

**Community Health Advocates  
Request for Proposals for Westchester Agencies  
2017-2018**

Community Health Advocates (CHA), a program of the Community Service Society of New York (CSS), invites non-profit community-based organizations and/or small business-serving organizations to participate in this Request for Proposals (RFP). CHA anticipates awarding one contract to an organization serving **Westchester County** to provide post-enrollment individual assistance and education to individuals and small businesses regarding health care and health insurance. The \$58,000-\$64,000 grant award is for a 12 month period, but will be pro-rated based on the contract's actual start date. CSS expects to announce the award on May 31, 2017 via the CHA website, [www.communityhealthadvocates.org](http://www.communityhealthadvocates.org). The CHA contract will likely begin on June 1, 2017 and likely end on March 31, 2018, with the possibility of annual renewal. **Project grant and dates are contingent upon a State award to CSS and receipt of State funding.**

In March 2010, the federal health reform bill (called the Affordable Care Act or ACA) was signed into law. Under the ACA, states have the option to establish a State-operated exchange, which is an organized marketplace to purchase health insurance. The Exchange in New York State is called the New York State of Health Marketplace (NYSOH). NYSOH has a number of responsibilities, one of which includes responding to consumer requests for assistance. New York State contracts with CSS to provide consumer assistance to New York's consumers and small businesses.

CSS, in partnership with the Empire Justice Center, the Medicare Rights Center and The Legal Aid Society, seeks to add to the CHA network one community-based organization or small business-serving organization with experience assisting individuals and small employers with a wide range of health insurance issues in Westchester, **contingent upon the receipt of the funding described above**. CSS seeks to fund an organization that serves diverse populations, including but not limited to organizations that serve consumers from culturally, geographically and linguistically isolated communities, as well as organizations that serve people with mental and physical disabilities. CSS also seeks to fund an organization that has expertise providing healthcare information and assistance. The selected applicant will provide services, including walk-in services, free of charge to consumers and small employers.

### **Eligibility Criteria**

Applicants must be able to demonstrate financial viability to carry out CHA services based on information required in this RFP. In addition, any information deemed confidential or proprietary shall be specified as such by applicants. Should a proposal be accepted, however, all claims to confidentiality are subject to the terms of any prime agreement that may be entered into between CSS and the New York State Department of Health governing CHA.

Applicants must be non-profit organizations, membership associations, local counties, or other mission-driven organizations that have demonstrated experience serving health care consumers or small employers in New York State. Applicants that serve both Westchester and Rockland Counties are highly encouraged to apply.

CSS will not fund:

- organizations or individuals that have a conflict of interest, such as individuals or companies that sell insurance or insurance-like products, including discount plans; or
- the provision of direct health care services, including outpatient and specialty visits with a provider.

**Important Dates**

<u>EVENT</u>	<u>DATE</u>
Release of RFP	April 21, 2017
Questions About This RFP Due	April 28, 2017
Answers Posted	May 3, 2017
Application Due	May 22, 2017
Award Announcements	May 31, 2017
Awardee Orientation and Two-day Intensive Training in Albany	Last week of June (exact date TBD)

**Introduction**

For 174 years, CSS, a not-for-profit organization, has been a leader of public policy innovations. CSS’s mission is to promote policies that advance the economic security of low- and moderate-income New Yorkers by bringing their perspectives to the policy conversation. CSS’s historic legacy also includes a specific focus on health care, which includes the establishment in 1863 of the Society for the Ruptured and Crippled, which is now known as the Hospital for Special Surgery. In addition to operating CHA, CSS’s Health Initiatives Department is a lead grantee in the Health Care For All New York coalition ([www.hcfany.org](http://www.hcfany.org)), which issues policy briefs and reports on health reform and health coverage issues. CSS also leads an In-Person Assister/Navigator network and ICAN, New York’s managed long-term care/FIDA ombudsprogram.

CHA provides services through a network of community-based organizations and small business serving groups. Collectively, CHA has served more than 300,000 New Yorkers through educational workshops and one-on-one counseling sessions in over 11 languages over the past decade. CHA serves consumers

seeking access to health care services across all payor types, including: public programs, private individual or employer-sponsored coverage, coverage through the NYSOH Marketplace, and ERISA plans. CHA also helps uninsured consumers access free or low-cost care.

