Request for Applications
Medicare Savings Programs Grant Opportunity

**Vision:** A country free of poverty where no older person feels vulnerable.

**Mission:** AARP Foundation serves vulnerable people over 50 by creating and advancing effective solutions that help them secure the essentials.

**Application Deadline:** August 3, 2022, 5 p.m. ET

**AARP Foundation Grantmaking Overview**

As AARP’s largest charitable affiliate, AARP Foundation works to end senior poverty by helping vulnerable older adults build economic opportunity. Our grantmaking supports sustainable, real-world solutions to the fundamental challenges facing older adults with low income, and prioritizes approaches that emphasize an equitable distribution of assistance. We collaborate with grantee and partner organizations to identify evidence-based projects that transform lives and communities — projects that we know can be expanded nationwide. Through grants, AARP Foundation enables grantees to help more people and work more efficiently, with a goal of bringing proven new approaches to scale and making resources go further.

**A Focus on Building Economic Opportunity**

AARP Foundation has specific objectives to achieve increasingly equitable outcomes for people over 50 who are living with low income. These objectives focus on generating income and earnings, gaining access to benefits, and securing refunds and credits, with an emphasis on strategies that increase equitable access and outcomes in our programs and services to address systemic barriers, racial and ethnic disparities, and other biases that perpetuate economic instability.

**Medicare Savings Programs Grant Project Overview**

Many older adults with low income face barriers to financial security, including difficulty gaining access to public benefits programs that can help increase income and reduce expenses for essentials such as food, health care, and housing. This is particularly true for populations that have faced systemic racism and discrimination. Medicare Savings Programs (MSP) are public benefits programs that have the potential to save vulnerable older adults thousands of dollars. Unfortunately, MSPs are greatly underused. Engagement varies by program, with up to 85% of eligible beneficiaries not participating.\(^1\)

The greatest barrier to MSP participation is a lack of awareness. It has been estimated that 79% of those eligible for MSPs have never heard of the programs. For those who are aware and do apply, the application process is confusing; up to two-thirds of applicants need assistance to complete it.\(^2\)
Approximately 18 million Medicare recipients live on annual incomes under 150% of the Federal Poverty Level (FPL), and Medicare expenses related to premiums, copays, coinsurance, and prescription drugs represent a high share of monthly expenditures. More than a million people are eligible for assistance through MSPs and are not yet enrolled. iii MSPs offer an opportunity to reduce Medicare expenses for these older adults, allowing their limited funds to be used for other essentials such as food, housing, or transportation. Enrollment in an MSP also automatically qualifies an individual for the Extra Help subside, which helps pay for prescription drug costs. Enrollment in both can save an older adult an estimated $7,040 per year, increasing their financial stability substantially.

With this Request for Applications (RFA), AARP Foundation seeks to educate, engage, and enroll more eligible older adults with low income in MSPs and to learn about the barriers to awareness, application, and the recertification process. Specifically, we want to identify best practices for:

- Outreach and messaging that engages older adults with low income to apply for MSPs
- Reaching historically underserved populations, including people who identify as women, people of color, LGBTQ+, people with disabilities, and people living in rural areas
- MSP engagement and application completion

Additionally, AARP Foundation is looking to collaborate with any grantees to identify innovative tactics for outreach, engagement, and enrollment of eligible older adults in MSPs. Ideally, grant applicants will have experience with the following:

- Serving older adults who are living with low income
- Providing assistance with accessing public benefits
- A record of successful outreach to historically underserved populations

The grant is open to all organizations; we especially encourage community-based organizations, safety-net health care providers and clinics, and social services agencies to apply.

Data Collection Requirements

AARP Foundation is committed to collecting and using demographic data to advance increasingly equitable outcomes; as such, we will require grantees to collect and report such data back to us. Direct Service grantees will be required to collect and report information on the number of people and the number of people over 50 with low income who are served by their grant-funded project on a quarterly basis. AARP Foundation defines low income as equal to or less than 250% of the HHS 2020 Federal Poverty Guidelines and rounds to the nearest 1000 for annual income for convenience.

Grantees will report progress against the indicated projections stated in the approved application, as well as additional metrics relating to participant demographics (including, but not limited to, age ranges, income levels, race, ethnicity, disability, and sexual orientation), Net Promoter Score (customer satisfaction), and Strategic Objectives.
Applicants will be assessed on whether the proposed project aligns with AARP Foundation’s strategic objectives and whether the organization has the capacity to measure project participant outcomes, such as dollar ($) increase in benefits.

**Reporting & Payment**

Award recipients will be required to submit calendar quarterly reports that provide programmatic and financial status of their project and include the data noted in the above section. Grant payments will be provided in fixed amounts and in accordance with the payment schedule outlined in the award letter. Final payments will be made based off of demonstrated ability to expend all awarded grant funds by the end of the project term.

**Funding Eligibility**

This funding opportunity is limited to organizations who have the experience or ability to enroll eligible older adults into Medicare Savings Programs. Applications will be considered if they have the ability to serve older adults living with low income, on their own or in conjunction with other organizations. AARP Foundation is focusing efforts in 22 U.S. states and territories: Alabama, Arizona, Arkansas, California, Florida, Georgia, Illinois, Kentucky, Louisiana, Michigan, Mississippi, New Mexico, New York, North Carolina, Ohio, Pennsylvania, South Carolina, Tennessee, Texas, West Virginia, the District of Columbia. Applicants must be located in one of these locations.

