



MNsure[®]

Where you choose health coverage

**Request for Proposals
MNsure Navigator Grant Program**

Fiscal Year 2025



Table of Contents

Grant Overview	4
General Information	4
Funding Availability	4
Grant Priorities	4
Additional Resources	5
Eligibility	5
Collaboration	5
Application Requirements	6
Applicant Information (Not scored)	7
Statement of Focus (5% of total score)	7
Connection to Statement of Focus Population (10% of total score)	7
Current Agency Activities (30% of total score)	8
Grant Objective and Strategies (30% of total score)	9
Data Collection (15% of total score)	11
Budget and Financial Management (10% of score)	11
Letters of Support from Paid Partners (Not Scored)	14
Required Statements (Not Scored)	15
How to Apply	15
Basic Steps for Submitting a Proposal Online	16
Technical Support	16
Tips for Applying Online	16
Questions	17
RFP Process	17
RFP Timeline	17
Applicant Webinar	18
Evaluation and Selection	18
Stage 1: Evaluation Based upon Completeness	18
Stage 2: Evaluation of Minimum Qualifications	19
Stage 3: Merit Review	20
Stage 4: Financial Review and Contract Negotiations	20
Conflicts of Interest	22
Minnesota Secretary of State	23
Grant Administration Requirements	23
Financial Reports	23
Financial Accounting of Funds	23
Interim Progress Report(s)	23
Final Reports	23
Grant Monitoring	23

Program Requirements	24
Work Plan and Budget	24
Program Coordination	24
Paid Partner Coordination	24
Performance Metrics	24
Publishing	24
Access to Funds	25
Grantee Bidding Requirements	25
Audits	26
Affirmative Action and Non-Discrimination requirements for all Grantees	26
Attestation and Disclosure	26
Voter Registration Requirement	26
Contact Information	26

Grant Overview

General Information

MNsure is seeking applicants who can achieve the goal of the Fiscal Year (FY) 2025 MNsure Navigator Grant Program to support a professional workforce of experienced navigators with a year-round commitment to providing application and renewal assistance for public and private health insurance options. Grants will support outreach and enrollment work within populations that evidence shows is disproportionately uninsured, experiences disparities in health outcomes, or faces barriers to enrolling in coverage.

Applications must be submitted by 1 p.m. Central time on February 22, 2024. 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 eighth request for proposal (RFP) process for the Navigator Grant Program.

MNsure is targeting approximately \$4 million in funds for Navigator grants from July 1, 2024, until June 30, 2025. At MNsure's sole discretion grant contracts may be extended for an additional year, not to exceed a total contract term of two years. Funding will be allocated through a competitive process with review by a committee representing content and community specialists.

MNsure anticipates awarding between 20 and 30 grants with a maximum award of \$550,000 per fiscal year. No funding allocated for the grant program is used by MNsure to administer the grant.

MNsure expects to publicly announce selected grantees in July 2024. Selected applicants may only incur eligible expenditures when the grant contract agreement is fully executed and the grant has reached its effective date.

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.

Grant Priorities

It is the policy of the State of Minnesota to ensure fairness, precision, equity and consistency in competitive grant awards. This includes implementing diversity and inclusion in grant-making. The Minnesota Department of Administration Office of Grants Management [Policy 08-02](#) establishes the expectation that grant programs intentionally identify how the grant serves diverse populations, especially populations experiencing inequities and/or disparities.

According to the [2021 Minnesota Health Access Survey](#), Minnesota's uninsurance rate has dropped to an historical low of 4.0%, but the racial gap has widened among people of color and American Indians. Research also shows that individuals and families may face a variety of barriers accessing coverage due to life circumstances.

For many uninsured, applying and enrolling through MNsure offers a pathway to affordable and comprehensive coverage. Approximately 57% of those who are uninsured may be public program eligible and 27% may be eligible for tax credits to offset the cost of private insurance premiums.

The goal of MNsure's navigator grant program is to reduce disparities by sustaining a strong and diverse navigator infrastructure to reach these Minnesotans and help them with obtaining or maintaining health insurance coverage.

