



MNsure Request for Letters of Intent Navigator Outreach and Enrollment Grants

FY 2021

Table of Contents

MNsure Request for Letters of Intent Navigator Outreach and Enrollment Grants.....	1
Project Overview	3
Introduction	3
Grant Program Vision	3
Fiscal Year 2021 Navigator Outreach and Enrollment Grants	4
Background.....	5
Eligibility	5
Eligible Applicants.....	5
Navigator Outreach and Enrollment Grants	6
Overview	6
Funding Areas	6
Award Information.....	7
Letters of Intent.....	8
Letter of Intent Format	8
How to Submit a Letter of Intent	9
Letter of Intent Process.....	11
Evaluation and Selection	11
LOI Response	11
Planned RFP Response: Review Process, Criteria and Selection	12

Project Overview

MNsure is seeking letters of intent (LOI) from organizations intending to apply for grant funds that have the ability to find, connect with, educate and successfully enroll and renew Minnesota residents in health care coverage through MNsure.

Applicants must submit a letter of intent in order to respond to the forthcoming request for proposals (RFP). Letters must be submitted by 1 p.m. Central time on February 13, 2020. This request for letters of intent 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 letters of intent will be borne by the responder.

Introduction

Grant Program Vision

The goal of MNsure's navigator program is to ensure all Minnesotans are connected to affordable and comprehensive health insurance coverage. Since MNsure's launch in 2013, we have established partnerships with hundreds of organizations that are rooted in their community and well-positioned to use their existing relationships to act as navigators and reach Minnesotans who are in need of health insurance coverage.

MNsure currently contracts with more than 170 navigator organizations that agree to help consumers determine their eligibility for the health insurance programs that are offered through MNsure. Navigators are expected to attempt to assist all Minnesotans that contact them. In return, navigator organizations are eligible to receive per enrollee payments for assisting consumers with the application, enrollment and renewal process.

Minnesota has one of the lowest rates of uninsurance in the nation, yet disparities in health insurance coverage persist among certain populations. With their diverse background, MNsure's navigator organizations are especially effective in working to reduce these disparities by supporting consumers who face barriers to enrolling in or maintaining coverage, such as limited English proficiency, complex immigration status, accessibility challenges related to living in rural areas, unfamiliarity with technology, inability to access technology, unstable living conditions, mental health concerns, or low health insurance literacy.

In addition to the per enrollee payments available to all contracted navigator organizations, MNsure administers a grant program to build and sustain a network of navigator organizations available to provide Minnesotans with a comprehensive level of service. These grantees must 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 navigator 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.
- Staffing to offer assistance year-round.
- Proven outreach techniques and strategies.
- Willingness to partner with MNsure on education, outreach and enrollment strategies.

Supporting established and effective navigator organizations is a central goal of the outreach and enrollment grant program. For FY 2021, MNsure will be adding a funding area focused on building additional navigator capacity to serve geographic areas or populations where there is a demonstrated need for more navigator assistance.

Fiscal Year 2021 Navigator Outreach and Enrollment Grants

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.

MNsure is targeting approximately \$4 million in funds for Navigator Outreach and Enrollment Grants from July 1, 2020, until June 30, 2021. At MNsure's sole discretion grant contracts may be extended for an additional year, not to exceed a total contract term of two years.

The goals for the grant program are to:

- Support a statewide infrastructure of expert navigator organizations 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.
- Ensure all eligible Minnesotans are utilizing the available financial help, including tax credits, to enroll in health insurance coverage.

This request for letters of intent is part of MNsure's sixth request for proposals (RFP) process for the Navigator Outreach and Enrollment grant program. The forthcoming solicitation has three 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 navigator 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.
3. Capacity building: invest in developing the capacity of new or existing navigator organizations with the potential to serve geographic areas or populations where there is a demonstrated need for more navigator assistance.

Background

MNSure is a marketplace where individuals, families and small businesses 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 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 application or enrollment with which a navigator assists.

Other consumer assistance partners that can assist with enrollment include brokers and certified application counselors (CACs). CACs are similar to navigators, but CACs only 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 the forthcoming RFP.

Eligibility

Eligible Applicants

Public, tribal, 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 request for letters of intent or the forthcoming RFP.

Applicants must submit a letter of intent in order to be eligible to respond to the forthcoming RFP. MNSure reserves the right to invite additional applicants to respond to the RFP if geographic or population gaps are identified through the letter of intent process.

Applicants may submit a letter of intent for more than one funding area, but will only be eligible to receive a grant in one funding area.

The following is a list of potential grant structures:

- Single organization.
- 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.

Navigator Outreach and Enrollment Grants

Overview

MNsure is seeking applicants who can achieve the goals of the FY 2021 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.
- Ensure all eligible Minnesotans are utilizing the available financial help, including tax credits, to enroll in health insurance coverage.

