



**MASSACHUSETTS**

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**FOUNDATION**

**Supporting Health Coverage Enrollment Efforts**

**Request for Proposals**

**Grant Guidelines**

**2023–2025**

**Mission**

The mission of the Blue Cross Blue Shield of Massachusetts Foundation is to ensure equitable access to health care for all those in the Commonwealth who are economically, racially, culturally, or socially marginalized.

The Foundation defines health as a state of complete physical, mental, and social wellbeing and not merely the absence of disease or infirmity. The Foundation recognizes that structural racism is a public health issue and that access to affordable, quality health care is a racial and social justice issue.

**Background**

Massachusetts has the lowest uninsured rate in the country. Even with Massachusetts' low uninsured rate, there are still challenges in securing and maintaining continuous health insurance coverage for many residents. This is particularly true for families with incomes below 300% of the Federal Poverty Level (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; 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, or with changes in circumstances related to employment, income, and housing).<sup>1</sup>

The COVID-19 pandemic affected many people's financial and household circumstances resulting in changes in coverage – including many who became eligible for MassHealth.<sup>2</sup> MassHealth enrollment has grown considerably during the COVID-19 pandemic. From

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<sup>1</sup> Blue Cross Blue Shield of Massachusetts Foundation, Closing the Coverage Gaps: Reducing Health Insurance Disparities in Massachusetts. April 2023.

<sup>2</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>

February 2020 through January 2022, total MassHealth enrollment grew by 23.9 percent, from 1,757,221 to 2,176,804 members.<sup>3</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 was required to maintain continuous coverage in MassHealth during the federal COVID-19 Public Health Emergency. Then in December 2022, Congress passed the *Consolidated Appropriations Act, 2023* which established March 31, 2023 as the end date of the continuous coverage requirement. Beginning on April 1<sup>st</sup>, MassHealth began the process of redetermining the eligibility for all members – a process that will play out over a 12-month period.

### **Supporting Health Enrollment Efforts**

The Blue Cross Blue Shield of Massachusetts (BCBSMA) Foundation will provide a limited number of grants in the amount of up to \$60,000 a year for each of two years through its **Supporting Health Coverage Enrollment Efforts** grant program.

Massachusetts has a current state network of Navigator and Certified Application Counselor (CAC) designated organizations that are supported through various resources to bolster statewide enrollment capacity at this critical time. The Foundation's goal is to support enrollment work that supplements these various efforts to meet the needs of residents.

The **Supporting Health Coverage Enrollment Efforts** grant program is focused on expanding Certified Application Counselor<sup>4</sup> (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 are uninsured secure health insurance coverage.

The BCBSMA Foundation grant 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 organizations. Each funded organization will add up to two Certified Application Counselors to their team. (Please see the Frequently Asked Questions document 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.

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<sup>3</sup> MassHealth, "MassHealth Enrollment Snapshot as of January 2022."

<sup>4</sup> An individual (affiliated with a designated organization) who is trained and able to help consumers, small businesses, and their employees as they look for health coverage options through the Health Connector, including helping them complete eligibility and enrollment applications. Their services are free to consumers. <https://www.mahealthconnector.org/glossary>

**For Existing Navigator Organizations** –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.

Under this grant program, the Foundation will provide funding to Massachusetts 501 (c)3 nonprofit organizations that primarily serve people who have been socially, economically, culturally, or racially marginalized. Each funded organization will provide health insurance enrollment assistance and outreach in their communities about the importance of securing and maintaining health coverage.

The program has several requirements. Interested applicants should review the grant guidelines, eligibility criteria, and the Frequently Asked Questions closely.

**\*\* Please note -- A requirement *prior* to submitting a proposal will be to attend/view the "How to Become a CAC" webinar with MassHealth on June 15 at 1:30 EST. [Please register here](#). If you cannot attend the live webinar, the webinar will be recorded and available on our website. The goal of this webinar is to learn about the role and the training required of CACs to ensure all applicants fully understand the responsibilities of becoming a CAC organization.**

Full proposals are due **Wednesday, August 2<sup>nd</sup> at 12 Noon EST** and can be accessed through the [Foundation's application portal](#). Awards will be announced in early November (see timeline below for additional information). There will not be a letter of inquiry as part of the application process.

## **Eligibility/Selection Criteria Requirements**

Community-based organizations that:

- Primarily serve people who have been socially, economically, culturally, or racially marginalized.
- Demonstrate basic knowledge of Massachusetts health insurance coverage and enrollment efforts, a strong history of working with community members, and the ability to conduct outreach to MassHealth members and individuals who do not have health insurance.
- Serve priority geographic areas for this program: Cape and Islands, Northern Berkshire County, Hampden County, Middlesex County, Suffolk County, and Norfolk County.
- Maintain a strong relationship with the community, and cultural and linguistic ability to connect with constituency populations.
- Demonstrate how they will meet the specific program requirements described.

Applicants must meet the following screening 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 reasonably 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.
- Have fully viewed the “How to Become a Certified Application Counselor” webinar hosted by the Foundation AND determined they can fulfill the needs and duties of a Certified Application Counselor.