These grants will fund agencies with established connections to a population (or populations) that evidence shows is disproportionately uninsured, experiences disparities in health outcomes, and/or faces barriers to enrolling in coverage. Agencies must demonstrate an organizational commitment to community outreach, experience with connecting consumers to coverage options available through public programs or subsidized private health insurance, and the capacity to collect and report data.

Additional Resources

- [Minnesota Health Access Survey results and reports](https://www.health.state.mn.us/data/economics/hasurvey/index.html)
(<https://www.health.state.mn.us/data/economics/hasurvey/index.html>)
- [Minnesota Health Access Survey interactive data tool](https://mnha.web.health.state.mn.us/Welcome.action)
(<https://mnha.web.health.state.mn.us/Welcome.action>)
- [Minnesota's Uninsured Profile and Interactive Map from SHADAC](https://www.shadac.org/resource-minnesota-uninsured-profile-and-interactive-map)
(<https://www.shadac.org/resource-minnesota-uninsured-profile-and-interactive-map>)

Eligibility

To be eligible, an agency must:

1. be a public, tribal, private for-profit or nonprofit agency; and
2. have a MNsure navigator contract that is in good standing as of the publication of this RFP.

Individuals are not eligible to apply.

Collaboration

Multi-organization collaboration is welcomed. The following is a list of potential grant structures:

- Single agency: A single agency with no paid partners receiving funds from the grant.
- Paid partnership: A lead agency with one or more partners that receive grant funds.

The lead agency in a paid partnership must meet all eligibility criteria. Paid partners must be public, tribal, private for-profit or nonprofit agencies. However, paid partners do not need to have a navigator contract or meet the minimum qualifications described in the Evaluation and Selection section.

Each grant will be awarded to a single agency (i.e., each grant award under this grants program will be awarded to one agency, either as a standalone grantee or as a lead grantee, not split by MNsure between two or several agencies). In a paid partnership, a grant will be awarded to the lead agency who is considered legally responsible for the response (and the contract, if awarded).

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

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 February 22, 2024. **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.

Please see the “How to Apply” section on page 15 of this RFP for instructions on applying through the online site. A template of the online application is available in the Appendix of this RFP which is posted on the [Assister Funding Opportunities](#) webpage under “Request for Proposals and Required Documents.” The online application will contain character limits for each question. Please use the Appendix to review the character limits before drafting responses.

Application sections:

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

Applicant Information (Not scored)

Applicants will be asked to provide basic contact information and tax identification information, as well as list any paid partners.

Statement of Focus (5% of total score)

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.

Identify a specific population (or populations) that will be reached by the proposal. This does not need to include all of the populations served by the agency. It should be limited to the population(s) that will be the focus of the objective and strategies in this proposal. For the purposes of this RFP, the population(s) identified will be referenced as the "Statement of Focus population," or SOF population.

Provide evidence that the SOF population falls within the priorities of this grant program. If there are multiple populations, evidence must be provided for each of them. Use any available data, including resources available on the [Assister Funding Opportunities](#) webpage, 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.

Specify the 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).

An excellent response will:

- Clearly identify one or more populations as the specific population(s) that will be the focus of the grant.
- Provide statistical data or other substantial evidence for each of the populations identified that demonstrates the population experiences high rates of uninsurance, barriers to obtaining/maintaining coverage; and/or disparities in health outcomes.
- Define a specific geographic area that will be served by the grant.

Connection to Statement of Focus Population (10% of total score)

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. Preference will be given to agencies that can offer consumers the option of in-person assistance within a reasonable distance within their defined geographic area.

Describe existing connections the agency has with the SOF population. Evidence of existing connections may include length of time serving the community, other services provided to the community and special skills like language fluency. If this is a paid partnership, include this information for each paid partner.

Explain the current demographics of the board members (if applicable), leadership and staff of the agency. If the board, leadership and staff are not reflective of the SOF population, describe

plans for changing recruiting, hiring, promotion and retention practices. If this is a paid partnership, include this information for each paid partner.

Explain how the grant will provide services to the SOF population within the geographic area. Specify where and how in-person assistance will be offered to consumers.

