

**The Department of Consumer Business Services
Oregon Health Insurance Marketplace**

Issues the Following

Request for Grant Proposals
For the Agent Storefront Program

RFGP# DCBS-1469-16

Date of Issuance: Monday, May 2, 2016

Proposals due: Thursday, June 2, 2016 (by 11:59 p.m. PT) at the Issuing Office
Proposals must be submitted via email to the Single Point of
Contact listed below.

Anticipated award: July 1, 2016

Issuing Office and Single Point of Contact (SPC):

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All communications with DCBS regarding this RFGP must be directed only to the SPC named above. The Oregon Procurement Information Network (ORPIN) will be used to distribute all information regarding this RFGP.

Late proposals will not be considered and may be returned to Proposer. Incomplete proposals will be rejected.

PURPOSE/OVERVIEW

The State of Oregon, Department of Business and Consumer Services (“DCBS”), invites businesses to submit proposals to participate in DCBS’s Open Enrollment Insurance Agent Storefront (“Storefront”) program.

The program will provide promotion, funding and support for qualified, resident insurance agents and agent organizations, with the goal of helping to educate and enroll Oregonians in Oregon’s Health Insurance Marketplace (“Marketplace”).

BACKGROUND

Agents are critical partners when it comes to outreach, education, training and customer assistance. For the 2016 plan year enrollment period, DCBS launched an agent storefront enrollment program that built off of successful programs in other states, tailored for Oregon. Overall, 24 agent organizations were awarded grants. The program provided assistance to 4,793 individuals or families and, of those, 3,602 enrolled in qualified health plans (QHPs). Grantee agents participated in 1,014 community events and/or outreach activities and successfully conducted 407 earned media efforts. Overall, the program was a great success.

In response to feedback and observations from the initial implementation of a Storefront program during the 2016 plan year, DCBS will offer more opportunities for participation in the 2017 plan year, increasing the number of grants made and allowing for greater customization of how the awarded funds may be used.

The Marketplace will once again use HealthCare.gov for QHP eligibility and enrollment. HealthCare.gov will also continue to offer people with incomes less than 400 percent of the federal poverty level (FPL) tax credits to help pay for premiums, and those below 250 percent of the FPL will qualify for tax credits and cost-share reductions that help to pay for member copays and coinsurance.

SCOPE OF WORK

DCBS intends to award Storefront grants in three categories: promotion, outreach, and enrollment. **Proposing agents may apply for grants in any or all of the categories.** The goals of each grant category are as follows:

Promotion:	Cross-promotion for mutual benefit, to increase awareness of both the Marketplace and individual agents
Outreach:	Tapping existing networks of trusted agents to spread the word through grassroots efforts in communities statewide
Enrollment:	Driving enrollment numbers through in-person, on-demand agent assistance

CATEGORY #1: Promotion

DESCRIPTION: Awarded “promotion” agents will benefit from a special partnership with DCBS and the Marketplace, including receipt of priority referrals, use of Storefront brand and promotional materials, and access to a network of partners and training opportunities.

BENEFITS: Benefits of participation will include:

- Key referrals
 - Listing on the Marketplace’s agent locator tool on OregonHealthCare.gov, and promotion on the OregonHealthCare.gov website
 - Direct access to the Marketplace customer service center (bypassing the main line)
- Exposure
 - Use of co-branded signage: Grantees will have the choice of a static window cling, banner, sandwich board and other signage, as developed. DCBS will pay for production and shipping costs.
 - Recognition via DCBS’s statewide media and social media outreach about the Storefront program that will link to the agent locator tool
- Special programming and promotional materials
 - Networking and training opportunities
 - Access to promotional materials and toolkits (brochures, customizable flyers, social media posts, sample media outreach materials, newsletter copy, etc.)

