

**Request for Proposal for Consulting Services for the State of Delaware’s Group Health Insurance Program
OMB16001-Consulting**

Responses to Questions (Q&A)

April 7, 2016

No.	Reference:	Topic:	Question:	Answer:
1.			Regarding the RFP that shall be issued to qualified health plan providers to administer the State’s health benefit plans, will that RFP be for health care coverage only or will other lines of coverage be included, like pharmacy or dental for example?	The RFP will be only for medical insurance with a wellness and disease management component. Separate RFPs are issued for all benefit programs at various contract expiration cycles. For example, the vision and dental benefits were bid in 2015 for contracts effective July 1, 2016. (See the table at the end of this document.)
2.			Regarding the RFP that shall be issued to qualified health plan providers to administer the State’s health benefit plans, it is expected that said RFP shall be issued on or about July 1, 2016. Does the State have an RFP template that must be used or is the Consultant to develop a new RFP?	The State has a template for all the terms and procurement requirements in an RFP. That template was used for this RFP and the minimum requirements and questionnaire section were specific to consulting services. The SEBC relies on the consultant’s expertise to help develop questions specific to the benefit, analyze the bid responses and present to the Proposal Review Committee.
3.			We presume that the selected Benefits Consultant will issue the actual RFP to qualified health plan providers to administer the State’s health benefit plans in the approved format and in accordance with the State’s procurement requirements. Is that correct or will the State actually issue the RFPs created by the Consultant	The State formally issues the RFP, but the SEBC relies on the consultant for distribution of the RFP to vendors who may be interested in the opportunity. Procurement rules require that the bids be sent to the State. The Statewide Benefits Office then provides the consultant with copies for analysis.

			and then the Consultant will retrieve the RFPs back from the State?	
4.			Regarding the participation by local State of DE governments; can you advise as to what level, if any, of interaction the Consultant may have with these entities? Or is interaction only through the State who manages communication and interaction with said entities?	Communication and interaction with all participating groups (also referred to as a non-payroll groups) is done by the State. The consultant would not normally have a business reason to interact directly with those groups.
5.			Regarding the participation by local State of DE governments; is there any 'group by group' underwriting performed related to the costs to be charged said entities? If so, is that analytical work performed by the Consultant?	Actuarial services performed by the consultant would include the claims and participant data for all participating groups. Periodically we do request the Consultant to perform an analysis of the experience of the participating groups compared to the State group. This is typically accomplished using claims data available in our Truven database.
6.			Regarding the services to be provided, can a firm provide a bid for all services, a proposal just for (a) Communications, (b) Claims Audit Work and (c) Eligibility Audits and/or (d) a combination of all three?	No, a vendor must meet the requirements and bid on all the Categories of Services.
7.			We believe the State may break up the awarded services and award some but not all services to one or more firms. Can you elaborate on that further?	The vendor awarded the Primary Support services will be awarded a contract on a monthly retainer payment arrangement. Other vendors that are deemed qualified by the Proposal Review Committee will be recommended to the SEBC to be awarded a contract with a general scope of work and on an hourly rate basis. Then, when services are needed for a specific project, the SEBC will contract with any of the

				<p>awarded vendors. The Primary Support consultant may also be offered work for specific projects. An amendment to the contract will be negotiated for the scope of work and payment arrangement. For example, a fee-not-to-exceed might be more appropriate to work on an RFP.</p> <p>In addition, the contract for the Vendor awarded the Primary Support Services could be terminated during the course of the contract and negotiations for a contract for Primary Support Services could be negotiated and awarded to another qualified vendor.</p>
8.			Is there a requirement that some portion of the services or value of the contract include an MBE?	No, there is no requirement for some or all of the services or value of the contract to include a MBE or any other 2 nd Tier qualified company.
9.			Regarding compensation; we believe the proposal asks for (a) a monthly retainer for services outlined in C-1; (b) individual fees for Communications Work, a medical and pharmacy Claims Audit and an Eligibility Audit and (c) a listing of hourly rates for specific services not captured in (a), (b) or (c) for which there is an hourly fee charge. Is this correct?	Yes, this is correct. As stated throughout the RFP, fees are subject to negotiation by the SEBC but bidders are requested to provide these fee quotes for analysis purposes.
10.			What is the current annual compensation paid to the incumbent professional for the various required services?	The State's fiscal year is July 1 through June 30 with the year being that which falls on June 30. For FY14, The Segal Group's fee was \$515,739 and FY15 was \$513,078.