**Community Health Advocates (CHA)**

The community-based and/or small business-serving organization funded under this RFP will be part of the CHA network and will provide post-enrollment assistance to New Yorkers and small employers with health insurance issues other than Navigator enrollment assistance. These services include:

- Post-enrollment navigational services, including access to services;
- Informing and educating consumers about appeal rights for services through commercial health plans;
- Helping empower consumers to be able to access their health coverage and be their own advocates;
- Providing policy feedback to policymakers and other stakeholders;
- Educating small employers on health insurance options; and
- Providing one-on-one assistance to small employers on health insurance issues.

The organization funded under this RFP will refer clients who need assistance enrolling in health insurance through the New York State of Health (the Marketplace) to Navigators, and will accept referrals from Navigators for non-marketplace enrollment services.

Organizational Structure

CHA operates under a “hub and spokes” model and is composed of three types of organizations: CSS’s central hub; CHA community-based organizations and small business-serving organizations; and Specialist Agencies.

**TYPE OF ORGANIZATION**

**RESPONSIBILITIES**

<p>Central Hub: CSS</p>	<p>Manage and organize RFP process; oversee and provide administrative services; operate live central toll-free helpline for direct assistance to consumers, employers and advocates; manage CHA website and CHA Advocate’s Portal; provide technical assistance and training; perform data collection and quality assurance; develop educational materials and presentations; make program reports to policy makers, administrators, and the State on consumers’ and small businesses’</p>
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	experiences with the health insurance system, particularly as they relate to the implementation of the ACA, as identified by helpline staff, Specialists, and CHA organizations.
Specialist Agencies: Empire Justice Center, The Legal Aid Society, Medicare Rights Center	Provide legal support, technical assistance, and training; assist with tracking of and advocacy on systemic issues; advise network organizations on cases and take referrals of complex cases; assist network organizations through regular case review meetings; conduct periodic policy updates on relevant issues.
Community-Based Organizations	Provide individual assistance to consumers with their health insurance needs and questions including post-enrollment issues and other health insurance issues not handled by Navigators; conduct community presentations on health insurance and health care access as a way to identify consumers in need of CHA services; conduct outreach.
Small Business-Serving Organizations	Provide individualized counseling sessions for small businesses and their employees; conduct education and community presentations on health insurance and care; conduct outreach.

CHA Services

The CHA organization selected will receive regular monthly trainings and support from CSS. The organization will be expected to provide the following services:

- **Individual Assistance cases:** The CHA organization will counsel and assist consumers individually on health insurance and health care access issues. Examples of cases include:
  - Help for consumers, small employers, and employees using or navigating coverage.
  - High level assistance resolving billing disputes that arise as a result of a gap in coverage or a service denial.
  - Assistance with using insurance and maximizing coverage, including: understanding the cost-sharing provisions of QHPs, identifying in-network providers, negotiating billing disputes and out-of-network claims, handling issues around prior-approvals and referrals, and understanding plan formularies.

- Assistance to consumers who are ineligible for Marketplace-based coverage and will need assistance to access alternative forms of coverage or alternative access to care available outside of the Marketplace.
- Education and assistance for consumers who are dissatisfied with informal dispute resolution process offered by the New York State of Health Consumer Service Center and who wish to formally appeal an eligibility determination.
- Education and assistance for consumers who wish to appeal a decision of a health insurance carrier.

The level of a network organization's assistance and involvement in a case may vary depending on the circumstances. A case may involve providing basic information to a consumer on coverage options, or help negotiating a billing dispute. Assistance is to be provided in disability-accessible, culturally and linguistically appropriate manners, including options for telephone, web, email, mail, and in-person assistance.

