



MNsure[®]

Where you choose health coverage

MNsure Request for Proposals Navigator Outreach and Enrollment Grants

FY 2019



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Overview

MNSure is seeking applicants who can achieve the goals of the FY 2019 Navigator Outreach and Enrollment grant program:

- Build a statewide infrastructure of expert navigator networks that can find, connect with and educate the uninsured and those facing barriers to obtaining or maintaining health insurance coverage.
- Sustain a network of skilled navigator staff offering year-round comprehensive support to consumers in all aspects of the process, including submitting applications, responding to notices, reporting changes and completing renewals.
- Help consumers take advantage of financial help, including tax credits.

Proposals must be submitted by 1 p.m. Central Time on April 5, 2018. This request for proposals does not obligate MNSure to award a contract or complete a project, and MNSure reserves the right to cancel the solicitation if it is considered to be in its best interest. All costs incurred in responding to this request for proposals will be borne by the responder.

In order to be eligible to respond to this request for proposals (RFP), applicants must have submitted a letter of intent in response to MNSure's Request for Letters of Intent by the February 15, 2018 deadline.

Funding Availability

MNSure is authorized by Minnesota law to issue grants to support the navigator program. Grant funding is in addition to per-enrollment payments that navigator organizations receive for successful applications and enrollments. Per-enrollment payments are not the subject of this RFP. MNSure is targeting approximately \$4 million in funds for Navigator Outreach and Enrollment Grants from July 1, 2018, until June 30, 2019. At MNSure's sole discretion grant contracts may be extended for an additional year, not to exceed a total contract term of two years.

This request for proposals is part of MNSure's fifth RFP process for the Navigator Outreach and Enrollment grant program. This solicitation has two funding areas:

1. Geographic: focus on building statewide access to enrollment assistance and sustaining a network of navigator organizations working closely with MNSure on strategies to reach, enroll and renew consumers.
2. Population: support organizations that have identified populations that face barriers to enrolling in coverage and/or high levels of uninsurance and can demonstrate an ability to effectively reach, enroll and help renew coverage for the population.

Funding Area 1: Geographic Focus

(Individual awards are not anticipated to exceed \$500,000)

Grants to ensure access to navigator assistance throughout the state (one-year grants with an option to extend an additional year at MNSure's sole discretion, and subject to the grantee's willingness to continue). Grants will support highly skilled navigator organizations working collaboratively with MNSure to reach the uninsured and support Minnesotans in obtaining and maintaining health insurance coverage. This funding area focuses on building statewide access to assistance and sustaining a network of navigator organizations working closely with MNSure on strategies to reach, enroll and renew consumers. These grants will:

- Sustain a statewide network of skilled navigator staff able to provide comprehensive support to consumers in all aspects of the process, including submitting applications, responding to notices, reporting changes and completing renewals.
- Ensure year-round navigator assistance in the geographic area served by the grant.
- Support effective outreach targeted at uninsured, underinsured and those at risk of losing health insurance coverage.
- Require a commitment to collaborate with MNsure on outreach and enrollment strategies.

Funding Area 2: Population Focus

(Individual awards are not anticipated to exceed \$250,000)

Grants to focus on providing navigator assistance to populations that face barriers to enrollment (one-year grants with an option to extend an additional year at MNsure's sole discretion, and subject to the grantee's willingness to continue). Grants will support organizations that have identified populations that face barriers to enrolling in coverage and/or high levels of uninsurance and can demonstrate the ability to effectively reach, enroll and help renew coverage for the population. These grants will:

- Leverage existing community connections and outreach capacity within navigator organizations.
- Fund navigator staff able to provide comprehensive support to consumers in all aspects of the process, including submitting applications, responding to notices, reporting changes and completing renewals.
- Ensure year-round navigator assistance in the population(s) served by the grant.

Background

MNsure Consumer Assistance Program

The goal of MNsure's Consumer Assistance Program is to ensure all Minnesotans are connected to affordable and comprehensive health insurance coverage. The Navigator Outreach and Enrollment Grant Program supports this goal by funding targeted outreach to uninsured populations and sustaining a robust statewide navigator network to provide assistance to Minnesotans who need help to get coverage and maintain coverage.

Minnesota benefits from a robust network of navigator organizations that are well-positioned to use their enrollment expertise, existing relationships and experience supporting culturally diverse communities to help consumers who have trouble enrolling in health insurance or maintaining their coverage. Examples of barriers consumers face include, but are not limited to, limited English proficiency, accessibility challenges related to living in rural areas, unfamiliarity with technology, inability to access technology, or low health insurance literacy. Some consumers also need additional assistance due to other life circumstances, such as complex immigration status, unstable living situations or mental health concerns.

Over the last five years, the grant program has been critical in building a network of navigators that demonstrate the following qualities:

- Established relationships with populations that face barriers to enrollment or renewal and the linguistic and cultural competency to effectively serve diverse communities.
- Experienced staff with specialized skills able to help populations who require additional assistance.

- Commitment to assisting consumers who need support to maintain their health insurance coverage through renewal periods or changes in life circumstances.
- Ability to offer assistance year-round.
- Proven outreach techniques.
- Willingness to partner with MNsure on outreach and enrollment strategies.

