



REQUEST FOR PROPOSALS

Contract Invitation and RFP Instructions

Funding Opportunity: 2025-2028 National Benefits Helpline & Screening Service

INTRODUCTION

The **National Council on Aging (NCOA)** is a trusted national partner to help people age 60+ meet the challenges of aging. Our mission is to improve the lives of older adults—especially those with limited resources—through community programs, online tools, services, and advocacy.

Within NCOA, the **Center for Economic Well-Being (the Center)** helps organizations connect older adults and individuals with disabilities to the benefits they are eligible for, so they can stay healthy and improve their quality of life. The Center provides tools and resources for enrollment, develops best practices, and promotes cost-effective outreach strategies.

The Center also serves as the National Center for Benefits Outreach and Enrollment (NCBOE), funded by the Medicare Improvements for Patients and Providers Act (MIPPA) supported by the U.S. Administration for Community Living (ACL).

More information about the Center is available at [Center for Economic Well-Being](#).

PROJECT BACKGROUND

For nearly 20 years, NCOA's free online screening tool, BenefitsCheckUp® (www.BenefitsCheckUp.org), has helped older adults, caregivers, and professionals quickly determine eligibility for programs that offset the cost of medicine, food, household utilities, and more. The tool features over 2,000 public and private benefits programs across all 50 states and the District of Columbia. Last year, 200,000 BenefitsCheckUp users found an average of \$6,000 in annual savings. This translates to total savings of \$1.2 billion discovered. A Spanish translation of the tool is available at www.buscabeneficios.org.

BenefitsCheckUp was created with an awareness that older adults and their caregivers are becoming increasingly digitally savvy. Yet despite these trends, NCOA recognizes that a subset of the older population remains uncomfortable with online tools and services. While BenefitsCheckUp has an online chat feature, many older adults prefer telephonic or in-person assistance from a trusted advisor.

NCOA's network of Benefits Enrollment Centers (BECs)—100 community-based organizations in states and territories across the country—work to bridge the digital divide by serving as community resources for those seeking help applying for benefits. BECs provide person-centered assistance to help low-income older adults and persons with disabilities screen for and enroll in all the programs they may be eligible for, and work to create seamless systems of benefits access in their communities.

However, the NCOA BEC network does not cover all states and communities. While some BECs operate statewide, many others serve a smaller region within their state or focus on a specific underserved population. The National Benefits Helpline and Screening Service—for which this RFP was created—aims to fill this gap.

SCOPE OF WORK

NCOA's Center for Economic Well-Being seeks to award one contract to a qualified vendor (referred to throughout this RFP as "helpline contractor" or "vendor") for a 31-month period (Feb.1, 2026 to Aug. 31, 2028) to run a National Benefits Helpline and Screening Service.

The focus of this contract is to supplement the assistance offered through NCOA's online consumer screening tool BenefitsCheckUp and network of Benefits Enrollment Centers by providing a national, toll-free helpline and online chat assistance to provide older adults and caregivers with benefits information, referrals, and screening.

Historically, the helpline averages 375 calls and 180 chats per month. The helpline will utilize a call center approach to provide clients with two tiers of assistance:

- Information about benefits, the BenefitsCheckUp tool, and (as appropriate) referrals to local human service agencies.
- BenefitsCheckUp screening assistance, with a personalized report and benefits application information sent to callers who opt to receive this service.

Call Center Expectations and Deliverables

The selected contractor must meet the following requirements:

Operating Hours and Availability

- Operate a toll-free call center, Monday–Friday, 8 a.m.–7 p.m. ET (excluding holidays).
- Provide after-hours support via chat or messaging.
- Ensure all calls are answered as if from NCOA/BenefitsCheckUp, using a dedicated helpline number.
- Offer same-day assistance for Spanish-speaking callers via bilingual staff or a language line.

Technology and Integration

- Utilize Cumulus, a cloud-based platform for tracking information, or an API to integrate call data into Cumulus monthly.
- Export participant information to the local provider if there is one in our network.
- Implement systems for call center monitoring, quality control, and corrective action as needed.
- Include follow-up mechanisms (email, text or other) to confirm callers receive help or need additional support; system should also aggregate and analyze follow-up data to flag urgent cases and track trends in user experience.

Human-Centered Design & Evaluation

- Define standards for quality, customer service, and technology use.
- Use human-centered design to provide an empathic, sensitive experience for older adults and caregivers.
- Provide a method for callers to evaluate their experience (post-call or emailed surveys).
- Outline ongoing staff training to maintain service quality.

The selected contractor will engage in the following activities:

Service Expectations

The vendor must offer two tiers of service, triaging callers and chat messages based on their needs:

1. Information and Referral

- Assess the individual's needs and provide information about benefits and social services.
- Use the BenefitsCheckUp tool and apply knowledge of human/social services to connect individuals with an appropriate referral network.
- Offer referrals to relevant agencies, such as state SNAP hotlines, local Social Security offices, BECs (if in their area), Area Agencies on Aging (AAA), Aging and Disability Resource Centers (ADRCs), and State Health Insurance Assistance Programs (SHIPs), among others.

