



Administration for Community Living

Center for Innovation and Partnership

Office of Healthcare Information and Counseling

ACL State Health Insurance Assistance Program (SHIP)

Opportunity number: HHS-2025-ACL-CIP-SAPG-0003



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Before you begin

If you believe you are a good candidate for this funding opportunity, secure your [SAM.gov](#) and [Grants.gov](#) registrations now. If you are already registered, make sure your registrations are active and up-to-date.

SAM.gov registration (this can take several weeks)

You must have an active account with SAM.gov. This includes having a Unique Entity Identifier (UEI).

[See Step 2: Get Ready to Apply](#)

Grants.gov registration (this can take several days)

You must have an active Grants.gov registration. Doing so requires a Login.gov registration as well.

[See Step 2: Get Ready to Apply](#)

Apply by December 13, 2024

Applications are due by 11:59 p.m. Eastern Time on December 13, 2024.



To help you find what you need, this NOFO uses internal links. In Adobe Reader, you can go back to where you were by pressing Alt + Left Arrow (Windows) or Command + Left Arrow (Mac) on your keyboard.



Step 1:

Review the Opportunity

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Basic information

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SHIP: Navigating Medicare

Summary

The State Health Insurance Assistance Program (SHIP) is a national program that offers one-on-one assistance, counseling, and education to Medicare beneficiaries, their families, and caregivers to help them make informed decisions about their care and benefits. The funds awarded through this application are for a five year project period running April 1, 2025 through March 31, 2030. Eligible applicants include State Offices of Insurance, the State Medicaid Offices, or the State Departments on Aging as designated by the state or territory, who demonstrate their ability and commitment to providing SHIP services statewide.

All awards will be subject to the availability of federal funds and have a project period of up to five years. One SHIP grant will be awarded to cover each state, the District of Columbia, Puerto Rico, Guam and the U.S. Virgin Islands.

Funding details

Type: Discretionary

Expected total program funding over the performance period: \$260 million

Expected awards: 54

Funding range per applicant per budget period: \$60,000 to \$4,200,000

ACL plans to fund awards in 5 12-month budget periods for a 5-year period of performance of April 1, 2025, to March 31, 2030.

SHIP funding formula

The SHIP funding formula includes regulatory and discretionary portions.

1. Regulatory Formula: Includes fixed and variable portions for the first \$10,000,000 of funding available for SHIP grants.

Have questions?



See [Contacts and Support](#).

Key facts

Opportunity Name: State Health Insurance Assistance Program (SHIP)

Opportunity number: HHS-2025-ACL-CIP-SAPG-0003

Federal Assistance Listing: 93.324

Statutory authority number: Section 4360 of the Omnibus Budget Reconciliation Act of 1990 (42 U.S.C. 1395b-4) and Title II of the Consolidated Appropriations Act, 2014

Key dates

Application deadline: December 13, 2024

Informational webinar: September 16, 2024

Expected award date: April 1, 2025

Expected start date: April 1, 2025

2. Fixed Portion: \$75,000 per state, the District of Columbia, and Puerto Rico; and \$25,000 for Guam and the U.S. Virgin Islands
 - Variable Portion (Remainder of the first \$10 million):
3. Medicare Population (75% of funding available) - Based on the proportion of state Medicare beneficiaries in relation to the total number nationwide
4. Rural Factor (15% of funding available) - Based on the percentage of the state's Medicare beneficiaries residing in rural areas. The calculation also considers the total number of Medicare beneficiaries within the state and the proportion of beneficiaries in rural areas compared to the total number in the state
5. Density Factor (10%) - Based on the number of Medicare beneficiaries in the state as compared to the state's total population. The calculation also considers the total number of Medicare Beneficiaries in the state compared to other states
6. Discretionary Formula: Any funding above the first \$10,000,000 available for SHIP grants is distributed using the following formula:
 - Base funding: \$75,000 per state, the District of Columbia, and Puerto Rico; and \$25,000 for Guam and the U.S. Virgin Islands
 - Formula for Remaining:
 - Medicare Population (80% of remaining available funding) - Based on the proportion of state Medicare beneficiaries in relation to the total number of Medicare beneficiaries nationwide
 - Low-income Population (10% of remaining available funding) - Based on the number of beneficiaries in the state below 150% Federal Poverty Level. The calculation also considers the total number of Medicare beneficiaries within the state and the proportion of beneficiaries below 150% Federal Poverty Level compared to the total number of beneficiaries in the state.
 - Rural Population (10% of remaining available funding) - Based on the percentage of the state's Medicare beneficiaries residing in rural areas. The calculation also considers the total number of Medicare beneficiaries within the state and the proportion of beneficiaries in rural areas compared to the total number of beneficiaries in the state

There is a 5% hold-harmless and cap on the funding total for each state; meaning that no state's funding will increase or decrease by more than 5% from one budget year to the next as long as the total funding available for the SHIP state grant awards remains consistent. If there are large changes in total SHIP funding the state grant amounts could vary beyond the 5% hold-harmless and cap.

ACL will rerun this formula annually once the total funding availability for the program has been established by Congress. Since the state funding amounts will vary from year to year based on the total funding availability for SHIP and the funding formula, ACL will

request annual budgets from grantees. An annual Budget Narrative/Justification and corresponding Federal Funding forms will be required prior to each additional award year and prior to any future release of Federal funding to each state/territory.