MNsure's navigator and grantee partners have contributed to the increase in health care coverage in Minnesota by completing nearly 250,000 enrollments in health care coverage since the program's inception.

MNsure

MNsure is a marketplace where individuals and families can compare, choose and enroll in affordable, high quality health insurance. The mission of MNsure is to ensure all Minnesotans have access to quality, affordable health insurance.

The Affordable Care Act (ACA) provided for the creation of Minnesota's navigator program to help individuals, families and small businesses obtain health care coverage through MNsure. Navigators are trained to help consumers learn about their health plan options and to assist with enrollment in public and private health care coverage through MNsure. Navigator organizations are obligated to assist any consumer and receive payment for each successful enrollment.

Other consumer assistance partners that can assist with enrollment include brokers and certified application counselors (CACs). CACs are similar to navigators, but CACs are only required to assist their own consumer base with enrollment through MNsure. Brokers and CAC organizations do not receive compensation from MNsure for successful enrollments.

For information about partnering with MNsure as a broker, navigator or CAC organization, please see the [MNsure website](https://www.mnsure.org/about-us/assister-program/index.jsp) (<https://www.mnsure.org/about-us/assister-program/index.jsp>) Organizations may apply for a navigator or CAC contract at any time throughout the year and do not need to be a MNsure grantee to be eligible. Per-enrollment payments are not the subject of this RFP.

Minnesota's Health Insurance Landscape

The Minnesota Department of Health (MDH) and the University of Minnesota recently released the results of the 2017 Minnesota Health Access Survey (MNHA). This survey is conducted every two years and provides an in-depth look into the state of health insurance coverage in Minnesota. The survey results indicate that Minnesota's uninsured rate increased significantly from 4.3% in 2015, to 6.3% in 2017. Although MNsure has experienced record enrollment levels, Minnesota's individual market as a whole has been shrinking the last two years.

Minnesota's uninsurance rate in 2017 was still lower than the uninsurance rate prior to the implementation of the Affordable Care Act reforms (8.2% in 2013). However, disparities in health insurance coverage persist among certain populations. Those with the highest rates of uninsurance in Minnesota continue to be:

- Young adults, ages 18 to 34
- Persons with income below 200% of the federal poverty guidelines
- People with a high school education or less
- People of color and American Indians
- Non-citizens and those not born in the US
- Minnesotans living in areas of Greater Minnesota:
 - Northwest (Kittson, Marshall, Norman, Pennington, Polk, Red Lake, Roseau)
 - Headwaters (Beltrami, Clearwater, Hubbard, Lake of the Woods, Mahnommen)

- Upper Minnesota Valley (Big Stone, Chippewa, Lac Qui Parle, Swift, Yellow Medicine)

The report also finds that there is a potential path to subsidized coverage for most uninsured Minnesotans. About 23% of the uninsured appeared to be eligible for tax credits through MNsure, while another 51% appeared to be eligible for Medical Assistance or MinnesotaCare.

A central goal of MNsure's grant program is to build a strong navigator infrastructure to reach these uninsured Minnesotans and connect them with affordable health insurance coverage. The on-going dynamics in Minnesota's insurance market demonstrates the continued need for these focused outreach and enrollment efforts.

Additional Resources

- [Minnesota's Changing Health Insurance Landscape: Results from the 2017 Minnesota Health Access Survey](#) (PDF)
- [Minnesota's Uninsured in 2017: Rates and Characteristics](#) (PDF)
- [2017 Health Insurance Coverage Appendix Tables](#) (PDF)
- [Minnesota Health Access Survey Interactive Data Tool](#)

Eligibility

Eligible Applicants

Public, private for-profit and nonprofit entities are eligible to submit a letter of intent to apply for the forthcoming Navigator Outreach and Enrollment Grant RFP. Individuals are not eligible to apply for MNsure grant funding and cannot respond to this RFP.

In order to be eligible to respond to this request for proposals (RFP), applicants must have submitted a letter of intent in response to MNsure's Request for Letters of Intent by the February 15, 2018 deadline

An individual entity may only receive grant funds from one grant under one funding area.

Potential Grant Structures

The following is a list of potential grant structures:

- Single organization: A lead agency with no partners.
- Paid partnership: A lead agency with partners that receive grant funds.
- Unpaid partnership: A lead agency with partners that do not receive grant funds.
- Mixed partnership: A lead agency with some partners that receive grant funds and some that do not receive funds.

Lead Agency Requirements and Responsibilities

The lead agency on the proposal must agree to:

- Have or obtain a [Data Universal Number System \(DUNS\) Number](#). The federal government uses DUNS numbers to identify related organizations that are receiving federal funding.
- Have or obtain a [State of Minnesota vendor number](#). The vendor number is needed to make payments to the organization.
- Be registered or obtain registration with the Minnesota Secretary of State.
- Participate in contract negotiations with MNsure.
- Submit monthly progress reports and financial reports to MNsure.

