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Where you choose health coverage

MNsure Request for Proposals
Navigator Outreach and Enrollment Grants

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Project Overview

MNsure is seeking grant proposals from organizations that have the ability to find, connect with, educate and successfully enroll Minnesota residents in health care coverage through MNsure. Applicants submitting proposals must demonstrate their ability to reach populations facing barriers to health insurance coverage.

Proposals must be submitted by 1 p.m. Central Time on Friday, April 1, 2016. This RFP 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 RFP will be borne by the responder.

Introduction

Navigator Program Vision

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, especially those communities that have historically experienced disparities, and sustaining a robust statewide navigator network to provide assistance to Minnesotans who need help to complete enrollment.

MNsure's network of navigator organizations are well-positioned to use their enrollment expertise, existing relationships and experience supporting culturally diverse communities to help consumers who have trouble enrolling, or staying enrolled, in health insurance. 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, like complex immigration status, unstable living situations or mental health concerns.

Over the last three years, MNsure has been successful in using the grant program to build a network of navigator organizations that demonstrate the following qualities:

- Staff skilled in assisting consumers enroll in coverage through MNsure, including staff with specialized skills to help enroll populations who require additional assistance.
- Established relationships with populations that face barriers to enrollment or renewal and the linguistic and cultural competency to effectively serve culturally diverse communities.
- Ability to maintain a year-round presence in their geographic area of service.
- Experience using outreach techniques that have proven effective.
- Commitment to partnering with MNsure on outreach and enrollment strategies.

Fiscal Year 2017 Navigator Outreach and Enrollment Grants

MNsure is authorized by Minnesota law to issue grants to support the navigator program. MNsure proposes three areas of funding solicited through two separate request for proposals (RFPs) for the next grant cycle. Navigator network grants and navigator enrollment grants are the subject of this solicitation. Outreach and education grants will be solicited through a

separate RFP process. Please refer to the last section of the [Outreach and Enrollment Grant Program Policy Statement](#) for more information on Fiscal Year 2017 Outreach and Education Grants. Grant funding is in addition to per-enrollment payments that navigator organizations receive for successful enrollments.

MNsure is targeting approximately $4 million in funds for navigator network grants and navigator enrollment grants from July 1, 2016, until June 30, 2017. 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:

- Build an infrastructure of expert navigator networks to reach the uninsured and enroll and renew Minnesotans in health insurance coverage.
- Assist populations facing barriers to coverage with enrollment and renewal through MNsure.
- Find, connect with and educate uninsured Minnesotans about the importance of having health insurance and their options for obtaining coverage through MNsure.
- Help consumers take advantage of financial help, including tax credits.

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 enrollment with which a navigator assists.

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

For information about becoming a navigator or CAC organization, please see the [MNsure website](#). 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 request for proposals.

This RFP is MNsure's fourth RFP for the Navigator Outreach and Enrollment Grant Program. This year, MNsure is separating the solicitation for proposals into two separate RFP processes. The first solicitation is for navigator network grants and navigator enrollment grants (the subject of this RFP) and the focus is on supporting navigator organizations that are experts at reaching and enrolling consumers in health coverage. The second solicitation is for outreach and education grants (the subject of a forthcoming RFP) and the focus is on supporting organizations that have significant outreach and education expertise with disproportionately uninsured populations, but may or may not enroll consumers themselves.

Data

The Minnesota Department of Health (MDH) and the University of Minnesota recently released the results of the 2015 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 decreased from 8.2% in 2013 to 4.3% in 2015, approximately a 50% reduction. The survey shows that great strides have been made in covering people who have historically been uninsured, for example:

- The uninsured rate for Black Minnesotans decreased from 14.7% in 2013 to 8.4% in 2015.
- The uninsured rate for American Indian Minnesotans decreased from 18% in 2013 to 8.7% in 2015.
- The uninsured rate for Asian Minnesotans decreased from 14% in 2013 to 3.7% in 2015.
- The uninsured rate for Hispanic/Latino Minnesotans decreased from 34.8% in 2013 to 11.7% in 2015.
- The uninsured rate among adults ages 18 to 34 decreased from 15.2% in 2013 to 7.2% in 2015.

The survey also found that the most common reason survey respondents reported being uninsured was due to losing a job (23.6%), though an additional 12.5% report cost being a problem, and another 10.3% cite eligibility concerns.