With this application, each applicant must submit a 424 and 424A based on the FY 2025 state funding amount and total 5-year estimates as listed below. ACL is asking applicants to use the estimated FY 2025 funding amounts to develop 5-year budget estimates and plans. These are estimated amounts and the actual FY 2025 award and future year awards may be different. Applicants are required to submit a single 5-year comprehensive SF-424 and SF- 424A. A detailed Budget Narrative/Justification is required for year one only.

State	FY 2025 Estimated Award	5 Year Estimated Total Award
Alabama	\$910,065	\$4,550,325
Alaska	\$237,261	\$1,186,305
Arizona	\$1,001,877	\$5,009,385
Arkansas	\$725,136	\$3,625,680
California	\$4,174,132	\$20,870,660
Colorado	\$768,159	\$3,840,795
Connecticut	\$563,440	\$2,817,200
Delaware	\$287,033	\$1,435,165
District of Columbia	\$206,157	\$1,030,785
Florida	\$3,114,925	\$15,574,625
Georgia	\$1,400,380	\$7,001,900
Hawaii	\$349,808	\$1,749,040
Idaho	\$438,534	\$2,192,670
Illinois	\$1,598,453	\$7,992,265
Indiana	\$1,054,768	\$5,273,840
Iowa	\$746,638	\$3,733,190
Kansas	\$587,306	\$2,936,530
Kentucky	\$1,032,396	\$5,161,980
Louisiana	\$745,404	\$3,727,020

State	FY 2025 Estimated Award	5 Year Estimated Total Award
Maine	\$475,534	\$2,377,670
Maryland	\$801,779	\$4,008,895
Massachusetts	\$983,271	\$4,916,355
Michigan	\$1,592,466	\$7,962,330
Minnesota	\$925,404	\$4,627,020
Mississippi	\$825,786	\$4,128,930
Missouri	\$1,074,361	\$5,371,805
Montana	\$474,052	\$2,370,260
Nebraska	\$458,870	\$2,294,350
Nevada	\$508,720	\$2,543,600
New Hampshire	\$421,853	\$2,109,265
New Jersey	\$1,150,092	\$5,750,460
New Mexico	\$488,815	\$2,444,075
New York	\$2,457,645	\$12,288,225
North Carolina	\$1,630,511	\$8,152,555
North Dakota	\$294,085	\$1,470,425
Ohio	\$1,773,597	\$8,867,985
Oklahoma	\$775,554	\$3,877,770
Oregon	\$747,636	\$3,738,180
Pennsylvania	\$1,906,036	\$9,530,180
Rhode Island	\$290,168	\$1,450,840
South Carolina	\$900,791	\$4,503,955
South Dakota	\$337,814	\$1,689,070
Tennessee	\$1,163,928	\$5,819,640
Texas	\$3,038,309	\$15,191,545
Utah	\$421,289	\$2,106,445

State	FY 2025 Estimated Award	5 Year Estimated Total Award
Vermont	\$356,117	\$1,780,585
Virginia	\$1,179,873	\$5,899,365
Washington	\$1,049,562	\$5,247,810
West Virginia	\$522,001	\$2,610,005
Wisconsin	\$1,078,245	\$5,391,225
Wyoming	\$313,329	\$1,566,645
Guam	\$61,739	\$308,695
Puerto Rico	\$638,045	\$3,190,225
Virgin Islands	\$70,848	\$354,240

Eligibility

Who can apply

Eligible applicants

Only these types of organizations may apply:

Eligibility for this funding announcement is limited by statute. Eligible applicants include State Units on Aging (SUA), State Departments of Insurance (DOI), or the State Medicaid Agency, as directed by the state Governor.

Cost sharing

This program has no cost-sharing requirement. If you choose to include cost-sharing funds, we won't consider it during review. However, we will hold you accountable for any funds you add, including required reporting throughout the life of the grant award.

Program description

The State Health Insurance Assistance Program (SHIP) is a national program that offers one-on-one assistance, counseling, and education to Medicare beneficiaries, their families, and caregivers to help them make informed decisions about their care and benefits. SHIP grant funds strengthen the capability of states and territories to support a community-based, local network of SHIP offices that provide personalized counseling, education, and outreach to help achieve the program mission. Each SHIP is part of a statewide [No Wrong Door](#) system to streamline access to benefits and services for older adults and people with disabilities.

Applications for SHIP work should be organized around the following SHIP strategic themes and objectives and should address the following criteria, including program evaluation and outcomes.

Service Excellence

Objective 1: Consistently and confidentially provide accurate, objective, and comprehensive information and assistance.

- Applications should describe plans to provide:
 - Statewide outreach and education to beneficiaries.
 - Effective statewide, person-centered counseling related to Medicare benefits, access, and enrollment. Types and levels of service should be specified as well as strategies or approaches by which statewide coverage will be achieved and enhanced. One-on-one assistance can be provided in person, over the phone, on the internet, or through email. Counseling should include, at minimum:
- Assistance applying for benefits and filing claims for Medicare and Medicaid under titles XVIII and XIX of the Social Security Act;
- Medicare policy, plan, and benefits comparison;
- Information regarding long-term care insurance;
- Information regarding other types of health insurance benefits; and
- Referrals to appropriate federal or state agencies for assistance with problems related to health insurance coverage (including legal problems) and other needs beyond the scope of SHIP services.

Objective 2: Promote awareness, knowledge, and visibility of the program.

- Applications should describe plans to:
 - Promote awareness, knowledge, and visibility of the program statewide, including strategies to increase exposure of the public to SHIP through media

campaigns and new partnerships (such as agencies that serve people with disabilities or working families).