- Collaborate with MNSure on collecting data related to navigator activities.
- Utilize the [assister portal](#) to facilitate tracking application and enrollment activity.
- Ensure the objectives of any grant award are met.
- Designate a project contact to coordinate with MNSure on grant management and monitoring activities and, if applicable, for MNSure initiated outreach and referrals.
- Collaborate with MNSure on promotional and community education activities (possible examples include: collecting consumer stories, utilizing MNSure’s events calendar, participating in press conferences and posting on social media).
- Partner with other MNSure assisters, as appropriate, to support consumer referrals.
- If applicable, provide grant management and coordination of paid partner activities.
- If applicable, a lead agency will need to submit copies of contracts/written agreements with paid partners to MNSure prior to payment of the first grant invoice.

Paid Partner Requirements and Responsibilities

A paid partner on the proposal must agree to:

- Submit a letter of support with the proposal. A letter of support must provide a brief summary of the partner’s support and role in achieving the objectives of the proposal. It must be submitted on the paid partner’s letterhead and signed. The letter of support must also list any other proposals the agency is included on as a paid partner.
- Achieve individual objectives of the proposed grant.
- Have a signed contract/written agreement with the lead agency before the first grant invoice is issued.
- Submit monthly progress reports and financial reports to the lead agency. Designate a project contact to coordinate with the lead agency and MNSure.
- Collaborate with MNSure on collecting data related to navigator activities.
- Utilize the [assister portal](#) to facilitate tracking application and enrollment activity.
- Collaborate with MNSure on promotional and educational activities (possible examples include: collecting consumer stories, utilizing MNSure’s events calendar, participating in press conferences and posting on social media).
- Partner with MNSure and other MNSure assisters, as appropriate, to support consumer referrals.

Application Requirements

Summary of Application Requirements

Applicants in all funding areas must follow the instructions within this MNSure request for proposals, complete and submit all required forms and narrative requirements through the online application on time. For most of the application sections, applicants will be required to respond to a series of brief questions and open text boxes to provide their narrative response. The online application will contain character limits for each question. Please review the character limits within the application before drafting responses. Please see the “How to Apply” section of this RFP for instructions on applying through the online site. A template of the online application are available in Appendix 1 of this RFP.

Application sections:

- Applicant Information
- Executive Summary
- Justification for Funding Area

- Project Description
- Experience
- Budget and Financial Management
- Letters of Support (if applicable)
- Required Statements

Executive Summary

Applicant must summarize the key elements of its proposal, including the funding area, a brief description of the role of any paid or unpaid grant partners, the geographic area and populations that will be served, and the specific objectives of the grant proposal.

Justification for Funding Area

Applicants must clearly describe the specific geographic area(s) or population(s) that will be reached and explain the barriers to health insurance coverage that justify the need for grant funds to support navigator outreach and enrollment. Instructions by funding area are provided below.

Geographic Focus (Funding Area 1)

Applicants for this funding area will be scored on their response to the following:

- Identify the specific geographic service area for this grant. This should be a list of cities (for smaller geographic areas) or counties (for larger geographic areas).
- List all locations where navigators will be available to assist consumers with application and enrollment. Include permanent offices, as well as any satellite or temporary locations. For each location, please indicate the frequency assistance will be available. For example:
 - Main office, 1234 Main St, Anytown (daily, year-round assistance)
 - Paid partner office, 1515 County Rd, Anytown (2 days a week, year-round assistance)
 - Library, 4545 Bluebird Ln, Anytown (weekends during open enrollment)
- If the list of locations does not demonstrate how the grant will provide application and enrollment services in all the cities and/or counties identified as the geographic service area, clarify how the grant will provide assistance to Minnesotans in those areas.
- Explain common barriers to enrolling in health insurance coverage or maintaining health insurance coverage experienced by consumers in the geographic area. Use any available data as part of the explanation.
- Although the focus of this grant area is on providing access to assistance for all Minnesotans, if the applicant has specialized skills to help specific populations who require additional assistance, please identify the specific populations that will also be served by the grant.

Population Focus (Funding Area 2)

Applicants for this funding area will be scored on their response to the following:

- List the specific population(s) that will be the focus of this grant. MNsure's priority is to fund proposals that reach and enroll populations with the highest rates of uninsurance, such as those identified by the 2017 Minnesota Health Access Survey (for a list, see "Minnesota's Health Insurance Landscape" on pages 6 and 7 of this RFP). Consider that the applicant will need to demonstrate sufficient experience, capacity and appropriate strategies for serving each of the populations listed. Enter information in the following list format.
 - Population 1
 - Population 2
 - Population 3

- Population 4
 - Explain why the applicant has identified this population (or populations) as the focus of the grant. Explain the need for specialized assistance for this population (or populations) and the common barriers to enrolling in health insurance coverage or maintaining health insurance coverage experienced. Use any available data as part of the explanation.
 - List the specific geographic area that will be served by this grant. This should be a list of cities (for smaller geographic areas) or counties (for larger geographic areas).
 - List all locations where navigators will be available to assist consumers with application and enrollment. Include permanent offices, as well as any satellite or temporary locations. For each location, please indicate the frequency assistance will be available. For example:
 - Main office, 1234 Main St, Anytown (daily, year-round assistance)
 - Paid partner office, 1515 County Rd, Anytown (2 days a week, year-round assistance)
 - Library, 4545 Bluebird Ln, Anytown (weekends during open enrollment)

Project Description

The applicant's project description should clarify the objectives of the proposed project, specific strategies for carrying out those objectives, and a staffing plan for supporting those strategies.

