



MNsure[®]

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MNsure Request for Proposals Navigator Grant Program

Fiscal Year 2023



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Overview

MNSure is seeking applicants who can achieve the goals of the fiscal year (FY) 2023 Navigator Grant Program:

- Support a professional workforce of navigators, with a focus on experience and year-round commitment to providing application and renewal assistance.
- Ensuring there are navigator agencies representing populations experiencing the highest uninsured rates, the most significant health disparities and the greatest barriers to enrollment.
- Utilization of demonstrated methods of outreach to the uninsured, underinsured or those transitioning between coverage.

Proposals must be submitted by 1 p.m. Central time on March 24, 2022. 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.

Funding Availability

MNSure is authorized by Minnesota law to issue grants to support the navigator program. This request for proposals is part of MNSure's seventh RFP process for the Navigator Grant Program.

MNSure is targeting approximately \$4 million in funds for navigator grants from July 1, 2022, until June 30, 2023. At MNSure's sole discretion grant contracts may be extended for an additional year, not to exceed a total contract term of two years.

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.

This solicitation will support grants that:

- Identify a population or populations experiencing lower rates of insurance, barriers to enrollment or disparities in health outcomes. Examples of eligible populations are discussed in the "Minnesota's Health Insurance Landscape" section on pages 5 and 6.
- Set objectives for connecting the identified population with public or private health insurance coverage and collect data to measure progress towards those objectives.
- Dedicate certified staff at least half-time to navigator duties year-round so they can provide comprehensive support to consumers in all aspects of the process of applying for and maintaining coverage, including submitting applications, responding to notices, reporting changes and completing renewals.
- Identify specific in-reach and outreach methods for reaching the population, leveraging existing community connections and outreach capacity.
- Collaborate with MNSure on education, outreach, enrollment event and referral opportunities.

- Dedicate adequate staff to support grant administration, data collection and collaboration with MNSure.

Background

MNSure Consumer Assistance Program

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.

With their diverse background, MNSure's navigator organizations are especially effective in supporting consumers who face barriers to enrolling in or maintaining public or private health insurance coverage, such as limited English proficiency, accessibility challenges related to living in rural areas, unfamiliarity with technology or low health insurance literacy. Some consumers also need assistance due to other life circumstances, such as complex immigration status, unstable living situations or mental health concerns.

MNSure currently contracts with close to 200 navigator organizations that receive a \$70 per-enrollee payment for each person they assist with the application, enrollment and renewal process. In fiscal year 2021, MNSure and the Minnesota Department of Human Services issued nearly \$2 million in per-enrollee payments to Minnesota's navigator community for helping more than 28,000 Minnesotans access health insurance coverage through Medical Assistance, MinnesotaCare or a qualified health plan. We anticipate the number of consumers being assisted by navigators to increase significantly once the federal public health emergency ends and the Department of Human Services resumes the renewal process for Minnesotans enrolled in public programs.

MNSure's navigator community has contributed to the increase in health care coverage in Minnesota by completing more than 440,000 applications for health insurance coverage since the program's inception.

While navigator per-enrollee payments provide organizations with some income to offset the costs of helping enrolling individuals in their community, they are not sufficient to enable an agency to fund a robust program. For the last nine years, MNSure has administered a grant program to build and sustain a network of navigator organizations available to provide Minnesotans facing the greatest challenges with a comprehensive level of service. As Minnesota emerges from pandemic conditions and the federal public health emergency ends, navigators will play an even more critical role in supporting vulnerable populations currently enrolled in public health care programs through the transition.

For fiscal year (FY) 2023, the grant program will focus on funding an essential infrastructure of navigators well positioned to helping Minnesotans gain and maintain access to health care insurance during turbulent times. The program will prioritize:

- Supporting a professional workforce of navigators, with a focus on experience and year-round commitment to providing application and renewal assistance.