The following are **not** eligible for funding:

- Grants for individuals
- Capital campaigns
- Debt retirement or operating deficits
- Endowments or reserve funds
- Political organizations or campaigns
- Lobbying legislators or influencing elections
- Sponsorship of fundraising events
- Marketing endeavors and personal research
- Organizations located outside the United States or its territories
- Indirect expenses unrelated to the project being funded

**Grant Award Information**

**Potential Award Range:** $50,000-$150,000

**Grant Term:** October 1, 2022 – September 30, 2023

**Indirect Cost Rate:** AARP Foundation will fund an indirect cost rate of 15% of the total direct costs of the grant program.
Grant Application Process

Eligible applicants are invited to submit an application that contains basic information about their project model and its implementation, and how their project’s proposed outcomes align with AARP Foundation’s mission and the objectives specified on page 1 of this RFA.

All applications must be completed online through the AARP Foundation Community Portal. The application deadline is 5 p.m. ET on August 3, 2022.

Click here for the online application: Application Link

Applicants that are currently funded or have previously been funded by AARP Foundation should have an existing Community Portal account. After clicking on the application URL above, please sign in using your existing username and password login credentials. Failure to do so may result in the creation of a duplicate account for your organization.

NOTE: Once you have initiated the application process by selecting the above link and creating an account, you should not click on the link again. To return to your in-progress application, simply navigate directly to the AARP Foundation’s Community Portal and sign in using your login credentials.

Review Criteria

Application submissions undergo a thorough review process, from which a limited number of organizations are selected as finalists. During the review, you may be asked to respond to clarification questions and participate in follow-up (which may include video conferences).

Timeline

July 1, 2022: Funding opportunity announced and online application made available

August 3, 2022: Application deadline

August 2022: Application review

August 24 – 31, 2022: Clarification period (video/calls conducted, as appropriate)

September 2022: Applicants notified of award decisions and funding determinations

Contact

For questions related to this RFA or to application submission in the AARP Foundation Community Portal, please send an email to the AARP Foundation Grants Management mailbox at aarp.foundation.grants@aarp.org.
Appendix A: Application Questions

The application allows you to provide details on the proposed project for which you are seeking funding from AARP Foundation. Please be specific and concise and include the required attachments.

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<th>A. Contact</th>
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<td>Primary Contact Name</td>
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<td>Title of Primary Contact</td>
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<th>B. Organization Details</th>
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<th>C. Project Details</th>
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<td>Request (Project) Title <em>(100 character limit)</em></td>
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<td>Please enter a brief title of the project.</td>
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<td>Proposed Project Goal</td>
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<td>Please include how you will assist AARP Foundation in reaching our learning goals.</td>
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<td>Grant Classification</td>
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<td>Please select – “Direct Service-Ready for Outcomes”</td>
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<td>Primary Objective</td>
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<td>Please select – “Objective 2 – 2021-2026: Secure benefits for low-income 50+”</td>
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<td>Timeline</td>
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<td>What is your timeline for project completion and the dates related to key project milestones?</td>
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<td>State Serviced Area(s)</td>
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<td>Please enter the state(s) in which your project will operate.</td>
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<td>Population Served</td>
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<td>What specific population does the project seek to serve and how do you define people served? Please be specific in terms of age ranges, income levels (and how it relates to AARP Foundation’s definition of low income), race, ethnicity, and any other factors you wish to highlight. If serving adults in multiple states, please include the estimated percent of people served in each state.</td>
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<td>Project Evaluation</td>
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<td>Please share about the metrics you will track and report. We are particularly interested in learning at least estimates of the following: number of applications stated vs. submitted and why any processes were unsuccessful (ineligibility? supporting documents?); number of successful applications and, if possible, which MSP the applicant was admitted to; rates of Extra Help enrollment of applicants and whether an adult was enrolled in Extra Help as a result of this process; and estimated total annual dollars saved and how this amount was determined.</td>
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Population Recruitment

Please explain your outreach efforts and how you will reach your projected population served and number of people served.

Organization Experience

Please share about your current work in MSP or benefits access and your organization’s experience in providing application support for MSPs.

D. Output and Outcome Metrics and Data Collection

Proposed People Served

Proposed People Served Explanation

Proposed Adults Over 50 With Low Income Served

Proposed Total Number of Benefit Dollars*

Please project the total amount of benefit dollars that will be secured for adults over 50 living with low income.

Describe How Numbers were Determined

Describe Data Sources/Systems

Data Collection and Project Report Plan

Please describe how you will incorporate AARP Foundation demographic questions into your data collection practices and how you plan to report findings within the project that are relevant to AARP Foundation’s learning goals.

Direct from Participant?

Will you collect information about the amount of benefit ($) from those you serve? Or will you rely on estimates and/or average benefit amount?

E. Financial Information

Proposed Project Budget

Percentage of Total Project Budget*

What percentage of your total project budget will be supported by the amount requested from AARP Foundation (e.g., the $100,000 requested from AARP Foundation represents 50% of the total budget for the proposed project)?

Budget Narrative

Please provide a budget narrative. NOTE: AARP Foundation allows an indirect cost rate of up to 15% of total direct costs.

Application Budget*

To upload a document, click on the “Choose File” button. Once you have selected the file, click on “Open.” The file name should appear at the bottom of the box, beneath the “Choose File” and “Upload” buttons. Click the “Upload” button to attach the file to the report.

Detailed project budget (template)