Despite the very positive news that more Minnesotans have health insurance coverage than ever before, the survey also finds that disparities between White Minnesotans and other races and ethnicities persist. The uninsured rate for White Minnesotans decreased from 6% in 2013 to 3.4% in 2015, well below most other racial or ethnic groups.

An essential goal of MNsure's grant program is to build a strong navigator infrastructure to reach the uninsured and enroll them in coverage. While Minnesota has made significant progress in reducing uninsurance rates, there continues to be a need for focused outreach and enrollment support to reduce disparities.

MNsure's navigator and grantee partners contributed to the increase in health care coverage in Minnesota by completing more than 107,000 enrollments in health care coverage since the program's inception. The majority of those enrollments come from grantee partners who have focused their work on reaching and enrolling individuals with barriers to enrollment. During the current FY 2016 grant period, grantee partners have already completed over 18,000 enrollments in health coverage through MNsure (the first six months of the twelve month grant period).

Additional Research and Resources

- MNsure's Navigator Program Evaluation Report, prepared by The Improve Group, provides more specific information about the first year of operations, including promising practices for outreach and enrollment.
- The Wilder Research Report, "Health Care Enrollment Addressing Old Challenges in a New System," summarizes information shared at a March 2014 event that brought together a variety of stakeholders, including navigators, to discuss strategies for increasing enrollment in health care coverage.

- The U.S. Census Bureau 2008-2012 American Community Survey (ACS 5-year) provides more demographic detail about the uninsured at the smallest geographic unit. The State Health Access Data Assistance Center (SHADAC) prepared a [summary](#) of the ACS 5-year, which is available on the MNsure website.
- SHADAC recently released a report, "[State Level Trends in Children's Health Insurance Coverage](#)," showing that the uninsured rate among Minnesota children ages 0 to 18 dropped from 6.3% in 2013 to 3.5% in 2014.
- The Minnesota Department of Health report, "[Advancing Health Equity in Minnesota](#)," provides more information and data regarding health inequities that exist in Minnesota.

Eligibility

Eligible Applicants

Public, private for-profit and nonprofit entities are eligible to apply for a navigator outreach and enrollment grant. Individuals are not eligible to apply for MNsure grant funding and cannot submit proposals in response to this RFP.

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.

Technical Requirements

An individual entity may submit a proposal to be the lead agency on a navigator network proposal (Funding Area 1) *or* navigator enrollment proposal (Funding Area 2 proposal).
An individual entity may be a paid or unpaid partner on multiple proposals across funding areas. If an entity is included in multiple proposals, a separation of duties and budgets must be clear in each proposal's project plan and budget.

MNsure considers a "grantee" to include subgrantees recognized in a proposal as an entity that may receive grant funds, also known as paid partners.

Lead Agency Requirements and Responsibilities

To qualify, the lead agency on the proposal must:

- 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.
- 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.
- Provide grant management and coordination, including subrecipient monitoring activities, amongst grant partners on grant activities.
- Collaborate with MNsure on efforts to improve data collection related to outreach and/or enrollment efforts.
- Collaborate with MNsure on promotional and community education activities (e.g. collecting consumer stories, utilizing MNsure's events calendar, participating in press conferences and posting on social media).

Partner Requirements and Responsibilities

This applies to paid partners (or subgrantees). Letters of support are not required from unpaid partners.

- 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 organization's letterhead and signed. The letter of support must also list all other proposals the agency is included on as a paid partner.
- Achieve individual objectives of the proposed grant.
- Report to the lead agency.
- Designate a project contact to coordinate with lead agency and MNsure.
- Collaborate with MNsure on efforts to improve data collection related to outreach and/or enrollment efforts.
- Collaborate with MNsure on promotional and educational activities (e.g. collecting consumer stories, utilizing MNsure's events calendar, participating in press conferences and posting on social media).

Navigator Outreach and Enrollment Grants

Overview

MNsure is seeking applicants who can achieve the goals of the FY 2017 Navigator Outreach and Enrollment grant program:

- Build an infrastructure of expert navigator networks to reach the uninsured and enroll and renew Minnesotans in health insurance coverage.
- Assist populations facing barriers to coverage with enrollment and renewal through MNsure.
- Find, connect with and educate uninsured Minnesotans about the importance of having health insurance and their options for obtaining coverage through MNsure.
- Help consumers take advantage of financial help, including tax credits.