- Ensuring there are navigator agencies representing populations experiencing the highest uninsured rates, the most significant health disparities and the greatest barriers to enrollment.
- Utilization of demonstrated methods of outreach to the uninsured, underinsured or those transitioning between coverage.

MNsure

MNsure's mission is to ensure all Minnesotans have the security of health insurance. Since its inception in 2013, the state's health insurance exchange has been the single door to applying for coverage through Medical Assistance, MinnesotaCare or a qualified health plan (QHP). Purchasing a QHP through MNsure is the only way to receive tax credits that can reduce the cost of premiums.

The Affordable Care Act provided for the creation of Minnesota's navigator program to help individuals and families 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 this RFP.

Minnesota's Health Insurance Landscape

A key goal of MNsure's navigator grant program is to build a strong navigator infrastructure to reach uninsured Minnesotans and those facing barriers to obtaining or maintaining health insurance coverage.

Minnesota's statewide uninsured rate has dropped significantly since the implementation of the Affordable Care Act, from 8.2% in 2013 to 4.7% in 2019, according to the 2019 Minnesota Health Access Survey. This survey is conducted by the Minnesota Department of Health and the University of Minnesota every two years and provides an in-depth look into the state of health insurance coverage in Minnesota. Despite improvements in overall levels of uninsured in Minnesota, disparities in health insurance coverage persist among some populations. Furthermore, the full impact of the COVID-19 pandemic on insurance rates, health care utilization and health outcomes are not known.

Despite some improvements in overall levels of uninsurance in Minnesota, disparities in health insurance coverage persist among certain populations. According to recent data, populations with the highest rates of uninsurance in Minnesota include:

- Young adults ages 18 to 34
- Adults ages 35 to 44
- Hispanic/Latino
- Black/African American
- American Indians
- Those not born in the United States
- Persons with income below 300% of the federal poverty guidelines
- People with a high school education or less
- Minnesotans living in areas of Greater Minnesota

The ongoing dynamics in Minnesota's insurance market demonstrates the continued need for focused outreach and enrollment efforts for other critical at-risk populations, including:

- Citizens and non-citizens with limited English proficiency
- Pregnant women
- Recent refugees
- Individuals experiencing homelessness
- Individuals struggling with substance use
- LGBTQ+ people
- Individuals leaving incarceration
- Individuals without access to broadband internet

MNSure's priority is to fund proposals that reach and enroll communities experiencing the highest uninsured rates, the most significant health disparities and the greatest barriers to enrollment.

Additional Resources

- [Minnesota Saw Continued Improvement in Health Insurance Coverage Almost a Year into the Pandemic: May 2021](#) (PDF)
- [Pandemic's Impact on Health Insurance Coverage in Minnesota was Modest by Summer 2020: February 2021](#) (PDF)
- [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](#)
- [Minnesota's Uninsured Profile and Interactive Map from SHADAC](#)

Eligibility

Eligible Applicants

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

Each grant award will go to single organizations (that is, each grant award under this grants program will be awarded to one organization, either as a standalone grantee or as a lead grantee, not split by MNsure between two or several organizations). Multiple grants will be awarded (each going to a single organization).

An individual entity can only receive grant funds from one grant.

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 and in good standing or obtain registration with the Minnesota Secretary of State.
- Participate in grant contract negotiations with MNsure.
- Have a navigator/in-person assister contract in place with MNsure during the period of the grant. Instructions and requirements for contracting with MNsure can be found at <https://www.mnsure.org/about-us/assister-program/navigators/index.jsp>.
- Submit timely monthly progress reports and financial reports to MNsure.
- Collaborate with MNsure on collecting data to track progress towards grant objectives, including activities completed by any grant partners.
- Have certified staff 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 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 MNsure and 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.
- Achieve individual objectives of the proposed grant.
- Have a signed contract/written agreement with the lead agency before the first grant invoice is issued.
- Designate a project contact to coordinate with the lead agency and MNsure.
- Submit timely monthly progress reports and financial reports to the lead agency.
- Collaborate with MNsure on collecting data to progress towards grant objectives.
- Have certified staff 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 must follow the instructions within this MNsure request for proposals, complete and submit all required forms and narrative requirements through the online application by 1 p.m. Central time on March 24, 2022. **Late responses will not be considered.**

For some sections of the application, applicants will be required to respond to a series of brief questions and open text boxes in Foundant, the online application system, to provide a 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 is available in Appendix 1 of this RFP.