- **Small Business Assistance Cases:** The CHA organization will counsel and assist small employers on a one-on-one basis on health insurance issues. Examples of cases may include: helping a small employer understand and access their health insurance tax credits under the ACA; helping a small employer review and submit comments about premium rate increases that apply to their insurance; helping a small employer understand the ACA's employer mandate; educating a small employer about the benefits of offering insurance to its employees; or answering a small business's questions about its obligations under COBRA or under the ACA. The level of assistance and involvement in a case may vary depending on the circumstances. A case may involve providing basic information to a small employer about the benefits of offering insurance for employees, or detailed help understanding the small business tax credit. Assistance is to be provided in an accessible, culturally and linguistically appropriate manner, including options for telephone, web, email, mail, and in-person assistance.
- **Community Outreach and Presentations for Individual Consumers:** The CHA organization may additionally provide community presentations designed to educate consumers, advocates and health care providers about health insurance and their rights as health care consumers. Venues for these presentations may include but are not limited to: religious institutions, community centers or groups, health centers, community health care providers, social service organizations, schools, chambers of commerce, small businesses, trade organizations, or the CHA organization's sites. Presentation audiences may include mixed audiences of consumers, advocates, and health care providers. CSS will provide model presentation materials to all CHA organizations.
- **Community Outreach and Presentations for Small Businesses:** The CHA organization may also provide group presentations designed to educate small employers and healthcare decision-makers about health insurance issues for small businesses. Venues for these presentations may

include but are not limited to: Chambers of Commerce, Rotary clubs, religious institutions, community centers or groups, health centers, community health care providers, social service organizations, schools, small business or other trade organizations, other unique locations, or the organization's own program sites. Presentation audiences may include small business owners, others who make health insurance decisions within small businesses (e.g. HR or Finance Managers), consumers and other advocates who serve small businesses. CSS will provide model presentation materials.

- **Client Stories:** The CHA organization will identify consumers and employers who have benefited from CHA services and are willing to share their stories with the public, and will submit their stories to CSS following CSS protocols.
- CSS expects that the CHA organization will be ready, willing, and able to collaborate with other CHA organizations to identify trends and issues affecting individuals and small employers within the health care and health insurance arenas in New York State.
- All small business-serving organizations must be willing to provide services to any small employers that seek their assistance in their service area. Membership organizations (such as Chambers of Commerce) must be willing to provide services under this contract on an equal basis to nonmember businesses.

### CHA Organization Requirements

The agency selected to join the CHA network will be provided with a subcontract and a Policies and Procedures Manual for the program. Generally, the agency should expect the following requirements:

#### *1. Staffing and Responsibilities*

The CHA organization will agree to designate, at minimum, one FTE for the program who will serve as the CHA Coordinator and will be responsible for:

- attending CHA meetings;
- remaining current on health policy as it pertains to the services provided;
- overseeing other CHA staff at his/her organization, including reviewing cases and monitoring presentations;
- collecting and reporting data as directed by CSS on a timely basis;
- collecting client stories during the contract period with appropriate media releases;
- coordinating with CSS to create and implement corrective action plans, as appropriate;
- and
- cooperating with CSS to ensure that any CHA staff at his/her organization is adequately trained and competent to provide services.

#### *2. Reporting*

The CHA organization will agree to:

- collect and report data, via the internet-based CHA database, about activities performed, consumers and employers served, health-related issues addressed, and services provided following CSS guidelines in the subcontract and Policies and Procedures Manual. Organizations must currently have computers with internet access, printers, telephone, and email;
- adhere to appropriate confidentiality procedures for health consumer assistance;
- cooperate with monitoring by CSS, which may include site visits, observations of community presentations, and reviews of individual and small business assistance services reported through the database; and
- encourage consumer and small employer participation in any program evaluations, as deemed necessary by CSS, including client satisfaction surveys, presentation participant evaluations, and CHA surveys.

### 3. *Performance Measures for Services*

The CHA organization must comply with the following:

- provide high quality services;
- ensure that data entry accurately and completely reflects services provided;
- ensure continuity and appropriateness of staff and organization competence in providing CHA services;
- timely compliance with contractual requirements;
- timely data entry; and
- cost-efficiency.

### 4. *Feedback and Assessment*

The CHA organization will agree to:

- provide feedback on consumer, small employer, and advocate materials, presentations, and other special projects to advance CHA goals upon CSS's request; and
- participate in evaluations and assessments of CHA and its components on an as-needed basis.