An excellent response will:

- Present evidence that the agency, or lead agency and paid partners, have well-established connections to the SOF population, demonstrating both length of time, relevant services and/or special skills.
- Demonstrate the agency, or lead agency and paid partners, have board members (if applicable), agency leadership and staff that are representative of the SOF population.
- If the SOF population includes multiple populations, the response includes information supporting connections to all identified populations.
- Explains how the grant will serve the SOF population within the full geographic area.
- Specifies where and how in-person assistance will be offered.

Current Agency Activities (30% of total score)

Applicants are expected to have established processes for assisting individuals with applying for coverage, enrolling in private plans and managing casework for accessing services. Applicants must also demonstrate proven in-reach and outreach strategies to be able to fulfill the goal of MNsure's navigator grant program to reduce disparities. Preference will be given to agencies with one or more navigators currently devoted at least half-time (16 or more hours per week) year-round to MNsure outreach and enrollment activities.

Describe the agency's current outreach activities to connect with and educate the SOF population. If this is a paid partnership, describe the role of paid partners in these outreach activities.

Describe the agency's current application support activities for the SOF population. Application support includes creating online accounts, completing applications, submitting required verifications and other activities necessary to get an eligibility determination. If this is a paid partnership, describe the role of paid partners in providing application support for the SOF population.

Describe the agency's current activities to help consumers enroll in a private health plan. If this is a paid partnership, describe the role of paid partners in helping with private health plan enrollments.

Describe the agency's current case management activities that help the SOF population understand their coverage and maintain correct eligibility. Case management may include activities like reporting changes in circumstances or explaining notices. If this is a paid partnership, describe the role of paid partners in helping with case management activities for the SOF population.

Describe the agency's current activities to help the SOF population maintain coverage through renewal periods. If this is a paid partnership, describe the role of paid partners in helping the SOF population with renewals.

Does the agency currently have any certified navigators dedicated at least half-time (16 or more hours per week) to MNsure outreach and enrollment activities year-round? If so, please list their name(s) and specify how many hours per week.

If this is a paid partnership, do any paid partners currently have any certified navigators dedicated at least half-time (16 or more hours per week) to MNsure outreach and enrollment activities year-round? If so, please list their name(s) and specify how many hours per week.

An excellent response will:

- Describe current outreach activities by that are specific to connecting with the SOF population.
- Describe current comprehensive application support activities to help the SOF population get an eligibility determination.
- Explain how they help eligible consumers with enrolling in a private health plan.
- Describe current case management support to help the SOF population understand their coverage and maintain correct eligibility.
- Describe how they help the SOF population maintain coverage through renewal periods.
- Name one or more certified navigator that are currently dedicated at least half-time (16 or more hours per week) to MNsure outreach and enrollment activities year-round.
- Include the current activities of all paid partners if the application is a paid partnership.

Grant Objective and Strategies (30% of total score)

The goal of MNsure's navigator grant program is to reduce disparities by sustaining a strong and diverse navigator infrastructure to reach these Minnesotans and help them with obtaining or maintaining health insurance coverage.

Helping the SOF population with gaining and maintaining coverage goes beyond submitting applications. Grantees are expected to support consumers through the full life cycle of coverage, including learning about health insurance options, submitting an application that results in eligibility, potentially enrolling in private coverage, responding to notices, reporting changes in circumstances and completing renewals.

To clarify the scope of the work to be achieved by the grant, applicants must set an objective and describe the strategies that will achieve that objective.

For example, an objective might be: 400 recent refugees/immigrants settling in Northeast Minnesota will obtain or maintain health insurance coverage.

For this objective, strategies might include:

- Outreach strategy: Partner with community organizations serving new immigrants to offer information on health insurance coverage.
- Application support strategy: Follow-up with applicants to support submitting required verifications.
- For private plan enrollment: Retain/expand referral partnerships with bi-lingual brokers.
- Case management: Educate clients on when and how to report changes in circumstances using tools in their preferred language.
- Renewing coverage: Monthly reminder campaign in preferred language for clients nearing renewal date.

Grantees will be required to report monthly on the tactics used to implement their strategies and their progress towards achieving the grant objective.

Provide an objective setting how many individuals from the SOF population will gain or maintain health insurance coverage during the grant period.

