REQUEST FOR PROPOSALS (RFP)

Feasibility Study to Determine the Capability to Streamline and Automate Processes for Key Public Benefits Enrollment

Purpose of this RFP

The National Council on Aging (NCOA) is requesting proposals to determine the feasibility of large-scale changes to the way that older adults access and enroll in the public benefits for which they are entitled. This includes conceptualizing an automated "rules engine" that encompasses specifics for all public benefits including eligibility and requirements; what it would look like, where it would live, and whether such a tool is financially viable and has meaningful societal impact for older adults.

KEY DATE: **UPDATED:** **Applications due Friday, February 4, 2022 at 5 p.m. ET**

Background on Funding Opportunity

The Current Problem with Public Benefits

Public benefits programs are available to help low-income older adults meet their basic needs. Benefits such as the Supplemental Nutrition Assistance Program (SNAP), Medicare Savings Programs (MSPs), and Part D Low-Income Subsidy (LIS) are available to help older adults afford food, healthcare costs and premiums, and prescription medicines. The participation rate in many of these programs is low, with many eligible older adults missing out on these critical benefits. For example, less than half (48%) of older adults who qualify for SNAP are enrolled.[1] NCOA estimates that only 63% of eligible community-dwelling older adults are enrolled in MSPs and 67% in LIS.[2] Among the reasons for low participation rates, navigating the application process is complex and cumbersome. Likewise, the eligibility rules are often challenging to understand and vary from state to state.

The national public benefits landscape is awash with entities and organizations at the federal, state, and local level who assist consumers to enroll in benefits, by providing support to determine eligibility, complete an application, and verify enrollment. There is not a single source available to consumers to allow them to determine their eligibility and apply directly for public benefits.

Purpose of this RFP

To support federal and state efforts to streamline benefits eligibility systems to ensure more enrollment of older adults, NCOA, under a cooperative agreement funded by the U.S. Administration for Community Living (ACL) to operate the National Center for Benefits Outreach and Enrollment (NCBOE), is requesting proposals to conduct this research. Among the outcomes of the study will be the ability to determine the potential capability and feasibility to streamline the eligibility determination, application, and enrollment processes through an end-to-end digital solution.

Specifically, to determine the feasibility of a single digital solution and to determine if such a tool is financially viable and has meaningful societal impact for older adults, the vendor will:

1) Explore how to bridge all systems (federal, state, and local) to each other to achieve the goal of streamlined automated eligibility assessment and enrollment;

2) Determine the technical requirements to develop a seamless end-to-end enrollment process and solution. This includes conceptualizing a "rules engine" that encompasses

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1   Lauffer, S., & Vigil, A. (2021). Trends in Supplemental Nutrition Assistance Program Participation Rates: Fiscal Year 2016 to Fiscal Year 2018. Prepared by Mathematica, Contract No. 12-3198-19-F-0014. Alexandria, VA: U.S. Department of Agriculture, Food and Nutrition Service, Office of Policy Support, Project Officer: Kameron Burt. Available online at: www.fns.usda.gov/research-and-analysis.

2 Popham, L., Bedlin, H., Fried, L., Silberman, S. L., Hoadley, J., & Slanchev, V. (2020). Take-up rates in Medicare Savings Programs and the Part D Low-Income Subsidy among community-dwelling Medicare beneficiaries age 65 and older. National Council on Aging issue brief. Retrieved at: https://www.ncoa.org/article/take-up-rates-in-medicare-savings-programs-and-the-part-d-low-income-subsidy

specifics for all public benefits including eligibility and requirements; what it would look like, where it would live, and what are the costs and benefits for doing so;

3) Examine how to collect all the needed information from consumers with a single front-end data collection source that is easy to use, complete, and that would ultimately lead to a bridge to automate enrollment; and,

4) Consider what policy implications and levers (federal, state, and local) are necessary for this seamless data collection, eligibility determination, and enrollment solution. Additionally, the assessment should take into consideration potential governmental efforts around a streamlined process for eligibility to enroll in benefits.

Funding Opportunity Description and Deliverables

Environmental and Market Scan

Background:
To help better understand the public benefits landscape, a brief environmental and market scan will examine both public and private organizations (federal, state, local levels) that are engaged in benefits enrollment. It will also identify any online platforms that assist potential beneficiaries with information, screening, and enrollment. These online platforms and tools may include federal tools such as those provided by the Social Security Administration to enroll in Supplemental Security Disability Insurance (SSDI) and Extra Help as well as HealthCare.gov that could be expanded. There are also some state-level enrollment tools to be considered (e.g., NJSave) as well as tools developed from non-governmental organizations (e.g., BenefitsCheckUp, Aunt Bertha).

Types of Questions to be Answered:
- Who are the major providers of benefit information?
- Is there an existing system(s)/"rules engine" that can be automated and scaled to achieve the intended goal of increasing and simplifying enrollment?
- What are the current barriers for a single end-to-end solution?
- What would it take to make that happen?

Timeline: The Environmental and Market Scan report should be issued no later than 3 months after the project has begun.

