



# Community Health Matching Program: Access to Care for the Uninsured

Request for Proposals



[bcbsm.com/foundation](http://bcbsm.com/foundation)

**Blue Cross Blue Shield of Michigan Foundation**

The philanthropic affiliate of Blue Cross Blue Shield of Michigan  
dedicated to improving the health of Michigan residents

## Vision

To make a significant contribution to health care knowledge and its application to improve health by supporting research and effective demonstration and evaluation projects; and developing innovative and socially responsive community oriented health initiatives.

## Mission

The Blue Cross Blue Shield of Michigan Foundation is dedicated to improving the health of Michigan residents through the support of research and innovative programs.

## Core Values

- Commitment to quality performance
- Honesty, integrity, collaboration and team work
- Effective and efficient use of resources
- Excellence in programs, grants and communications

The BCBSM Foundation is the philanthropic affiliate of Blue Cross Blue Shield of Michigan — and is a 501(c)(3) nonprofit, incorporated separately from BCBSM. The BCBSM Foundation is an independent licensee of the Blue Cross and Blue Shield Association. BCBSM Foundation grant programs are conducted in Michigan, by Michigan researchers and non-profit organizations to address the quality and costs of care; access to care; and community health.

The Blue Cross Blue Shield of Michigan Foundation is dedicated to improving the health of Michigan residents through the support of research and innovative programs. The BCBSM Foundation's vision is to make a significant contribution to health care knowledge and its application to improve health by sponsoring research and effective demonstrations and evaluations and by developing innovative and socially responsive initiatives.

None of the BCBSM Foundation's grant-making resources come from BCBSM customer premium payments. The BCBSM Foundation was funded through an endowment from Michigan physicians in 1983 and from proceeds of an earlier prescription drug class action lawsuit settlement.

For more information about the BCBSM Foundation and its programs, go to [www.bcbsm.com/foundation](http://www.bcbsm.com/foundation).

# Community Health Matching Program: Access to Care for the Uninsured and Underinsured

More than 50 percent of those who are uninsured are poor, working women — who are the single head of the household — who work at low paying service jobs that do not provide health insurance. There are approximately 1 million

Michigan residents who are uninsured. Approximately 200,000 are children under 18 years of age, who are eligible for but not enrolled in either MICHild or the state Medicaid program.

*The purpose of the Community Health Matching Program: Access to Care for the Uninsured is to encourage community based nonprofit health care organizations to develop programs in support of efforts to improve access to health care for people who are underinsured or uninsured, throughout the state of Michigan.*

As Walter Reuther said, when he fought for national health insurance, “We’re all only a job away from being uninsured.” Never has this quote been more poignant at this time and in this place — as Michigan has among the highest unemployment rate in the nation and as our state continues to struggle economically.

In these times of national and state economic downturns, more people are losing job-related health insurance — either because they lose a job or because their coverage is reduced. Public programs — Medicare, Medicaid, and the State Children’s Health Insurance Program (known as MICHild in Michigan) – play an important role in covering millions of Americans, but millions more remain either uninsured or with limited coverage that does not pay for important aspects of their care. Access to health care is a critical problem, both for the uninsured residents and for the State of Michigan.





The Institute of Medicine has reported that a lack of insurance results in over 18,000 unnecessary deaths a year. In comparison with the insured, uninsured adults have a 25% greater risk of death. Research has found that those without access to health care have a disproportionately high number of health problems in comparison to the insured. Also, they are more likely to forego needed services and care, even when they experience serious symptoms. Those without health insurance use less than half of the number of services used by those with insurance. Our children are particularly vulnerable. If common conditions like asthma or

middle-ear infections are left untreated, language development, hearing and ultimately school performance can be impacted. Untreated asthma can be fatal.

A “safety net” for the uninsured, comprising public hospitals, community health centers, local clinics and some primary care physicians, exists throughout the state. However, the capacity of these systems and their sources of financial support vary widely. There may be considerable differences across communities in the extent of unmet need and delays in obtaining care among the uninsured.

Nationally, more than four out of five uninsured people are in working families – 71% are in households with at least one full-time worker and 11% in households with a part-time worker. About two-thirds of the uninsured are in low-income families and about one-third are low-income parents with children at home. While younger adults are more likely to be uninsured, the majority (61%) of uninsured adults are over the age of 30. Medicaid covers many low-income children, but coverage for adults is more limited. Unless severely disabled, even the poorest adults are generally ineligible for Medicaid if they do not have children.

