Eligibility

Q: Does an entity have to submit an application in Funding Area 1 or 2 to be considered for Funding Area 3? Or is it possible to only apply for Funding Area 3?

A: Yes, it is possible to only apply for Funding Area 3. If an entity is the lead agency on a Funding Area 1 or Funding Area 2 proposal, they MAY be a lead agency on a Funding Area 3 proposal. However, the Funding Area 3 proposal will only be considered if their Funding Area 1 or 2 proposal is not selected.

Q: To clarify, if a lead organization is awarded funding in Funding Area 1 or 2, they will not be considered for Funding Area 3?

A: Correct. If an agency submits a proposal as a lead agency for a Funding Area 1 or 2 grant and a proposal as a lead agency for Funding Area 3, their Funding Area 3 proposal will not be considered if they are selected to receive a Funding Area 1 or 2 grant.

Q: Can other types of organizations, like brokers, apply for grants in Funding Area 3?

A: Yes, Funding Area 3 is open to a variety of types of organizations. The focus is on outreach and connecting consumers to enrollment assistance. There is not a requirement to have enrollment capacity. This funding area is a good opportunity for non-navigator organizations to partner with MNsure. However, navigator organizations are also eligible to apply.

Q: Is Funding Area 3 equally open to entities not skilled with enrollment as to those with navigator skills?

A: Yes, Funding Area 3 is open to organizations with certified navigators and organizations without certified navigators. The emphasis is on outreach and connecting consumers to enrollment assistance. If the organization does not have individuals certified to offer application and enrollment assistance, the applicant must describe how they will connect consumers with that assistance.
Q: Can Certified Application Counselor (CAC) organizations apply for Funding Area 1 and 2?

A: CAC organizations could be a grant partner in Funding Area 1 or 2, but would not be competitive as the lead agency applicant. CACs are not required to do outreach and are not listed in the public directory since they generally assist their own client base. If a current CAC organization wishes to expand their work to include outreach and be publicly listed in the MNsure directory, they should consider becoming a navigator organization.

Q: Are Federally Qualified Health Centers (FQHCs) eligible with a SWIFT number to apply for a Navigator Outreach and Enrollment grant?

A: Yes. Proposals in Funding Area 1 and Funding Area 2 must include organizations that have contracted with MNsure as navigator organizations and may include Certified Application Counselor organizations. Applicants in Funding Area 3 do not need to have previous experience as a contracted agency with MNsure. Federally Qualified Health Centers may contract with MNsure as a navigator or CAC organization.

A: SWIFT number with the State of Minnesota does not make your organization eligible for a grant. A SWIFT number is listed as a technical requirement because it is needed to make payments to your organization if you are selected as a grantee. If you do not have one, you should follow instructions provided here on the MMB website to get one. If you do not get confirmation of your SWIFT number before the RFP deadline, you may submit a proposal without the SWIFT number. It will not be counted against you.

Q: Is it the case again this year that you need to be a MNsure contractor to be eligible for a grant? And if you do, do you have any guidance on how you become a contractor?

A: Proposals in Funding Area 1 and Funding Area 2 must include organizations that have contracted with MNsure as navigator organizations, but may also include Certified Application Counselor organizations as grant partners. Proposals in Funding Area 1 and 2 must include navigator organizations because outreach and enrollment assistance is required. Applicants in Funding Area 3 do not need to have previous experience as a contracted agency with MNsure.

If your organization is interested in serving as a navigator organization, please follow the instructions on the MNsure website for becoming a navigator organization. If your organization is interested in serving as a Certified Application Counselor, please follow the instructions on the MNsure website for becoming a Certified Application Counselor organization.

Outreach and Enrollment Strategy

Q: Do all applications need to include a strategy for building geographic coverage?

A: In Funding Area 1, we require applicants to identify a geographic area of coverage. A strategy for expanding geographic coverage may be included, but is not a requirement.