Feasibility Report

Background and Types of Questions to be Answered:
The feasibility assessment will build understanding around how to create a complete end-to-end solution– that increases enrollment in a range of federal, state, and local public benefits. It will identify the pros and cons of automating the benefits eligibility determination and enrollment process as well as the path forward if the pros outweigh the cons. Many older adults face challenges with digital access issues: access to the internet, access to a computer or smartphone, and having the skills to navigate online enrollment. There are also language and ability barriers to consider. A disparate impact analysis will need to take these issues into account as part of this assessment. This study will have both policy and technical considerations. The end-to-end solution should address the following:

- **Technical systems-level issues**: At the start of this work, the vendor will need to assess the high-level benefit requirements to complete this work. The vendor will need to answer the following types of questions:
  - Entities that assist with benefits enrollment use a variety of digital and analog tools (sometimes accompanied by in-person assistance) when working with their clients. What are the different models?
  - In considering how to maximize enrollment, how can these tools sync with one another, share information and automated updates, work together, and serve as a seamless system to benefit the consumer?
  - How do/can the systems verify enrollment status?
  - Is auto-enrollment possible?
  - Do/can the systems produce pre-populated forms?
  - How should issues of access and equity for beneficiaries be taken into account to ensure the potential eligible beneficiaries become enrolled?
  - Do/can the systems take into consideration eligibility for all federal, state, and local benefits to maximize the benefits received by the beneficiaries through one digital solution?

At the completion of the technical systems-level analysis, the vendor will convene an expert panel to guide and inform the most viable approaches from a technical and governance standpoint. The vendor will consult with NCOA on the right makeup of the expert panel.

- **End-to-end enrollment solution**: As part of this work, the vendor will provide the high-level designs of an end-to-end system. The vendor will need to answer the following types of questions:
  - To ensure a smooth, easy, accessible end-to-end enrollment solution, what kind of tool or engine is needed?
  - What might it include?
  - How will it encompass specifics for all public benefits including eligibility and requirements to enroll?
  - What might this automated "rules engine" look like?
  - What is the best design? What are the minimum technical requirements for this enrollment system?
  - What types of APIs (application programming interfaces) can help integrate information from various sources?
  - Is there a recommended period for beta testing and user feedback?
  - What types of security are required?
  - How will personally identifiable information (PII) be protected? Are there HIPAA concerns?
  - Where might the tool live?
  - Who are the stakeholders (e.g., appropriate federal agencies, state agencies, non-profits, associations, and any other administering entities) that should be involved to make it successful?
  - How will disparate impact be considered?
  - How can access and equity issues be addressed?

- **Cost-benefit Analysis:** As part of this work, it is important to determine if this is the most effective use of limited dollars. The vendor should complete a cost benefit analysis addressing the following types of questions:
  - How many more people could potentially be enrolled under this tool?
  - What are the trade-offs to be considered when deciding if and how to go-ahead with this effort?
  - What are the societal benefits of this investment?
  - To achieve the goals of increased public benefit enrollment, are there more effective investments?
  - If an end-to-end enrollment solution was to be created, how many additional people are estimated to be enrolled in public benefits?
  - Does this societal impact justify the cost to create the solution?

- **Collecting needed information**: One of the challenges to increase public benefits enrollment is the complexity of the application process and differing documentation required to establish eligibility. This phase of the work will need to consider how to collect all the needed information that is required and appropriate from consumers. The vendor will need to answer the following types of questions:
  - How would it be shared across different benefit programs?
  - How will issues of privacy and security be addressed given the need for data sharing?
  - What barriers and challenges would need to be overcome?
  - What would a single data collection source that is easy to use and complete look like and include?
  - How will issues of access and equity be taken into account?

- **Policy implications and levers**: The national public benefits landscape is complex, with actors involved at the federal, state, and local levels across various sectors. The vendor will need to answer the following:
  - What are the policy roadblocks to keep end-to-end solutions from being possible (i.e., barriers in accessing data, challenges to automating updates to a "rules engine", needed bi-directional information flow, etc.)?
  - What is necessary to make increased benefits enrollment succeed across this landscape?
  - What policies will impact the efforts to increase enrollment through a seamless end-to end digital solution?
  - How should roadblocks and challenges be addressed?
  - What might prevent stakeholders from supporting and cooperating on this effort to increase benefit enrollment?
  - What are the various types of roadblocks, e.g., political, policy, legal, regulatory that must be considered?
  - Which way does information flow?
  - What areas and issues need to be overcome?
  - How can it succeed?
  - Are there incremental steps as well as a long-term bolder vision?

The feasibility study should include both a case for change (or no change) and the potential path forward in navigating potential roadblocks on the policy and political will fronts. To meet the goal of increasing benefits enrollment, it may be useful to centralize and automate the eligibility guidelines, streamline the benefits application process and bridge systems for enrollment verification status determinations. Vendors should present both the pros and cons of each option.

Project Timeline

NCOA expects the feasibility study to take 10 or 11 months. The study will begin with a kick-off meeting in February/March 2022 and be completed with a final report delivered to NCOA in December 2022. NCOA expects to hold biweekly meetings with the vendor throughout the project.