Close to 13% of Michigan residents are uninsured, as reported in a special report on Michigan's uninsured that was issued by the Michigan Department of Community Health in June, 2007. The report finds that minorities lack insurance at a significantly higher rate than Whites. Nineteen and a half percent of Latinos, 18.7% of African Americans and 11.1 of Caucasians lack insurance. Of Michigan's uninsured, 87.1% are adults and 12.8% are children.

To do its part, BCBSM contributes a \$32 million subsidiary to the state's MICHild Health Insurance program for low income children. Still, many children eligible for MICHild are not enrolled in the program and an estimated 100,000 children are eligible for but not enrolled in the state's Medicaid program.

The purpose of the Community Health Matching Program: Access to Care for the Uninsured and Underinsured is to encourage community based organizations to participate in the development and pilot testing of new approaches designed to increase access to care. The community organization may partner with health care organizations, research or governmental agencies both to assist in the design and then to test the innovation, in their community.

Nonprofit health care organizations, research or governmental agencies may develop partnerships with community organizations to demonstrate the efficacy of previously developed theoretical concepts, newly developed theoretical concepts, or to replicate proven methods, in Michigan communities, that have succeeded in improving access to care for the poor and uninsured.

The BCBSM Foundation's goal is to extend the range of successful and validated methods of enhancing access to care for the under- and uninsured. BCBSM Foundation will place emphasis on approaches that are:

1. **Systemic in nature**, i.e., recognize that access to care is a national/ community problem and can only be successfully addressed if all relevant stakeholders are contributing members of the partnership;
2. **Cost-effective**, i.e., once operational, the proposed approach will be both affordable and sustainable;
3. **Scalable**, i.e. the proposed approach would be feasible to expand operations to other communities and, possibly, the state of Michigan;
4. **Replicable**, i.e. if this approach is reproduced in different locations, it would produce, in general, similar successful outcomes.

The BCBSM Foundation will make available \$1 million per year in matching support for projects to increase and improve access to health care for poor, uninsured and underinsured Michigan residents. Proposals must include a rigorous evaluation of the outcome of the initiative in accomplishing its objectives (preferably an independent or university based evaluation).

## Program Structure

\$50,000 per year, for a maximum of two years, is available from the BCBSM Foundation to implement and evaluate proposed projects to increase or improve access to health care for the poor and uninsured.

The Community Health Matching Program: Access to Care for the Uninsured requires a 25 percent match of new monies from external funding sources specifically dedicated for the proposed project. BCBSM Foundation matching grants are contingent on confirmation that the grantee has obtained commitment for new funds sufficient to support the program. (A larger match may be required if the total program budget exceeds the maximum grant plus 25% match.) In-kind contributions are not accepted as a match.

## Eligibility

Nonprofit 501(c)(3) organizations based in Michigan are eligible. Nonprofits do not need a firm commitment of matching support prior to the submission of the proposal (letters from potential funding partners are encouraged, indicating their support for the project and interest in possible funding partnership(s)). Grants under this program do not pay for the costs of equipment (e.g., personal computers), hardware, or software. The BCBSM Foundation does not provide support to for-profit organizations or individuals associated with organizations not located in Michigan.

## Application Instructions

Requests for funding should include:

- Cover letter, including name and phone number of contact person;
- Completed application form;
- Proposal describing the character and scope of the problem, proposed project, expected results and the details of the evaluation methods. The proposal should be no longer than 20 pages;
- Letter from proposed funder(s) indicating their willingness to provide or consider co-funding, and/or a list of possible funding partners;
- Detailed budget (for the program and evaluation), including justification for each line item;
- Resume of the project director and other key personnel;
- Copy of the most recent Internal Revenue Service 501(c)(3) federal tax exemption letter.



## Evaluation

The evaluation of your proposed project should be rigorous and follow accepted methodology for demonstration projects. We are looking for a thorough evaluation of the effectiveness of your project in addressing health care access as well as a cost-effectiveness assessment of your project.

We recommend that you ask external evaluators to conduct the evaluation. For a list of possible evaluators, please contact the Foundation.

