



**Grant Guidelines**  
**Connecting Consumers with Coverage**  
**Letter of Inquiry Requirements**  
**2022–2023**

**Funding Overview**

*Connecting Consumers with Coverage* will provide grants to Massachusetts organizations that assist those who are economically, racially, culturally, or socially marginalized with accessing and maintaining health insurance coverage. This assistance includes community-focused outreach and enrollment efforts to those who are currently uninsured, or re-enrollment support to MassHealth members who need to redetermine their eligibility due to the anticipated end of the federal COVID-19 Public Health Emergency<sup>1,2</sup>.

Under this program, the Foundation will support **both** health insurance enrollment (initial and re-enrollment support) **and** community-centered outreach efforts to connect individuals to health insurance, with a focus on communities with a higher rate of uninsurance, a higher number of individuals that lack insurance, or that are more likely to experience gaps in coverage.

Applications must include both enrollment services and outreach activities. While one organization may be able to accomplish both activities, applications that include a partnership between organizations are welcome.

- *If you believe your organization has the skills, knowledge and expertise to complete both activities, we welcome your application.*
- *If your organization would like to partner with another organization to complete both activities, we welcome your application.*

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<sup>1</sup> "Public Health Emergency Declarations," US Department of Health and Human Services, <https://www.phe.gov/emergency/news/healthactions/phe/Pages/default.aspx>.

<sup>2</sup> Under the federal COVID-19 Public Health Emergency, Massachusetts was required to provide continuous coverage for Medicaid members. Continuous coverage means that all MassHealth members remain enrolled regardless of changes in their circumstances that may otherwise impact eligibility. When the COVID-19 Public Health Emergency ends, Massachusetts will resume eligibility redetermination processes for all MassHealth members. <https://www.bluecrossmafoundation.org/publication/end-federal-continuous-coverage-requirement-masshealth-key-strategies-reducing-coverage>

Grants will be funded in the range of \$40,000–\$60,000 for one year from November 1, 2022– October 31, 2023.

Letters of Inquiry (LOI) are due Friday, June 14<sup>th</sup> at 12 Noon EST and can be accessed through the application portal. Those selected to proceed will be asked to submit a Full Proposal in August. Awards will be announced in early November. (See timeline below for additional information.)

- If you plan to work in partnership with another organization on this project, please identify the other organization(s) in the LOI. A Memorandum of Understanding (MOU) will be required between organizational partners during the Request for Proposal (RFP) phase.

## **Background and Content**

Massachusetts has one of the lowest uninsured rates in the country. Even with Massachusetts' low uninsured rate, there are still challenges in securing and maintaining continuous health insurance coverage for many consumers. This is particularly true for families with incomes below 300% FPL, who often work in low-wage jobs that don't offer insurance or who are offered employer-sponsored insurance but can't afford the premium; those that have been historically marginalized; immigrants and refugees; and those who experience changes in life circumstances that affect their health insurance eligibility (i.e., individuals transitioning off their parents' coverage, changes in circumstances related to employment, income and housing).<sup>3</sup>

The pandemic affected many people's financial and household circumstances (loss of job, change in income) resulting in changes in coverage – including many who became eligible for MassHealth.<sup>4</sup> MassHealth enrollment has grown considerably during the COVID-19 pandemic. From February 2020 through January 2022, total MassHealth enrollment grew by 23.9 percent, from 1,757,221 to 2,176,804 members.<sup>5</sup>

Like all states, Massachusetts received enhanced federal Medicaid funding under the Families First Coronavirus Response Act (FFCRA), the first major federal stimulus package passed by Congress in response to the COVID-19 crisis in 2020. As a condition of receiving these funds, Massachusetts is required to maintain continuous coverage in MassHealth during the federal COVID-19 Public Health Emergency. When the federal COVID-19 Public

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<sup>3</sup> This is based on an Urban Institute analysis of 2017–2019 American Community Survey data. This analysis will be published later this year as part of a project the Foundation has commissioned on the remaining uninsured in Massachusetts.

<sup>4</sup> Massachusetts Health Connector COVID-19 Special Enrollment Period: Final Enrollment Results. September 1, 2020. <https://www.mahealthconnector.org/about/policy-center/reports-publications#newpubs>

<sup>5</sup> MassHealth, "MassHealth Enrollment Snapshot as of January 2022."