Technical Systems-Level Analysis: Due no later than 5 months after the project begins

Technical Systems-Level Expert Panel: Convened no later than 6 months after the project begins

Feasibility Report Outline: Due no later than 7 months after the project begins

Feasibility Report Draft 1: Due no later than 9 months after the project begins

Feasibility Report Final Document: Due no later than 10 months after the project begins

Feasibility Report Presentation to NCOA and Other Stakeholders: Due in the final week of the project

Eligibility

Research and consulting and government service firms are eligible to apply.

The ideal vendor will have the following qualifications, experiences, and capabilities:

- Demonstrated understanding and experience conducting feasibility studies
- Expertise in public policy issues, particularly as it relates to public benefits programs
- Expertise in technical systems requirements for online platforms
- Experience conducting environmental and market scans
- Experience conducting financial viability assessments, including cost-benefit analysis, as part of a feasibility study
- Ability to make the case for change or no change
- Ability to develop processes to engage multi-sectoral stakeholders (state administrators, tech vendors, CBOs, federal stakeholders, health plans, other industry stakeholders with a desire to help older adults age well at home, etc.)
- Ability to design innovative solutions - both policy and programmatic
- Ability to blueprint paths forward within current parameters plus administrative, regulatory, and legislative change
- Ability to draw upon other "playbooks" for this type of change (might there be examples from state level innovation or parallels when it comes to children, etc.)

- A genuine commitment to weave disparate impact analysis into all that is done as a part of crafting the feasibility study
- The capacity and technical expertise to get granular on platform and systems integration

Budget

The study will be conducted under a Firm Fixed Price contract. The response document must include a final price that will cover all of the deliverable elements identified in this RFP. Please provide a description and estimate of labor (including hourly billing rates for principal personnel) and any non-labor expenses you anticipate incurring as part of this effort.

Proposal Elements and Selection Criteria

All proposals must include the following:

- Background including experience, capabilities, and qualifications relevant to the proposal
- Description of approach including the following elements:
    - Environmental and market scan
    - Technical systems-level analysis
    - Financial feasibility for an end-to-end enrollment solution
    - Policy implications and levers
- Description of the Project Director's role and relevant experience and skillset, as well as resumes/CVs of all key staff members
- Workplan with timing of deliverables
- Budget and budget narrative
- Letter(s) of commitment

If possible, vendors should submit relevant examples of their work. If examples may not be shown for proprietary reasons, please provide a description of the materials that were prepared for the effort.

Applications will be evaluated based on the following criteria, adding up to 100 points:

- Demonstrated understanding of the benefits landscape, including policy [10 points]
- Demonstrated experience with feasibility study [15 points]
- Plan Objectives and Work Plan [15 points]
- Description of Approach [35 points]
- Management and Organizational Capacity [15 points]
- Budget [10 points]

NCOA requires the finalists to participate in interviews (via Zoom) before making final decisions.

How to Apply

Applicants must submit an electronic proposal with the elements described above by **5:00 p.m. ET on February 4, 2022.** Proposals should be submitted in PDF or Word document format via email to susan.silberman@ncoa.org.

NCOA will not accept any materials submitted late, and we will not be able to review incomplete proposals. Applications will be reviewed by internal and external stakeholders.

Informational Webinar

NCOA will host an optional webinar to review the opportunity, answer questions, and provide clarifications on Thursday, November 18, 2021 at 3:00 p.m. ET. Note: This webinar was recorded and can be requested by emailing susan.silberman@ncoa.org.

Inquiries

All inquiries regarding this RFP should be **emailed** to Dr. Susan Silberman, at susan.silberman@ncoa.org.

Application Timeline

November 10, 2021, 12 p.m. ET	Application Opens
November 18, 2021, 3 p.m. ET	Optional, Informational webinar *Webinar will address the project requirements and serve as an opportunity to ask questions. Webinar will be recorded and available upon request.*
February 4, 2022, 5 p.m. ET	Extended deadline for submission of proposals

About the National Council on Aging

The National Council on Aging (NCOA) is the national voice for every person's right to age well. We believe that how we age should not be determined by gender, color, sexuality, income, or zip code. Working with thousands of national and local partners, we provide resources, tools online and in community), best practices, and advocacy to ensure every person can age with health and financial security. Founded in 1950, we are the oldest national organization focused on older adults. NCOA has a goal to improve the health and economic security of 40 million older adults by 2030. Learn more at www.ncoa.org and @NCOAging.

Use of Grant Funds

This project is supported in part by grant number #90MINC0002-01-02, from the U.S. Administration for Community Living, Department of Health and Human Services, Washington, D.C. 20201. Grantees undertaking projects under government sponsorship are encouraged to express freely their findings and conclusions. Points of view or opinions do not, therefore, necessarily represent official Administration for Community Living policy. (HHS Grants Policy statement: https://www.hhs.gov/sites/default/files/grants/grants/policies-regulations/hhsgps107.pdf)