



Supporting Health Coverage Enrollment Efforts FAQs

Updated June 19 2023

1. What is the goal of the program?

The **Supporting Health Coverage Enrollment Efforts** program is focused on expanding Certified Application Counselor (CAC) capacity in the Commonwealth to support MassHealth members who will need to determine their health coverage as the state unwinds the pandemic-era continuous coverage requirements and to assist those who do not have health insurance secure health insurance coverage.

The program is open to community-based organizations that want to increase the number of CACs on staff and to organizations that currently don't offer enrollment assistance but would like to become CAC designated organizations. Each funded organization will add up to two Certified Application Counselors to their team. (Please continue reading the FAQ for more information.)

The priority geographic areas for this program are the Cape and Islands, Northern Berkshire County, Hampden County, Middlesex County, Suffolk County and Norfolk County.

For Existing Navigator Organizations –Navigator organizations are not allowed to also be Certified Application Counselor designated organizations. Current Navigator organizations may apply to expand the reach of their enrollment work, but they are not the focus of this grant program. A small number of grants may be awarded to Navigator organizations serving priority communities to expand their enrollment capacity.

Each funded organization will provide health insurance enrollment assistance and community outreach about the importance of securing and maintaining health coverage.

2. Which organizations are eligible?

Funding is open to Massachusetts 501 (c)3 nonprofit organizations that primarily serve people who have been socially, economically, culturally, or racially marginalized.

The program is open to community-based organizations that want to increase the number of CACs on staff and to organizations that currently don't offer enrollment assistance but would like to become CAC designated organizations.

The focus of this program is Certified Application Counselors. A small number of grants may be awarded to Navigator organizations serving priority communities to expand their enrollment capacity.

3. How much is the grant?

Up to \$60,000 a year for each of two years. Recipients will need to meet the program requirements in year 1 and submit a renewal for year 2.

4. What can the dollars be used for?

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

5. What is a Certified Application Counselor?

CACs or Enrollment Assistants help individuals apply for health care coverage, complete applications, provide resources and help answer questions about payments, plan details, and other rules or requirements, provide or submit supporting documents to enroll/reenroll in health coverage.

Responsibilities include providing a full range of health coverage options and information related to Massachusetts health coverage programs through MassHealth or the Connector.

These services are provided to community members free of charge.

CACs can also troubleshoot MassHealth, Health Connector and Health Safety Net eligibility and enrollment issues.

6. The RFP says to add up to two CACs to our team. Can we hire or add more than two staff members for this project?

If your organization has the resources, yes.

7. Can we hire one staff member and make it a full-time position?

Yes. The program asks for up to two – so one is fine.

8. Can existing staff become the CACs for this program?

Yes.

9. If existing staff will then become CACs for this project, what, besides salaries can we use the funding for?

Funding should be used for salaries to support this part of their work, as well as other needs to support outreach and enrollment activities and other needs directly related to helping individuals secure health care coverage.

10. We already have a CAC grant from Health Care for All; can we use this grant to increase the time of our existing CAC staff?

Yes, if you can increase their time conducting enrollment and outreach activities. Please be clear and specific in your proposal describing how these funds would add to your existing enrollment capacity. This could include more outreach events, holding more enrollment office hours, adding weekend or evening hours, adding services in more languages, etc.

11. Do we need to hire new staff?

No.

12. What counts as “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 those doing enrollment that reflect the needs of your community or how you plan to provide materials/services in various languages.

13. What organizations currently have Certified Application Counselors?

[You can see a list of enrollment assisters here.](#)

14. How does one become a Certified Application Counselor?

Organizations that would like to help people apply for MassHealth/Health Connector plans can request to become designated as a CAC organization.

CACs are the individuals who work at the CAC designated organization and complete a training hosted by MassHealth. The training is self-paced. MassHealth provides the tools needed for the training as well as additional resources and information to support the CACs. CACs need to be certified yearly and stay up to date with training to continue to operate as a CAC.

CACs receive a certificate after completing the training series.

The Foundation hosted a webinar on June 15th that walked through the details of becoming a CAC and a CAC designated organization. [Please watch the video prior to applying.](#)

15. Are there any costs associated with the CAC training?

No, the training is free for CAC designated organizations.

16. Can SHINE counselors become CACs?

Yes.

17. What are the priority locations for this grant program?

Cape and Islands, Northern Berkshire County, Hampden County, Middlesex County, Suffolk County, and Norfolk County.

18. How were the locations selected?

Geographic areas were identified based on areas where there are fewer existing CAC resources.

19. What are the grant program requirements?

There are several requirements as part of this grant program.

All grant recipients **will be required** to do the following during the grant period.