2. Screening Assistance

- Guide callers through the BenefitsCheckUp tool and, with consent, transfer their information via Cumulus to a BEC for follow-up. If no BEC is available, document and send the benefits package to the client.
- Prepare a benefits package (digital or physical) summarizing the benefits and services the caller is eligible for.
- Follow up with callers to assess client success and encourage submission of applications.
- Focus primarily on the four core benefits: Medicare Part D Extra Help (or Low-Income Subsidy, LIS); Medicare Savings Programs (MSP); Medicaid; and Supplemental Nutrition Assistance Program (SNAP).

Data Collection and Reporting

The helpline contractor will be required to provide monthly reports to NCOA on the number and nature of calls, as well as screenings conducted. To support this, the vendor must:

- Utilize Cumulus or maintain a secure system to collect required caller and call information (see data points below).
- Establish a follow-up process with individuals who complete screenings, to confirm they received application materials and to send reminders encouraging benefit applications.

The data elements below are preliminary guidelines for expected minimum data collected. NCOA reserves the right to change the data elements required in the monthly report at any point during the grant period (in consultation with the vendor). Upon contract award, NCOA will work with the vendor to refine these:

- Helpline call volume (daily/weekly)
- Geographic distribution of callers (state-level)
- Call topic and resolution (e.g., referral, question answered, screening scheduled)
- BenefitsCheckUp screening appointments (requested, scheduled, completed)
- Core benefits identified during screening and information provided
- Follow-up type and information gathered (email, phone call)
- Key demographics of individuals screened (age, veteran/disability status, income)

Reporting Requirements

- **Monthly Data Reports:** Due to NCOA by the 15th of each following month. (Does not include open-ended questions, which will be covered in interim and final reports.)
- **Interim Report:** Narrative report due at the end of the first year of helpline implementation.
- **Final Report:** Narrative report due at the end of the grant period.
- **Data Emphasis:** Vendor must collect and submit aggregate data on helpline interactions

(number and type). However, NCOA prioritizes **quality over quantity**—each caller must receive attentive, unrushed service.

Project Oversight

NCOA will provide overall direction to ensure the helpline delivers quality and value to callers. The contractor will be expected to:

- Designate a coordinator to serve as the primary contact with NCOA on project implementation and evaluation.
- Respond promptly (within 1 business day) to NCOA inquiries via email or phone.
- Collaborate with NCOA to develop additional follow-up strategies and connect callers to other NCOA programs (e.g., chronic disease self-management, falls prevention).
- Participate in evaluation activities led by NCOA.

PROPOSAL TERMS AND CONDITIONS

Confidentiality: All bid responses will be treated as confidential by NCOA. Vendors must agree that all records, data, and documentation associated with NCOA are proprietary and confidential, including the contents of this RFP and its attachments.

Compliance: Proposals must present a complete solution addressing all requirements. NCOA reserves the right to accept or reject any or all proposals, make exceptions to the RFP specifications, or waive formalities. Vendors should clearly indicate in their proposal any requirements they cannot meet directly or through partners.

Contract Award: NCOA may award a contract based solely on the proposal or may enter into negotiations with a vendor. Issuance of this RFP and evaluation of responses does not obligate NCOA to award a contract. Only a signed written contract will create a binding agreement between NCOA and the vendor.

Notification of Results: An authorized NCOA representative will notify all vendors who submit proposals of the outcome of the selection process.

Price Guarantees: All bid pricing must remain valid for a minimum of 90 days. If a vendor anticipates pricing changes within this period, NCOA must be guaranteed the lower price.

Adjustments to Requirements: NCOA reserves the right to add, delete, relocate, and modify services and requirements as necessary.

ELIGIBILITY CRITERIA

The ideal applicant will have the following qualifications, experience, and capabilities:

- Demonstrated ability to successfully meet all requirements outlined in the RFP through a strong organizational approach.
- Established experience operating call center or helpline systems at scale.
- Proven success in serving older adults and/or adults with disabilities, especially those with low incomes.
- Technical capacity, staffing, and resources in place to fully implement and sustain the project.
- Experience in integrating human-centered design principles to deliver telephone assistance.
- Knowledge of BenefitsCheckUp and familiarity with available public benefits and social service programs.

- Clear strategies for providing both helpline service levels: information/referral and benefits screening.
- Flexibility and willingness to partner with NCOA on outreach and visibility efforts if call volume is low.
- Capacity and commitment to collect, analyze, and report data on a monthly basis.

SUBMISSION GUIDELINES AND HOW TO APPLY

Applicants are required to submit an electronic proposal describing their organization's commitment and responses to the request for proposal questions. **Please respond in narrative form to each of the questions below.** Keep each response within the word counts listed. Attach a complete budget with narrative justification.

All proposals should be submitted via email to Center4EWB@ncoa.org by **Tuesday, Nov. 25, 5 p.m. ET. Late or incomplete proposals will not be accepted.**

Applicants may submit questions regarding the RFP to Center4EWB@ncoa.org during the period of **Oct. 27–31, 2025**. All questions submitted during this time will be compiled into a **FAQ document**, which will be posted online by **Nov. 4** for reference.