### Range of Award

The amount of the grant awarded to the CHA organization is contingent upon an award to CSS and depends upon the scope of work and services proposed by applicants. Grants consist of two components:

1. Baselines, which refer to the numbers of individual assistance cases and/or small business assistance cases the CHA organization is contractually obligated to achieve on a monthly basis; and
2. Deliverables that include attendance at meetings and presentations, timely reporting, and quality services.

The CHA organization must meet both requirements to receive full payment. CSS anticipates awarding a grant from \$58,000 to \$64,000, on an annualized basis.

Organizations may propose to serve individual consumers, small employers, or a combination of small employers and individuals.

Typically, an organization that is awarded a \$64,000 grant will commit to serving a minimum of 780 individual consumers during the 12-month period through 65 individual assistance cases per month.

An organization that is awarded a \$58,000 grant may commit to reaching 180-240 small employers or healthcare decision-makers during the 12-month contract period through 15-20 one-on-one assistance cases per month.

**Evaluation criteria include: organizational capacity, population served, and proposed services.**

- Diversity: The organization itself adds to the diversity of the CHA network
- Advocacy: Organization's demonstrated ability to identify and document systemic problems and to collect clients' stories that can be shared with the public
- Reporting: Organization's demonstrated ability to report services promptly
- Population Served: Organization's plan to target consumers and/or small employers in need of post-enrollment services
- Proposed number of individual and/or small business assistance cases and feasibility of said goal
- Outreach: Organization's outreach plan strengthens CHA's recognition in local communities

**Content of Proposal**

All items listed in sections A to F below must be included in each proposal to be deemed complete. Proposals missing any component will not be considered.

**A. Cover Form (Form Attached)**

Complete and submit the cover form, signed and dated by: (1) the organization's Executive Director or (2) the President or Leader of the organization's Board of Directors or governing board (and of the organization's fiscal sponsor, if applicable). Include the organization's Employer Identification Number (EIN).

**B. Letter of Commitment from the organization's Executive Director or President of the Board of Directors**

**C. Financial Statements & Legal Documents**

- Proof of not-for-profit status (if applicable): (i.e., 501(c) tax-exempt verification);



- A copy of the organization’s most recent audited financial statement with the management letter from the auditors;
- A copy of the organization’s most recent CHAR500 and proof of filing (if available);
- A copy of the organization’s most recent IRS Form 990 and proof of filing (if available);
- Anti-discrimination attestation;
- Conflict of Interest attestation: As noted above, CSS cannot fund organizations that sell insurance or insurance-like products, including discount plans, and/or provide direct health care services. However, if an organization’s health care services are incidental to its primary activities and would not create a conflict of interest, it may be funded at CSS’s discretion. Any organization that fits this circumstance should complete the enclosed attestation.

**D. Proposal Narrative (not to exceed 6 pages):**

1. Tell us about your organization’s mission and experience helping consumers with health insurance and health care-related issues.
2. Tell us about the consumers or small employers you will serve:
  - Geographic area;
  - Population description, including: primary languages of consumers or service population; service to racial, ethnic, or linguistic minority (describe); and service to people with disabilities, chronic health or other high medical needs (describe). Small business-serving organizations should describe the types of businesses it will serve, including information about: typical business size; industries; and average employee income. Describe other unique characteristics of the organization’s service population (e.g. rural populations, small businesses, artists or other trade groups, LGBT populations, or other underserved constituencies);
  - Health coverage, insurance or care (e.g. QHPs, hospital financial assistance) they use; and
  - Income status and sources.
3. Describe the organization’s policy regarding confidentiality and protecting health-related information as required under the Health Insurance Portability and Accountability Act (HIPAA). Please provide copies of written policies, if any.