Q: Please define what you mean by a hard to reach population?

A: Please refer to page 3 of the RFP. A population is hard to reach or underserved if it faces a barrier to enrollment. Examples of barriers include, but are not limited to, low literacy, limited
English proficiency, accessibility challenges related to living in rural areas, lack of access to employer-sponsored insurance, unfamiliarity with technology, inability to access technology or unfamiliarity with having health insurance. There are also consumers that need additional assistance enrolling due to complicated life circumstances, such as complex immigration status, unstable living situations, mental health issues or other vulnerable populations.

Q: Define and explain underserved population?

A: Please refer to page 3 of the RFP. A population is hard to reach or underserved if it faces a barrier to enrollment. Examples of barriers include, but are not limited to, low literacy, limited English proficiency, accessibility challenges related to living in rural areas, lack of access to employer-sponsored insurance, unfamiliarity with technology, inability to access technology or unfamiliarity with having health insurance. There are also consumers that need additional assistance enrolling due to complicated life circumstances, such as complex immigration status, unstable living situations, mental health issues or other vulnerable populations.

Q: We were wondering for the mini-grants if organizations who apply would have to focus on all three areas highlighted below or if they could focus just on underserved populations and hard-to-reach? "Grants for outreach and education activities that connect consumers to assistance during open enrollment, with a focus on qualified health plan (QHP) enrollments, underserved populations and the hard-to-reach uninsured."

A: Individual grants in Funding Area 3 can focus on QHP enrollments, underserved populations OR the hard-to-reach uninsured.

Q: Can applicants under Funding Area 2 propose to target more than one population?

A: Yes, applicants under Funding Area 2 may propose to focus on more than one population with barriers to enrollment.

Q: Can proposals focus on working with tribal health programs targeting American Indians who are not eligible for Indian Health Service but need health insurance?

A: Yes.

Q: Is Funding Area 3 primarily for Small Business Health Options Program (SHOP) proposals?

A: Although proposals related to outreach for SHOP are appropriate in Funding Area 3, it is not limited to those types of proposals.

Q: Can you explain what MNsure means by "demonstrated ability to work with MNsure to achieve outreach and enrollment goals through centralized grassroots outreach and enrollment tools" on page 7 of the RFP?

A: MNsure and our grassroots outreach team piloted tools to support outreach and enrollment this past open enrollment. The tools are being refined with stakeholder feedback. Grantees, especially in Funding Area 1, will be expected to incorporate grassroots outreach tools developed by MNsure as they are rolled out.
Project Plan

Q: For the RFP, what is MNsure’s expectation for Qualified Health Plan (QHP) enrollment? Does MNsure have a target number in mind? Will MNsure be tracking or looking at QHP referrals from navigator organizations to broker agencies?

A: MNsure is projecting 95,000 QHP enrollments for the 2016 Open Enrollment period, including 60,000 current customers renewing insurance and 35,000 new enrollments. MNsure is exploring tools for tracking referrals that are made between consumer assistance partners. A standard tracking system is not currently in place.

Q: Is there a work plan template, like there was last year, for the project plan section?

A: No, there is not a specific work plan template to be inserted into the project plan section this year. MNsure will be working with selected applicants to mutually agree to work plans during contract negotiation.

Experience

Q: Regarding experience, what percentage of the information submitted in the proposal should discuss experience of the lead grantee and how much should the experience of the network be discussed?

A: There is not a specific percentage. Experience for both lead agency and partners are relevant and important. It should be included in the proposals. Applicants should make sure the experience they are describing matches up with the RFP requirements for this section.

Budget

Q: Is it possible to apply for less than the full grant amount ($125,000) in Funding Area 2?

A: No, in Funding Area 1 and Funding Area 2, applicants must apply for the exact amount specified in the RFP. This enables us to compare grant proposals on a level playing field. Grants in Funding Area 3 can request a variable amount, ranging from $10,000 to $50,000 per grant.