Health Emergency ends<sup>6</sup>, Massachusetts will resume eligibility redetermination processes for all MassHealth members. Once this process of redetermination begins there is a high risk that individuals who are still eligible for coverage will become uninsured – either because they do not receive or are otherwise unable to respond to MassHealth’s requests for updated eligibility information, or because they become newly eligible for Marketplace coverage instead of MassHealth but are not successfully transitioned and enrolled.

### **Eligible Applicants & Selection Criteria**

The Foundation will only consider nonprofit organizations that primarily serve people who have been socially, economically, culturally, or racially marginalized. The Foundation seeks organizations that have sophisticated knowledge of how to enroll in and navigate publicly subsidized health insurance programs **and** organizations that have the capacity and skills in conducting outreach to communities and individuals who may not already be connected with health insurance or the health care system.

The Foundation has a particular interest in organizations that serve geographic areas<sup>7,8</sup> that experience higher uninsurance rates or higher numbers of uninsured people and organizations that have relationships with communities and individuals facing barriers getting and maintaining coverage.<sup>9</sup> (See below and FAQs for locations.) Those organizations invited to submit a Full Proposal will be asked to propose strategies to focus on these populations.

Selection Criteria include Massachusetts-based organizations that:

- Conduct community-based outreach to those who are economically, racially, culturally, or socially marginalized highlighting the importance of enrolling or maintaining health insurance coverage.
- Hold a strong relationship with the community, and cultural and linguistic ability to connect with constituency populations.

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<sup>6</sup> At the time of this LOI, the federal COVID-19 public health emergency is slated to end July 15, 2022 but is possible that it will be further extended.

<sup>7</sup> Blue Cross Blue Shield MA Foundation, “The Geography of Uninsurance in Massachusetts: An Update for 2013–2017.” <https://www.bluecrossmafoundation.org/publication/geography-uninsurance-massachusetts-update-2013-2017>

<sup>8</sup> Locations include: Greater Boston; Northeast Region with a focus on Lawrence, Lowell, Lynn, Malden and Everett; Central MA with a focus on Worcester; MetroWest with a focus on Framingham and Somerville; Western Mass with a focus on Springfield and rural areas; Southeast region with a focus on Fall River, New Bedford and Brockton; Cape Cod and the Islands. Blue Cross Blue Shield MA Foundation, “The Geography of Uninsurance in Massachusetts: An Update for 2013–2017.”

<https://www.bluecrossmafoundation.org/publication/geography-uninsurance-massachusetts-update-2013-2017>

<sup>9</sup> This is based on the Urban Institute analysis of 2017–2019 American Community Survey data cited above. This analysis will be published later this year as part of a project the Foundation has commissioned on the remaining uninsured in Massachusetts. The uninsured tend to be young adults, people who identify as male, born outside of the U.S., Black or Hispanic and located in the areas identified in footnote 8.

- Provide direct health enrollment and MassHealth redetermination support for individuals who are or become uninsured **OR** have a formal relationship with an organization to process enrollments and redeterminations.
- Can demonstrate community-focused outreach strategies that highlight the importance of health insurance coverage and can reach those who remain uninsured/MassHealth members.
- Are willing to participate in convenings facilitated by the Foundation to gain new knowledge or skills for outreach and enrollment work, share successful strategies for outreach and enrollment work, and network with peer organizations.

### Ongoing Learning

To support funded organizations (grant partners) in their activities, the Foundation will convene organizations a few times a year to foster shared learning and collaborative problem-solving. Grant partners will be expected to share experiences and challenges in carrying out grant activities with their peers and bring their own expertise to share with others.

Grant partners will regularly report on their grant activities. The Foundation will provide individualized guidance and technical assistance on data collection and reporting, as needed. The data generated from reports is designed to inform grant partners' quality improvement efforts and document impact.

### Key Dates and Submission Requirements

Date	Activity
May 3, 2022	<b><u>Letters of Inquiry Released</u></b>
May 16, 2022	<b><u>Conference Call about Letter of Inquiry 12 Noon EST.</u></b> <a href="#">Register here.</a>
June 14, 2022	<b><u>Letters of Inquiry Due by 12 Noon EST.</u></b> A brief LOI to determine suitability for the Full Proposal round is due by 12 Noon EST. Please submit all LOIs via the <a href="#">Foundation's online portal</a> . You will receive an automated confirmation email once an LOI has been successfully submitted through the portal system.
<b>The week of July 6, 2022</b>	<b>Notifications:</b> All organizations that submitted an LOI will be notified as to whether they are invited to submit a Full Proposal or not.
August 12, 2022	<b><u>Full Proposals Due by 12 Noon EST (only for organizations whose LOIs have been accepted and invited to apply):</u></b> Please submit proposals via the Foundation's online portal.
<b>The week of October 30, 2022</b>	<b>Grant Awards Announced.</b>

For programmatic questions, contact Reena Singh, Senior Program Officer at [reena.singh@bcbsma.com](mailto:reena.singh@bcbsma.com).