4. Are there any restrictions on the organization's ability to advocate freely and vigorously on behalf of consumers and small businesses? If so, please describe.
5. Can the organization report case data to funders in a timely fashion? Describe current data tracking capacity.
6. Describe any experience the organization has in advocating for systemic changes on behalf of the service population or constituency. Describe any experience using clients' stories to advocate for systemic changes.
7. Deliverables and staffing:
  - Number of individual assistance cases and/or small business assistance cases it will handle per month. Describe the staffing that will be dedicated to the grant to provide these services, including the background, experience, and current duties of any personnel already on staff who will deliver or supervise services under this project.
8. Accessibility:
  - Is the organization's site accessible to most consumers by public transportation? If not, how do consumers access its services?
  - Is the organization's site accessible to people with disabilities? What reasonable accommodations are made for people with disabilities so they may access services? Please provide copies of written policies, if any.
  - Describe if the organization is accessible via phone, email, web application, and in-person.
  - Please list all office locations, and hours, where CHA services will be provided.
9. Outreach:
  - Please describe how the organization will market and do outreach to promote CHA services.
  - Please describe any media experience your organization may have.
10. Sustainability
  - Please tell us about your organization's ability to participate in sustainability activities like educating community leaders about the need for CHA services in your community.

**E. Budget (1 page) & Budget Narrative (1 to 2 pages)**

The information requested in this section will be used to evaluate your proposal's cost-effectiveness, as compared to proposals from other applicants. CSS reserves the right to negotiate these terms with awardee.

- Propose a grant amount for the project period.
- Provide a line item budget for a 12-month term, describing how the amount proposed will be used for this project. (This will be prorated for the first year, where it is expected to be 10 months.) Include:
  - Personnel expenses (consistent with staffing listed above);
  - Other than personnel expenses; and
    - Note: Organizations may be required to return any equipment purchased to New York State at the end of the contract period.
  - In-kind or other organizational contributions.
- Provide a detailed budget narrative. If you propose a significantly higher or lower cost as compared to the typical grant in relation to services proposed, explain the cost difference.

**F. Two Letters of Reference (not to exceed one page, single-spaced)**

Each applicant must provide two reference letters from persons or organizations familiar with the organization and its work.

**Conditions**

CSS reserves rights to postpone or cancel this RFP; reject all proposals; request additional information; negotiate with applicants individually; modify the number of awardees and dollar amounts of grants; amend specifications; eliminate requirements; accept only those proposals that serve the best interests of the program; terminate subcontracts for poor performance or in the best interest of the program; and amend terms of subcontracts to serve best interests of the program. The organization selected will be asked to provide evidence of general liability insurance, workers compensation, disability, and errors and omissions insurance upon signing a subcontract with CSS.

**Organization subcontracts awarded through this RFP are contingent on the award and availability of funds provided by New York State.**

**Questions**

Questions about this RFP should be **emailed** by 5:00 pm on April 28, 2017, to [charfp2017@cssny.org](mailto:charfp2017@cssny.org). The subject line should be CHA RFP Question. Responses to common questions will be posted on the CHA website, [www.communityhealthadvocates.org](http://www.communityhealthadvocates.org), by 5:00 pm on May 3, 2017.

**Instructions for Submission**

**CSS requests that all organizations submit their proposal electronically to CSS no later than 5:00 pm on May 22, 2017, *in addition* to mail or hand delivery. Emailed proposals should be sent to [charfp2017@cssny.org](mailto:charfp2017@cssny.org).**

In addition, applicants should submit one proposal marked ORIGINAL and signed by the appropriate individuals (see Contents of the Proposal, Cover Form). Mailed proposals must be postmarked by May 22, 2017, and/or hand-delivered proposals must be received by CSS no later than 5:00 pm on May 22, 2017. Proposals may be stapled but should not be bound. Please use 12-point font, one-inch margins and double spacing, unless otherwise indicated.

Proposals should be mailed or hand-delivered to:

Carolina Rodriguez  
Associate Supervising Attorney  
Community Service Society of New York  
633 Third Avenue, 10<sup>th</sup> Floor  
New York, NY 10017

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**Proposal Checklist**  
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\_\_\_ Cover Form, signed and dated by organization's Executive Director or leader of its Board of Directors

\_\_\_ Letter of Commitment from the organization's Executive Director or leader of its Board of Directors

\_\_\_ Proof of Not-for-Profit Status (if applicable)

\_\_\_ Organization's board-approved budget and actuals for the current fiscal year

\_\_\_ Organization's most recent audited financial statement(s) with the management letter from the auditors

\_\_\_ Copy of the organization's most recent CHAR500 and proof of filing (if available)

\_\_\_ Copy of the organization's most recent IRS Form 990 and proof of filing (if available)