Funding Areas

MNsure is funding grants in the following areas.

Funding Area 1: Navigator Network Grants ($200,000 to $500,000)

Grants 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. These grants will:

- Sustain a network of highly skilled navigator staff able to assist consumers with all aspects of the application, enrollment and renewal process.
- Ensure year-round navigator assistance in the geographic region served by the grant.
- Support effective outreach targeted at uninsured and underinsured populations.
- Require a commitment to collaborate with MNsure on outreach and enrollment strategies, including Broker Enrollment Centers and the receiving direct referrals for application assistance from MNsure.

Funding Area 2: Navigator Enrollment Grants (Up to $125,000 to support up to 2 FTE navigators)

Grants that support navigator enrollment capacity within organizations that can demonstrate an ability to reach populations with high levels of uninsurance. Grants will fund navigator staff in organizations that are successfully connected to specific populations. These grants will:

- Leverage navigator organizations' existing community connections and outreach capacity.
- Fund embedded navigator staff skilled at assisting consumers with all aspects of the application, enrollment and renewal process.
- Target enrollment activities among identified uninsured populations.
- Ensure year-round navigator assistance.

The following table summarizes the **anticipated** funding areas, award amount ranges and provides a guideline for the enrollment goals by funding amount. Enrollment goals refer to the number of successful enrollments in Medical Assistance, MinnesotaCare or a qualified health

plan. Applicants should consider the enrollment goal guidelines when setting enrollment goals and determining how much funding to apply for. Applicants from greater Minnesota can justify lower enrollment goals based on population density. All applicants that are current navigator organizations should consider their previous enrollment numbers when determining enrollment goals. MNsure reserves the right to amend any of the information in the table below.

Table 1: Funding areas

Award Type	Grant Amount	Enrollment Goal Guidelines
Funding Area 1 *Navigator network grants*	$200,000 to $500,000	800 to 2,500 (On average, 67 to 208 enrollments per month total)
Funding Area 2 *Navigator enrollment grants*	Up to $125,000 to support up to 2 FTE navigators	400 to 600 (On average, 33 to 50 enrollments per month total)

Award Information

Funding options: see Table 1: 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, 2016, through June 30, 2017. 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, 2016.

Award Notifications: MNsure anticipates that initial award announcements to selected applicants moving on to phase three of the evaluation will occur on or before May 18, 2016. During the evaluation 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.

Application Requirements by Funding Area

Summary of Application Requirements

Applicants in all funding areas must follow the instructions within this MNsure grant application, complete all required forms and narrative requirements and submit their application through the online site on time. For most 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.

Executive Summary

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

Character/page limit: 2,500 characters/less than 1 page for all funding areas

Experience

All applicants must demonstrate that the lead agency and any paid or unpaid partners have the experience necessary to meet the objectives identified in the Implementation Plan. Applicants must also clearly describe the history of past engagement of paid and/or unpaid partners in this section if they are part of the proposal. Instructions by funding area and character/page limit requirements are provided below.

Navigator Network Grants (Funding Area 1)

Character/page limit: 16,500 characters/approximately 4.5 pages

Applicants for navigator network grants must:

- Describe previous success with using proposed outreach strategies.
- Describe previous success educating communities on health insurance or health care usage.
- Describe previous success enrolling consumers in health insurance through MNsure, or other enrollment experience.
- Describe current staff of navigators, including the number certified, their experience level, and any special skills.
- Provide evidence of existing relationships with populations to be served by the grant.
- Describe previous experience in the geographic area proposed to be served by the grant.
- Describe experience and capacity to manage paid partner/s if paid partner/s are part of the proposal.
- Describe capacity to provide post-application follow-up support.
- Describe experience and/or capacity to accept referrals from the MNsure Contact Center and report back to MNsure on the result of the referral. Applicants should describe their

> administrative processes around appointment scheduling and intake that would support their ability to receive and report back on referrals.

- Describe any experience partnering with [MNsure Broker Enrollment Centers](#) and/or MNsure certified brokers.
- Describe any current practices collecting demographic information on clients.
- In addition, respond to the following questions in the online field provided:

    o How many enrollments were completed by navigators in your network from July 1, 2015 through December 31, 2015?
    o How many certified navigators does your network have as of March 1, 2016?
    o How many of your network's navigators' primary job function is to provide navigator services?