Project Objectives

Applicants will be scored on their response to the following:

Describe the overall objectives of the grant proposal. Objectives should be measurable and specific. Activities by any paid partners during the grant year count towards meeting these objectives, while activities of unpaid partners do not.

The narrative must include, at a minimum:

- Projected number of individuals screened and/or assisted with questions related to application and enrollment (includes helping consumers maintain their health insurance coverage through changes in life events).
- Projected number of navigator-assisted applications completed (counting each individual applying for coverage on an application).
- Projected number of navigator-assisted successful enrollments and renewals in Medical Assistance, MinnesotaCare and qualified health plans.
- Projected number of outreach and education activities (not including social media).
- Projected number of individuals reached through outreach and education activities (not including social media or media activities).
- Project coordination and financial management of paid partners (if applicable).

Applicants should also describe any additional objectives of the grant proposal that are appropriate for the funding area.

Project Strategies

Applicants will be scored on their response to the following:

Describe the strategies that will be used to achieve the objectives of the grant proposal. Strategies should be specific and relevant to carrying out the objectives of the grant. The narrative must describe, at a minimum, how the grant will:

- **Geographic funding area only:** Reach the uninsured in the entire geographic service area and support Minnesotans with obtaining and maintaining health insurance coverage.
- **Population funding area only:** Reach the uninsured in the specific population (or populations) served by the grant and support those populations in obtaining and maintaining health insurance coverage.
- Maximize efforts to provide enrollment and renewal support to consumers eligible for qualified health plans (QHPs) during what is anticipated to be a six-week open enrollment period (November 1 through December 15, 2018).
- Provide year-round application and enrollment assistance and post-application support for consumers outside of open enrollment.
- Develop and maintain navigator staff expertise in providing comprehensive support to consumers in all aspects of the process, including submitting applications, responding to notices, reporting changes and completing renewals.
- Support consumer referrals for assistance, including potentially partnering with [MNsure Broker Enrollment Centers](#) and/or MNsure certified brokers, and receiving direct referrals from MNsure.

If there are paid partners, the narrative must also describe:

- The different roles the lead agency and paid partners will perform in implementing the grant's strategies.
- The lead grantee's strategies for coordinating the activities of paid partners and providing program and financial oversight.

Project Staffing Plan

Applicants will be scored on their response to the following:

Describe the staffing plan for implementing the grant strategies. The narrative must describe, at a minimum:

- For each individual who will be part of the grant, their specific role and percentage of time spent on grant activities. If there are paid partners, the plan should include staffing information for each paid partner. Staff may include certified navigators, outreach staff, contractors, executive and administrative staff.
- Clarify whether any new staff will need to be hired to fulfill the objectives of the grant proposal.

MNsure encourages applicants to have certified navigator staff whose primary work responsibility is engaging in navigator activities, since expertise can only be developed by doing this work on a regular basis.

Work Plan

Applicants must submit a work plan, using the required template available on the [Assister Funding Opportunities](https://www.mnsure.org/about-us/assister-program/funding-opportunities/index.jsp) webpage (<https://www.mnsure.org/about-us/assister-program/funding-opportunities/index.jsp>). Applicants must upload their work plan as a single Excel file through the online application.

Applicant work plans will be scored on the following:

- Whether the work plan covers the entire period of July 1, 2018 through June 30, 2019, and reflects an understanding of an increase in consumer assistance activity during open enrollment, but also the requirement for year-round consumer assistance.

- Whether the objectives are clear and sufficient to achieve the goals of MNsure's grant program.
- Whether the strategies are clear and sufficient to achieve the objectives of the grant proposal.
- Whether the target locations and populations reflect the focus of the funding area.
- Whether the roles of the lead grantee and paid partners (if applicable) are clearly defined.
- Whether the applicant has appropriate methods for tracking progress towards objectives.

Selected applicants' work plans will be further negotiated and incorporated into a grant contract.

Experience

Applicants must demonstrate the experience to successfully implement the objectives and strategies of the grant proposal.

Experience with the Geographic Area/Specific Population(s)

Applicants will be scored on their response to the following:

Describe any experience serving the geographic area or specific population(s) that are the focus of the grant proposal. At a minimum, the narrative must include the following information:

- How long the lead agency (and each paid partner) have served the geographic area/specific population(s).
- Evidence of existing connections the lead agency (and each paid partner) have with the geographic area/specific population(s) to be served by the grant, including any current outreach strategies. If there are no existing connections, describe plans to develop those connections.
- The current demographics of the board members, leadership and staff of the lead agency (and each paid partner). If the board, leadership and staff are not reflective of those the grant seeks to serve, describe plans for changing recruiting, hiring, promotion and retention practices.

