

2024

EQUITABLE ACCESS TO HEALTHCARE COVERAGE

Applications due: Wednesday, June 26, 2024, 1 p.m. Central Time

GOAL

The goals of this funding opportunity are to increase healthcare coverage among Minnesota communities most impacted by a lack of healthcare access, reduce racial disparities in insurance coverage and maintain historic-low overall uninsurance rates in Minnesota.

BACKGROUND

Research shows that uninsured people are far more likely than those with insurance to delay healthcare or go without it entirely. The effects of this can be devastating, particularly when chronic diseases go undetected or when preventable or life-threatening conditions are left untreated.

In 2023, the overall percentage of uninsured Minnesotans fell to an all-time low of 3.8 percent — in part due to continuous enrollment throughout the COVID-19 public health emergency.¹ However, racial disparities in coverage persist. This is reflected in cumulative data from 2018 to 2022, which includes, but is not limited to, the following rates of uninsurance:²

RACE/ ETHNICITY	PERCENT UNINSURED
Asian	5.8%
Black	7.3%
Indigenous	15.1%
Latine	16.1%
White	3.6%

Uninsurance rates, as well as racial disparities within them, can be even greater in counties and ZIP codes with significant levels of social vulnerability.

¹ “Minnesota’s uninsured rate hits all-time low despite coverage lapses, affordability concerns,” Minnesota Department of Health. April 3, 2024. <https://www.health.state.mn.us/news/pressrel/2024/uninsured040324.html>.

² “Resource: Minnesota’s Community and Uninsured Profile (2018–2022),” SHADAC. <https://www.shadac.org/resource-minnesota-community-uninsured-profile>.

OVERVIEW

The Foundation will fund 501(c)(3) tax-exempt, nonprofit organizations, fiscally sponsored groups and Tribal Nations working to assist people in specified counties who face the greatest need and are eligible for public program coverage under Medical Assistance and MinnesotaCare.

Grants will support **outreach, application and enrollment assistance** for communities that are disproportionately uninsured, including communities of color, Indigenous communities, undocumented Minnesotans, and those who face other barriers to enrolling in coverage. The application must include all three activities and must utilize skilled MNsure-certified navigators, either as a single organization or through a partnership.

Applicants must serve individuals and families in **Hennepin, Kandiyohi, Nobles, Ramsey, Rice and/or Stearns counties**. This geographic narrowing was informed by an analysis of ZIP code-level social vulnerability, uninsurance rates, uninsurance counts, and ongoing learnings from Minnesota's redetermination process and outcomes.

The Foundation will prioritize organizations that promote leadership and decision making by the people most impacted by the proposed effort, and that meaningfully engage the impacted population in all aspects of the proposed work, from idea generation through implementation.

ELIGIBILITY

The Foundation welcomes applications that implement, continue, or expand proven approaches, and those that develop and implement new models. Both new and existing efforts are eligible. **Each organization may submit only one application for this funding opportunity.** Fiscal sponsors may apply on behalf of other projects, as well as on behalf of their own project.

Eligible organizations

- 501(c)(3) tax-exempt, nonprofit organizations that are not private foundations
- Tribal Nations
- Fiscally sponsored groups (Fiscal sponsors must be eligible organizations. If you plan to use a fiscal sponsor, [click here](#) for instructions.)
- Organizations serving Hennepin, Kandiyohi, Nobles, Ramsey, Rice, and/or Stearns counties

Ineligible organizations

- Individuals
- Organizations that discriminate on the basis of race, color, religion, gender, national origin, citizenship status, age, disability, sexual orientation or veteran status
- Organizations that require membership in their religious tradition or advance religious beliefs or practices (Faith-based organizations are eligible to apply if they welcome and serve all members of the community regardless of religious belief.)
- Government agencies or units of government (with the exception of Tribal Nations) and public schools

APPLICATION PROCESS AND PREPARING YOUR APPLICATION

The application process has three steps:

- 1. Eligibility questionnaire.** Applicants will be prompted to complete an eligibility questionnaire at the start of the application process in the Foundation’s **online grant-management system**. Upon completing the eligibility questionnaire, applicants will either (1) be allowed to proceed with the full application, or (2) receive a message that their organization is not eligible to apply for this funding opportunity.
- 2. Full application.** Applications will be accepted until **1 p.m. Central Time on Wednesday, June 26, 2024**. Applications must be completed through the Foundation’s **online grant-management system**. No other form or method of submission may be used.
- 3. Site visit.** Site visits will be scheduled only with applicants selected as finalists.

Application questions

Your application will be evaluated on responses to the questions below; your budget documents; the leadership demographics of applicants; the level of social vulnerability of the area(s) served; and the geographic distribution of grants.