Navigator Enrollment Grants (Funding Area 2)

Character/page limit: 12,500 characters/approximately 3.5 pages

Applicants for navigator enrollment grants must:

- Provide evidence of existing relationships with populations to be served by the grant, including current outreach strategies.
- Describe previous success enrolling consumers in health insurance through MNsure, or other enrollment experience.
- Describe current staff of navigators, including the number certified, their experience level, and any special skills that help them assist with the population that is the focus of the grant.
- Describe previous experience in the geographic area proposed to be served by the grant.
- Provide the percentage of executive staff and board members that represent the population the grant seeks to serve.
- Describe any current practices collecting demographic information on clients.
- In addition, respond to the following questions in the online field provided:

    o How many enrollments were completed by your organization from July 1, 2015 through December 31, 2015?
    o How many certified navigators does your organization have as of March 1, 2016?
    o The number of navigators' whose primary job function is to provide navigator services?
    o How many appointments did a navigator in your organization have on a typical day during the last open enrollment period?

Strategy

Applicants must clearly describe the populations that will be reached (appropriate to their selected funding area), strategies that will be used and the geographical area(s) that will be served. Applicants must also clearly describe the role of paid and/or unpaid partners in this section if they are part of the proposal. Instructions by funding area and character/page limits are provided below.

Navigator Network Grants (Funding Area 1)

Character/page limit: 13,000 characters/approximately 3.5 pages

Applicants for navigator network grants must:

- Identify the geographic areas that will be served by this grant. Specifically, applicants must list the counties (or other appropriate geographic area) served and describe the outreach and enrollment strategies to be deployed in each area.
- Identify the specific populations that will be served, using available data as part of the rationale for reaching the proposed population.
- Outline the strategies that will be used to find, connect with, educate and enroll consumers that are specific to the populations the grant proposes to reach.
- Describe what strategies will be used to ensure all outreach and education activities connect consumers to application and enrollment assistance.
- Describe strategies for reaching the uninsured and offering assistance during open enrollment and outside of open enrollment in the defined geographic area.
- Describe specific strategies for increasing qualified health plan enrollments during open enrollment, including partnering with MNsure on outreach activities, partnering with MNsure Broker Enrollment Centers and receiving direct referrals for application assistance from MNsure.
- Describe strategies for managing and coordinating a network.

Navigator Enrollment Grants (Funding Area 2)

Character/page limit: 7,000 characters/approximately 2 pages

Applicants for navigator enrollment grants must:

- Identify the specific populations that will be served, using available data as part of the rationale for reaching the proposed population. Applicants for Funding Area 2 are expected to focus on an identified population that is disproportionately uninsured or faces barriers to enrollment. MNsure is specifically looking to fund proposals that focus on increasing enrollment of individuals in the following communities that continue to show higher rates of uninsurance compared to Minnesota's statewide average:
  - African Americans
  - Asian Americans
  - Native Americans
  - Hispanics/Latinos
  - Immigrant and refugee communities
  - Adults ages 18 to 34
  - Rural areas
  - Workers experiencing loss of health insurance coverage due to loss of employer sponsored insurance (ESI)
- Identify the geographic areas that will be served by this grant, even if the barrier being addressed is not geographic in nature. Specifically, applicants must list the counties (or other appropriate geographic area) served and describe the enrollment strategies to be deployed in each area.

- Briefly describe current or anticipated organizational outreach or in-reach activities (not paid for under this proposal) that lead the specific population of focus to enrollment assistance provided by navigators.

Implementation Plan

Applicants must include their implementation plan by providing a work plan and a staffing plan. The work plan must be filled out using the required template and the goals and strategies should support the goals of the FY 2017 Navigator Outreach and Enrollment Grant Program. Goals should be narrow, measurable and achievable. Applicants must also include a staffing plan and clearly describe the role of paid and/or unpaid partners in this section if they are part of the proposal. Selected applicants work plans will be further negotiated and incorporated into a grant contract.

- Work plan template – The work plan should cover July 1, 2016, through June 30, 2017, and reflect an understanding of an increase in activity during open enrollment, but also the need for activity all year round. Applicants must upload their work plan as a single excel document through the online application.
- Staffing plan – Applicants must respond to the series of questions regarding their staffing plan in the provided online fields and provide a brief narrative regarding the role of staff supported by this grant.