- Increase outreach through traditional media platforms. These plans should leverage opportunities to reach large audiences such as large employers, public television, and widely read publications among both general and hard-to-reach populations.
- Increase digital outreach through social media and other online resources to reach a greater number of beneficiaries.

Capacity Building

Objective: Recruit, train, and retain a diverse, sufficient, and effective workforce at all levels of program administration.

- Applications should describe plans to:
- Recruit and retain a diverse workforce, including volunteers. Plans should provide for sufficient team member positions, and describe recruitment, management, and training for all team members (paid, in-kind, and volunteer).
- Include specific strategies to implement the Volunteer Risk and Program Management (VRPM) policies[\[1\]](#). Many policies in the VRPM should be implemented for all team members.
- Ensure team members (paid, in-kind and volunteers) are certified to provide SHIP services and will do so in an unbiased and comprehensive manner. This includes the provision of specialized training on Medicare benefits, coverage rules, written notices and forms, appeal rights and procedures, among other things necessary to provide detailed information and assistance to Medicare beneficiaries. Training plans should include methods and approaches for comprehensive training for new team members; techniques and procedures for updating experienced team members; and systems to assess the skills-based knowledge of team members. SHIPs are responsible for developing the certification standards appropriate for their programs. Additionally, all team members must thoroughly screened and have no conflict of interest in providing services. Plans should also be in place for routine recertification and rescreening/verification of all team members to ensure there are no changes to their status or capacity to provide SHIP services.

Innovation

Objective: Promote adaptable and sustainable processes and activities to position the SHIP for changes in the programmatic landscape.

- Applications should describe plans to:
 - Increase innovation within the SHIP program to better serve Medicare eligible individuals and expand strategic awareness within the SHIP network.

- Conduct outreach, education and provide one-on-one counseling to both: 1) the general Medicare population; and 2) populations regarded as “hard to reach” due to race, cultural background, and ethnicity; limited English proficiency; disability status; and income limitations. Plan to reach populations regarded as “hard to reach” should align with the need described in the community.
- Conduct regular quality assurance and analysis of services being provided to identify any potential gaps in service provision. Plans should include strategies for addressing potential service gaps as they are identified.

Operational Excellence

Objective: Develop and strengthen the program structure and organization, including policies, processes, and procedures, to enable effective and efficient operations.

- Applications should describe:
 - The roles and responsibilities of project staff, consultants, and partner organizations, including how they will contribute to achieving the project’s objectives and outcomes. Specify who would have day-to-day responsibility for key tasks such as: leadership of project; monitoring the project’s on-going progress, preparation of reports; communications with ACL and other partners.
 - The skills and experiences of the key personnel to appropriately implement the project, and experience the project team has increasing availability and access within service provision.
 - Staff/system capacity to capture project performance data using the active ACL data system. ACL utilizes the ACL data system (currently known as STARS) as one of the means to collect data and assess program performance. ACL and SHIPs should use the data reported here to assess the SHIP’s progress in reaching program objectives. Applicants should take this into consideration when developing plans to hold all team members accountable.
 - Alignment/connection to No Wrong Door System partners to support streamlined access to benefits and services with the state.
 - Applicable capabilities of the applicant agency not included in the program narrative, such as any current or previous relevant experience and/or the record of the project team. If appropriate, include an organization chart showing the relationship of the project to the current organization. Also include information about any contractual organization(s) that will have a significant role(s) in implementing project and achieving project goals. Include resumes for key project personnel.

Program Evaluation and Outcomes

Applications should describe:

- The approach that will be used to monitor and track progress on the project’s tasks and objectives, including plans to monitor processes for sub-grantees/contractors. Describe the method that will be used to disseminate results and findings, and promote knowledge, successes, and lessons learned within the SHIP network.
- The measurable outcome(s) that will result from the project. Applicants should consider the SHIP Performance Measures and Medicare Part D Enrollment Outcomes when establishing outcomes for the project:
 - SHIP Performance Measures (PM)
- PM1: Beneficiary Contacts - Percentage of total one-on-one contacts per Medicare beneficiaries in the state
- PM2: Outreach Contacts - Percentage of persons reached through presentations, booths/exhibits at health/senior fairs, and enrollment events per Medicare beneficiaries in the state
- PM3: Contacts with Medicare Beneficiaries under 65 - Percentage of contacts with Medicare beneficiaries under the age of 65 per Medicare beneficiaries under 65 in the state
- PM 4: Hard-to-Reach Contacts - Percentage of low-income, rural, and non-native English contacts per total “hard-to-reach” Medicare beneficiaries in the state. The designated populations include:
 - Beneficiaries with low incomes - all contacts with beneficiaries whose income is below 150% Federal Poverty Level;
 - Beneficiaries who reside in rural communities - all contacts with beneficiaries that live in areas with a population fewer than 50,000 as designated by the Office of Management and Budget (OMB), and;
 - Beneficiaries whose primary language is not English - all contacts with beneficiaries where English is not the beneficiaries first language.
- PM 5: Enrollment Contacts - Percentage of unduplicated enrollment contacts discussed per total Medicare beneficiaries in the state
 - Medicare Part D Enrollment Outcomes (PDEO)

SHIPs are encouraged to collect data related to enrollment in Medicare Part D and Medicare Advantage plans (PDP/MA-PD). This includes data on:

- Number of beneficiaries who received PDP/MA-PD enrollment assistance

- Average cost change per beneficiary who received PDP/MA-PD enrollment assistance
- Reported total of PDP/MA-PD cost change

ACL strongly encourages SHIPs to collect this data to demonstrate the impact of their work on behalf of beneficiaries. The data reported must be auditable for ACL to verify and share the numbers reported. ACL and SHIPs periodically review reported cost change data and remove it if it lacks required verification. For information on how to report PDP/MA-PD Enrollment Data, please refer to the STARS manual.