Application sections:

- Applicant Information
- Statement of Focus
- Connection to Statement of Focus Population
- Current Agency Activities
- Grant Objectives and Strategies
- Grant Budget and Financial Management
- Letters of Support (if applicable)
- Required Statements

Statement of Focus (Scored, 100 points)

MNsure's priority is to fund proposals that will reach and enroll populations with the highest rates of uninsurance; populations facing barriers to obtaining and maintaining coverage; and populations experiencing disparities in health outcomes. Examples of appropriate populations are identified in the "Minnesota's Health Insurance Landscape" section on pages 5 and 6 of this RFP.

With respect to the Statement of Focus scoring, applicants will be scored on their response to the following:

List the specific population(s) that will be the focus of this grant. Applicants must clearly describe the specific population or populations that will be reached by the proposal. For the purposes of this RFP, the population or populations identified in this section will be referenced as your "Statement of Focus population," or SOF population. If the Statement of Focus identifies more than one population, consider that the applicant will need to demonstrate sufficient experience, capacity and appropriate strategies for serving **each** of the populations listed in their proposal or the response will not be eligible to receive a full score in other sections of the application.

Provide evidence that the SOF population experiences high rates of uninsurance, barriers to obtaining and maintaining coverage and/or disparities in health outcomes. Use any available data, including resources 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>), as part of the explanation for why the SOF population experiences high rates of uninsurance, barriers to obtaining and maintaining coverage and/or disparities in health outcomes.

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). The applicant must clarify how this geographic area will be served in the "Grant Objectives and Strategies" section or the response will not be eligible to receive a full score in that section of the application.

Connection to Statement of Focus Population (Scored, 200 points)

The grant program seeks to support agencies that have strong, established connections to the SOF population and have leadership and staff that represent the community.

Applicants will be scored on their response to the following:

How long has the lead agency and any paid partners served the SOF population?

Describe existing connections the lead agency and any paid partners have with the SOF population. Evidence of existing connections may include types of services your agency currently provides to the SOF population.

- Include any specialized skills, such as language skills, the lead agency and any paid partners may have to serve the SOF population.
- If the lead agency does not currently have connections with the SOF population, describe plans to develop connections.

Explain the current demographics of the board members, leadership and staff of the lead agency and any paid partners. If the board, leadership and staff are not reflective of the SOF population, describe plans for changing recruiting, hiring, promotion and retention practices.

Current Agency Activities (Scored, 150 points)

Applicants are expected to have established processes for assisting individuals with applying, enrolling and managing casework for accessing services as well as proven in-reach and outreach strategies to be able to fulfill the goals of the grant program. Experience providing MNsure navigator services for enrolling in health care insurance is preferred, but experience assisting the SOF population with accessing similar health or social services is also relevant.

When answering the questions for current agency activities provide information accurate as of March 1, 2022.

Agencies with a current navigator contract

Applicants will be scored on their response to the following:

How many full-time equivalents (FTEs) does your agency have in total (all programs)? Provide information for the lead agency and any paid partners. To calculate an FTE, an employee's scheduled hours are divided by the hours for a full-time week. For example, if the agency has a 40-hour workweek, an employee who is scheduled to work 40 hours per week is 1.0 FTE. An employee scheduled to work 20 hours per week is 0.5 FTE.

How many total FTEs are involved the day-to-day operations of your current navigator program? Provide information for the lead agency and any paid partners.

How many total FTEs are currently certified navigators actively assisting consumers? Provide information for the lead agency and any paid partners.