Experience with MNsure Enrollment

Applicants will be scored on their response to the following:

Describe any experience as a MNsure partner. At a minimum, the narrative must include the following information:

- Describe any previous success the lead agency (and each paid partner) have had enrolling consumers in health insurance through MNsure. If the applicant does not have previous experience enrolling consumers through MNsure, describe plans to develop that experience, as well as any other relevant experience providing enrollment assistance.
- Describe how the lead agency (and each paid partner) currently supports consumers in all aspects of the application and enrollment process, including post-application follow-up such as responding to notices, reporting changes and completing renewals.
- List the following information for all currently certified navigator staff that will be part of this grant (lead agency and paid partner staff only): Navigator name, organization, how long they have been certified, percentage of their time currently spent providing navigator assistance, any specialized skills. For example:
 - Jane Doe, Lead Agency, certified since 11/2016, 50% of time is navigator work, no special skills
 - Mark Perez, Paid Partner A, certified since 6/2017, 75% of time is navigator work, speaks Spanish

- If there are no currently certified navigator staff, describe how the applicant will add capacity to provide application and enrollment assistance.

Experience with Project Strategies

Applicants will be scored on their response to the following:

Describe any experience that is relevant to carrying out the objectives and strategies of the grant proposal. At a minimum, the narrative must include the following information:

- Describe specific experience with the strategies included in the project description and work plan.
- If any of the proposed strategies are new, please explain why the applicant believes the strategies will be effective.
- Describe any current practices collecting demographic or other information on clients.

Experience with Paid Partners (if applicable)

Applicants will be scored on their response to the following:

If the grant includes paid partners, the narrative must include the following information:

- Any prior experience the lead agency has had coordinating work activities with multiple partners.
- Any prior experience the lead agency and paid partners have had working together on a project.

Budget and Financial Management

MNsure grant funds must be used to cover expenses that are clearly service-related (reaching and enrolling Minnesotans). In accordance with Minnesota Statute 16B.98, Subd. 1, grant recipients of state fund appropriations are required to minimize administrative costs. MNsure will negotiate appropriate limits so the state receives optimum benefit for grant funds.

Budget Narrative

Applicants will be scored on their response to the following:

- How does the applicant (and each paid partner) currently use navigator per-enrollment payments to support navigator outreach and enrollment activities? How will per-enrollment payments be used to fund the work of the grant proposal?
- Why are grant funds needed in addition to per-enrollment payments to achieve the objectives of the grant proposal?
- Explain the lead agency's current financial management practices for grant funding. If relevant, include examples of past experience managing grant funding.
- If there are paid partners, explain how the lead agency will oversee the financial management of paid partners. Include examples of past experience managing any paid partners.

Budget Templates

Applicants are also required to submit a summary budget for the grant and a detailed budget for the lead agency, as well as a detailed budget for each paid partner identified in the proposal. Applicant must use the budget templates available on the [MNsure Assister Funding Opportunities](#) webpage and upload them as attachments through the online application.

- Summary Budget: Required for all applicants.
- Detailed Budget: Required for the lead agency and for each paid partner identified in the summary budget. For applicants with paid partners, a detailed budget for each paid partner must be submitted as a separate worksheet (tab) for each paid partner in a single Excel file.

Applicants will be scored on whether expenses align with the proposed strategies; clarity of how per enrollee funds are used to support navigator functions; and whether expenses are reasonable and appropriate.

Allowable Expenses

The proposed budget must reflect a balance between anticipated number of enrollments, proposed geographic area covered or population served, and comprehensiveness of services provided.

- Direct Personnel Costs:
 - Navigator staff time for enrollment and follow-up services (budget justification should specify how per-enrollment payments will contribute to staff costs).
 - Personnel costs directly related to achieving any outreach and education goals of the grant.
 - Personnel costs directly related to project coordination, grant management and/or network coordination.
 - The budget justification must clarify the specific role of all funded staff and whether that position is currently filled or yet to be hired.
- Direct Consultant & Contractor Costs: the budget justification should explain why any consultant and/or contractor costs are needed to achieve the goals for the grant.
- Direct Equipment Costs and Direct Supply Costs:
 - Costs to support outreach, education and enrollment activities, including laptops, privacy dividers, locked cabinets, etc.
 - Grantees are required to clearly track and be able to document all direct expenditures.
 - The budget justification should explain why the equipment and supply costs are needed to achieve the goals of the grant and how any per-enrollment payments may contribute to these costs.
- Direct Travel Costs: directly related to outreach, education and enrollment, including staffing enrollment events, participating in network meetings with other grant members, participating in regional networking, attending training opportunities, and participating in any required MNsure grantee orientation and training.
- Other Direct and Indirect Costs:
 - Other direct costs includes other costs directly related to grant activities. Grantees are required to clearly track and be able to document all direct costs.
 - Indirect costs will be capped at 10% unless an organization documents exemption from indirect-cost rules. In accordance with Minnesota Statute 16B.98, Subd. 1, grant recipients of state fund appropriations are required to minimize administrative costs. MNsure will negotiate appropriate limits so the state receives optimum benefit for grant funds.
- Paid Partner Costs: include a line item for each partner that will receive grant funds. A separate detailed budget must be submitted for each paid partner.

Unallowable Expenses

- General MNsure-paid advertisements that are not directly related to the outreach/education activity being performed by grantee.