Cooperative agreement terms

Cooperative agreements require substantial ACL project involvement after an award is made. There are specific roles for both the grantee and ACL.

Grantee responsibilities

1. Participate in ACL education and communication activities, including required teleconferences, webinars, and monthly meetings to discuss grant-related activities and programmatic budgetary concerns.
2. Participate in ACL's program evaluations, including but not limited to the Beneficiary Satisfaction Survey and program assessments.
3. Share information with ACL, fellow SHIP programs, and other national, state, and local partner organizations, as appropriate. Common sharing activities include attending and participating in monthly SHIP director calls, regular check-in calls with assigned OHIC Project Officer, monthly calls with the CMS Liaisons and other HHS regional grantees, sharing publications, resources, and training materials with SHIP TA Center, and otherwise disseminating best practices and challenges.
4. Participate in training opportunities. A portion of this grant award shall be designated for travel expenses to these events:
5. Attend the Annual OHIC National Conference. A portion of the grant award shall be designated for travel expenses to this event. Grantees are required to send at least one person to this event annually and are encouraged to send additional program representation to maximize learning. Attendees must include the SHIP Director and/or a designee.
6. All new directors are required to attend the New Directors Orientation provided by ACL and the SHIP TA Center as soon as possible following appointment. This may be in-person and/or online.
7. Additionally, grantees are expected to use grant funds to send appropriate staff to other pertinent trainings provided by ACL, Centers for Medicare and Medicaid

Services (CMS), or other federal/state partners to ensure staff maintain a comprehensive understanding of grant expectations.

8. Grantees must adhere to ACL guidance related to [Conflict of Interest](#) (COI) and [Volunteer Risk and Program Management](#) (VRPM) policies.
9. Submit programmatic data using the ACL data system (currently STARS) monthly, at a minimum. Grantees must comply with data integrity guidelines and perform data validation to ensure the accuracy of their data on a quarterly basis.
10. Ensure the ACL data system (STARS) security procedures required by ACL that are designed to secure and to protect the confidentiality of data submitted into the ACL database are followed by all team members using the system. This includes regularly confirming the status of users who access the database and utilizing any other procedures that may be required to maintain a secure system. All passwords and password changes must comply with ACL security requirements.
11. Use the national SHIP name and SHIP logo on all SHIP publications and products, in accordance with program branding requirements.
12. Include one of the following express acknowledgments on all SHIP public information materials:
13. This [project/publication/program/website, etc.] [is/was] supported by the Administration for Community Living (ACL), U.S. Department of Health and Human Services (HHS) as part of a financial assistance award totaling \$XX with 100 percent funding by ACL/HHS. The contents are those of the author(s) and do not necessarily represent the official views of, nor an endorsement, by ACL/HHS, or the U.S. Government.
14. This [project/publication/program/website, etc.] [is/was] supported by the Administration for Community Living (ACL), U.S. Department of Health and Human Services (HHS) as part of a financial assistance award totaling \$XX with XX percentage funded by ACL/HHS and \$XX amount and XX percentage funded by non-government source(s). The contents are those of the author(s) and do not necessarily represent the official views of, nor an endorsement, by ACL/HHS, or the U.S. Government.
15. Establish and/or nurture ongoing relationships with [Medicare Improvements for Patients and Providers Act](#) (MIPPA) and [Senior Medicare Patrol](#) (SMP) directors within the state to ensure continued communication about program overlap and opportunities to partner.
16. Maintain capabilities to send and receive e-mail communications and other information through the internet, including expanding/maintaining internet capability at the local levels of the program, where applicable. Team members should have access to internet-based enrollment and other counseling tools at the time and place of counseling. Respond timely to all public requests, whether

received directly or referred through national contact means and routed to their assigned state.

17. Maintain a customer-oriented and user-friendly toll-free telephone number for SHIP-related inquiries. In states where a toll-free telephone number is not practical, an exemption may be sought from the ACL SHIP Project Officer.
18. Follow processes required by CMS and ACL regarding the use and management of 1-800-Medicare Unique IDs, the Complaint Tracking Module (CTM) and MARx (when applicable). This includes maintaining the required trainings and certifications necessary to remain active in each system. Semi-annual privacy attestations are due May 1st and Oct 1st annually.
19. Collaborate with the state entity leading No Wrong Door Governance and establish partnerships with local organizations that serve older adults and people with disabilities such as the [Centers for Independent Living \(CILs\)](#), [Aging and Disability Resource Centers](#) (ADRCs), or the [Assistive Technology \(AT\)](#) programs.
20. Never represent SHIP nationally without detailed discussion and express prior approval by ACL.