### Specifically, we are looking for a final evaluation that includes:

- A discussion of the significance of your proposed intervention to improve access to care as well as its anticipated impact.
- A description of background information regarding the specific aspect of the access to care issue that you are addressing, as well as a description of how it has been addressed previously, either in Michigan or outside of Michigan.
- The primary question(s) to be answered by the evaluation.
- A thorough description of the intervention and its implementation.



- A list of the variables to be used in the evaluation and the type of data you will need to collect to evaluate those variables.
- A description of the evaluation methodology you will use to collect, validate and analyze data
- A discussion of the evaluation results and the effectiveness of the intervention
- An assessment of the cost-effectiveness of the project and its cost in terms of its impact
- An assessment of barriers which may impede widespread implementation of this intervention and how barriers might be overcome.

Applications are accepted at any time and will be reviewed three times a year. Send requests for funding to:

**Community Health Matching Program:  
Access to Care for the Uninsured and Underinsured**

Blue Cross Blue Shield of Michigan Foundation  
600 Lafayette East, X520  
Detroit, Michigan 48226

For more information about the BCBSM Foundation, visit our website at [www.bcbsm.com/foundation](http://www.bcbsm.com/foundation).

# Blue Cross Blue Shield of Michigan Foundation Community Health Matching Program: Access to Care for the Uninsured

## Application Form

Applicant Organization:

Title of Project:

Purpose of Project:

Project Director\* (*name, title, address, and phone, e-mail and fax number*):

Anticipated Start Date:

Total Project Budget Amount:

Amount of BCBSM Foundation Support Requested:

Mail checks to:

Make checks payable to:

### Organizational Approval

(*name and title of official authorized to sign for organization*):

\_\_\_\_\_

(Name, typed or printed)

\_\_\_\_\_

(Signature)

\_\_\_\_\_

(Title)

\_\_\_\_\_

(Date)

*\*The Project Director is the individual responsible for the proposed project.*

## Conditions of Grant

To induce the Blue Cross and Blue Shield Foundation (“Foundation”) to make the grant requested, the grantee accepts and agrees to comply with the following conditions, in the event that such grant is awarded.

- 1. PURPOSE AND ADMINISTRATION:** The grant shall be used exclusively for the purposes specified in the grantee’s proposal, dated Request for Project Support form and related documents, all as approved by the Foundation. In the event that the funds are not used for these purposes within the time specified in the grantee’s proposal or within any approved extension of said time period, the unspent funds shall be returned to the Foundation.

The grantee will directly administer the project or program being supported by the grant and agrees that no grant funds shall be disbursed to any organization or entity, whether or not formed by the grantee, other than as specifically set forth in the grant proposal referred to above.

All copyright interests in materials produced as a result of this grant are owned by the grantee. The Foundation, however, retains a royalty-free, nonexclusive and irrevocable license to reproduce, publish, use in modified form (e.g., shortened, summarized or abbreviated) or otherwise use and to authorize use of any such materials for any lawful purpose in furtherance of the BCBSM Foundation’s mission to enhance quality, control costs, and improve access to health care in Michigan. Notice will be provided to the grantee should the BCBSM Foundation use or authorize the use of such materials.

- 2.** No part of the grant shall be used for a grant contract or subcontract to another person or organization, not specified in the proposal, without prior written approval of the Executive Director of the BCBSM Foundation.
- 3. BUDGET:** Expenditures of the grant funds must adhere to the specific line items in the grantee’s approved grant budget. Transfers among line items (increases and decreases) must be requested on the Request for Budget Adjustment Form, and approved by the Executive Director of the Foundation.
- 4. ACCOUNTING AND AUDIT:** A systematic record on a fund-accounting basis shall be kept by the grantee of the receipt and disbursement of funds and expenditures incurred under the terms of the grant, and the substantiating documents, such as bills, invoices, canceled checks, receipts, etc., shall be retained in the grantee’s files for a period of not less than four (4) years from the date of the expiration of the grant period. The grantee agrees to promptly furnish the Foundation with copies of such documents upon the Foundation’s request, and without charge to the Foundation.

The Foundation, at its expense, may audit or have audited the records of the grantee insofar as they relate to the disposition of funds granted by the Foundation, and the grantee shall provide all necessary assistance in connection therewith without charge to the Foundation. Randomly selected projects may be selected for routine audit with or without cause.