Funding Areas

MNsure is funding grants in three areas. An individual entity may apply for more than one funding area, but may only receive grant funds under one area.

All funding area grants are 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.

Funding Area 1: Geographic Focus (individual awards not anticipated to exceed \$500,000)

Grants to ensure access to navigator assistance throughout the state. Grants will support experienced and 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 is available 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 education, outreach and enrollment strategies.

- Support improving and expanding navigator capacity in the state through training and mentorship opportunities.

Funding Area 2: Population Focus (individual awards not anticipated to exceed \$250,000)

Grants to focus on providing navigator assistance to populations that face barriers to enrolling in and maintaining health insurance coverage. 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 experienced navigator organizations.
- Fund 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 is available to the population(s) served by the grant.
- Support effective outreach targeted at uninsured, underinsured and those at risk of losing health insurance coverage.

Funding Area 3 – Capacity Building Grants (individual awards not anticipated to exceed \$50,000)

Grants to build the capacity of new or developing navigator organizations who will assist populations that face barriers to enrolling in and maintaining health insurance coverage. Grants will support building additional navigator capacity to serve geographic areas or populations where there is a demonstrated need for more navigator assistance. These grants will:

- Focus on geographic areas or populations that may currently lack appropriate navigator capacity to meet community needs for assistance.
- Fund organizations with an established connection to that geographic area or population and a commitment to developing navigator capacity to serve that community.
- Fund specific resources to build the capacity of the grantee to provide comprehensive support to consumers in all aspects of the application, enrollment and renewal process. Resources may include financial/management tools or training, equipment, space rental, personnel, etc.
- Support the grantee's development through education and mentorship opportunities.

Award Information

Funding options: See Funding Areas.

Type of award: Grant

Funds Available: Multiple contracts will be awarded as a result of this RFP, anticipated to be \$4,000,000 in total contract awards.

Period of Support: The period of support is July 1, 2020, through June 30, 2021. MNsure reserves the right to extend the grant contract for an additional year, not to exceed a total contract term of two years. The anticipated start date for all grant contracts is July 1, 2020.

Applicants must submit a letter of intent in order to be eligible to respond to the forthcoming RFP. MNsure reserves the right to invite additional applicants to respond to the RFP if geographic or population gaps are identified through the letter of intent process.

Letters of Intent

Letter of Intent Format

The first step in the RFP application process is to submit a letter of intent to MNsure by 1 p.m. Central time on February 13, 2020. The letter of intent should include the following details:

Applicant Information

- I. Organization name
 - a. "Doing Business As" (if applicable)
 - b. Organization type
 - c. Street address, city, state, zip code
 - d. Website (if applicable)
- II. Primary contact
 - a. First and last name
 - b. Title/position
 - c. E-mail
 - d. Phone number

Letter of Intent

- Confirm which funding area the applicant anticipates applying for:
 - Geographic
 - Population
 - Capacity building
- For all funding areas:
 - Provide an estimate of the award amount for which the applicant intends to apply. Please pay attention to the anticipated award limits for each funding area.

- List any partners (paid and unpaid) the applicant intends to work with for the grant.
- Describe the specific populations the applicant is planning to serve through the grant (limit of 3,000 characters, approximately one typed page).
- Describe the geographic area that will be served by the grant (cities, counties, region, etc.), including location(s) where the applicant and any partners have an office or other permanent physical presence (limit of 3,000 characters, approximately one typed page).
- For capacity building funding area only:
 - Explain why this geographic area or population is in need of additional navigator capacity (limit of 3,000 characters, approximately one typed page).
 - Describe what specific resources the applicant is seeking and how that will enable them to develop the needed capacity as a navigator organization (limit of 3,000 characters, approximately one typed page).

Please note: Applicants must submit a separate letter of intent if they intend to apply for more than one funding area. An individual entity may only receive grant funds under one funding area.

How to Submit a Letter of Intent

Applicants must submit their letter of intent using the online application site hosted by Foundant Technologies. Applicants will be required to set up a secure account in order to submit a letter of intent. Each organization must submit a letter of intent using a single user account. Once an applicant sets up an account, they will have access to the online submission form for the letter of intent. **Once logged in, applicants will need to select the Geographic, Population or Capacity Building Letter of Intent Form. If an applicant is submitting a letter of intent for more than one funding areas, a separate letter of intent will need to be submitted for each area.** Applicants are encouraged to apply using their active Foundant accounts, if they have one.

A link to the letter of intent process on the Foundant site, as well as instructions on how to set up an account for Foundant will be posted on the [MNsure 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>) on January 22, 2020. Through the online site, after creating an account or logging in to an existing account, applicants will fill out required fields and fill out narrative fields. All format specifications will be posted for the applicant to follow. The online forms will follow the character limits for each section specified in this request for letters of intent. 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.