NCOA is requesting letters of intent from applicants be submitted by **Nov. 14, 5 p.m. ET**. Letters should be submitted to Center4EWB@ncoa.org.

Finalists will be invited to an interview and presentation during the week of **Dec.15**. All applicants will receive confirmation of submission and a follow-up regarding the award.

1. Organizational Background & Experience (1,000 words or less)

- Provide your organization's background, including basic contact information (name, address, key contact, website/social media).
- Describe any NCOA funding received in the past five years.
- Summarize your experience operating helplines or call centers at scale, including answering on behalf of another organization and providing multilingual services.
- Highlight your experience serving older adults and/or adults with disabilities, especially those with low incomes.
- Share examples of applying human-centered design or empathy training in your services.

2. Approach to Helpline Services (2,000 words or less)

- What is your general approach to implementing the benefits helpline?
- How will you manage the two required levels of service (information/referral and benefits screening)?
- Describe your familiarity with public benefits and supportive services for low-income Medicare beneficiaries. Have you previously offered information or screening for the core benefits (SNAP, LIS, MSP, Medicaid)? Are you comfortable using the BenefitsCheckUp tool?
- How will you ensure access for all people in need of assistance?
- How will you ensure callers receive high-quality, empathic assistance?
- What steps will you take to ensure continuity of service during staffing or operational challenges and fluctuations in call volume? (For example, NCOA runs occasional campaigns that would increase call volume and require additional separate lines for tracking purposes.)

3. Technology, Data & Reporting (1,500 words or less)

- Describe the technology and systems you will use to track client interactions and transfer

callers' information to Benefits Enrollment Centers for follow-up with clients for screenings. It is a requirement that you engage in NCOA's Cumulus platform (with the account provided and paid for by NCOA). If you are unable to use Cumulus as your main platform, please describe how your systems would integrate with Cumulus.

- How will you follow up with clients who have received a screening? Explain what you would include in the benefits package and how you would package information for clients.
- Explain your quality control process, including methods to measure caller satisfaction (post-call surveys, follow-up outreach, etc.) and evaluate overall effectiveness.
- What steps will you take to ensure data security, privacy, and compliance with federal regulations (e.g., HIPAA, cybersecurity standards)?
- How will you meet NCOA's reporting requirements (monthly reports, interim report at end of Year 1, and a final report at project completion)?

4. Staffing & Oversight (1,000 words or less)

- Why is your organization applying for this project? How does the benefits helpline fit with your mission and objectives?
- Identify the project director and other key staff, including relevant experience and time commitments. Provide resumes for key personnel as an appendix.
- What ongoing staff training will you provide to ensure consistent, high-quality, empathic service throughout the project?
- How will you collaborate with NCOA and its Benefits Enrollment Center network to ensure seamless referrals, coordination, and data sharing?
- Describe your organizational capacity to support this project. If applicable, please note how external factors may impact your ability to deliver services remotely.
- What would your transition plan look like to ensure things are in place by Feb. 1, 2026?

5. Budget & Sustainability (no word limit)

- Provide a complete budget for the 31-month project, broken out by year (Year 1: February–January 2026; Year 2: February–January 2027; Year 3: February–August 2028). Include labor, fringe, direct, and indirect costs.
- Provide a budget narrative explaining your calculations and assumptions.
- Identify your organization's other key funding sources. Will any be leveraged to support this helpline?
- How will you sustain or adapt services in the event of low call volumes?

Use of Grant Funds

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KEY DATES

Event	Date
Question Intake Period	October 27–31
Letter of Intent to Apply	November 14
Submission Deadline	November 25
Final Applicant Interviews	Week of December 15
Final Selection & Notification	December 23

SELECTION CRITERIA

APPLICATIONS WILL BE EVALUATED BASED ON THE FOLLOWING CRITERIA, ADDING UP TO 100 POINTS:

Selection Criteria	Points	Description
Experience	15 pts	Demonstrated success operating call centers or helplines, serving older adults and people with disabilities, and applying human-centered design to deliver services.
Internal Systems	15 pts	Strength and readiness of organizational systems, including staffing, technology, data management, reporting processes, and quality control to ensure compliance and secure operations.
Approach	25 pts	Quality and feasibility of the proposed plan to meet NCOA's call center expectations—covering availability, two tiers of service, and integration with BenefitsCheckUp and referral networks.
Monitoring & Evaluation Plan	20 pts	Clear strategy for tracking, analyzing, and reporting data; measuring caller satisfaction and service quality; and meeting monthly, interim, and final reporting requirements.
Workplan	15 pts	Realistic timeline, staffing plan, and management approach that ensures continuity of service, responsiveness to NCOA, and effective collaboration with the BEC network.
Budget	10 pts	Reasonable and transparent budget with clear justifications, alignment to project activities, and efficient use of resources.

About the National Council on Aging

The National Council on Aging (NCOA) is the national voice for every person's right to age well. Working with thousands of national and local partners, we provide resources, tools, 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. Learn more at www.ncoa.org and @NCOAging.