Describe how the lead agency and any paid partners currently support consumers with the application and enrollment process for public programs and qualified health plans. These are activities usually eligible for per-enrollee payments.

Describe how the lead agency and any paid partners currently support consumers with case management work, such as understanding notices, changing passwords, reporting changes in circumstances, completing renewals, submitting verifications, checking the status of an application, filing appeals, etc. These activities are not usually eligible for per-enrollee payments.

Describe any current in-reach and/or outreach work to the SOF population that is being done by the lead agency and any paid partners.

Describe how the public health emergency/pandemic has impacted how navigator services are being provided. Include what percentage of consumers the lead agency and any paid partners are currently assisting in-person versus remotely (such as online or over the phone).

What percentage of the agency's certified navigator(s)' time is currently spent doing the following (provide information for the lead agency and any paid partners):

- Application and enrollment work that is eligible for per-enrollee payments?
- Case management work that is not eligible for per-enrollee payments?
- In-reach and/or outreach work to the SOF population?

Describe any current practices of the lead agency and any paid partners in collecting demographic or other information about clients. What methods of data collection are used? Specify any data collection that identifies and measures outcomes for the SOF population.

If the grant includes paid partners, describe any prior experience the lead agency has had coordinating work activities with multiple partners. Also describe any prior experience the lead agency and paid partners have had working together on a project.

In addition to the applicant's responses, MNsure will provide the review committee with the following information:

- How long the lead agency and any paid partners have had a contract with MNsure as a navigator.
- The number of currently certified staff and how long they have been certified for the lead agency and any paid partners.
- Number of consumers successfully assisted by the lead agency and any paid partners for recent fiscal years based on per-enrollment payment records. The data may be broken down by each certified staff member.
- The amount of per-enrollee funds received by the lead agency and any paid partners for recent fiscal years.

Agencies that do not have a current navigator contract

Applicants will be scored on their response to the following:

How many full-time equivalents (FTEs) does your agency have in total (all programs)? Provide information for the lead agency and any paid partners. To calculate an FTE, an employee's scheduled hours are divided by the hours for a full-time week. For example, if the agency has a 40-hour workweek, an employee who is scheduled to work 40 hours per week is 1.0 FTE. An employee scheduled to work 20 hours per week is 0.5 FTE.

Describe any types of services your agency currently provides that may be similar to helping individuals enroll in health care insurance. Provide information for the lead agency and any paid partners.

How many FTEs are involved in providing direct support to consumers accessing the services described above? Provide information for the lead agency and any paid partners.

Describe how the lead agency and any paid partners currently supports individuals with applying and enrolling in programs and any types of case management work.

Describe any current in-reach or outreach work being done by the lead agency and any paid partners to the SOF population.

Describe how the public health emergency/pandemic has impacted how services are being provided. Include what percentage of consumers the lead agency and any paid partners are currently assisting in-person versus remotely (such as online or over the phone).

Describe any current practices of the lead agency and any paid partners in collecting demographic or other information about clients. What methods of data collection are used? Specify any data collection that identifies and measures outcomes for the SOF population.

If the grant includes paid partners, describe any prior experience the lead agency has had coordinating work activities with multiple partners. Also describe any prior experience the lead agency and paid partners have had working together on a project.

In addition to the applicant's responses, if the applicant has had a navigator contract in the past, MNsure will provide the review committee with the following information:

- When the lead agency and any paid partners had a contract with MNsure as a navigator.
- Number of consumers successfully assisted by the lead agency and any paid partners based on per-enrollment payment records.
- The amount of per-enrollee funds received by the lead agency and any paid partners while a contracted navigator agency.