List outreach strategies to connect with the SOF population in the geographic area. If this is a paid partnership, describe any role for paid partners in these strategies.

List strategies for providing application support for the SOF population that will help achieve the grant objective. If this is a paid partnership, describe any role for paid partners in these strategies.

List strategies for helping eligible consumers enroll in private plans. If this is a paid partnership, describe any role paid partners will play in these strategies.

List strategies for helping the SOF population with case management. If this is a paid partnership, describe any role paid partners will play in these strategies.

List the strategies for helping the SOF population retain coverage through renewal periods. If this is a paid partnership, describe any role paid partners will play in these strategies.

Describe any specific resources or expertise that the agency (or paid partners) has that could be of value to the larger navigator community. This response will not be scored but provides information that may be included in the work plan if the applicant is selected as a grantee.

An excellent response will:

- Set an objective that is specific to their SOF population and defines a scope of work that will help achieve the goal of the grant program.
- Provides relevant strategies for all required categories (outreach, application support, enrollment, case management and renewing coverage).
- Designs strategies that recognize the unique barriers of the SOF population.
- Have activities that will happen throughout all 12 months of the grant period.
- Clarify how the entire geographic area will be served.

Data Collection (15% of total score)

Grantees are expected to collect and report data to demonstrate progress on carrying out their strategies and achieving their grant objective. The data must demonstrate that the strategies are effective with the SOF population.

Describe what information will be tracked and how data will be collected and reported to MNsure:

- 1) to demonstrate progress towards the grant objective (the number of individuals from the SOF population who will gain or maintain health insurance coverage during the grant period),
- 2) to show outreach strategies are successful with the SOF population,
- 3) to show application support strategies are helping the SOF population get eligibility for health insurance programs,
- 4) to demonstrate eligible consumers enroll in private health insurance,
- 5) to demonstrate case management strategies are helping the SOF population maintain correct eligibility, and
- 6) to demonstrate the SOF population is retaining health insurance coverage through renewal periods.

Explain the agency's practices for protecting any private consumer data that is collected. If this is a paid partnership, describe how paid partners protect consumer information.

An excellent response will:

- Provide clear and reasonable method for collecting and reporting data necessary to demonstrate achievement of the objective.
- Provide clear and reasonable methods for collecting and reporting data necessary to demonstrate strategies are successful with SOF population.
- Describe policies and procedures for collecting and reporting data that protect consumer private information.

Budget and Financial Management (10% of score)

Applicants must submit a budget for completing the proposed objective and strategies. MNsure grant funds must be used to cover expenses that are clearly service-related (reaching and enrolling Minnesotans). In accordance with Minn. Stat. § 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.

The total requested budget should not exceed \$550,000 for the fiscal year. Preference will be given to grants that have navigators devoted at least half-time (16 or more hours per week) year-round to grant outreach and enrollment activities.

Provide the total grant amount requested.

Provide the total requested for each of the following budget categories and a brief description of how grant funds would be used. The amounts provided must add up to the total grant amount requested.

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

Explain whether any certified navigators will be working at least half time (at least 16 hours per week) on grant activities. If so, how many hours per week?

Explain how the agency's navigator activities are currently funded (MNsure funding and/or other funding sources).

Would the grant sustain or expand current navigator activities for the SOF population?

Explain current financial management practices for grant funding. If relevant, include examples of past experience managing grant funding.

If it is a paid partnership, explain how the lead agency will oversee the financial management of paid partners. Include examples of past experience managing any paid partners.

An excellent proposal will:

- Request a grant amount that does not exceed \$550,000 and is reasonable given the current activities of the applicant and the objectives and strategies of the proposal.
- Provide individual budget line amounts that add up to the total grant amount requested so all requested funds are accounted for.
- Provide a description of how each category of grant funds will be used that aligns with the proposal's strategies. Will not include expenses that are listed as unallowable.
- Devote at least one certified navigator half time (16 hours per week) or more to grant activities.
- Demonstrate sustainability by having some non-MNsure funding for navigator activities.
- Have adequate financial systems and practices in place to manage grant funds appropriately.
- Have previous experience managing grant funding. If it is a paid partnership, have prior experience managing paid partners.