- Booth or conference fees are not allowable expenses if the organization is already planning to attend the event, unless the sole purpose of attendance is MNsure outreach, education or enrollment.
- Costs to provide direct health care services to individuals.
- Meeting matching requirements of any other federal program.
- Non-project related executive compensation.
- Selling a specific or limited set of insurance or insurance-like products, including discount plans.
- Promotion of federal or state legislative and regulatory modifications.
- Improvements in systems or processes solely related to Medicaid/CHIP, or any other state or federal program's eligibility (lobbying).
- Activities such as retreats.
- Services, equipment or support that are the legal responsibility of another party under federal or state law (e.g., vocational rehabilitation or education services) or under any civil rights laws.
- Supplanting other grant funds, or otherwise misusing or misappropriating grant funds.
- Interpreter services for enrollment. MNsure provides this service.
- Navigator staff time that will be compensated through per-enrollment payments.

Letters of Support

Letters of support from **paid** partners **must** be submitted with the proposal. A paid partner is an organization that will receive grant funds. An unpaid partner is an organization that will not receive grant funds. A letter of support or agreement must provide a brief summary of the paid partner's support and role in achieving the objectives of the proposal. It must also list all proposals the agency is included on as a paid partner. It must be submitted on the paid partner's letterhead and signed. The applicant will upload letters of support from multiple paid partners as single document through the online grant application system. There is only one attachment upload for letters of support. Letters of support from **unpaid** partners are **not required**.

Required Statements

The following are required documents that must be included with your proposal. All of the documents are available on the [MNsure Assister Funding Opportunities](#) webpage. Complete the attachments and upload them as the "Required Statements" section of your proposal.

- Attachment A – Declarations and Signature
- Attachment B – Affidavit of Noncollusion
- Attachment C – Affirmative Action Certification
- Attachment D – Certification Regarding Lobbying
- Attachment E – Exceptions to Terms and Conditions
- Attachment F – Trade Secret/Confidential Data Notification

How to Apply

Applicants must submit their proposal using the online application site hosted by Foundant Technologies. Once logged in, applicants who responded to MNsure's Request for Letters of Intent will find the appropriate funding area application(s) available.

A link to the application site is posted on the [MNsure Assister Funding Opportunities](#) webpage (<https://www.mnsure.org/about-us/assister-program/funding-opportunities/index.jsp>). The online application includes the character limits for each section specified in this RFP. Character limits include

spaces. Applicants will not be allowed to exceed the character limit for each section. Applicants are encouraged to create their work in a Word document that counts characters and then copy and paste their work into the online application. A template of the online application is available in Appendix 1 of this RFP.

Applicants may also save their work and come back later to finish after they start an application and print out the application they submitted.

Basic Steps for Submitting a Proposal Online

An overview of the process for submitting a proposal online will be provided during the applicant webinar on March 8, 2018, and will be posted on the [Assister Funding Opportunities](#) webpage.

1. Log into [MNsure's grant application system](#), Foundant Technologies (<https://www.grantinterface.com/Home/Logon?urlkey=MNsure>). The appropriate funding area application will be available for applicants who responded to MNsure's Request for Letters of Intent.
2. Complete each proposal section: Applicant Information, Executive Summary, Justification of Funding Area, Project Description (also upload a completed work plan), Experience, and Budget and Financial Management (also upload a completed summary budget and detailed budget).
3. Upload a letter of support for each paid partner (if applicable).
4. Upload all required statements – attachments A through F.
5. Click "Preview" button to review to make sure all required information is included.
6. Submit proposal by selecting the Submit button.

Tips for Applying Online

- Review application requirements in this request for proposals.
- Use the Foundant account used to submit a letter of intent.
- Type the information required for each section in a Word document to be copied and pasted into the online system.
- Pay attention to character limits including spaces. Applicants preparing their application in Word can check where they are at with character limits in a word document by highlighting the text and selecting "word count" on the Review panel near the top. The online application system tracks the number of characters in a section as the applicant fills that section in and will stop capturing the information you type if you exceed the character limits. The character limits for each field and open text box are posted next to each question in the online application. A template of the online application is available in Appendix 1 of this RFP.
- Pay attention to file size limits for the required files to upload. The file size limits are included in the online application next to each upload box.

Training Videos

MNsure will provide an overview of how to apply through Foundant during the applicant webinar on March, 8, 2018. Applicants may also view the following Foundant training videos:

- [Foundant Registration Flow](#)
- [Foundant Application Flow](#)

Technical Support

Applicants encountering error messages on the Foundant site can follow the instructions in the pop-up window that comes up when the site is having an issue. All other questions should be emailed to navigatorgrants@mnsure.org.

RFP Process

RFP Schedule

- **March 5:** RFP released by 4 p.m.
- **March 8:** Applicant webinar held at 11 a.m.
- **March 16:** Questions due to navigatorgrants@mnsure.org by 1 p.m.
- **March 23:** Answers to questions posted on or before this date
- **April 5:** RFP responses due by 1 p.m.