Instructions by funding area, and page limits, are provided below.

Navigator Network Grants (Funding Area 1)

Character/page limit: 9,500 characters/approximately 2.5 pages

Goals must clarify how the applicant will:

- Increase understanding among uninsured populations about the importance of health insurance, coverage options and financial help available through MNsure.
- Increase understanding among uninsured populations about the availability of application assistance through MNsure.
- Enroll or renew persons in health care coverage through MNsure, including assisting consumers with post-application issues to ensure they successfully enroll or renew in appropriate coverage.
- Target qualified health plan (QHP) enrollments during the open enrollment period.
- Convert outreach and education activities into enrollment of consumers into health care coverage.
- Manage a network within a defined geographic area.

Work Plan Template for Navigator Network Grant – Applicants for navigator network grants must use this template.

At a minimum, the applicant must include the following goals in their work plan:

Enrollment (Note that grantees may be required to use the assister portal to facilitate tracking application and enrollment activity.)

- Projected number of individuals screened and/or assisted with questions related to the application and enrollment.

- Projected number of navigator-assisted applications (counting each individual applying for coverage on an application).
- Projected number of navigator-assisted successful enrollments in coverage (Medical Assistance, MinnesotaCare and QHP).

Outreach and Education

- Projected number of outreach and education activities. Outreach and education activities should fall into the following categories: material distribution, presentations, canvassing, phonebanking, tabling or enrollment event. Do not include social media or media activities.
- Projected number of individuals reached through outreach and education activities. Do not include social media or media activities.
- Provide a goal/s related to measuring success of outreach/education strategies. For example, one goal could be to complete participant surveys at half of all planned outreach events. Another goal could be to track how consumers were connected to your organization's navigator application and enrollment services.

Management and Support

- Provide a goal/s related to grant management of the network if paid partners are part of the applicant's proposal. For example, goals could include work plan and budget check-ins with paid grant partners.
- Provide a goal/s regarding developing and/or maintaining the expertise of navigators funded through this grant.
- Provide a goal/s regarding sharing resources and/or best practices with other navigators in MNsure's statewide navigator network.

The applicant's staffing plan must clarify the following:

- Number of navigator FTEs supported by MNsure grant funding.
- Number of navigator FTEs supported by MNsure per-enrollment payments.
- Overall number of FTEs supported by the grant.
- Number of navigator hours available to partner with broker enrollment centers each week during open enrollment.
- Specific role of staff FTEs supported by the grant, including staff responsible for grant administration and staff responsible for network coordination (if applicable).

Note on staffing plan for navigator network grant: MNsure believes it is especially important in Funding Area 1 to support navigators whose primary focus is doing navigator work, since expertise can only be developed by doing this work on a regular basis.

Navigator Enrollment Grants (Funding Area 2)

Character/page limit: 9,500 characters/approximately 2.5 pages

Goals must clarify how the applicant will:

- Enroll or renew persons in health care coverage through MNsure, including assisting consumers with post-application issues to ensure they successfully enroll or renew in appropriate coverage.
- Drive qualified health plan (QHP) enrollments during the open enrollment period.

Work Plan Template for Navigator Enrollment Grant – Applicants for navigator enrollment grants must use this template.

At a minimum, the application must include the following goals in their work plan:

Enrollment (Note that grantees may be required to use the assister portal to facilitate tracking application and enrollment activity.)

- Projected number of individuals screened and/or assisted with questions related to the application and enrollment.
- Projected number of navigator-assisted applications (counting each individual applying for coverage on an application).
- Projected number of navigator-assisted successful enrollments in coverage (Medical Assistance, MinnesotaCare and QHP).

The staffing plan must clarify the following:

- Number of navigator FTEs supported by MNsure grant funding (limited to 2 FTEs, with each individual navigator supported by the grant no less than .5 FTE for navigator application and enrollment activities).
- Number of navigator FTEs supported by MNsure per-enrollment payments.
- Number of FTEs supported by the grant.
- Number of appointments a navigator will have on a typical day during open enrollment.
- Specific role of staff FTEs supported by the grant, including staff responsible for grant administration.

Note on staffing plan for Funding Area 2: The purpose of collecting the specific information above is to gain a better understanding about the applicant's (and any paid or unpaid partners') workforce for supporting enrollment efforts.

