any consideration directly or indirectly from any health insurance issuer or issuer of stop loss insurance in connection with the enrollment of any individuals or employees in a QHP or a non-QHP.

Disclosures made to consumers in accordance with this Policy must be made prior to the submission of an application for insurance coverage. Such disclosures shall include the following information:

- a description of the role of the Navigator including the duty to present all insurance options in a fair, accurate, and impartial manner;
- a description of any actual or possible conflict and/or Financial Interest that may

affect the Navigator's ability to provide information in a fair, accurate, and impartial manner, including any affiliations or relationships with the health insurance issuers that the Navigator is affiliated with;

- alternative consumer assistance resources available to the consumer; and
- The exchange (CMS) will be notified of any non-prohibited COIs, per NOFO and regulations.

3) *Required Navigator Duties*

- **The plan explains how the Awardee will ensure that its Navigators and contracted entities performing Navigator duties provide information and services in a fair, accurate, and impartial manner, and not steer consumers toward or away from certain plans.**

Oak Hill Navigators are trained to and will provide impartial information and assistance to consumers enrolling in health insurance through the federal Health Insurance Marketplace (Marketplace) or other public health insurance programs. The role of each Navigator is to provide fair and impartial information and assistance regarding health insurance plans and product options, enrollment, eligibility for public health insurance programs, premium credits, or cost-sharing reductions. However, the impact of varied relationships may be interpreted as presenting a conflict of interest affecting the Navigator's ability to provide fair and impartial guidance to consumers.

This service nevertheless carries with it a requirement of impartiality, it being the responsibility of each Navigator to act solely in the best interest of the consumer in guiding the consumer to the most appropriate health insurance product available in the market. Oak Hill will continue to conduct annual training sessions and include discussions of conflict of interest periodically in our bi-weekly meetings. We will also conduct periodic interviews with Navigators throughout the year to ensure they have not entered any conflicts of interest. Based on the foregoing, the purpose of this Policy is to protect the interests of consumers when a Navigator has a private interest that could impact the impartiality of the assistance provided by the Navigator.

- **The plan provides a detailed explanation regarding what corrective action the Awardee will take to address a situation where a Navigator or contracted entity performing Navigator duties does not remain free of conflicts of interest or does not provide information and services in a fair, accurate, and impartial manner.”**

- After due diligence, if the Project Director or other designated person has cause to believe that an Interested Person has either (1) failed to disclose an actual or possible Conflict of Interest, or
(2) is steering or otherwise encouraging consumers to enroll in an insurance plan based on factors other than the consumer's best interest, the Project Director or other designated person shall inform the Interested Person of the basis for such belief and afford the Interested Person an opportunity to explain the alleged violation of this Policy.
- If, after hearing the response of the Interested Person and making such further investigation as may be warranted in the circumstances, the Project Director or other designated person determines that the Interested Person has in fact violated this Policy, it shall take appropriate disciplinary and corrective action up to and including the Navigator being terminated and

revocation of the Interested Person's Navigator certification.

- The Navigator may appeal the decision of the Project Director or other designated person to the Oak Hill - Get Covered Mississippi Board (Board). The Board may ask questions of and receive presentation(s) from the Navigator and other interested person(s) but shall deliberate and vote on the transaction in their absence. The Board shall ascertain that all material facts regarding the transaction and the insider's conflict of interest have been disclosed to the Board and shall compile appropriate data, such as comparability studies, to determine fair market value for the transaction. After exercising due diligence, which may include investigating alternatives that present no conflict, the Board shall determine whether the decision of the Project Director or other designated person was fair, impartial, and based upon the facts. The members of the Board may uphold the Project Director or other designated person's decision or elect to recommend another course of action that is in keeping with the guidelines of this grant award.