REQUIREMENTS

Promotion agents will be required to:

- Use their communication channels, such as email lists, etc., to reach Oregonians with information about the importance, benefits, and process of shopping for and enrolling in health insurance through the Marketplace
- Attend the Storefront Agent Summit (September 2016 in Salem)—attendees will receive continuing education (CE) credits
- Participate in monthly community partner collaborative meetings facilitated by the Oregon Health Authority—these meetings will help agents establish and build relationships with community organizations that specialize in Oregon Health Plan outreach/sign-ups, encouraging warm hand-offs and referrals
- Participate in virtual meetings and trainings (the type and frequency of these meetings and trainings will be contingent on the category of grant(s) awarded)
- Use and distribute DCBS-approved—and mostly customizable—educational materials
- Track and report Storefront metrics to DCBS on a monthly basis (a survey form will be provided)

- Submit a final narrative report that provides insight into successful and unsuccessful tactics, describes lessons learned and compiles final metrics (a template will be provided)
- Participate in DCBS-issued survey at the end of open enrollment to provide feedback on what worked, what didn't work and what else DCBS should consider for future programs
- Sign a code of conduct agreement—DCBS requires that grantees meet the highest standards in the industry or business most closely involved in providing the appropriate goods or services

METRICS: Promotion agents are required to track and report metrics including, but not limited to:

- Number and type of promotional efforts conducted

GRANT VALUE: No cash award

CATEGORY #2: Outreach

DESCRIPTION: Awarded “outreach” agents will be supported by DCBS as they conduct outreach and marketing activities (e.g., advertising, media relations, event attendance and sponsorship). DCBS has contracted with a marketing and advertising firm to provide technical assistance to awarded agents in their outreach efforts.

BENEFITS: Benefits of participation will include:

- *All benefits offered to “promotion” agents (see above)*
- Planning and implementation counsel and support from a marketing and/or advertising firm, helping you identify and execute on local opportunities that will drive traffic to your business. Marketing and advertising opportunities might include:
 - Designing a custom brochure and printing it
 - Drafting a press release and pitching local media
 - Creating and placing ads (on radio, TV, or online/digital)
 - Sponsoring and staffing a table at a college health fair
- Co-branded advertising on Twitter and Facebook targeting grantee’s community

REQUIREMENTS Outreach agents will be required to:

- *Meet all requirements listed for “promotion” agents (see above)*
- Create a plan to reach and educate their community about the importance of shopping for and enrolling in health insurance
 - Outreach should highlight the benefits of shopping on the Marketplace, including the opportunity to compare plans and access subsidies to help pay for coverage
 - The plan should identify priority audiences and outline strategies/tactics to reach them
 - The plan will need to be approved by DCBS
- Implement the outreach plan with high-level support from the marketing and/or advertising firm(s)

METRICS:

Outreach agents are required to track and report metrics including, but not limited to:

- Number and type of promotion efforts conducted
- Number and type of outreach/marketing efforts conducted, and results

GRANT VALUE:

\$5,000, paid directly to marketing and/or advertising firm(s) on behalf of awarded agents

NOTE:

This grant will fund the professional time and/or hard costs associated with:

- 1) Augmenting/finalizing grantee outreach plan
- 2) Supporting 3-4 outreach efforts (e.g., customize brochures for use at community college fairs; create a press release about open enrollment deadlines using local data and pitch local alternative magazine; place ads on local radio)

The exact breakdown of how that time will be spent shall be determined between the marketing and/or advertising firm(s) and the grantee after the plan is finalized and the level of effort is determined for the outreach activities outlined in the plan. The marketing and/or advertising firm(s) will not be the lead on these efforts, however. Marketing, media and outreach is most effective when grantees establish relationships locally with media and partners.

CATEGORY #3: Enrollment

DESCRIPTION: Awarded “enrollment” agents will provide a brick-and-mortar enrollment center during open enrollment (and through extended enrollment if necessary), which can be your current place of business. Enrollment centers must include private spaces for one-on-one consultations. Ideally, the Storefront will be located near public transportation, provide free parking and offer handicap accessibility.