Applicant Webinar

MNsire will hold an applicant webinar at 11 a.m. Central time on March 8, 2018. To participate in the webinar, go to this [WebEx link](https://intercall.webex.com/intercall/j.php?MTID=m854f905b06fcc0b66f14d207106a553b) (<https://intercall.webex.com/intercall/j.php?MTID=m854f905b06fcc0b66f14d207106a553b>).

More information regarding the webinar will be made available on the [MNsire Assister Funding Opportunities](#) webpage. Oral answers given during the webinar will be non-binding. Written responses to questions asked during the webinar will be posted on mnsure.org by March 23, 2018.

Applicant Questions

It is the policy of MNsire to assist applicants with their inquiries during the application process.

Applicants' questions regarding this RFP must be emailed by 1 p.m. Central Time on Friday, March 16, 2018. All questions must be emailed to navigatorgrants@mnsure.org. Questions sent to other email boxes such as Assister Resource Center email box or individual staff member email boxes will not be responded to. Other personnel are NOT authorized to discuss this RFP with responders before the proposal submission deadline. Contact regarding this RFP with any MNsire personnel not following the process described here could result in disqualification. MNsire will not be held responsible for oral responses to responders.

Questions will be addressed in writing and posted on the MNsire website no later than Friday, March 23, 2018. MNsire will post generalized answers while maintaining the confidentiality of the potential applicant and any specifics about their proposal.

Proposal Submission

Applicants must submit proposals using the online submission process described on the [MNsire Assister Funding Opportunities](#) webpage. All applications **must be received on or before 1 p.m. Central Time on April 5, 2018. Applications received after this deadline will not be considered.**

Applicants should email navigatorgrants@mnsure.org if they experience a technical issue while submitting their proposal. MNsire encourages responders to allow for the time necessary to ensure successful submission of the proposal.

Contract Negotiation

The contents of this RFP and the proposal(s) of the successful applicants may become part of the final contract if a contract is awarded. Each applicant's proposal must include a statement of acceptance of all terms and conditions stated within this RFP or provide a detailed statement of exception for each item excepted by the applicant. Applicants who object to any condition of this RFP must note the objection within Attachment E, "Exceptions to Terms and Conditions," referenced above in the "Required Documents" section. If an applicant has no objections to any terms or conditions, the applicant should write "None" on the form.

Each applicant should be aware of MNsire's standard contract terms and conditions in preparing its response. A template of a grant contract is available on the [MNsire Assister Funding Opportunities](#) webpage for your reference. Much of the language reflected in the contract is required by law or policy. If you take exception to any of the terms, conditions or language in the contract, you must indicate those exceptions in your response to the RFP in Attachment E also. Only those exceptions indicated in your response to the RFP will be available for discussion or negotiation. Further, although this RFP establishes the basis for proposals, the detailed obligations and additional measures of performance will be defined in the final negotiated contract.

At MNsire's sole discretion grant contracts may be extended for an additional year, not to exceed a total contract term of two years. Should MNsire choose to exercise this option, MNsire will ask grantees to submit a new work plan and budget to be considered for an additional year of funding.

Evaluation and Selection

Review Process, Criteria and Selection

All responsive proposals received by the deadline of on or before 1:00 p.m. Central Time on April 5, 2018, will be evaluated by MNsire. The MNsire review and selection process will occur in three stages.

During the review and selection process, all information concerning the proposal submitted, except identity, address and the amount requested by responder, will remain non-public and will not be disclosed to anyone whose official duties do not require such knowledge.

Non-selection of any proposals will mean that either another proposal(s) was determined to be more advantageous to MNsire or that MNsire exercised the right to reject any or all proposals.

At its discretion, MNsire may perform an appropriate cost and pricing analysis of a responder's proposal, including an audit of the reasonableness of any proposal.

Stage 1: Evaluation Based upon Completeness, Compliance and Eligibility

This evaluation will occur immediately following submission of a proposal to ensure an application meets MNsire requirements. Applications that are deemed non-responsive will not be forwarded for Stage 2 review.

Stage 2: Merit Review (Evaluation of Proposal Requirements/Relevance)

MNsire will utilize a review committee made up of a diverse group of internal (MNsire staff) and external members to review the merits of each proposal. The review committee will use a 100-point scale to evaluate the merit of each proposal. After scores are added up for each proposal, proposals are compared to each other by funding area.

Reviewers will consider the following selection criteria in determining overall merit scores. In each area, proposals will be rated on responsiveness to the RFP's required elements and ability of the proposal to help MNsire meet the goals of the grant program. MNsire will provide the review

committee with current and former grantee performance data, as well as navigator certification and per-enrollee payment data.

| | |
|---------------------------------|-----|
| Justification for funding area | 15% |
| Project description | 35% |
| Experience | 25% |
| Budget and financial management | 25% |

Stage 3: Financial Review

MNsire staff will review applications for fiscal compliance with MNsire grant policies and procedures. These include budget reasonableness, budget justification and use of funds in addition to the organization's financial management capabilities.

