



Connecting Consumers with Coverage FAQs

Last Updated: May 23, 2022 – This document will be updated regularly.

What is the goal of the program?

Connecting Consumers with Coverage will provide grants to Massachusetts nonprofit 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^{1,2}.

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.*

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

² 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>

How much is the grant?

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

What can the dollars be used for?

Grant dollars can be used for programmatic expenses – including staff support, and other program related requests like materials or translation services.

Dollars can also be used to subcontract with another organization for enrollment or outreach services that your organization may not do. For example, your organization provides enrollment services and wants to work with a community-based organization to provide outreach efforts to those who may be uninsured. Please identify the collaborating organization in your Letter of Inquiry (LOI).

A Memorandum of Understanding (MOU) will be required between organizational partners during the Request for Proposal (RFP) phase. The MOU should include activities that each organization will be responsible for and should outline agreements on how the organizations will work together.

What includes linguistic supports?

Language can be a barrier to accessing health insurance coverage and therefore providing information in languages other than English is critical to reaching diverse populations.

Please include information about the languages spoken by your staff that reflect the needs of your community or how you plan to provide materials/services in various languages.

What are the areas in the Commonwealth that experience a higher rate of uninsurance, a higher number of individuals that lack insurance?

- Greater Boston
- Northeast Region – with a focus on Lawrence, Lowell, Lynn, Malden, Everett
- Central MA – with a focus on Worcester
- Metro West – with a focus on Framingham, Somerville
- Western MA – with a focus Springfield, rural areas of Western Mass
- Southeast Region – with a focus on Fall River, New Bedford, Brockton
- Cape Cod and the Islands

Please see Blue Cross Blue Shield MA Foundation, [“The Geography of Uninsurance in Massachusetts: An Update for 2013–2017”](#) for more information.

How were these geographic areas identified?

These areas were identified using data from the Blue Cross Blue Shield Massachusetts Foundation publication [“Geography of Uninsurance in Massachusetts: An Update for 2013–2017”](#) and from a landscape analysis to identify where there may be a gap in services.

In addition to geographic location, what other demographic groups is this grant focused on?

According to Foundation research on the remaining uninsured – those individuals that are not enrolled in a health insurance plan tend to be: young adults, people who identify as male, born outside of the U.S., Black or Hispanic and located in the areas listed above.

What’s the applicant selection criteria?

The Foundation will only consider Massachusetts-based 501(c)(3) organizations that primarily serve people who have been socially, economically, culturally, or racially marginalized and serve one of the priority geographic areas named above.

We are also looking for organization(s) 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.
- 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 **OR** has a formal relationship with an organization that can do so.
- 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.

The Foundation does not accept applications from religious institutions, for-profit institutions, or individuals. Also, the Foundation does not fund proposals to support direct clinical care.

My organization is currently part of the Foundation’s Connecting Consumers with Care program – will our organization automatically receive funding?

No. Prior funding does not guarantee future funding.

My organization is currently part of the Foundation’s Connecting Consumers with Care program – am I eligible to apply for Connecting Consumers with Coverage?

Yes.

My organization currently receives funding under another Foundation program area (Behavioral Health, Catalyst Fund, Racial Justice in Health, Special Initiatives) – are we eligible to apply?

Yes, a current grantee can apply for new funding in a different grant program area.

Please explain why an organization focused on community–outreach needs to have an established partner with an organization that conducts health insurance enrollment services?

The goal of this grant program is to make sure individuals are immediately connected (or have a “warm hand off”) to an organization that can assist with choosing/enrolling in a health insurance plan that works for them.

Leaning on the lessons learned from outreach led by community–based organizations during the COVID–19 pandemic, we know that there are many trusted community organizations that have the expertise to reach those who are uninsured or at risk of losing their health insurance but which may not be health insurance enrollment specialists. Since not all organizations can provide the full range of these services, we encourage partnerships between organizations to conduct outreach **and** enrollment.

Will there be a second year of funding?

The specific program and guidelines outlined here are for one year of funding.

What documents do we need to submit with the LOI?

Please submit an organization budget and tax–exempt letter. Project budgets will only be required for those asked to submit a full request for proposal.

When is the Letter of Inquiry (LOI) due?

Letters of Inquiry are due June 14, 2022 at 12 Noon EST. *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.*

We encourage all applicants to register and become familiar with the online portal prior to the deadline.

When will we find out if our organization’s LOI was approved?

The week of July 6, 2022.

What are the reporting requirements if we receive the grant award?

Grant partners will provide a mid–year and end of year final written report. The Foundation also asks grant partners to attend some grant partner convenings/discussions throughout the year.

If we are selected to submit a full proposal when will that be due?

August 12, 2022, by 12 Noon EST.

How long is the grant period?

The grant period is one year – November 1, 2022 – October 31, 2023.

What amount of indirect is allowed in the budget?

It is the Foundation's policy to pay no more than 15% of an overall budget for indirect costs.

What is the Foundation's indirect cost policy?

In keeping with the Foundation's mission to expand access to health care through grants and policy initiatives, the Foundation keeps costs it incurs for grantees and consultants focused on obtaining the services to support its mission. While the Foundation understands that grantees and consultants have indirect costs, sometimes called "overhead" that are part of what they need to support their work, the Foundation needs to limit its payment for these costs. Such indirect costs typically include administrative expenses related to overall operations and are shared among projects and/or functions, such as executive oversight, accounting, legal services, utilities and facility maintenance.

How many grant partner convenings/discussions do you anticipate during the grant year?

We anticipate approximately four. These will likely be a mix of in-person and virtual.

Is there a requirement for the number of enrollment applications that must be submitted?

There is not a requirement for the number of enrollment applications that must be submitted through this grant program. However, we will review the number you estimate to conduct based on the outline in your proposal.

Do you have a parameter for cost per enrollment?

No, we do not.

Is it expected that the grant applicants will start a new program with this funding?

We do not assume an organization would build a new outreach and/or enrollment program if they already provide these services. Some organizations may, or may not, use these funds to expand their programs to specific communities.

Is there a limit on the number of organizations who can be part of the application?

There is not. Please be sure the role of each organization is clear, and each organization has enough capacity and funding to accomplish their goals.

What kind of organizational partnerships are you looking for?

Ideally, we are looking for applicants and partners on the applications to be embedded in or to serve the community where the work will take place.

What if the federal COVID-19 Public Health Emergency is extended?

We recognize the timing for ending the federal COVID-19 Public Health Emergency (PHE) is uncertain. Even if the PHE is extended this grant program will proceed. There will still be a need to raise awareness about upcoming MassHealth redeterminations as well as the need for outreach and enrollment efforts focused on the uninsured.

What if I have additional questions?

Please [register here](#) for our webinar on May 16, 2022, at 12 Noon EST.

For programmatic questions, contact Reena Singh, Senior Program Officer at reena.singh@bcbsma.com.

For questions about the online portal, contact Evelyn Monteiro, Grants Management Administrator at evelyn.monteiro@bcbsma.com.