Grant Objectives and Strategies (Scored, 350 points)

Applicants must set objectives and outline the strategies to achieve those objectives, as well as the methods for tracking progress towards those objectives. This work plan will clarify how the grant would support the goals of the grant program to:

- Support a professional workforce of navigators, working at least half-time on navigator activities, with a focus on experience and year-round commitment to providing application and renewal assistance.
- Ensuring there are navigator agencies representing populations experiencing the highest uninsured rates, the most significant health disparities and the greatest barriers to enrollment.
- Utilization of demonstrated methods of outreach to the uninsured, underinsured or those transitioning between coverage.

Selected grantees will be required to report progress on objectives and strategies on a monthly basis during the grant year.

For this section, applicants will be scored on their response to the following:

Provide an estimate of the number of individuals that will be screened and/or assisted with questions related to application and enrollment during the 12-month grant period by the lead grantee and any paid partners. This includes helping consumers maintain their health insurance coverage through changes in life events.

- Total number screened/assisted?
- Approximately what percentage will be from SOF population (specify by population if there is more than one)?
- What are the main strategies the grant will use to achieve this objective? Clarify how these strategies will cover the geographic area from the Statement of Focus and reflect the challenges of assisting consumers during the ongoing pandemic.
- What methods will be used to track progress towards this objective?

Provide an estimate of the number of navigator-assisted applications and renewals that will be completed during the 12-month grant period by the lead grantee and any paid partners (counting each individual applying for or renewing coverage).

- Total number of applications and renewals?
- Approximately what percentage will be from SOF population (specify by population if there is more than one population)?
- What are the main strategies the grant will use to achieve this objective? Clarify how these strategies will cover the geographic area from the Statement of Focus and reflect the challenges of assisting consumers during the ongoing pandemic.
- What methods will be used to track progress towards this objective?

Provide an estimate of the number of navigator-assisted successful enrollments and renewals (“need to renew”) in Medical Assistance, MinnesotaCare and qualified health plans that will be completed during the 12-month grant period by the lead grantee and any paid partners. Note: Progress towards this objective will be measured by MNsure using per-enrollee payment data.

- Total number of successful enrollments and renewals?
- Approximately what percentage will be from SOF population (specify by population if there is more than one population)?
- What are the main strategies the grant will use to achieve this objective? Clarify how these strategies will cover the geographic area from the Statement of Focus and reflect the challenges of assisting consumers during the ongoing pandemic.

Provide an estimate of the number of outreach and education activities (not including social media) that will be performed during the 12-month grant period by the lead grantee and any paid partners.

- Total number of activities?
- What are the main strategies the grant will use to achieve this objective? Specify the types of activities that will connect with the SOF population. Clarify how these strategies will cover the geographic area from the Statement of Focus and reflect the challenges of assisting consumers during the ongoing pandemic.
- What methods will be used to track progress towards this objective?

Provide an estimate of the number of individuals reached through outreach and education activities (not including social media or media activities) during the 12-month grant period by the lead grantee and any paid partners.

- Total number of individuals reached?
- Approximately what percentage will be from SOF population (please specify by population if there are more than one)?
- What are the main strategies the grant will use to achieve this objective? Clarify how these strategies will cover the geographic area from the Statement of Focus and reflect the challenges of assisting consumers during the ongoing pandemic.
- What methods will be used to track progress towards reaching this objective?

Provide strategies for meeting grant requirements to submit monthly reports and invoices, participate in site visits, and complete other grant management activities. For paid partners, strategies must include how the lead agency will provide oversight of paid partner activities.

Selected grantees will be expected to collect and report data to track progress towards their objectives for their grant, particularly the SOF population. Please indicate if the grant will report any of the following categories of data regarding consumers assisted by the lead agency and any paid partners:

- Race/ethnicity
- Age
- Zip code or county
- Language spoken at home
- Place of birth (U.S. or foreign born)
- How was the consumer referred to the navigator
- Insurance status when contacting navigator
- Other data

Will the lead grantee and/or any paid partners be available to coordinate with MNsure on outreach activities? Examples of requests could include participating in media interviews or press conferences, posting on social media, collecting consumer stories or providing speakers or navigators upon public requests.