11.		<p>Plan Design Analysis: Assist the SBO and SEBC in reviewing its voluntary benefit plans. Advise the SBO and SEBC on the types of plans necessary for provision of a comprehensive benefits package.</p>	<p>There is reference to voluntary benefits; what benefits are offered today and how is said covered made available to participants?</p>	<p>The SEBC is interested in exploring all types of benefit programs that may be offered to eligible members in order to provide a comprehensive benefits package. Currently, the State Group Health Program offers the following voluntary benefits: accident and critical illness coverage through Aflac, vision coverage through EyeMed, and dental coverage through Dominion Dental (HMO) and Delta Dental (PPO). (Please see the Statewide Benefits Office’s website for a complete list of the benefit programs and descriptions: http://ben.omb.delaware.gov/index.shtml)</p>
12.			<p>Is the Consultant to be engaged in any aspect of the “benefits administration” process; for example, evaluating or assisting in systems review of analysis related to employee on-boarding and the systems used in that endeavor?</p>	<p>There could be a request for additional work as it relates to other pieces of the benefits administration process as necessary. We would consider most of these under communication.</p>
13.			<p>Is the Consultant expected to provide any call advocacy services to the enrolled plan participants (i.e., toll free line, etc.)</p>	<p>No, none of the work that the consultants do for the SEBC require contact with individual plan participants.</p>
14.			<p>We presume that the Consultant will have unfettered access to all the State’s Truven system? With what frequency is the system updated?</p>	<p>At this time, we do not foresee the new consultants having unfettered access to the State’s Truven database as we currently contract with Truven for the services of an analyst to work in the Statewide Benefits Office and conduct the queries needed by the SEBC and the consultants. The database is updated on a monthly basis.</p>

15.			Regarding GASB 45, may we please receive a copy of the latest attestation report related to the plans?	The latest GASB 45 reporting is available online at http://www.delawarepensions.com/Financials.shtml .
16.			Does the State now offer a Medicare Advantage health plan(s) option(s) to Medicare eligible retirees?	Not at this time, however, we would want to include this in the next Health RFP for consideration and review.
17.	Section I, C.1.7	Provide bi-annual reporting for use by the State of Delaware Office of Pensions consultant contracted to perform the GASB 45 Valuation, of the GHIP OPEB actual and projected claims for the prior and current fiscal year.	Section C.1.7 notes that the selected partner, “Provide bi-annual reporting...to the State’s pension actuary to perform GASB 45 Valuation...” What, if any, GASB expertise is required on behalf of the selected partner. Can you confirm if a GASB professional is required as a team member by the selected partner, or that the function of the selected partner is to solely pass data to be used for the GASB 45 Valuation?	A GASB professional is not required as a team member by the selected partner and the intended function of the selected partner is to pass data and full year expenditure projections to be used for the GASB 45 Valuation.
18.	Section VII.3	Please confirm your acceptance that the State, at its discretion, may require that all employees who have access to the State’s data must sign the <i>Confidentiality (Non-Disclosure) and Integrity of Data Agreement</i> , Appendix K.	In section VII.3., the State of Delaware requires all employees who have access to the State’s data sign an NDA in the form contained in Appendix K. Is the State amenable to allowing the NDA to be in the selected partner’s company’s name, rather than individual employees of the selected partner?	Yes, the State will allow the NDA to be executed in the company’s name.

19.	Appendix M	Professional Services Agreement	In Appendix M, the Professional Services Agreement, can the State confirm that a limitation of liability clause will be amendable in the creation of the final engagement agreement?	Per the instructions in the RFP, your organization must provide a redline of suggested changes to the terms of the PSA. The suggested changes will undergo legal review and in the event the changes are not acceptable to the State, the bidder may be asked to respond. Though the SEBC cannot “pre-negotiate” a contract with a bidder, if there is a term that the parties cannot negotiate, a bid may be disqualified. For example, the State will not consider major changes to the indemnity term, including the addition of the standard of gross negligence.
20.	Appendix M	Professional Services Agreement	In Appendix M, the Professional Services Agreement, Section 6 notes that the State of Delaware owns all of the materials and work product. Is the State amenable to removing this clause? Alternatively, is the State amenable to owning material that is provided by the selected consultant, but restricting the State’s right to share the work product with a third party?	Per the instructions in the RFP, your organization must provide a redline of suggested changes to the terms of the PSA. The suggested changes will undergo legal review and in the event the changes are not acceptable to the State, the bidder may be asked to respond. Though the SEBC cannot “pre-negotiate” a contract with a bidder, if there is a term that the parties cannot negotiate, a bid may be disqualified. All documents and records are considered public unless the information they contain are deemed confidential and proprietary. Because the consultant is working for the State/SEBC, the work product is the property of the State. Report formats, for example, cannot be deemed confidential.