\_\_\_ Anti-Discrimination Compliance Attestation

\_\_\_ Conflict of Interest Attestation (if applicable)

\_\_\_ Proposal Narrative (not to exceed 6 pages)

\_\_\_ Proposed 12-month program budget (not to exceed 1 page)

\_\_\_ Proposed program budget narrative (not to exceed 2 pages)

\_\_\_ Two Letters of Reference (each not to exceed 1 page, single-spaced)

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Cover Form  
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Please note that this form must be signed by the organization’s Executive Director or equivalent operational leader (and fiscal conduit, if applicable) and the President or Leader of the Board of Directors or governing board (and the fiscal conduit, if applicable). This form and the entire original application are due by the due date indicated in the Important Dates section.

**NAME OF ORGANIZATION:**

Address:

Telephone Number:

Fax Number:

Email Address:

EIN:

**EXECUTIVE DIRECTOR** (or equivalent operational leader) print name and title:

**Name:** \_\_\_\_\_

**Title:** \_\_\_\_\_

**Signature:** \_\_\_\_\_

**Date:** \_\_\_\_\_

**PRESIDENT OR LEADER OF BOARD OF DIRECTORS** (or governing board) print name and title

**Name:** \_\_\_\_\_

**Title:** \_\_\_\_\_

**Signature:** \_\_\_\_\_

**Date:** \_\_\_\_\_

**Community Health Advocates  
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**\*\*\*Only fill out this form if organization uses a Fiscal Conduit\*\*\***

**FISCAL CONDUIT (if applicable):**

**Name:**

**Address:**

**Telephone Number:**

**Fax Number:**

**EXECUTIVE DIRECTOR (or equivalent operational leader) print name and title:**

**Name:** \_\_\_\_\_

**Title:** \_\_\_\_\_

**Signature:** \_\_\_\_\_

**Date:** \_\_\_\_\_

**PRESIDENT OR LEADER OF BOARD OF DIRECTORS (or governing board) print name and title**

**Name:** \_\_\_\_\_

**Title:** \_\_\_\_\_

**Signature:** \_\_\_\_\_

**Date:** \_\_\_\_\_

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Anti-Discrimination Compliance Attestation  
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	Yes	No
Organization abides by all Federal Equal Employment Opportunity regulations, including the Civil Rights Act of 1964 and the Age Discrimination Act of 1975		
Organization abides by the Americans with Disabilities Act of 1990		
Organization abides by the Rehabilitation Act of 1973		
Organization will provide services that are linguistically and culturally appropriate		

I hereby attest that the above is true and accurate.

**Name:** \_\_\_\_\_

**Title:** \_\_\_\_\_

**Signature:** \_\_\_\_\_

**Date:** \_\_\_\_\_



**Community Health Advocates**  
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**Conflict of Interest Attestation Form**  
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**NAME OF ORGANIZATION:**

1. Describe the organization's primary activities.
  
2. Does the organization sell any insurance products or insurance-like products, including discount plans?
  
3. Does the organization receive any direct or indirect consideration from a health insurer? If yes, then please describe the terms and conditions for receipt of such consideration.
  - a. Explain why the organization's provision of services or products, or the relationship described will not create a conflict of interest or potential for non-objective performance of CHA activities.
  
4. Is the organization a provider entity that provides direct health care services to consumers, including outpatient and specialty visits with a provider?
  
5. If applicable, describe the health care services or products that the organization currently provides or anticipates providing. If the organization has a fiscal or legal relationship with a health care provider, state the name of the provider and describe the relationship with the applicant organization.
  - a. Explain why the organization's provision of services or products, or the relationship described will not create a conflict of interest or potential for non-objective performance

of CHA activities. Additionally, the organization will also want to demonstrate that primary activities of the organization do not include provision of medical care, health services or products; and limited provision of health care, services or products is performed as an incidental adjunct to the primary activities of the organization.

By signing below, I represent that the above statements are factually correct, and I am authorized to sign and bind my respective organization to the statements herein.

**Signature:** \_\_\_\_\_

**Name:** \_\_\_\_\_

**Title:** \_\_\_\_\_

**Date:** \_\_\_\_\_