Overall, the applicant's objectives and strategies will be scored on the following:

- The objectives are clear and sufficient to achieve the goals of the grant program, are focused on the SOF population and are realistic given the pandemic continues to impact the delivery of services.
- The strategies reflect year-round consumer assistance throughout the entire grant period of July 1, 2022, through June 30, 2023, but reflects an understanding of an increase in consumer assistance activity during open enrollment.
- The strategies reflect activities to assist consumers with applying and enrolling, but also the requirement to provide year-round case management services (including responding to notices, reporting life events, assisting with renewals, etc.).
- The strategies include reasonable in-reach and outreach methods that are focused on the SOF population.

- The strategies reflect MNSure's priority to have certified staff whose primary job responsibilities (at least half-time) is providing application, enrollment and case management assistance in order to develop and maintain the expertise the grant program seeks to support.
- The strategies cover the geographic area identified in the Statement of Focus.
- There are appropriate methods for tracking progress towards objectives.
- The roles of the lead grantee and any paid partners in completing strategies are clearly defined.
- There are appropriate strategies for coordinating with MNSure on grant management activities, including the oversight of any paid partners.

Optional Work Plan Elements (Not Scored)

The following responses will not be scored but provide information that will be included in the work plan if the applicant is selected as a grantee.

(Optional) Will the lead grantee and/or any paid partners be available to respond to direct consumer referrals from MNSure's Contact Center?

(Optional) If the lead grantee or any sub-grantees has specific resources or expertise that are of value to the larger navigator community, identify any potential deliverables that might be part of your grant.

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

Budget and Financial Management (Scored, 200 points)

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.

Applicants will be scored on the following:

Total budget for the lead agency and any paid partners, listed separately. This should be the annual budget inclusive of all agency programs for the agency's fiscal year that includes July 2022. For example, if the agency's budget year runs from January 1, 2022, through December 31, 2022, include figures for fiscal year 2022. If the agency's budget year runs from July 1, 2022, through June 30, 2023, include projected figures for fiscal year 2023.

Total grant amount requested:

Provide an estimate of the per-enrollee payments that will be received during the grant year. Explain how those funds will be used to fund the applicant's navigator work. Clarify whether this work is considered part of your grant proposal work plan, or if this is work in addition to the objectives and strategies in this proposal.

Total requested for each of the following categories and a brief description of how the funds would be used. The amounts for these categories must add up to the total grant amount requested. For additional information, please see the explanation of allowable and unallowable expenses below.

- Personnel: wages and other compensation for agency employees
- Contractors/Consultants
- Equipment
- Supplies
- Travel
- Direct costs
- Indirect costs
- Paid partner costs (if applicable): provide the total budget for each paid partner and a brief description of how funds will be used

Provide the following details regarding staffing for the lead agency and any paid partners. To calculate an FTE, an employee's scheduled hours are divided by the hours for a full-time week. For example, if the agency has a 40-hour workweek, an employee who is scheduled to work 40 hours per week is 1.0 FTE. An employee scheduled to work 20 hours per week is 0.5 FTE.

- Certified navigators (MNSure's expectation is that certified navigators will spend at least half of their work hours on navigator activities)
 - Number of individuals:
 - Number of total FTEs:
 - If there is a significant difference between the number of individuals and the total FTE, please explain. For example, if there are eight certified individuals but only 2.0 FTE.
- Grant management/coordination responsibilities
 - Number of individuals:
 - Number of FTEs:
- Outreach related to the grant work plan
 - Number of individuals:
 - Number of FTEs:

Explain the lead agency's current financial management practices for grant funding. If relevant, include examples of past experience managing grant funding.

What account software do you use to track your finances?

How does your agency track deposits and expenditures for grant programs? If grant funds are mixed with other funds, can the grant expenses be easily identified?

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.