Budget

MNsure grant funds must be used to cover expenses that are clearly service-related (finding, connecting with, educating and enrolling Minnesotans). Applicants must also clearly describe the role of paid and/or unpaid partners in the online text box provided if they are part of the proposal. In the narrative budget section, applicant must describe:

- Their financial management processes, including how the lead agency will manage paid grant partners, if applicable.
- How per-enrollment payments will be used to fund navigator activities related to the proposed grant project, if applicable.
- Why grant funds are needed in addition to per-enrollment payments received for successful enrollments.

The proposal must include an overall summary budget and detailed budget for the lead agency, and detailed budgets for each paid grant partner identified in the proposal. Applicant must use the budget templates provided and upload them as attachments.

- Summary Budget
- Detailed Budget: required for each paid grant partner identified in summary budget. For applicants with multiple paid grant partners, the Detailed Budget must be provided in one excel document with separate worksheets (tabs) for each paid partner. There is one upload option for a Detailed Budget in the online application system.

MNsure has phased out the online system for ordering MNsure marketing materials. Grantees will have access to basic MNsure brochures, but should request funds for developing and printing materials if those materials are essential to fulfilling grant objectives.

Unallowable expenses across *all* funding areas:

- 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 your organization is already planning to attend the event, unless the sole purpose of your 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 Network Grants (Funding Area 1)

Character/page limit: 4,500 characters/approximately 1 page for narrative, and as many budget forms as needed for paid partner(s)' budgets

Budget must reflect a balance between anticipated number of enrollments, proposed geographic area covered, level of network coordination and comprehensiveness of service provided.

Allowable expenses:

- Costs directly connected to outreach and education, including project coordination, outreach coordination, network coordination and management, communications support.
- Navigator staff time for enrollment and follow-up services, but must take into account per-enrollment payments (budget should include anticipated per-enrollment payments).
- Consultants or contractors: communications, outreach, education, marketing.
- Equipment or supplies: costs to support outreach, education and enrollment activities, including laptops, privacy dividers, locked cabinets, etc.
- Travel: directly related to outreach, education and enrollment, including participating in network meetings with other grant members, participating in regional networking, staffing enrollment events, attending training opportunities, and participating in any required MNsure grantee orientation.
- Other direct: marketing and outreach materials and media placements (detailed communications plan will be mutually agreed on between MNsure and grantee if proposal is selected), videoconference or other software, translation of outreach

materials not provided by MNsure, promotional giveaways of nominal value, technical assistance for capacity building specific to fulfilling grant objectives, printing costs, event space rental, staff and network training directly related to providing MNsure assistance, training to support MNsure's assister network.

- Indirect: indirect costs will be capped at 10% unless your organization documents exemption from indirect-cost rules, calculated based on overall grant award amount not by individual partner budget.
- Funded grant partners: include line item for each funded partner that will receive grant funds, and provide separate detailed budgets for each funded partner.
- Incorporating a MNsure outreach and education activity into regularly planned organization activity or event is allowed, but the budget must show what percentage of the activity the MNsure grant is funding.

Unallowable expenses:

- Navigator staff time that will be compensated through per-enrollment payments.
- Outreach and education activities that do not connect individuals to enrollment assistance.

Navigator Enrollment Grants (Funding Area 2)

Character/page limit: 4,500 characters/approximately 1 page for narrative, and as many budget forms as needed for paid partner(s)' budgets

Allowable expenses:

- Navigator staff time for enrollment, but must take into account per-enrollment payments (budget should include anticipated per-enrollment payments).
- Costs directly connected to MNsure grant management and reporting.
- Equipment or supplies: costs to support enrollment activities, including laptops, privacy dividers, locked cabinets, etc.
- Travel: directly related to enrollment and training, including staffing enrollment events, attending training opportunities and participating in any required MNsure grantee orientation.
- Other direct: videoconference or other software, training, technical assistance for capacity building specific to fulfilling grant objectives, printing costs and event space rental related to enrollment activities.
- Indirect: indirect costs will be capped at 10% unless your organization documents exemption from indirect-cost rules, calculated based on overall grant award amount not by individual partner budget.
- Funded grant partners: include line item for each funded partner that will receive grant funds, and provide separate detailed budgets for each funded partner.

Unallowable expenses:

- Navigator staff time that will be compensated through per-enrollment payments.
- General outreach and education activities since the grant is supporting navigator staff time to conduct application and enrollment assistance.
- General outreach and promotional materials.