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: 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 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:

- Indirect costs are the expenses of doing business that are not readily identified with this grant, but are necessary for the general operation of the agency. This could include executive salaries, rent, utilities, insurance, etc.
- Indirect costs will be capped at 10% of the total grant award per fiscal year unless an agency documents exemption from indirect-cost rules. In accordance with Minn. Stat., §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.

Paid Partner Costs: include a line item for each paid 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):

- Fundraising
- Taxes, except sales tax on goods and services and payroll taxes
- Bad debts, late payment fees, finance charges, or contingency funds
- Parking violations and traffic violations
- Out of state transportation and travel expenses. Minnesota will be considered the home state for determining whether travel is out of state.
- 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 MNsure 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 or board (if applicable) 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).
- Political contributions.
- Activities such as retreats.
- Services and/or equipment or support that are the legal responsibility of another party under federal or state law (e.g., vocational rehabilitation or education services) or under any civil rights laws.
- Supplanting other grant funds, or otherwise misusing or misappropriating grant funds.
- Navigator staff time that will be compensated through per-enrollment payments.
- Bonuses.
- Interpreter services, except in activities where the Language Line is not suitable.

Letters of Support from Paid Partners (Not Scored)

Letters of support from each paid partner must be submitted with the proposal to verify that the paid partner understands and has agreed to their role in the proposal.

A letter of support or agreement must provide a brief summary of the paid partner's role in achieving the grant proposal objective. It must be submitted on the paid partner's letterhead and signed by an agency executive.

The applicant will upload letters of support from multiple paid partners as a single document online in Foundant. There is only one attachment allowed for letters of support. If there are multiple paid partners, combine all letters into a single document for uploading.

Required Statements (Not Scored)

The following required statements must be included with the proposal. These required statements are available under "Request for Proposals and Required Documents" on the MNsure [Assister Funding Opportunities](#) webpage. Complete the documents and upload them as an attachment in the "Required Statements" section of the online application in Foundant. The size of each individual document should not exceed 2 MBs.

- Attachment A: Responder Information/Declaration
- 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 Notice

How to Apply

Applicants must submit their proposal using the online application site hosted by Foundant Technologies by **1 p.m. Central time on February 22, 2024**.

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 as Appendix 1 of this RFP and posted on the [Assister Funding Opportunities](#) webpage in the "Request for Proposals and Required Documents" section.

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 January 29, 2024, and will be posted on the [Assister Funding Opportunities](#) webpage in the “Additional Resources” section.

1. Go to [MNsure’s grant application system](https://www.grantinterface.com/Home/Logon?urlkey=MNsure), Foundant Technologies (<https://www.grantinterface.com/Home/Logon?urlkey=MNsure>).
2. New users will need to create an account. Existing users will need to log in.
3. From the dashboard, click on “Apply” to start an application.
4. Complete each proposal section.
5. If it is a paid partnership, upload required letters of support as a single document.
6. Upload all required statements – Attachments A through F.
7. Click “Preview” button to review to make sure all required information is included.
8. Submit proposal prior to 1 p.m. Central time on February 22, 2024, by selecting the Submit button.

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.

MNsure encourages responders to allow for the time necessary to ensure successful submission of the proposal. Technical questions submitted on February 22 may not be responded to prior to the deadline.

Tips for Applying Online

- Participate in the applicant webinar on January 29, 2024, or review the instructions posted on the [Assister Funding Opportunities](#) webpage in the “Additional Resources” section after the webinar.
- Carefully 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 Microsoft Word can check where they are at with character limits by highlighting the text and selecting “Word Count” from the “Review” panel at the top of the screen. The online application system tracks the number of characters in a section as the applicant fills in that section and will stop capturing the information if the character limit is exceeded. 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 as the Appendix to this

RFP and posted on the [Assister Funding Opportunities](#) webpage in the “Request for Proposals and Required Documents” section.

- 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 February 22.
- 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.

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 Wednesday, February 7, 2024. All questions must be emailed to navigatorgrants@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 [MNSure Assister Funding Opportunities](#) webpage no later than February 16, 2024. MNSure will post generalized answers while maintaining the confidentiality of the potential applicant and any specifics about their proposal.