ACL responsibilities

1. Perform the day-to-day federal responsibilities of managing this grant initiative and work with the grantee to ensure that the necessary requirements for the grant are met.
2. Assist the grantee project leadership in understanding the policy concerns and/or priorities of ACL by conducting periodic briefings and by carrying out ongoing, regular consultations.
3. Work cooperatively with the grantee to clarify the programmatic and budgetary issues to be addressed by the project. If issues are identified, work with the grantee to revise the project work plan, detailing expectations for major activities and products during the grant.
4. Provide technical assistance to the grantee on the provision of technical support and associated tasks related to the fulfillment of the goals and objectives of this grant.
5. Review and provide technical assistance on grantee work products.
6. Provide consultation to the grantee in identifying emerging issues as they relate to the goals and objectives of this grant program.
7. Work with the grantee on the development and implementation of evaluation and quality assurance systems to ensure that performance is measured, and continuous improvement occurs.
8. Attend and participate in major project events as appropriate.
9. Act as representative for the national SHIP program, as appropriate.

Managing disagreements

Once a cooperative agreement is in place, requests to modify or amend it or the work plan may be made by ACL or the awardee at any time. Modifications and/or amendments of the Cooperative Agreement or work plan shall be effective upon the mutual agreement of both parties, except where ACL is authorized under the Terms and Conditions of award, 45 CFR Part 75, or other applicable regulation or statute to make unilateral amendments.

Funding policies and limitations

For guidance on some types of costs we do not allow or restrictions on them, see 45 CFR 75.420, [General Provisions for Selected Items of Cost](#).

Funding policies

- Under this NOFO, you can't continue existing projects without expansion or new and innovative approaches.
- Meals are allowed only in limited circumstances linked to program activities, like during travel or when approved in advance by ACL. See Allowable Costs and Activities, Exhibit 4: Selected Items of Cost, Meals in the [HHS Grants Policy Statement](#) [PDF].
- Certain telecommunications and video surveillance equipment. See [2 CFR 200.216](#) to make sure this does not apply to any proposed equipment in your application.

Unallowable costs

- Construction or major rehabilitation of buildings
- Basic research, such as scientific or medical experiments

Indirect costs

Indirect costs are those for a common or joint purpose across more than one project and that cannot be easily separated by project. Learn more at [45 CFR 75.414](#), Indirect Costs.

To charge indirect costs you can select one of two methods:

Method 1—Approved rate. You currently have an indirect cost rate approved by your cognizant federal agency.

Method 2—*De minimis* rate. Per [45 CFR 75.414\(f\)](#), if you have never received a negotiated indirect cost rate, you may elect to charge a *de minimis* rate. If you are awaiting approval of an indirect cost proposal you may also use the *de minimis* rate. If you choose this method, costs included in the indirect cost pool must not be charged as direct costs.

This rate is 10% of modified total direct costs (MTDC). See [45 CFR 75.2](#) for the definition of MTDC. You can use this rate indefinitely.

Program income

Program income is money earned from your project activities. You will have to use those funds to add to the project activities. Find more about program income at [45 CFR 75.307](#).

Statutory authority

Section 4360 of the Omnibus Budget Reconciliation Act of 1990 (42 U.S.C. 1395b-4) and Title II of the Consolidated Appropriations Act, 2014



Step 2:

Get Ready to Apply

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Get registered

SAM.gov

You must have an active account with SAM.gov. This includes having a Unique Entity Identifier. SAM.gov registration can take several weeks. Begin that process today.

To register, go to [SAM.gov Entity Registration](#) and select Get Started. From the same page, you can also select the Entity Registration Checklist for the information you will need to register.

Grants.gov

You must also have an active account with [Grants.gov](#). You can see step-by-step instructions at the Grants.gov [Quick Start Guide for Applicants](#).

Need help? See [Contacts and Support](#).

Find the application package

The application package has all the forms you need to apply. You can find it online. Go to [Search Grants at Grants.gov](#) and search for opportunity number HHS-2025-ACL-CIP-SAPG-0003. You can also find materials at [Applying for Grants](#) on our website.

Join the informational call

An informational conference call will be held on:

- September 16
- 2:30 to 3:30 p.m. ET

We will provide general information on this funding opportunity. You must register for this call in advance. Register at <https://events.gcc.teams.microsoft.com/event/f5190946-3fd5-4c5f-909d-f166b32c31cf@d58addea-5053-4a80-8499-ba4d944910df>



Step 3:

Prepare Your Application

In this step

Application contents and format

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Application contents and format

Applications include five main components. This section includes guidance on each.

Make sure you include each of these:

Component	Grants.gov Submission Form
Project abstract	Use the Project Abstract Summary form.
Project narrative	Use the Project Narrative Attachment form.
Budget justification narrative	Use the Budget Narrative Attachment form.
Attachments	Insert each in the Other Attachments form.
Standard forms	Upload using each required form.

Required format for project and budget justification narratives

Font: Times New Roman or Arial

Format: PDF

Size: 11-point font

Footnotes and text in graphics may be 10-point

Spacing for project narrative main content: Double-spaced

Spacing for budget justification narrative: As needed

Spacing for project summary, tables, footnotes: Single-spaced

Margins: 1-inch

Include page numbers

Project abstract

Provide a brief project summary of no more than 265 words. You will need to include:

- Goals. Broad overall purpose, like a mission statement that says what you want to do and where you want to be.
- Objectives. Narrow, specific, and clear steps toward the goals. These are the “how’s” to achieve the goals.

- Outcomes. These are the measurable results of a project. Include expected changes among those served, such as clients, systems, organizations, and communities. These should tie directly to your goals and those of this funding.
- Products. The materials and other deliverables you expect to generate through the project.

Project narrative

Page limit: 20

File name: Project Narrative

The project narrative is the most important part of the application. We use it as the primary basis to decide whether your project meets the statutory requirements and to review its merit. The project narrative should give a clear and concise description of your project.