BENEFITS: Benefits of participation will include:

- *All benefits offered to “promotion” agents (see above)*
- Grant dollars to help maintain a space, pay for staff, and provide additional operations support during the busy open enrollment period
- Direct referrals from the Marketplace customer service center
- Co-branded advertising on Twitter and Facebook targeting grantee’s community

REQUIREMENTS Enrollment agents will be required to:

- *Meet all requirements listed for “promotion” agents (see above)*
- Prominently place co-branded signage to help visitors locate the enrollment facility.
- Have at least 12 designated storefront hours per week (with co-branded signage outside and during which walk-ins are welcome). Ideally, enrollment agents will be a storefront during all normal business hours, and upon request, accommodate those who need help outside of business hours.
- Provide clients free, confidential help to shop and enroll in private coverage through HealthCare.gov:
 - Agents are strongly encouraged to provide Medicaid enrollment assistance, but must, at a minimum, refer Oregon Health Plan (OHP)-eligible clients to a designated OHP enrollment assister (a list of local partners will be provided)
 - Note that grantees are encouraged to enroll people through the Marketplace if they are subsidy-eligible.

METRICS: Enrollment agents are required to track and report metrics including, but not limited to:

- Number and type of promotion efforts conducted
- Number of people assisted
- Number of QHP enrollees

- Number of OHP enrollees (if applicable)

GRANT VALUE: Up to \$5,000, paid directly to agent

TERM OF CONTRACT

All grants will cover a 12-month term, starting approximately July 1, 2016 and ending approximately June 30, 2017.

STOREFRONT PROGRAM PRIORITIES

The Marketplace seeks to reach and educate all Oregonians about shopping for and enrolling in health insurance. **Special consideration will be given to grant proposals that demonstrate an agent or agent organization's ability and intent to:**

- Reach underrepresented populations and communities
DCBS recognizes that there are certain communities of people who have been traditionally less likely to be reached with information about the Marketplace, and others whose unique circumstances add complexity to the process of enrolling in appropriate health insurance coverage.

As a result, DCBS will prioritize awarding grants to agents who:

- Have multiple language skills (e.g., speak Spanish, Chinese, Russian or another language in addition to English)
- Have demonstrated cultural competencies (e.g., experience working with LGBTQ populations, immigrant populations or communities of color)

- Provide seamless support for both OHP- and QHP-eligible Oregonians
DCBS understands that agents traditionally focus on QHP enrollment. But when a client is found to be eligible for OHP (or is part of a family with mixed eligibility), they are best served when there is a seamless, "warm" hand-off between the agent and an OHP assister. DCBS continues to expand its circle of funded and promotional partners and has put an emphasis on continuing to build and foster mutually beneficial agent/community partner collaboration.

As a result, DCBS will prioritize awarding grants to agents who:

- Have existing relationships with OHP assisters or are willing and plan to develop such relationships with the help of DCBS

- Tap into existing, deep community networks
DCBS appreciates the relationship-based nature of agent businesses. The most successful Storefront partnerships have been those with agents who are embedded and highly regarded in their community.

As a result, DCBS will prioritize awarding grants to agents who:

- Have demonstrated deep community involvement (e.g., serve on a local board, hold a business community leadership position such as Rotary/Chamber/etc., coach Little League)
- Applicants will be asked to provide at least one letter of reference to support this claim

EVALUATION, SELECTION AND AWARD

Proposals will be evaluated on overall quality of content and responsiveness to the purpose and specifications of this RFGP, based on the points given for the criterion on the submission form. Proposals will be evaluated by a committee of DCBS staff and stakeholders as determined by DCBS.

The SPC shall record all scores and determine rankings based on total scores. These results will be used in the final selection of grant awardees.