After 3 p.m. Central Time on Wednesday, February 7, 2024, MNSure will not respond to questions other than requests for a minimum qualification score or technical issues with submitting a proposal online through Foundant.

RFP Process

The review committee will evaluate all eligible and complete applications received by the deadline. MNSure will review all committee recommendations and is responsible for award decisions.

RFP Timeline

- **January 17, 2024:** RFP released
- **January 29, 2024:** Applicant webinar held at 1 p.m. Central time. The link to the webinar will be posted on the MNSure [Assister Funding Opportunities](#) webpage.
- **February 7, 2024:** Questions due to navigatorgrants@mnsure.org by 3 p.m. Central time
- **February 16, 2024:** Answers to questions posted to the [MNSure Assister Funding Opportunities](#) webpage on or before this date

- **February 22, 2024:** RFP responses due by 1 p.m. Central time
- **March 2024:** Committee completes review of applications
- **April and May 2024:** Pre-award risk assessment and contract negotiations with selected recipients
- **July 1, 2024:** Grants begin

Applicant Webinar

MNSure will hold an applicant webinar at 1 p.m. Central time on January 29, 2024. To participate in the webinar, go to this [WebEx link \(http://tinyurl.com/ynjfb7zx\)](http://tinyurl.com/ynjfb7zx).

More information regarding the webinar will be made available on the MNSure [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 February 16, 2024.

Evaluation and Selection

All responsive applications received by the deadline of on or before 1:00 p.m. Central Time on February 22, 2024, will be evaluated by MNSure. The MNSure review and selection process will occur in four stages.

During the review and selection process, all information concerning the application 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 application will mean that either another application(s) was determined to be more advantageous to MNSure or that MNSure exercised the right to reject any or all applications.

At its discretion, MNSure may perform an appropriate cost and pricing analysis of a responder's application, including an audit of the reasonableness of any application.

MNSure reserves the right to waive minor irregularities or request additional information to further clarify or validate information submitted in the application, provided the application, as submitted, substantially complies with the requirements of this RFP. There is, however, no guarantee MNSure will look for information or clarification outside of the submitted written application. Therefore, it is important that all applicants ensure that all sections of their application are complete to avoid the possibility of failing an evaluation phase or having their score reduced for lack of information.

Stage 1: Evaluation Based upon Completeness

This evaluation will occur following submission of an application to ensure it is complete. To be considered complete:

- The applicant (or lead agency in a paid partnership) must be a public, tribal, private for-profit or nonprofit agency with a MNsure navigator contract that is in good standing as of the publication of this RFP.
- The response to the RFP must have been submitted online using Foundant by 1 p.m. Central time on February 22, 2024.
- All Required Statements (A-F) were completed and uploaded in the “Required Statements” section of the online application in Foundant.

Applications that are deemed non-responsive will not be forwarded for Stage 2 review.

Stage 2: Evaluation of Minimum Qualifications

The grant program will prioritize funding contracted navigator agencies that employ experienced staff with a year-round commitment to providing application and renewal assistance for public and private health insurance options. Applicants (or lead agency in a paid partnership) will be scored in the following three categories:

Category 1: Agency experience (1 point possible)

- 1 point if the agency has had a navigator contract continually in place since prior to January 1, 2020. If a contract expired or was terminated and later restarted, the experience evaluation will be based on the most recent contract start date.

Category 2: Navigator staffing infrastructure (3 points possible)

- 1 point for having one actively certified staff member as of January 17, 2024.
- 1 additional point for having more than one actively certified staff member as of January 17, 2024.
- 1 additional point if at least one of the actively certified staff members was certified prior to January 1, 2020, and has been continually certified since then.

Category 3: Agency performance (8 points possible)

- 1 point for each quarter of calendar year 2023 that the agency received a per-enrollee payment for assisting with any health insurance program.
- 1 additional point for each quarter of calendar year 2023 that the agency received per-enrollee payments for Medical Assistance, MinnesotaCare and qualified health plan activity in the same quarter.