The **Foundation does not accept applications** from religious institutions, for-profit institutions, or individuals. Also, the Foundation does not fund proposals to support direct medical or clinical care, long-term care, hospice, and palliative care. The Foundation does not fund projects focused on addressing one specific disease or medical condition. The Foundation also will not fund events, conference sponsorships, or capital expansion projects.

### **Grant Program Requirements**

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. *Please see FAQ for more details.*
- 2) Participate in [“In the Loop Massachusetts.”](#)  
*In the Loop MA* 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](#).  
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 outreach to MassHealth members about redetermination efforts and to those in their community who may experience a higher rate of uninsurance or who are likely to experience gaps in coverage about health insurance coverage options.
- 5) Assist community members in processing MassHealth redeterminations, enrolling in Health Connector plans, and assisting with any supporting materials or resources required.

## Deadlines and Submission Requirements

Applicants must submit full proposals – including budget documents – through the Foundation’s online portal based on the schedule below.

The proposal narrative and budget templates are below for your reference. This is not the official application. *All applications must be submitted via the Foundation’s online grantmaking portal.* We strongly encourage you to develop your proposal in a Word document first to ensure the appropriate number of characters and to **ensure your content is saved before transferring your final submission to the online portal.**

Requirement	Due Date	Notification of Awards
Submit full proposal and financial documents through the online portal; No Letter of Inquiry required.	12 NOON Wednesday, August 2 <sup>nd</sup>	End of October

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

## Questions

Applicants are welcome to contact Foundation staff with any questions as they develop their proposals. For proposal development questions, please contact: Reena Singh, Senior Program Officer at [Reena.Singh@bcbsma.com](mailto:Reena.Singh@bcbsma.com).

For technical and logistical questions related to accessing the online grantmaking portal, please contact Evelyn Monteiro, Grants Management Administrator at [Evelyn.Monteiro@bcbsma.com](mailto:Evelyn.Monteiro@bcbsma.com).

*(See application questions below.)*

## Application – Full Proposal Narrative

### Screening and Eligibility

Please confirm you meet the following criteria. Only those who meet all the criteria in Q. 1 **or** Q. 2 will be considered.

Q. 1 Please confirm you meet the following criteria. Only those who answer yes to all the criteria will be considered.

- a. We have a physical office that can comfortably host two CACs who will offer enrollment assistance in a somewhat private setting.
- b. We have a space where potentially private and sensitive information can be securely locked and stored.
- c. We have access to stable and secure internet service.
- d. We viewed the “How to Become a Certified application Counselor” webinar AND can fulfill the needs and role of a Certified Application Counselor.
- e. We can meet the program requirements (outlined in more detail in the RFP) – this includes training up to two Certified Application Counselors, participation in In the Loop and the MA Health Training Forum.

Or

Q. 2 We are a Navigator organization.

Answer options:

Yes, we meet the criteria in Q1

Yes, we are a Navigator organization (Q2)

No, we do not meet the criteria in Q1 or Q2

### Full Proposal Narrative

1. **Short Organization Description:** Provide a brief description of your organization. What does your organization do? How do you work with people who have been socially, economically, culturally, or racially marginalized, those who are uninsured and/or MassHealth members? (2000 characters – includes spaces)

2. **Program Qualifications:** Please explain why your organization is qualified for this program (please refer to RFP). Identify your organization’s experience or familiarity with health access, coverage, and/or enrollment and community-centered outreach. Describe your relationship with the community and how that relationship will support this work. (2500 characters – includes spaces)

3. **Goals, Strategies, Activities:** Describe your organization's goals, strategies, and activities for: 1) providing enrollment support (specifically when it comes to reaching MassHealth members) **and** 2) conducting community-based outreach. (3000 characters – includes spaces)
4. **Service Area/Region:** The Foundation has a particular interest in organizations that serve areas lacking enrollment support and infrastructure, and areas with a higher rate of uninsurance and/or high number of MassHealth members (see list in RFP and FAQ). Please identify your region and specific localities served. (1500 characters –includes spaces)
5. **Language Capacity:** Describe your ability to meet the language needs of your focus populations. (1,500 characters – includes spaces)
6. **Additional Required Documents**
  - a. **Organization Budget:** Upload your organization's board or department-approved budget for the most recent full year.
  - b. **Tax Exempt Letter**
  - c. **Project Budget:** Utilizing the budget worksheet available on the portal, describe how the funding will be allocated to cover expenses.
  - d. **Budget Narrative:** The budget narrative should justify the budget. The narrative details must explain how and where the grant funds will be used. Template available in portal.

**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					
<b>Purchased Services</b>					
Consultants					
Contracts					
Sub-Total					
<b>Indirect Costs (15% Foundation approved rate)*</b>					

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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 included in 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	
Category	Narrative
<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	
Equipment	
Meeting Expenses	
Communications/ Marketing/Outreach	
Travel	
Project Space	
Evaluation	

Category	Narrative
Other	
<b>Purchased Services</b>	
Consultants	
Contracts	