Be sure to cite all your sources. Merit reviewers may lower your score if you do not.

Also study the [merit review criteria](#) to make sure you answer all questions and cover all topics reviewers will look at.

Applications for may be organized around the SHIP strategic themes and objectives and should address the criteria outlined in the [program description](#) above.

Problem statement

Describe, in both quantitative and qualitative terms, the challenges facing Medicare beneficiaries in the community served.

Goals and objectives

Describe the project's goal(s) and major objectives using the following SHIP strategic themes and objectives:

1. Service Excellence
2. Objective: Consistently and confidentially provide accurate, objective, and comprehensive information and assistance.
3. Objective: Promote awareness, knowledge, and visibility of the program.

Capacity Building

- Objective: Recruit, train, and retain a diverse, sufficient, and effective workforce at all levels.

Innovation

- Objective: Promote adaptable and sustainable processes and activities to position the SHIP for changes in the programmatic landscape.

Operational Excellence

- Objective: Develop and strengthen the program structure and organization, including policies, processes, and procedures, to enable effective and efficient operations.

Proposed intervention

Describe the proposed intervention using the SHIP strategic themes and objectives and criteria outlined in the [program description](#) above.

Special target populations and organizations

Applicants should propose plans to conduct outreach, education, and one-on-one counseling to both: 1) the general Medicare population; and 2) populations regarded as “hard to reach” due to race, cultural background, and ethnicity; limited English proficiency; disability status; and income limitations.

Outcomes

Clearly identify the measurable outcome(s) that will result from the project. Applicants should consider the [SHIP Performance Measures](#) and [Medicare Part D Enrollment Outcomes](#) when establishing outcomes for the project.

Project management

Describe the roles and responsibilities of project staff, consultants, and partner organizations, including how they will contribute to achieving the project’s objectives and outcomes. Specify who would have day-to-day responsibility for key tasks such as: leadership of project; monitoring the project’s on-going progress, preparation of reports; communications with other partners and ACL. Describe the skills and experiences of the key personnel to appropriately implement the project, either in the project narrative or in the resumes. Evaluate how their current work aligns to the program goals and objectives to identify areas for growth and development.

Equity experience of project team

Describe the experience the project team has increasing equity within service provision and/or program administration.

Evaluation

Describe the method(s), techniques and tools that will be used to: 1) determine whether the proposed intervention achieved its anticipated outcome(s), and 2) document the “lessons learned” - both positive and negative. Describe the approach that will be used to monitor and track progress on the project’s tasks and objectives, including plans to monitor processes for sub-grantees/contractors.

Dissemination

Describe the method that will be used to disseminate the project’s results and findings in a timely manner and in easily understandable formats, to parties who might be interested in using the results of the project to inform practice, service delivery, program development, and/or policymaking, including and especially those parties who would be interested in replicating the project. Include plans to promote knowledge, successes, and lessons learned within the SHIP network. This includes sharing ideas, products, and materials with other SHIP grantees, ACL, and the SHIP Technical Assistance Center.

Organizational capability

Describe applicable capabilities of the applicant agency not included in the program narrative, such as any current or previous relevant experience and/or the record of the project team. If appropriate, include an organization chart showing the relationship of the project to the current organization. Also include information about any contractual organization(s) that will have a significant role(s) in implementing project and achieving project goals. Include resumes for key project personnel.

Budget justification narrative

Page limit: None

File name: Budget Justification Narrative

The budget justification narrative supports the information you provide in Standard Form 424-A. See [standard forms](#).

It includes added detail and justifies the costs you ask for. As you develop your budget, consider:

- If the costs are reasonable, adequate, and consistent with the project narrative and workplan.
- If the time commitment of the proposed director and other key project personnel are sufficient to assure proper direction, management, and timely completion of the project.
- The restrictions on spending funds. See funding limitations.

Justify all the costs, including showing how you calculated them.

A detailed Budget Narrative/Justification for year one of potential grant funding is required for this application. An annual Budget Narrative/Justification is required to be submitted prior to each additional award year. Applicants are required to submit a single 5-year comprehensive SF-424 and SF- 424A.

To create your budget justification narrative, see the ACL [example format](#).

Attachments

You will upload attachments in Grants.gov using the Other Attachments Form.

Work plan

You must provide a work plan for your project. The work plan connects your period of performance outcomes, strategies and activities, and measures. It provides more detail on how will measure outcomes and processes.

To complete your work plan, see the [project work plan sample template](#) on our website.

Indirect cost agreement

If you include indirect costs in your budget using an approved rate, include a copy of your current agreement approved by your [cognizant agency for indirect costs](#). If you use the *de minimis* rate, you do not need to submit this attachment.

Commitment letters

Include letters from any organization that will have a significant role in carrying out your project. The letter should explain their role and their commitment to the project.

Resume and job descriptions

For key personnel, attach resumes for positions that are filled. If a position isn't filled, attach the job description with qualifications.

Standard forms

You will need to complete some other standard forms. Upload the following forms at Grants.gov. You can find them in the NOFO [application package](#) or review them and their instructions at [Grants.gov Forms](#).

Form	Submission requirement
Application for Federal Assistance (SF-424)	With application.
Budget Information for Non-Construction Programs (SF-424A)	With application.

Form	Submission requirement
Other Attachments Form	With application.
Key Contacts	With application.
Project Narrative AttachmentForm	With application.
Grants.gov Lobbying Form(Certification Regarding Lobbying)	With application.