For an application to advance to Stage 3, the agency (or the lead agency in a paid partnership) must receive a minimum of 6 points with:

- at least one point in Category 2, and
- at least one point in Category 3 from per-enrollee payments in the 4th quarter of 2023.

Applicants are encouraged to calculate their score before submitting a response. Potential respondents may also request their score by emailing navigatorgrants@mnsure.org. Requests must be submitted by 5 p.m. on February 20, 2024. Requests sent after that time, or sent to other email boxes such as Assister Resource Center email box or individual staff member email boxes will not be responded to. An agency can only request the score for their own agency.

Stage 3: Merit Review

All applicants advancing to Stage 3 will have their scores re-set to zero prior to beginning Stage 3. In Stage 3, 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 application that advances to Stage 3. The review committee will use a 10-point scale to evaluate the merit of each section of the application, with each section weighted as described below. After scores are added up for each application, applications are compared to each other.

Reviewers will consider the following selection criteria in determining overall merit scores. Applications will be rated on responsiveness to the RFP's required elements and ability of the proposal to help MNSure meet the goal 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– 5%
- Connection to Statement of Focus Population – 10%
- Current Agency Activities – 30%
- Grant Objective and Strategies – 30%
- Data Collection – 15%
- Budget and Financial Management – 10%

State agency staff will incorporate the recommendations from the review committee into final funding decisions that may also be based on geographic distribution, services to special populations, and the applicant's history as a state grantee and capacity to perform the work. Only selected applicants will advance to Stage 4.

Stage 4: Financial Review and Contract Negotiations

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.

Financial and Grant Capacity Review

Minn. Stat. §16B.981/[Chapter 62 - MN Laws](#), Article 7, Section 11 requires that a pre-award risk assessment is conducted for grant awards of \$50,000 or more.

All grantees as defined in Minn. Stat. §16B.981 subd. 1 (c) applying for grants in the state of Minnesota must undergo a financial and capacity review prior to a grant award of \$50,000 and higher.

To comply with this requirement, the following information and documents must be submitted before the grant contract agreement is fully executed. Once notified of advancing to Stage 4, selected applicants with grants \$50,000 and higher will have 3 business days to submit the following exhibits, as applicable:

- Certification of no current principals convicted of a felony financial crime in the last ten years: All potential Grantees: Exhibit A
- Nonprofit grantee documents as applicable: Exhibit B
 - Most recent Form 990 or Form 990-EZ
 - Most recent audited financial statement of a charitable organization which has received total revenue in excess of \$750,000 for the 12 months of operations covered by the statement per [Minn. Stat. §309.53](#)
 - Most recent board-reviewed (or managing group if applicable) financial statements, description of internal controls over business expenditures and outcomes of the grant funds (if awarded grant), and evidence of exemption as referenced in Exhibit B
- For-profit Certification Disclosure and required documents: Exhibit C
 - Most recent federal and state tax returns:
 - If not in business long enough to have a tax return, description of internal controls over business expenditures and outcomes of grant funds, if awarded
 - Current financial statements
 - Certification that business is not under bankruptcy proceedings
 - Disclosure of any liens on assets

Applicants must also submit an Accounting System and Financial Capacity Questionnaire. The submission of inaccurate or misleading information may be grounds for disqualification from the grant contract agreement award and may subject an organization to suspension or debarment proceedings, as well as other remedies available to the State, by law.

Based on Minn. Stat. §16B.981/[Chapter 62 - MN Laws](#), Article 7, Section 11, subds. 3-5 establishes the authority for a granting agency to:

- Provide or require enhanced grant oversight
- Request additional information from a potential grantee to determine whether there is a substantial risk that the potential grantee cannot or would not perform the required duties of the grant agreement.
 - The potential grantee has 30 business days to respond
- Develop a plan to address the risk or concerns identified

- Not award the grant.
 - The granting agency must provide notice of this determination to not award the grant to the grantee and the Commissioner of Administration.
 - The notice must include the following:
 - The reason for postponing/not awarding the grant
 - The timeline for the process for contesting the agency's decision

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 strategies and tactics for completing the grant objective, as well as a summary and detailed budget. For a paid partnership, the work plan must include activities by paid partners and a separate detailed budget must be submitted for each paid partner.