Awards will be given in each category. Agency will determine how many awards will be granted in each category. Proposers may be awarded in one or more categories. There is no guarantee that a Proposer who receives an award in one category will receive an award for all categories.

In determining awards, special consideration will also be given to agent organizations with multiple language skills, cultural competencies, community involvement, relationships with Oregon Health Plan assisters and geographical location needs of Agency.

DCBS will enter into negotiations with the selected Applicants. In the event that negotiations with an Applicant are not successful with a reasonable time frame, DCBS reserves the right to terminate the negotiations with that Applicant and negotiate with another Applicant and so on, or until DCBS decides to terminate all negotiations.

All Applicants will be notified in writing of the award results.

RESERVATION OF RIGHTS

DCBS reserves all rights regarding this RFGP, including, without limitation, the right to:

- Amend or cancel this RFGP without liability if it is in the best interest of DCBS to do so
- Reject any and all Proposals received by reason of this RFGP upon finding that it is in the best interest of DCBS
- Waive any minor informality
- Seek clarification of a Proposal

- Reject any Proposal that fails to substantially comply with all prescribed RFGP procedures and requirements
- Negotiate the grant terms within the scope of work described in this RFGP and negotiate the budget
- Amend or extend the term of any Agreement that is issued as a result of this RFGP
- Voluntarily cancel any Agreement if a grantee is late with reports or does not comply with the terms of the contract in any way

PUBLIC INFORMATION

All Proposals become public information after the Proposals have been opened and the awards granted.

FINAL AGREEMENT

See enclosed for the final agreement between grantees and DCBS. This is for reference only at this point.

SUBMISSION FORM

Business Information of Proposers or Proposing Team

Business name	
Address (street address)	
Address (city, state, zip code)	
County	
Phone #	
Website	
License # or NPN	
Year business was established	

Contact information of Proposers or Proposing Team

Name			
Title			
Phone			
Email			
List agents who will be participating in Storefront	Name	Years of experience	Total amount of business written via the Marketplace

NOTE FOR PROPOSERS WHO ARE APPLYING IN MORE THAN ONE CATEGORY:

- Complete sections “I. Agent Qualifications” and “III. Special Considerations” only **once**.
- Complete section “II. Categories” for **each** category in which you are applying.
- Each Section II category response will be evaluated separately, then added to the total points scored in Sections I and III, creating complete proposals for each proposed category.
- Your proposals will then be evaluated against other Proposers in the same category.
- Each proposal will be scored out of a possible 100 points, plus up to 25 “extra credit” points. See attached scorecard for further details on the scoring process.

I. AGENT QUALIFICATIONS (50 points)

Provide a summary of business offerings, agent capabilities/qualifications, size of agency, community served, etc. (maximum 500 words):

Insert here

Provide a short narrative summary explaining why your agency would be a great fit for the Storefront program (maximum 250 words):

Insert here

In general, what support would be most helpful to you during the upcoming open enrollment period—no matter the grant category for which you are applying (select any that apply):

- Customizable materials (Specifically: _____)
- Media relations support
- Referrals from the Marketplace
- Opportunities to connect with other agents
- Opportunities to connect with community partners
- Advertising exposure
- Trainings (Suggested topics: _____)
- Other (Specifically: _____)

II. CATEGORIES (50 points per category)

Select the grant category or categories for which you are applying. Proposers may select one, two or all three categories.

- Promotion
- Outreach
- Enrollment

For each category selected, please complete the associated section(s) below.

CATEGORY #1: Promotion

Awarded “promotion” agents will benefit from a special partnership with DCBS and the Marketplace, including receipt of priority referrals, use of Storefront brand and promotional materials, and access to a network of partners and training opportunities.

- 1) Describe communication channels that you would use to spread the word about the 2017 open enrollment period:

Insert here

CATEGORY #2: Outreach

Awarded “outreach” agents will be supported by DCBS as they conduct outreach and marketing activities (e.g. advertising, media relations, event attendance/sponsorship). DCBS has contracted with a marketing and advertising firm to provide technical assistance to awarded agents in their outreach efforts.