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.**

If selected for an award, the lead agency will need to submit copies of subcontracts with paid partners to MNsure.

Required Documents

The following are required documents that must be included with your proposal. 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. Applicants will be required to set up a secure account in order to submit an application. Each organization must submit the application using a single user account. Once an applicant sets up an account, they will have access to the online submission forms for both funding areas. A lead agency may only apply to one funding area. Current 2016 grantees are encouraged to apply using their current active Foundant accounts.

A link to the application site, as well as instructions on how to set up an account will be posted on the MNsure.org on or before March 3, 2016. Through the online grant application site, applicants will create an account, fill out required fields, fill out narrative fields and upload required documents. All format specifications will be posted there for the applicant to follow. The online forms will follow 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.

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 Applying Online

Detailed steps for applying online will be provided during the Applicant Webinar on March 3, 2016 and will be posted on the [MNsure website](#).

1. Create an account through MNsure's grant application system (Foundant Technologies). The link to the online application will be available on [MNsure's website](#) under How to Apply on or before March 3, 2016.
2. Select the funding area the applicant is applying under.
3. Complete the general organization information and proposal summary information.
4. Complete each proposal section, including Executive Summary, Experience, Strategy, Implementation Plan and Budget.
5. Upload all Required Statements – Attachments A through F.
6. Click preview button to review inserted application information to make sure all required information is included.
7. Submit application by selecting the Submit button.

Tips for Applying Online

- Review application requirements in this RFP.
- Create an account through the online grant application system as soon as it is available.
- Each funding area has a unique set of application forms, applicants should make sure that they are submitting their information using the correct set of forms.
- 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.
- 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 3, 2016. Applicants may also view the following Foundant training vidoes:

- [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

Applicant Webinar

MNsure will hold an applicant webinar at 10:30 a.m. Central Time on Thursday, March 3, 2016. Participants must register to participate in the webinar. Follow these steps to register for the webinar:

1. Follow this [WebEx link.](#)
2. Type in your first name, last name, email address and company. These are the only required fields for registration.
3. Click the "Register Now" button near the bottom of the page.
4. An email confirmation with instructions for joining the meeting will be sent as soon as you register.

More information regarding the webinar is available on the [MNsure.org website](#). 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 Friday, March 18, 2016.

Applicant Questions

It is the policy of MNsure 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 11, 2016. 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 RFP with responders before the proposal submission deadline. Contact regarding this RFP 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 website no later than Friday, March 18, 2016. MNsure 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 [Navigator Outreach and Enrollment Grant RFP webpage](#). All applications **must be received on or before 1 p.m. Central Time on Friday, April 1, 2016**. **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. MNsure 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 MNsure's standard contract terms and conditions in preparing its response. A sample grant contract is available 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 MNsure's sole discretion grant contracts may be extended for an additional year, not to exceed a total contract term of two years. Should MNsure choose to exercise this option, MNsure 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 will be evaluated by MNsure. The MNsure review and selection process will occur in three stages.

During the evaluation 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 (refer back to the Application Requirements section for expectations in 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.

Executive Summary	5 %
Experience	25 %
Strategy	25 %
Implementation Plan	30 %
Budget	15 %

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 one of the following documents depending on the size of the applicant's annual revenue:

- 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.
- Applicants with a total annual revenue of $50,000 or more and less than $750,000 must submit their most recent IRS Form 990.
- Applicants with a total annual revenue of more than $750,000 must submit their most recent certified financial audit.

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. 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. MNsure's goal is to manage funded projects through a streamlined process that limits administrative burdens on the grantees while ensuring proper oversight.

Minnesota Secretary of State

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

Attestation and Disclosure

All grantee entities will be required to sign a conflict of interest disclosure statement (Attachment A – Declarations and Signature) as referenced in the Minnesota State Rules relating to Consumer Assistance Services.

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 MNsure 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 may 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

To ensure appropriate oversight, grantees may 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 MNsure's monitoring of grants.

Program Requirements

Work Plan

Selected applicants will work in coordination with MNsure's community specialists to finalize a work plan that may include revised goals, performance measures and a communications plan.

Performance Metrics

In an effort to measure the impact of MNsure's grant program and make continuous improvements, MNsure 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 MNsure 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 MNsure website and in MNsure 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, MNsure 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.