For questions about the online portal, contact Evelyn Monteiro, Grants Management Administrator at [evelyn.monteiro@bcbsma.com](mailto:evelyn.monteiro@bcbsma.com).

***All proposals are due by 12:00 p.m. on date of the deadline. Please note there will be no technical support available for the online portal after the noon deadline.***

## Connecting Consumers with Coverage

### Letter of Inquiry Narrative

1. **Program Qualifications:** Under this program, the Foundation will support **both** health insurance enrollment (initial and re-enrollment support) **and** community-centered outreach efforts to connect individuals to health insurance, with a focus on communities with a higher rate of uninsurance, a higher number of individuals that lack insurance, or that are more likely to experience gaps in coverage (please see guidelines and FAQs for list of communities).

Please identify your organization's experience and expertise in these health insurance enrollment and community-centered outreach. If you are collaborating with another organization, please also include their experience and expertise in the relevant areas. (2,000 characters – includes spaces)

2. **Goals:** Describe your goals and strategies for this project. (1,500 characters – includes spaces)
3. **Service Area/Region:** The Foundation has a particular interest in organizations that serve geographic areas with a higher rate of uninsurance and/or a higher number of individuals that lack insurance (see the list of communities in the guidelines and FAQ). Please identify your region/geographic areas of focus. Please describe your relationships/experience working with this community(ies). (1,200 characters – includes spaces)
4. **Population of Focus:** Describe your experience working with those who are economically, racially, culturally, or socially marginalized and those who are uninsured, at risk of being uninsured or MassHealth members. (1,200 characters – includes spaces)

5. **Language Capacity**: Describe your ability to meet the language needs of your focus populations. (1,000 characters – includes spaces)
  
6. **Project Management**: Who are the individuals that will lead this effort, and what factors most predict their ability to achieve success? (1,000 characters – includes spaces)
  
7. **Additional Documents**
  - a. **Organization Budget**: Upload your organization's board or department-approved budget for the most recent full year.
  - b. **Tax Exempt Letter**

## Budget Form

**Organization Name:**

**Grant Program Area:**

**Grant Period:**

from \_\_\_\_/\_\_\_\_/\_\_\_\_ to  
\_\_\_\_/\_\_\_\_/\_\_\_\_

<b>Personnel</b>	<b>Base Salary</b>	<b>FTEs</b>	<b>Total</b>	<b>BCBSMA Grant</b>	<b>Other Support</b>
Project Director					
Project Staff					
Administrative Staff:					
Other Staff:					
Fringe Benefits (____%)					
Sub-Total					
<b>Other Direct Costs:</b>					
Office Operations					
Equipment					
Meeting Expenses					
Marketing/Communications/Outreach					
Travel					
Project Space					
Evaluation					
Other:					
Sub-Total					

**Purchased Services**

Consultants

Contracts

Sub-Total

**Indirect Costs (15% Foundation  
approved rate)\***

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**TOTAL**





### Budget Narrative Template

An important component of the submission process is the preparation of a budget narrative. Your best judgment should be used when projecting program expenses.

**You should:**

- Complete all **Categories** and **Sub-categories** in the table shown below and explain how the funds for this line item will be spent.

**NOTES:**

- If any of the Categories (e.g. Personnel, Other Direct Costs) or Sub-categories (e.g. Other Staff, Travel, Consultants) are not relevant to your budget, you may delete them from the table.

Category	Narrative
<b>Personnel: list each position and name of individual under the appropriate sub-category, along with base annual salary, FTE (full-time equivalency or percentage of effort), amount requested, and a detailed description of their planned activities related to the project.</b>	
Project Director	
Project Staff	
Administrative Staff	
Other	
<b>Category</b>	
<b>Narrative</b>	
<b>Other Direct Costs: for each category, list the components by item and amount. For Project Space, provide the basis used to calculate the amount requested.</b>	
Office Operations	

Category	Narrative
Equipment	
Meeting Expenses	
Communications/ Marketing/Outreach	
Travel	
Project Space	
Evaluation	
Other	
<b>Purchased Services</b>	
Consultants	
Contracts	
Additional Funding	