

Summary of Affordable Care Act's Consumer Assistance Program Grant Announcement

General information

- The application must be submitted by a state. States that partner with one or more non-profits should include a letter of intent.
- Applications are due September 10. Grant awards will be announced on October 8.
- Only one grant will be made in each state. The funds will be allocated based on state population. The grant floor is \$120,000 and the ceiling is \$3.4 million.
- HHS will distribute \$29 million to up to 56 programs (including territories). One million dollars is reserved for administrative costs for HHS.

Who can apply?

- States may designate insurance departments, state Attorney General offices, independent state consumer assistance agencies, or other state agencies.
- States may contract with a non-profit organization or consortium of organizations.
- Insurance companies are not eligible.
- States may not use this grant to refinance existing services. The grant must be used to expand consumer assistance.

Eligibility criteria

The invitation includes a list of criteria that programs must meet to qualify for a grant:

- Independence to advocate freely and vigorously on behalf of consumers, including filing appeals and objective reporting of data about state agencies
- Ability to coordinate with state regulators, consumer assistance organizations, and Medicaid programs
- Staff expertise to:
 - Handle a variety of tasks, including education, enrollment, navigation and appeals
 - Work with enrollees in private coverage, high risk pools, group health plans, and other public coverage. Programs do not have to assist with Medicaid or CHIP, but must be able to refer these cases appropriately
 - Provide culturally and linguistically appropriate services
 - Understand state and federal health laws
- Ability to maintain database, using either HHS-provided software or other software, to track cases and report data to HHS
- Accessibility
 - Provide resources throughout state
 - Toll-free number or hotline answered in “real time” during business hours, plus 24-hour voice mail access with messages returned within 24 hours
 - Walk-in access
 - Demonstrated capacity serving vulnerable communities

Application process

The application must be submitted by a state using the federal grants website, and includes a narrative, budget, timeline, and other documentation such as a contract or a letter of intent signed by the state and a non-profit to provide the consumer assistance services.

Applications will be reviewed by “qualified experts” who will advise the approving HHS official.

The application review will include the following criteria (see page 17 of grant application for further information):

Type of entity and description of the program

- This includes the program's ability to advocate freely and vigorously on behalf of consumers and to report objective data to HHS about state agencies
- Program's ability for long-term financial sustainability

Scope of program assistance

- Range of assistance services provided by the program and experience in handling appeals and grievance cases

Program accomplishments

- Program's track record of consumer assistance and expertise in consumer education and problem resolution
- Program's accomplishments involving assisting consumers with enrollment, filing of complaints and appeals, consumer education, data collection and reporting, and caseload.

Expertise of consumer assistance program personnel

- Staff expertise in handling cases involving private health insurance (federal, state and local rights and protections)
- Personnel training and ability to provide assistance that is culturally and linguistically appropriate

Accessibility

- Statewide
- Toll-free number or hotline, walk-ins, e-mail, website, hours of operation
- Ability to work with vulnerable populations
- Plan to subcontract with non-profit community-based organization or center

Process for ensuring privacy and security of personally identifiable information

- Mechanisms in place to protect a consumer's personal information