Overall, the applicant's response will be scored on the following:

- The total grant amount requested is reasonable given the financial capacity of the agency and any paid partners; the objectives and strategies of the work plan; and the total funds available.
- The response demonstrates an understanding of how MNSure per-enrollee payments are currently used to fund navigator work within their agency and explains why these funds are not sufficient to cover the expenses of their navigator program.

- For the individual budget line items, the amount requested and the explanation of how funds will be used is consistent with achieving the objectives and strategies of the work plan. Individual line items add up to total grant amount so all requested funds are accounted for.
- The proposal does not include unallowable expenses (see the explanation of allowable and unallowable expenses below).
- Sufficient certified navigator staff are allocated to achieve the work plan strategies, with staff dedicated at least half-time to navigator duties year-round.
- Sufficient staff are allocated to achieve the outreach strategies to the SOF population.
- Sufficient staff are allocated to support grant administration, data collection and other collaboration with MNSure.
- The lead agency demonstrates reasonable financial management practices.
- If there are paid partners, the lead agency has reasonable strategies for providing financial oversight and accountability.

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 must clarify per-enrollee payments and grant funds contribute towards certified staff).
- Personnel costs directly related to achieving any outreach and education objectives of the grant.
- Personnel costs directly related to project coordination, grant management and/or network coordination.

Direct Consultant & Contractor Costs: the budget justification field should explain why any consultant and/or contractor costs are needed to achieve the grant objectives and strategies.

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.

Direct Travel Costs: directly related to outreach, education and enrollment, including staffing enrollment events, attending network meetings with other grant members or regional networking, attending training opportunities, and attending in any required MNSure grantee orientation and training.

Other Direct and Indirect Costs:

- Other direct costs include 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. MNsire 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. (Note: Selected applicants will be required to submit a separate detailed budget for each paid partner during contract negotiations.)

Unallowable Expenses

The following is a list of examples of unallowable expenses (it is not a comprehensive list):

- General advertisements that are not directly related to the enrollment, outreach or 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 MNsire 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, or 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 and/or equipment or support that are the legal responsibility of another party under federal or state law (for example, 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. MNsire provides this service.
- Navigator staff time that will be compensated through per-enrollment payments.
- Bonuses.

Letters of Support (Not scored)

Letters of support from paid partners must be submitted with the proposal to verify that the paid partner understands and has agreed to their role in 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 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 (Not scored)

The following are required documents that must be included with your proposal. All of the documents are available under “Request for Proposals and Required Documents” on the [MNsure Assister Funding Opportunities](#) webpage. Complete the attachments and upload them as an attachment in the “Required Statements” section of the online application in Foundant.

- Attachment A – Responder Information/Declarations
- Attachment B – Affidavit of Noncollusion
- Attachment C – Workforce 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.

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 the appendix of this RFP.

Applicants may also save their work and come back later to finish after they start an application, but applications must be finished and submitted electronically through Foundant by the due date in order to be considered.

Applicants may print out the application they submit for their own records.

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 February 10, 2022, 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>).
2. Complete each proposal section.
3. Upload a letter of support for each paid partner as a single document (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 prior to 1 p.m. Central time on March 24, 2022, by selecting the Submit button.

Tips for Applying Online

- MNsure will provide an overview of how to apply through Foundant during the applicant webinar on February 10, 2022.
- Review application requirements in this request for proposals.
- 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 the appendix 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.
- Do not wait until the last minute to begin the online submission process. There will be limited ability to provide technical support on March 24.
- **Late responses will not be considered.**
- **Failure to comply with grant RFP instructions for submitting a proposal may result in the disqualification of any non-complying proposal.**

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 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.

RFP Process

RFP Schedule

- **February 3, 2022:** RFP released by 4 p.m. Central time
- **February 10, 2022:** Applicant webinar held at 1 p.m. Central time
- **February 24, 2022:** Questions due to navigatorgrants@mnsure.org by 3 p.m. Central time
- **March 11, 2022:** Answers to questions posted to the [MNsure Assister Funding Opportunities](#) webpage on or before this date
- **March 24, 2022:** RFP responses due by 1 p.m. Central time

Applicant Webinar

MNsure will hold an applicant webinar at 1 p.m. Central time on February 10, 2022. To participate in the webinar, go to this [WebEx link \(https://tinyurl.com/yc6xht7b\)](https://tinyurl.com/yc6xht7b).