Applicants may begin a letter of intent, save their work and resume completing it at a later time. Applicants may also print out the application they have submitted.

Basic Steps for Submitting a Letter of Intent Online

An overview of the process for submitting a letter of intent online will be provided during the applicant webinar on January 29, 2020, and will be posted on the [MNsure Assister Funding Opportunities](#) webpage.

1. If the applicant does not already have one, create an account through [MNsure's grant application system](#), Foundant Technologies (<https://www.grantinterface.com/Home/Logon?urlkey=MNsure>).
2. Log in to Foundant and select the letter of intent form for the desired funding area.
3. Respond to all questions on the letter of intent form.
4. Click preview button to review to make sure all required information is included.
5. Submit letter of intent before the deadline by selecting the Submit button.

Tips for Submitting a Letter of Intent Online

- Review application requirements in this request for letters of intent.
- Create an account through the online grant application system, or use an existing account.
- 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 with 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.
- Do not wait until the last minute to begin the online submission process. There will be limited ability to provide technical support on February 13.

Training Videos

MNsure will provide an overview of how to apply through Foundant during the applicant webinar on January 29, 2020. 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. Questions sent to other email boxes such as the navigator email box or individual staff member email boxes will not be responded to.

Letter of Intent Process

Letter of Intent Applicant Webinar

MNsure will hold an applicant webinar at 1 p.m. Central time on January 29, 2020. To participate in the webinar, go to this [WebEx link](https://tinyurl.com/LOIgrantwebinar) (<https://tinyurl.com/LOIgrantwebinar>).

More information regarding the webinar will be made available on the [MNsure 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 the MNsure Assister Funding Opportunities webpage by February 7, 2020.

Letter of Intent Applicant Questions

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

Applicants' questions regarding this request for letters of intent should be emailed by 3 p.m. Central time on February 4, 2020. All questions must be emailed to navigatorgrants@mnsure.org. Questions sent to other email boxes such as the navigator email box or individual staff member email boxes will not be responded to. Other personnel are NOT authorized to discuss this request for letters of intent with responders before the proposal submission deadline. Contact regarding this request for letters of intent with any MNsure personnel not following the process described here could result in disqualification. The State will not be held responsible for oral responses to responders.

Questions will be addressed in writing and posted on the [MNsure Assister Funding Opportunities](#) webpage no later than February 7, 2020. MNsure will post generalized answers while maintaining the confidentiality of the potential applicant and any specifics about their proposal.

Letter of Intent Submission

Applicants must submit letters of intent using the online submission process described on the [MNsure Assister Funding Opportunities](#) webpage. All letters of intent **must be received on or before 1 p.m. Central time on February 13, 2020. Letters of intent received after this deadline will not be considered.**

Applicants should email navigatorgrants@mnsure.org if they experience a technical issue while submitting their proposal. MNsure encourages responders to allow for the time necessary to ensure successful submission of the proposal. Technical questions submitted on February 13 may not be responded to prior to the deadline.

Evaluation and Selection

LOI Response

Eligible applicants who submit a letter of intent will be invited to respond to the RFP. MNsure may provide limited guidance to individual applicants in response to the letters of intent.

MNsure reserves the right to invite additional applicants if geographic or population gaps are identified through the letter of intent process. Please be advised that letters of intent and proposals are non-binding.

Planned RFP Response: Review Process, Criteria and Selection

All forthcoming RFP responses received by the deadline will be evaluated by MNsure. The MNsure RFP 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.

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

At its discretion, MNsure 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 MNsure requirements. Applications that are deemed non-responsive will not be forwarded for Stage 2 review.

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

MNsure will utilize a review committee made up of internal (MNsure staff) and external reviewers 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 (the RFP will describe the expectations for each area). In each area, proposals will be rated on responsiveness to the RFP's required elements and ability of the proposal to help MNsure meet the goals of the grant program. During the review, the committee may consider data provided by MNsure on an agency's certified staff history and enrollment statistics.

Applicants for the geographic and population funding areas are anticipated to be scored on the following:

- Agency and staff experience as navigators
- Current navigator outreach and enrollment activities
- Strength of connection to community served
- Grant objectives and strategies
- Financial management

Anticipated scoring for capacity-building funding area:

- Justification of community need for additional navigator capacity
- Strength of connection to community served
- Grant objectives and strategies for building capacity
- Relevant experience providing community services
- Financial management

Stage 3: Financial Review

MNsure staff will review applications for fiscal compliance with MNsure 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 supporting financial documents.

During this stage, MNsure 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. Historic and projected navigator per enrollee payments will be considered during the financial review process. 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.