Each applicant should be aware of MNsure's standard contract terms and conditions in preparing its response. A template of a grant contract is available on the [MNsure Assister Funding Opportunities](#) webpage. 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.

Conflicts of Interest

State grant policy requires that steps and procedures are in place to prevent individual and organizational conflicts of interest, both in reference to applicants and reviewers per [Minn. Stat. §16B.98 subs. 2-3](#) and [08-01 Conflict of Interest in State Grant-Making Policy](#).

Organizational conflicts of interest occur when:

- a grantee or applicant is unable or potentially unable to render impartial assistance or advice to the Department due to competing duties or loyalties; or
- a grantee's or applicant's objectivity in carrying out the grant is or might be otherwise impaired due to competing duties or loyalties.

In cases where a conflict of interest is in question or disclosed, the applicants or grantees will be notified and actions may be pursued, including but not limited to, revising the grant work plan or grantee duties to mitigate the risk, requesting the grant applicant to submit an organizational conflict of interest mitigation plan, disqualification from eligibility for the grant award, amending the grant, or termination of the grant contract agreement.

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.

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.

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.

Grant Monitoring

In accordance with [Minn. Stat. § 16B.97](#) and [Policy 08-10](#), MNsure will conduct at least one site visit 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 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).

Program Coordination

Selected applicants must designate a project contact to coordinate with MNSure on grant management and monitoring activities. Selected applicants are also expected to collaborate with MNSure and the Minnesota Department of Human Services on promotional and community education activities. Selected applicants may receive consumer referrals from MNSure.

Paid Partner Coordination

For a paid partnership, the lead agency will need to submit copies of contracts/written agreements with paid partners to MNSure prior to payment of the first grant invoice. The lead agency is responsible for providing financial oversight of paid partners and collecting data to show progress on the grant objective and strategies. Paid partner activities must be included in monthly reporting to MNSure and paid partner expenses should be reflected on monthly invoices. Paid partners must also designate a project contact to coordinate with MNSure on grant management and monitoring activities.

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. Selected applicants will collaborate with MNSure on collecting data to track progress towards grant objectives, including activities completed by any grant partners.

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

Per [Policy 08-08](#) reimbursement is the preferred method for making grant payments. All grantee requests for reimbursement must correspond to the approved grant budget. The State shall review each request for reimbursement against the approved grant budget, grant expenditures to-date and the latest grant progress report before approving payment. 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.

Grantee Bidding Requirements

Any grant-funded services and/or materials that are expected to cost:

- \$100,000 or more must undergo a formal notice and bidding process.
- Between \$25,000 and \$99,999 must be competitively awarded based on a minimum of three (3) verbal quotes or bids.
- Between \$10,000 and \$24,999 must be competitively awarded based on a minimum of two (2) verbal quotes or bids or awarded to a targeted vendor.

The grantee must take all necessary affirmative steps to assure that targeted vendors from businesses with active certifications through these entities are used when possible:

- [State Department of Administration's Certified Targeted Group, Economically Disadvantaged and Veteran-Owned Vendor List](#)
- Metropolitan Council's Targeted Vendor list: [Minnesota Unified Certification Program](#)
- Small Business Certification Program through Hennepin County, Ramsey County, and City of St. Paul: [Central Certification Program](#)

The grantee must maintain:

- Written standards of conduct covering conflicts of interest and governing the actions of its employees engaged in the selection, award and administration of contracts.
- Support documentation of the purchasing and/or bidding process utilized to contract services in their financial records, including support documentation of verbal quotes or bids and justifying a single/sole source bid, if applicable.

The grantee must not contract with vendors who are suspended or debarred in MN: [Suspended/Debarred Vendor Information](#)

Audits

Per [Minn. Stat. § 16B.98, subd. 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 Commissioner of Administration, the state 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 contract 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.

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 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: Responder Information/Declarations, available on the [MNsure Assister Funding Opportunities](#) webpage) as referenced in the Minnesota State Rules relating to Consumer Assistance Services.

Voter Registration Requirement

The grantee will comply with [Minn. Stat. §201.162](#) by providing voter registration services for its employees and for the public served by the grantee.

Contact Information

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