Step 4:

Learn About Review and Award

In this step

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Application review

Initial review

We review each application to make sure it meets basic requirements. We won't consider an application that:

- Is from an organization that doesn't meet all eligibility criteria.
- Requests funding above the award ceiling shown in the [funding range](#).
- Is submitted after the deadline.

We will not review any pages over the page limit.

Merit review

A panel reviews all applications that pass the initial review. The members use the following criteria.

Criterion	Total number of points = 100
Project relevance and current need	10 points
Approach	50 points
Project impact	15 points
Budget	10 points
Organizational capacity	15 points

Criteria

Project relevance and current need **(Maximum points: 10 points)**

1. Does the proposed project sufficiently describe, in both quantitative and qualitative terms, the challenges facing Medicare beneficiaries in their community? (5 points)
2. Does the plan to reach populations regarded as "hard to reach" align with the need described in the community? (5 points)

Approach **(Maximum points: 50 points)**

1. Does the narrative sufficiently describe plans to provide statewide, person-centered counseling and assistance to beneficiaries? (5 points)
2. Is the proposed plan to provide statewide outreach and education to beneficiaries sufficient and achievable? (5 points)

3. Is the proposed plan to increase outreach through traditional media and digital media sufficient to reach a greater number of beneficiaries? (5 points)
4. Does the application include a clear plan to promote awareness, knowledge, and visibility of the program statewide, including strategies to increase exposure of the public to SHIP through media campaigns and new partnerships (such as agencies that serve people with disabilities or working families)? (5 points)
5. Does the application include approaches to recruit and retain a diverse workforce, including paid, in-kind, and volunteers? (5 points)
6. Is there a plan to ensure team members (paid, in-kind and volunteers) are certified to provide SHIP services and will do so in an unbiased and comprehensive manner? (5 points)
7. Does the application include a plan for implementing and managing the Volunteer Risk and Program Management policies and procedures? (3 points)
8. Does the application include a comprehensive training plan for team members? (5 points)
9. Does the plan describe innovations to better serve Medicare eligible individuals and expand strategic awareness within the SHIP network? (5 points)
10. Does the plan include connecting with No Wrong Door System partners to support streamlined access to benefits and services with the state? (2 points)
11. Does the project workplan include specific goals and tasks that are linked to measurable outcomes, reasonable timeframes, and key task leaders, roles of staff/partners and feasible timeframes for the accomplishment of tasks presented? (5 points)

Project impact (Maximum points: 15 points)

1. Does the proposal clearly identify the measurable program outcomes that will result from the project? (5 points)
2. Does the plan describe the approach that will be used to monitor and track progress on the project's tasks and objectives, including plans to monitor processes for sub-grantees/contractors? (3 points)
3. Does the plan sufficiently describe the analysis of services being provided to identify any potential gaps in service provision and strategies to address those gaps? (2 points)
4. Does the proposal discuss methods for forming and sharing lessons learned with other SHIPs, ACL, and the SHIP National Technical Assistance Center? (5 points)

Budget (Maximum points: 10 points)

1. Is the budget justified with respect to the adequacy and reasonableness of resources requested? (5 points)

2. Is the time commitment of the proposed director and other key project personnel sufficient to assure proper direction, management and timely completion of the project? (2 points)
3. Are budget line items clearly delineated and consistent with work plan objectives? (3 points)

Organizational capacity **(Maximum points: 15 points)**

1. Are the roles and responsibilities of project staff, consultants, and partner organizations clear, including how they will contribute to achieving the project's objectives and outcomes? (3 points)
2. Are the skills and experiences of the key personnel sufficient to appropriately implement the project? (3 points)
3. Does the project team have experience with increasing equity within service provision and/or program administration.? (3 points)
4. Is there a sufficient plan to monitor and track progress on the project's tasks and objectives? (3 points)
5. Does the proposal demonstrate the capacity to capture project performance data using the active ACL data system? (3 points)

Risk review

Before making an award, we review the risk that you will not prudently manage federal funds. We need to make sure you've handled any past federal awards well and demonstrated sound business practices. We use SAM.gov [Responsibility / Qualification](#) to check this history for all awards likely to be over \$250,000. You can comment on your organization's information in SAM.gov. We'll consider your comments before making a decision about your level of risk.

If we find a significant risk, we may choose not to fund your application or to place specific conditions on the award.

For more details, see [45 CFR 75.205](#).

Selection process

When making funding decisions, we consider:

- Merit review results. These are key in making decisions but are not the only factor.
- The larger portfolio of agency-funded projects, including the diversity of project types and geographic distribution.
- The past performance of the applicant. We may choose not to fund applicants with management or financial problems.

- Reasonableness of proposed costs to the expected results and the likelihood you will achieve those results.
- Available funding.

We may:

- Fund applications in whole or in part.
- Fund applications at a lower amount than requested.
- Decide not to allow a prime recipient to subaward if they may not be able to monitor and manage subrecipients properly.
- Choose to fund no applications under this funding opportunity.

The ACL administrator makes all final award decisions.

Award notices

If you are successful, we will email a Notice of Award (NoA) to your authorized official. We will email you or write you a letter if your application is disqualified or unsuccessful.

The NoA is the only official award document. The NoA tells you about the amount of the award, important dates, and the terms and conditions you need to follow. Until you receive the NoA, you don't have permission to start work.

To see what is in a NoA, [see an example](#) on our website.