Application Questions
Provide a 2–3 sentence summary of your request.
Describe the opportunities and challenges your application addresses and your proposed solution.
How was the focus determined, and who was involved in that decision-making process?
Describe your organization’s capacity and relevant expertise. <i>Include your organization’s cultural competency and its experience serving communities within areas of high social vulnerability in the specified county/ies.</i>
Describe your goals and objectives for this project.
Describe the specific activities for which you seek funding and who will carry out the activities.
How will this project advance racial and health equity?
Describe how you will evaluate the work. What impact will you have? How will you measure? Who will be involved?
If applicable, describe your strategies for sustaining this effort.
We invite you to provide any additional information here that would be helpful for us as we review your request. (optional)
Upload any additional attachments here that would be helpful for us as we review your request. (optional)

BUDGET INFORMATION

The Foundation expects to grant a total of up to \$700,000 in year one and an additional \$700,000 in year two. Applicants may apply for grants of up to \$100,000 per year and may apply for one- or two-year grants (up to \$100,000 each year). Organizations applying for two-year grants may request different amounts each year. Approval for the second year of funding is dependent on demonstrated progress toward goals in the first year. The Foundation typically provides two-year grants, but has no preference related to one- or two-year grants.

The Foundation typically funds up to 25 percent of an organization's annual budget, up to the maximum request of \$100,000 per year. In some cases, the Foundation may fund up to 50 percent of an organization's annual budget.

Each applicant must submit a detailed project budget, budget narrative and organizational budget.

You may submit your own budget form or use the Foundation's templates. Applicants invited for a site visit must provide their most recent audit (if audited) or most recent board-approved financials and the most recent IRS Form 990 in advance of the site visit.

Eligible use of funds

- Project staff salaries and benefits
- Direct project-related costs
- Indirect administrative costs, up to 20 percent of the total grant budget

Ineligible use of funds

- **Lobbying.** As required by the Internal Revenue Code, the Foundation will not fund attempts to influence specific pending or proposed legislation, including referenda, local ordinances and resolutions. This prohibition generally includes direct lobbying of legislators and other government officials with respect to specific legislation and mass media advertising campaigns aimed at influencing specific legislation.
- **Activities focused on commercial tobacco use and healthy eating.** Dedicated resources from Blue Cross and Blue Shield of Minnesota's historic settlement with the commercial tobacco industry are used to address commercial tobacco use and healthy eating; therefore, applications focused primarily on those issues are not eligible for Foundation funding. Learn more [here](#).
- **Capital expenditures and equipment.** Capital expenditures are funds used to acquire, upgrade and maintain physical assets — such as property, plants, buildings or vehicles. Equipment is defined as tangible items where the acquisition of a single item is \$5,000 or more.
- **Activities that are inherently religious or require membership in a religion.** These include religious worship, instruction or proselytization.

TIMELINE

May 1, 2024	Funding opportunity guidelines released; informational webinar recording posted on website ; application process opens
May 1–June 26, 2024	Foundation program staff available for questions about funding opportunity
June 26, 2024	Application deadline, 1 p.m. Central Time
August 5, 2024	Staff schedule site visits with finalist applicants; applicants not receiving a site-visit invitation will not continue in the process
Mid-August 2024	Applicants not selected for a site visit are notified by email
August 6–20, 2024	Site visits completed
Early September 2024	Announcement of grant awards
October 1, 2024	Expected start date for grantees
September 30, 2025	Expected end date for one-year grants
September 30, 2026	Expected end date for two-year grants

APPLICATION CHECKLIST

- Online application questions
- Project budget
- Budget narrative
- Organization budget

READY TO APPLY? [CLICK HERE](#) TO BEGIN THE APPLICATION PROCESS.

GLOSSARY OF KEY TERMS

Health equity — Attainment of the highest level of health for all people. (Healthy People 2030)

Level of social vulnerability — ZIP code–level measurement of a community’s risk, factoring for income, access to transportation, housing and more. Level of vulnerability is determined using the CDC’s Social Vulnerability Index [methodology](#) and mapped at the ZIP code level in the [SHADAC Uninsured and Community Profile](#). Minnesota ZIP codes in the 50th percentile and above have significant vulnerability.

Medicaid redetermination / recertification / renewal / unwinding — The regular eligibility review conducted by each state’s Medicaid agency to determine whether beneficiaries still qualify for Medicaid or Children’s Health Insurance Plan (CHIP) coverage. This annual process was paused during the COVID-19 public health emergency and resumed in July 2023.

MNSure — Minnesota’s health insurance marketplace where individuals and families can shop, compare and choose health insurance coverage that meets their needs.

Navigator(s) — trained experts who can help consumers learn about their health plan options and assist with enrollment in public and private healthcare coverage through MNSure. Navigator organizations are obligated to assist any consumer seeking their assistance, and services from MNSure-certified navigators are always free.

Racial equity as an outcome — Race no longer determines one’s socioeconomic outcomes; everyone has what they need to thrive regardless of where they live. (Race Forward)

Racial equity as a process — Those most impacted by structural racial inequity are meaningfully involved in the creation and implementation of the institutional policies and practices that impact their lives. (Race Forward)