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 the MNsure Assister Funding Opportunities webpage by March 11, 2022.

Applicant Questions

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

Applicants' questions regarding this RFP should be emailed by 3 p.m. Central time on Thursday, February 24, 2022. All questions must be emailed to navigatorgiants@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 MNsure personnel not following the process described here could result in disqualification. MNsure will not be held responsible for oral responses to responders.

Questions will be addressed in writing and posted on the [MNsire Assister Funding Opportunities](#) webpage no later than March 11, 2022. 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 [MNsire Assister Funding Opportunities](#) webpage. All applications **must be received on or before 1 p.m. Central time on March 24, 2022. Applications received after this deadline will not be considered.**

Applicants should email navigatorgiants@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 March 24 may not be responded to prior to the deadline.

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.

As part of contract negotiation, selected grantees will need to complete a detailed work plan with work objectives and strategies, and a summary and detailed budget for the lead grantee and any paid partners.

Each applicant should be aware of MNsure's standard contract terms and conditions in preparing its response. A template of a grant contract will be 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 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. MNsure reserves the right to add additional terms and conditions to any grant contract at any time, particularly if required to in order for MNsure to comply with federal and state law or policies.

Evaluation and Selection

Review Process, Criteria and Selection

All responsive proposals received by the deadline of on or before 1 p.m. Central time on March 24, 2022, will be evaluated by MNsure. The MNsure 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. Upon completion of contract negotiations, all materials submitted in response to this RFP will become property of the state and will become public record, with the exception of any portion(s) of an RFP or supporting data that are determined to be nonpublic "trade secret information." For the purposes of this grant, the completion of contract negotiations is when all grant contract agreements have been fully executed.

Non-selection 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 a diverse group of internal (MNsure 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 section of the proposal, with each section weighted as described below. After scores are added up for each proposal, proposals are compared to each other.

Reviewers will consider the following selection criteria in determining overall merit scores. 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 past performance, including, but not limited to, certified staff, application and enrollment statistics, and per-enrollee payment history.

The factors and weighting on which responses will be evaluated are:

- Statement of Focus (100 points)
- Connection to Statement of Focus Population (200 points)
- Current Agency Activities (150 points)
- Grant Objectives and Strategies (350 points)
- Budget and Financial Management (200 points)

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. In Stage 3, selected grantees will need to complete a detailed work plan with work objectives and strategies, and a summary and detailed budget for the lead grantee and any paid partners.

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, 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.

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 [MNsure Assister Funding Opportunities](#) webpage, <https://www.mnsure.org/about-us/assister-program/funding-opportunities/index.jsp>) 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

MNsure 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 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 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

MNsure will conduct at least one site visits with each grantee during the grant period. On all grants of \$250,000 and higher, MNsure will conduct annual monitoring visits 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 MNsure's monitoring of grant performance.

MNsure will conduct a financial reconciliation of grantees' expenditures at least once during the grant period on grants of \$50,000 and higher, and MNsure may conduct reconciliation of grantees' expenditures at least once during the grant period on grants of below \$50,000. For this purpose, the grantees must make expense receipts, employee timesheets, invoices, and any other supporting documents available upon request by the State.

Program Requirements

Work Plan and Budget

Selected applicants will work in coordination with MNsure's community specialists to finalize a work plan, summary budget and detailed budget(s).

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. MNSure has discretion to approve or reject any advance payment request. Generally, grantees will be reimbursed for work completed on a monthly basis. Grant payments shall not be made on grants with past due progress reports unless MNSure has given the grantee a written extension. 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.

No reimbursement will be made for services that took place before the grant contract is executed.

Contact Information

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