Step 5:

Submit Your Application

In this step

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Application submission and deadlines

See [find the application package](#) to make sure you have everything you need.

Make sure you are current with SAM.gov and UEI requirements. See [get registered](#). You will have to maintain your registration throughout the life of any award.

Deadlines

Application

Due on December 13, 2024 at 11:59 p.m. ET.

Grants.gov creates a date and time record when it receives the application. If you submit the same application more than once, we will accept the last on-time submission.

The grants management officer may extend an application due date based on emergency situations such as documented natural disasters or a verifiable widespread disruption of electric or mail service.

If you can't submit your application because of problems with Grants.gov, you will need verification for us to consider accepting your application. Call the [Federal Service Desk](#) before the application due time and record your tracking number. Save your tracking number and any error messages you receive.

Submission methods

Grants.gov

You must submit your application through Grants.gov. See [get registered](#).

For instructions on how to submit in Grants.gov, see the [Quick Start Guide for Applicants](#). Make sure your application passes the Grants.gov validation checks. Do not encrypt, zip, or password protect any files.

See [Contacts and Support](#) if you need help.

Other submissions

Intergovernmental review

This NOFO is not subject to [Executive Order 12372](#), Intergovernmental Review of Federal Programs. No action is needed.

Mandatory disclosure

You must submit any information related to violations of federal criminal law involving fraud, bribery, or gratuity violations potentially affecting the federal award. See Mandatory Disclosures, [45 CFR 75.113](#).

Send written disclosures to ACL at ohic@acl.hhs.gov **and** to the Office of Inspector General at grantdisclosures@oig.hhs.gov.

Application checklist

Make sure that you have everything you need to apply:

Component	How to upload	Page limit
Project abstract	Use the Project Abstract Summary form.	Yes
Project narrative	Use the Project Narrative Attachment form.	Yes
Budget justification narrative	Use the Budget Narrative Attachment form.	No
Attachments (4 total)	Insert each in a single Other Attachments form.	
☐ Work plan		No
☐ Indirect cost agreement		No
☐ Commitment letters		No
☐ Resumes and job descriptions		No
[Standard forms](#54-step-3-prepare-your-application-standard-forms) (6 total)	Upload using each required form.	No
☐ Application for Federal Assistance (SF-424)		No
☐ Budget Information for Non-Construction Programs (SF-424A)		No
☐ Other Attachments Form		No
☐ Key Contacts		No
☐ Project Narrative AttachmentForm		No
☐ Grants.gov Lobbying Form (Certification Regarding Lobbying)		No



Step 6:

Learn What Happens After Award

In this step

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Post-award requirements and administration

Administrative and national policy requirements

There are important rules you need to know if you get an award. You must follow:

- All terms and conditions in the Notice of Award. You can find information at [Managing a Grant](#) on our website.
- The rules listed in [45 CFR part 75](#), Uniform Administrative Requirements, Cost Principles, and Audit Requirements for HHS Awards.
- The HHS [Grants Policy Statement](#) [PDF] (GPS). This document has terms and conditions tied to your award. If there are any exceptions to the GPS, they'll be listed in your Notice of Award.
- All federal statutes and regulations relevant to federal financial assistance, including those highlighted in the [HHS Administrative and National Policy Requirements](#) [PDF].
- Other ACL requirements, including:

Managing changes

After award, either you or ACL may request changes. We manage these using the rules at 45 CFR 75, including [45 CFR 75.308](#).

Reporting

If you are successful, you will have to submit financial and performance reports. To learn more about reporting, see Managing a Grant, [Funding Requirements](#) on our website.

Financial and performance reports

The terms and conditions in the Notice of Award will have information on performance and financial reports including:

- How often you will report.
- Any required form or formatting.
- How to submit them.

FFATA and FSRS reporting

The Federal Financial Accountability and Transparency Act (FFATA) requires:

- Data entry at the FFATA Subaward Reporting System for all sub-awards and sub-contracts you issue for \$30,000 or more.
- Reporting executive compensation for both recipient and sub-award organizations.

Non-discrimination and assurance

If you receive an award, you must follow all applicable nondiscrimination laws. You agree to this when you register in SAM.gov. You must also submit an Assurance of Compliance ([HHS-690 \[PDF\]](#)). To learn more, see the [Laws and Regulations Enforced by the HHS Office for Civil Rights](#).



Contacts and Support

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Agency contacts

Program and eligibility

Margaret Flowers

Margaret.flowers@acl.hhs.gov

202.795.7315

Financial and budget

Carla Kirksey

Carla.kirksey@acl.hhs.gov

202.795.7303

Review process and application status

Margaret Flowers

Margaret.flowers@acl.hhs.gov

202.795.7315

Grants.gov

Grants.gov provides 24/7 support. You can call 1-800-518-4726 or email support@grants.gov. Hold on to your ticket number.

SAM.gov

If you need help, you can call 866-606-8220 or live chat with the [Federal Service Desk](#).

Reference websites

- [U.S. Department of Health and Human Services \(HHS\)](#)
- [Home Page | ACL Administration for Community Living](#)
- [Applying for Grants | ACL Administration for Community Living](#)
- [Application Tips | ACL Administration for Community Living](#)
- [How to Apply for a Competitive Grant | ACL Administration for Community Living](#)
- [Code of Federal Regulations \(CFR\)](#)
- [United States Code \(U.S.C.\)](#)

Endnotes

1. <https://acl.gov/programs/senior-medicare-patrol/volunteer-risk-and-program-management-vrpm-policies> ↑