Q: Should we keep our total budget amount to $500,000 maximum, or can we show a larger amount if that is what we believe our actual costs will be?

A: No, in Funding Area 1 and Funding Area 2, grants must apply for the exact amount specified in the RFP. This enables us to compare grant proposals on a level playing field. However, in the narrative section of the budget applicants should describe how MNsure funds are leveraging other resources for this work.

Q: How should applicants estimate and include per enrollment payments in their budget?

A: Current navigator organizations have up to five quarters of experience with per enrollment payments. Based on past payments, we require that you make an informed projection. The purpose of this requirement is to recognize that navigator organizations do have an additional
source of funding from MNsure and to understand how that revenue helps support the work. Per enrollee payments should be discussed in the narrative section of the budget.

**Q: Please explain what MNsure means by stating that general MNsure paid advertisements are not an allowable expense on page 18 of the RFP.**

A: MNsure is not looking to fund general advertisements about MNsure through this RFP. The applicant may submit a budget that includes localized marketing efforts that are directly related to the outreach and enrollment activities being performed by the applicant.

**Q: Is training of other partners an allowable cost?**

A: Training other partners is an allowable cost in Funding Area 1. It is mentioned in Other Direct Costs as "staff and network training directly related to providing MNsure assistance." The RFP does not specifically list training partners as an allowable cost for Funding Area 2. However, it could be an allowable cost if the grant includes multiple partners.

**Q: Can partners applying for the same funding area be formal partners and receive funding from each other’s proposed budget?**

A: Yes, although if an organization is a paid partner in another proposal, that funding should not be essential to their ability to achieve the objectives of their own proposal. For example, Organization A is the lead agency on a proposal, but also is a paid partner in a proposal where Organization B is the lead agency. Organization A must be able to independently complete the work outlined in their proposal even if Organization B is not awarded a grant.

### Letters of Support / Grant Partners

**Q: If an organization submits solo proposal, do we still need letter of support?**

A: No. Letters of support are needed only if your proposal includes paid and/or unpaid grant partners.

**Q: Can you explain partner letters of support? What should they convey?**

A: Letters of support should explain the partner's support for and role in achieving the objectives of the proposals. The purpose of the letter of support is NOT to simply show general support of the lead agency's grant proposal. The purpose is to convey that there is a mutual agreement to work together on this grant.

**Q: Do we need a letter from informal partners?**

A: Yes. Letters of support should be provided by all formal (paid) and/or informal (unpaid) partners in your grant proposal (RFP page 15).

**Q: Within the letters of support, do partners have to list each of their formal and informal partners, or just simply state they have multiple partners?**

A: Agencies writing letters of support should list all proposals they are part of, either as paid (formal) or unpaid (informal) partners.
Q: Do you need to have grant partners in place prior to submitting proposal for Funding Area 1b?

A: Yes, applicants need to have the grant partners necessary to achieve the objectives of the proposal in place before submitting a proposal. Letters of support from paid and/or unpaid partners must be submitted to show the mutual agreement between the lead agency and the grant partner.

Q: In addition to the agencies with which we have formal partnerships through MNsure, we collaborate with several other agencies toward completing enrollments. At what point does an agency relationship become an "unpaid partnership?"

A: Unpaid partnership means not receiving any funds through this grant. An agency relationship becomes an "unpaid partnership" when that relationship is necessary to achieve of the objectives of the grant proposal.

Q: At what level of involvement should we begin designating another organization a “partner”? Our grant proposal will include a network of paid partnerships and then a series of sites that we visit regularly to conduct enrollments, but these sites are not actively involved in outreach efforts. Should we include these sites in our proposal as “partners,” and do we need letters of support from them?

A: Applicants need to include letters of support from paid and unpaid partners if their partnership is necessary to achieve the objectives of the grant proposal. It is important for the review committee to know that all partners are aware of and agree to their role in reaching grant objectives.