- 1) Train up to two staff as Certified Application Counselors in the first quarter of the grant period.
- 2) Participate in [In The Loop Massachusetts](#)
In the Loop Massachusetts is a private online community run by Health Care for All where enrollment assisters engaged in helping individuals in health insurance can interact with others doing similar work.
- 3) Participate and attend the [Massachusetts Health Training Forum](#) (MTF).
The goal of MTF is to communicate accurate, timely information relating to MassHealth policies and operations, other state programs, public assistance programs and services to all staff of health care organizations and community-based agencies. The meeting topics are focused on supporting those who serve MassHealth members, Health Connector members, the uninsured and underinsured in Massachusetts.
- 4) Conduct community outreach that focuses on enrollment and health coverage.
- 5) Assist community members in processing MassHealth redeterminations, enrolling in Health Connector plans and assisting with any supporting materials or resources required.
- 6) View the webinar “How to Become a CAC” with MassHealth **prior** to application submission.

20. When is the “How to Become a CAC Webinar?”

The webinar occurred on June 15th. [You can watch a recording of the webinar here.](#)

On the webinar, MassHealth staff walked through what it means to become a CAC and how to do so. Foundation staff will also answer questions about the program.

21. What if I cannot attend this webinar?

The “How to Become a CAC” webinar will be recorded and posted on our website. [You can watch a recording of the webinar here.](#)

22. Why is this webinar required prior to application submission?

This webinar will outline the roles and responsibilities of a CAC and CAC organization, as well as information about the training. We want applicants to fully understand what is required before they apply.

23. Our organization currently does not have CACs. Are we expected to be trained before the grant period?

No. If you are funded, we will ask any organizations and staff members to go through the CAC training during the first quarter of the grant period.

24. How will we train staff for a CAC?

MassHealth provides free online training to become a Certified Application Counselor. The training is self-paced and provides tools and resources needed to support CACs in their roles. Grant partners will conduct the training on their own during the first quarter of the grant period.

Once you start the process you have six weeks to complete the training. It is estimated the CAC training takes an individual approximately 10–12 hours. The timing may vary based on the individual.

25. Are there minimal qualifications for the individuals who we want to train as CACs?

No.

26. How often does the Massachusetts Health Training Forum meet?

It meets quarterly and provides important information for CACs. The meetings are virtual.

27. Is the CAC training provided in languages other than English?

No, not at this time.

28. What's the applicant selection criteria?

The Foundation seeks Massachusetts-based 501(c)(3) community-based 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 applicants that demonstrate they can meet the program requirements, hold a strong relationship with the community and have the cultural and linguistic ability to connect with the community.

In addition, applicants must meet the following criteria at the time of application:

- Have a physical office that can comfortably host up to two CACs who will offer enrollment assistance in a reasonable private setting.
- Have a space where potentially private and sensitive information can be securely locked and stored.
- Have access to stable and secure internet service.
- Viewed the “How to Become a Certified Application Counselor” webinar AND can fulfill the needs and role of a Certified Application Counselor.
- Or, if applicable, be an existing Navigator organization.

29. Why these specific criteria listed above?

CACs must safely maintain client's personal information and only share information to appropriate recipients in a secure manner and be able to access resources and information online.

30. What type of organizations are not eligible?

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.

31. Are Community Health Centers eligible to apply?

Community-based organizations are not the priority for this program but community health centers are not prevented from applying.

32. How do I find the link to the online application portal?

The Foundation's [portal is here](#). We strongly encourage you to register and become familiar with the portal before the application deadline to provide you with enough time to complete the process.

33. Are current Navigator organizations eligible to apply?

Navigator organizations are not allowed to also be CAC designated organizations. Current Navigator organizations may apply to expand the reach of their enrollment work, but they are not the focus of this grant program. A small number of grants may be awarded to Navigator organizations serving priority communities to expand their enrollment capacity.

34. My organization is currently a Navigator organization. I want to use this funding to add CACs to our staff. Is that possible?

No, you can either be a CAC organization or a Navigator organization. You cannot be both. Navigator organizations could use the funds to increase their enrollment capacity.

35. 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 ask you to provide information in your reports about the number of individuals seen in the reporting period and that you anticipate seeing during the upcoming reporting period.

36. Do you have a parameter for cost per enrollment?

No, we do not.

37. My organization currently receives funding under another BCBS of MA Foundation program area– are we eligible to apply?

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

38. Are government entities eligible to apply?

Departments from within city government are eligible to apply.

39. What documents do we need to submit with the proposal?

Please submit an organization budget, project budget, budget narrative and tax-exempt letter. Budget templates are available in the portal.

40. When is the proposal due?

Proposals are due Wednesday, August 2nd 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.

41. When will we find out if we received the grant?

Notices will go out in late October 2023.

42. How long is the grant period?

The grant period is two years – November 1, 2023 – October 31, 2025. Grant partners will be asked to submit a renewal proposal for the second year.

43. Should our proposed budget be for one year or two?

The proposed budget submitted should just be for one year of funding since grant partners will be asked to submit a renewal proposal for the second year.

44. What amount of indirect is allowed in the budget?

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

45. 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 grant partners 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, and utilities and facility maintenance.

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

We anticipate approximately four in-person and/or virtual gatherings for grant partners to discuss their outreach and enrollment efforts.

47. What will the reporting schedule look like?

We will ask for two reports a year. Reports will be submitted through the same portal that you will submit the application through. You will receive reminders in your email inbox with a link to the reporting forms. The forms are housed in the Grant Partner portal.

What if I have additional questions?

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

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