**5. REPORTS:** Narrative and financial reports shall be furnished by the grantee to the Foundation bi-annually and upon expiration or termination of the grant. Such reports shall be furnished to the Foundation within 30 days after the quarter or close of the grant. The quarterly narrative report should briefly summarize the objective of the project, describe grant-related activities in the past quarter including, the progress made by the grantee towards achieving the grant's objectives, and discuss any problems or obstacles encountered including the strategy used to resolve the problem(s).

The financial report is to be in the same format as the approved grant budget, and for each line item, show the original project budget, the balance carried forward as of the report date, the amount expended against each line item for the current period, and the resulting balance remaining in each line. A total is to be shown for each column. If an encumbrance system is used, encumbrances are to be shown in a separate column from cash expenditures.

The Foundation may, at its expense, monitor and conduct an evaluation of operations under the grant, which may include visits by representatives of the Foundation or its designees to observe the grantee's program procedures and operations, and to discuss the program with the grantee's personnel.

The final report shall be presented to the Foundation within 30 days of the end of the grant period, unless an extension is granted.

The Foundation may request grant recipients to present their project at an appropriate forum within the state of Michigan.

**6. PUBLIC REPORTING:** The Foundation will report this grant, if made, in its next Annual Report. The grantee may be asked to review and approve a project summary briefly describing the grantee's activity which will be used by the Foundation to respond to inquiries and for other public information purposes.

The grantee shall send to the Foundation copies of all papers, manuscripts, and other information materials which it produces that are related to the project sponsored by the Foundation.

In all publications, press releases, annual reports, or other announcements — grantees are required to refer to the Foundation by its full name: Blue Cross and Blue Shield of Michigan Foundation.

**7. CERTIFICATION REQUIRED WHEN GRANT MAY BE USED FOR RESEARCH INVOLVING HUMAN SUBJECTS:** If the grant is to be used in whole or in part for research involving human subjects, the grantee hereby certifies that an institutional review board, which applies the ethical standards and the criteria for approval of grants set forth in the Department of Health and Human Services policy for the protection of human research subjects and other appropriate data confidentiality (45CFR part 46, as amended from time to time), has determined that the human subjects involved in this grant will not experience risk over and above that involved in the normal process of care, and that appropriate safeguards will be established to protect against the unauthorized use or distribution of confidential data.

**8. GRANT REVERSION AND TERMINATION:** If the grant is intended to support a specific project or to provide support for a specific period of time, any portion of the grant unexpended at the completion of the project and the end of the time period and any authorized extension thereof shall be returned to the Foundation within thirty (30) days.

The BCBSM Foundation may, for its sole convenience, cancel this grant in whole or part, with or without cause, at anytime by giving the grantee thirty (30) days written notice of its intention to do so. In the event of such termination, the grantee will be entitled to recover all approved project costs incurred prior to date of termination.

If the grant is terminated prior to the scheduled completion date, the grantee shall, upon request of the Foundation, provide to the Foundation a full accounting of the receipt and disbursement of the funds and expenditures incurred under the grant as of the effective date of termination. The grantee shall repay within thirty (30) days after written request by the Foundation all grant funds unexpended as of the effective date of termination and all grant funds expended for purposes or items allocable to the period of time subsequent to the effective date of termination.

**9. LIMITATIONS AND CHANGES:** It is expressly understood that the Foundation, BCBSM, or any of its subsidiaries, by making this grant, have no obligation to provide data or support to the grantee for purposes of this project or any other purposes other than the support requested in the grant request or agreement to provide data as expressly described in a separate letter of agreement by BCBSM, its subsidiaries or affiliates. Any changes, additions, or deletions to the conditions of the grant must be made in writing only and must be jointly approved by the Foundation and the grantee. If the grant is awarded, the Foundation agrees to fund projects for a period of one year. Subsequent years of funding, for multiple year requests, shall be reviewed and approved, annually.

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The foregoing conditions are hereby accepted and agreed to as of the date indicated.

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Date

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Grantee Institution

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Authorized signature of institutional official

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Title of institutional official

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Date

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Signature of principal investigator



600 East Lafayette  
Mail Code X520  
Detroit, MI 48226-2998

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