Applicants selected to move on to Stage 3 will be asked to submit evidence of the organization's financial management capabilities. Specifically, applicants must submit an Accounting System and Financial Capacity Questionnaire and one of the following documents depending on the size of the applicant's annual revenue:

- Nonprofit applicants with a total annual revenue of less than \$50,000 or that have not been in existence long enough to have a completed IRS Form 990 or audit must submit their most recent board-reviewed financial statements.
- Nonprofit applicants with a total annual revenue of \$50,000 or more and less than \$750,000 must submit their most recent IRS Form 990.
- Nonprofit applicants with a total annual revenue of more than \$750,000 must submit their most recent certified financial audit.
- For-profit applicants need to provide comparable evidence, such as their most recent certified financial audit or, if no audit is available, financial statements showing available cash and revenues.

During this stage, MNsire reserves the right to negotiate on specific areas of the application, to request additional information needed to clarify questions or to establish financial management capability and to conduct background checks. Final recommendation decisions will be based on the successful outcome of the financial review and negotiations. Final award decisions will be made following this step.

Grant Administration Requirements

The following is an overview of the requirements that grantees must meet. Full post-award administration requirements will be included in the terms and conditions of the award and contract. MNsire's goal is to manage funded projects through a streamlined process that limits administrative burdens on the grantees while ensuring proper oversight.

Affirmative Action and Non-Discrimination Requirements for All Grantees:

- A. The grantee agrees not to discriminate against any employee or applicant for employment because of race, color, creed, religion, national origin, sex, marital status, status in regard to public assistance, membership or activity in a local commission, disability, sexual orientation, or age in regard to any position for which the employee or applicant for employment is qualified. [Minn. Stat. §363A.02](#). The grantee agrees to take affirmative steps to employ, advance in employment, upgrade, train, and recruit minority persons, women, and persons with disabilities.

- B. The grantee must not discriminate against any employee or applicant for employment because of physical or mental disability in regard to any position for which the employee or applicant for employment is qualified. The grantee agrees to take affirmative action to employ, advance in employment, and otherwise treat qualified disabled persons without discrimination based upon their physical or mental disability in all employment practices such as the following: employment, upgrading, demotion or transfer, recruitment, advertising, layoff or termination, rates of pay or other forms of compensation, and selection for training, including apprenticeship. Minnesota Rules, part [5000.3500](#)
- C. The grantee agrees to comply with the rules and relevant orders of the Minnesota Department of Human Rights issued pursuant to the Minnesota Human Rights Act.

Attestation and Disclosure

All grantee entities will be required to sign a conflict of interest disclosure statement (Attachment A – Declarations and Signature, available on the [MNsire Assister Funding Opportunities](#) webpage) as referenced in the Minnesota State Rules relating to Consumer Assistance Services.

Audits

Per [Minn. Stat. §16B.98](#) Subdivision 8, the grantee's books, records, documents, and accounting procedures and practices of the grantee or other party that are relevant to the grant or transaction are subject to examination by the granting agency and either the legislative auditor or the state auditor, as appropriate. This requirement will last for a minimum of six years from the grant agreement end date, receipt, and approval of all final reports, or the required period of time to satisfy all state and program retention requirements, whichever is later.

Minnesota Secretary of State

MNsire will verify that the entity is currently registered with the Minnesota Secretary of State and maintains an "Active / In Good Standing" status.

Evaluation Requirements

Financial Reports

Grantees will be required to submit financial reports throughout the contract time period. Further information will be provided in the terms and conditions of award.

Financial Accounting of Funds

Grantees will be required to keep a detailed accounting of how MNsire grant award funds are spent. Financial records of grantees associated with grant-funded activities are subject to potential random monitoring visits and financial or programmatic audits.

Interim Progress Report(s)

Grantees will be required to submit a monthly progress report. The format and due dates for progress reports will be included within the terms and conditions of award.

Final Reports

Final reports are due 30 calendar days following the expiration date. The content and format of this report will be included within the terms and conditions of award.

Monitoring

MNsire will conduct two site visits with each grantee during the grant period. To ensure appropriate oversight, grantees may also be subject to random monitoring and audits of grant-funded activities. Navigators at grantee organizations may be required to utilize the assister portal when assisting consumers in order to streamline and improve MNsire's monitoring of grant performance.

Program Requirements

Work Plan

Selected applicants will work in coordination with MNsire's community specialists to finalize a work plan that may include revised objectives and strategies.

Performance Metrics

In an effort to measure the impact of MNsire's grant program and make continuous improvements, MNsire will be establishing performance metrics with selected applicants. Requirements for performance metrics will be included within the terms and conditions of award.

Publishing

It is MNsire policy that the results and accomplishments of the activities funded through this solicitation are made available to the public. Organizations are expected to make the results and accomplishments of their activities available to the public. Grantees may be asked to prepare a summary of their project and allow its use on the MNsire website and in MNsire materials.

Access to Funds

At the beginning of the grant period, grantees may request an advance payment covering 30 days of work. Any advance payments must be reconciled within 12 months of issuance or within 60 days of the end of the grant period. This is a one-time-only advance and grantees will be asked to justify with specificity the need for an advance. Generally, grantees will be reimbursed for work completed on a monthly basis. Following notification of award, MNsire will work with grantees to complete the information needed to facilitate payment. No direct payments will be made to an individual. All compensation will be paid to the affiliated entity.

Contact Information

For more information about this RFP, contact navigatorgrants@mnsure.org.