Q: Do we need to provide a letter of support for a contract vendor? Or can we just add their costs to one of the budget line items?

A: Letters of support are not required for contract vendors. The applicant must add the contract costs to the Consultant and Contractor budget line item.

**RFP Process**

Q: Is 5 MB the maximum file size for our proposal?

A: Yes. If your proposal must be larger than 5 MB, please notify MNsure BEFORE you try to submit and no later than April 3rd by sending an email to navigatorgrants@mnsure.org. We may have some ability to increase the file size on the online form, but will need advance notice to do so. Please make sure to follow the page limit requirements by funding area in the RFP.

Q: Evidently the RFP attachments are not fillable because they are secured documents? Is there a way that we can get the forms in a fillable version?

A: The RFP attachments A through E were not intended to be fillable. Please print them, write in the information, and sign. If a more detailed response is needed for Attachment E, you may type up your exceptions to the terms and conditions of the contract in a word document and include it with the signed Attachment E.
Q: Will the webinar be available to review at a later time?

A: No. The webinar was not recorded, but all questions and answers will be posted to the RFP webpage. The webinar presentation slides are also available on MNsure’s website.

Other

Q: What is a CAC?

A: Certified Application Counselors (CACs) are trained and certified to help people apply and enroll through MNsure. They do this as part of their jobs with organizations such as hospitals, clinics, associations, other groups. CACs are not insurance agents or brokers. They are not listed on the MNsure website and are not obligated to help any consumer that contacts them for assistance. They are not required to do outreach and do not receive per enrollee payments.

Q: What is an enrollment center?

A: During the last open enrollment period, MNsure piloted a project that highlighted six "lead agencies" or "enrollment centers." Agencies contracted with MNsure to locally market services and provide walk-in capacity during open enrollment. The broker agencies were chosen via a competitive selection process. They received priority placement on the MNsure website and matching local marketing funds. Many of the enrollment centers had navigator partners that worked with them. MNsure is looking to expand this program for the next open enrollment and will facilitate partnerships between grantees and enrollment centers.

Q: Would MNsure allow service to consumers over the phone or through go-to-meeting, webcam, skype, and other platforms.

A: MNsure is exploring alternative methods to help assist people in more remote areas, such as go-to-meeting, webcams, skype and other platforms. Once MNsure publishes a policy and procedures this will be a valuable addition to in-person assistance. However, it cannot be a primary model for providing enrollment assistance as some populations may not have access to a computer and/or a high-speed internet connection.

At this time, MNsure does not allow assisters to complete applications over the phone because the consumer must verify their identity in order to submit the application.

Q: Is it allowable to provide enrollment assistance for an individual with disabilities in his or her home?

A: Yes, this is an allowable activity.

Q: Will the new MNsure brochure include the income and household guidelines? Or should applicants plan to create one?

A: Yes, general brochures or materials will continue to be available. The income and household guidelines brochure/handout has been one of the most popular. MNsure staff anticipate it will continue to be updated and available.
Q: What support will MNsure provide to navigators outside of open enrollment? And what is MNsure’s role in promoting and coordinating events for public programs?

A: MNsure will support and promote grantee and navigator activities that are focused on public programs throughout the year.

Q: What is MNsure’s role in supporting navigator organizations in building meaningful, effective relationships with brokers and broker agencies beyond networking events?

A: MNsure will support building relationships between our grantees and our enrollment centers. MNsure will also be supporting connections between navigators, CACs, brokers, counties and others through networking events prior to open enrollment.

Q: Are there plans to have an enrollment center in all parts of the state in 2016? If there is not an enrollment center in our area, how do we respond to that requirement in the RFP?

A: MNsure is planning to expand the number of enrollment centers for the 2016 Open Enrollment Period. Applicants in Funding Area 1 should anticipate that partnering with an enrollment center will be part of their duties. However, the details will be worked out during contract negotiations.