- 1) What marketing/outreach activities have you employed in previous open enrollment periods that you feel are most successful (if applicable)? Describe:
Insert here

- 2) Do you have a presence on social media? Please describe (and include number of “followers,” if applicable):
Insert here

- 3) Using the template below, outline your proposed plan to reach and educate your community about the importance of shopping for and enrolling in health insurance. Please describe three to four outreach strategies you wish to undertake as part of this grant. (Note that this outline will serve as the basis for an expanded outreach plan, drafted with the assistance of our marketing firm once grants are awarded.)

EXAMPLE:

Strategy #1	Outreach via a local community college
Tactics	<ul style="list-style-type: none"> • Sponsor and staff a booth at the Fall health fair • Customize and distribute brochures at resource center
Audience(s)	<ul style="list-style-type: none"> • 26-year-olds phasing out of guardians’ insurance

Strategy #2	Earn press coverage
Tactics	<ul style="list-style-type: none"> • Create a press release about open enrollment deadlines (using local data) and pitch local media • Host Q&A session on local radio program
Audience(s)	<ul style="list-style-type: none"> • General public • Subsidy-eligible public

Strategy #3	Advertise
Tactics	<ul style="list-style-type: none"> • Create digital and print ads • Advertise using boosted Facebook posts • Advertise in popular brewery tour guidebook
Audience(s)	<ul style="list-style-type: none"> • General public • 26-year-olds phasing out of guardians’ insurance

COMPLETE THIS SECTION:

Strategy #1	
Tactics	•
	•
	•
Audience(s)	•
	•

Strategy #2	
Tactics	•
	•
	•
Audience(s)	•
	•

Strategy #3	
Tactics	•
	•
	•
Audience(s)	•
	•

Strategy #4	
Tactics	•
	•
	•
Audience(s)	•
	•

CATEGORY #3: Enrollment

Awarded “enrollment” agents will provide a brick-and-mortar enrollment center during open enrollment (and through extended enrollment if necessary), which can be your current place of business.

- 1) How many appointments do you average each day of open enrollment?
Insert here

- 2) What is your goal for number of enrollments during the open enrollment period?
Insert here

- 3) Do you have an existing referral relationship with an OHP assister in your community? Please describe.
Insert here

- 4) Describe the accessibility of your proposed Storefront location.
Insert here

- 5) Using the template below, outline your proposed plan to use grant money to fund a Storefront enrollment center.

EXAMPLE:

		BUDGET
Strategy #1	Hire weekend data entry clerk	\$2,500
Strategy #2	Place ad in local paper to drive business to Storefront	\$750
Strategy #3	Overtime costs for staying open an hour late ten times during open enrollment	\$1,000
Strategy #4	Upgrade internet service for 3-month period	\$750
	TOTAL	\$5,000

COMPLETE THIS SECTION:

		BUDGET
Strategy #1		
Strategy #2		
Strategy #3		
Strategy #4		
Strategy #5		
Strategy #6		
Strategy #7		
	TOTAL	\$5,000

III. SPECIAL CONSIDERATION (up to 25 total points of extra credit)

Do you meet any of the following criteria for special consideration? Select any that apply:

- I have multiple language skills (e.g., speak Spanish, Chinese, Russian or another language in addition to English). Describe:
Insert here

 - I have demonstrated cultural competencies (e.g., experience working with LGBTQ populations, immigrant populations or communities of color). Describe:
Insert here

 - I have existing relationships with OHP assisters or am willing and plan to develop such relationships with the help of DCBS. Describe:
Insert here

 - I have demonstrated deep community involvement (e.g., serve on a local council, coach Little League). Describe:
Insert here You must also attach at least one letter of reference in support of this claim.
-

Is there any additional information you would like to share to aid in the evaluation of your proposal?

Insert here