21.	Appendix M	Professional Services Agreement	In Appendix M, the Professional Services Agreement, there is no waiver of jury trial provision or binding arbitration. Can you confirm if this waiver is able to be obtained?	Per the instructions in the RFP, your organization must provide a redline of suggested changes to the terms of the PSA. The suggested changes will undergo legal review and in the event the changes are not acceptable to the State, the bidder may be asked to respond. Though the SEBC cannot “pre-negotiate” a contract with a bidder, if there is a term that the parties cannot negotiate, a bid may be disqualified.
22.	General Question	Delivery of final RFP response	Do both the electric copies and hard copies need to be delivered to the State by April 15 at 1pm, or it is acceptable to deliver the electronic copy by 1pm on 4/15, and the hard copy materials postmarked by that date/time?	Both the electronic and hard copies of your bid MUST be delivered by 1:00 p.m. Local Time (EST) on Friday, April 15, 2016. Electronic copies cannot be transmitted via email, but must be on a disc in the box with the hard copies.
23.	General Question	Unions	Can you confirm what unions are covered under the SEBC plans? For the unions that are covered, can a breakdown of participants in each be provided as well as details of the contract terms (such as dates, ability for the SEBC to change plans mid-contract, and information about any specific vendors included by name)?	The Correctional Officers Association of Delaware, Delaware State Teachers Association, AFSCME and Delaware State Troopers Association as well as the ILA (Port) have unions, but unions are not allowed to bargain for benefits. A designee from one of the first four groups listed above however is a voting member on the State Employee Benefits Committee.
24.	Section I. Introduction (pages 4, 13, 14)	“A firm must be qualified to provide services in all the categories or specialties. Bids will not be accepted if a consulting	On pages 4 and 13, it is stated that “A firm must be qualified to provide services in all the categories or specialties. Bids will not be accepted if a consulting	Yes, a consulting firm must be qualified to provide all services whether or not the organization is selected as the Primary Support consultant. See #7 for additional information.

		firm is only submitting a proposal for some of the services.”	firm is only submitting a proposal for some of the services.” Can you please confirm that a consulting firm will need to provide services in both primary support and specific projects categories even though it is selected as the Primary Support Consultant?	
25.	Section I.A Background and Overview (page 5)	The incumbent consultant(s)	Who is/are the current consultant(s)?	The Segal Group is the current consultant that provides primary support for all services required by the SEBC.
26.	Section I.A Background and Overview (page 5)	The incumbent consultant(s)	How long has the State been working with the consultant(s)?	The SEBC began work with The Segal Group in January, 2012.
27.	Section I.A Background and Overview (page 5)	The incumbent consultant(s)	Is the current consultant allowed to bid on this RFP?	Yes, the current consultant is allowed to bid on this RFP.
28.	Section I.A Background and Overview (page 5)	The incumbent consultant(s)	What dollar amount of annual fee was paid to the current consultant for 2014 and 2015?	The State’s fiscal year is July 1 through June 30 with the year being that which falls on June 30. For FY14, The Segal Group’s fee was \$515,739 and FY15 was \$513,078.
29.	Section I.A Background and	Policy Schedules	When does the State expect the consultant to shop current Prescription Benefit Management,	Please see the table at the end of this document.

	Overview (page 5-6)		Life Insurance, Short Term and Long Term Disability, Flexible Spending Account, Pre-Tax Commuter Program, Dental, Data Mining & Decision Support, Employee Assistance Program, COBRA Administration, Vision and Supplemental Benefits?	
30.	Section I.C Scope of Services by Category (page 14)	Actuarial Report	Is it possible to obtain a copy of the latest actuarial report for review?	The latest GASB 45 reporting is available online at http://www.delawarepensions.com/Financials.shtml . All other Group Health financial reporting was provided as part of Attachment 6 of the RFP.
31.	Section I.C Scope of Services by Category (page 14)	Scope of Services - general	Was the Scope of Services in this RFP different from previous RFP?	Yes, in the previous RFP one consulting firm was selected to provide all services. In this RFP we will be selecting one primary firm and seeking additional qualified firms to provide specific services to the SEBC. Please refer to #7 for additional information about potential contract awards to consultants and the ability to change the vendor for Primary Support Services throughout the term of this award.
32.	Section I.C Scope of Services by Category (page 14)	Scope of Services - general	Is there anything you would like the new consultant to do differently, improve, and/or provide additional services?	The SEBC is always interested in obtaining excellent service from its consultant(s). The RFP specifically states the services required.
33.	Section I.C Scope of Services by	Communications	We noted on your website that the State provides benefit booklets and eBenefits & Employee Self	Informative emails in a newsletter format are sent regularly to all employees via email. Various forms of mailings are also

	Category (page 17)		Service. What other forms of communications are currently provided to employees and retirees?	provided during Open Enrollment. Throughout the plan year and as updates and new information is released by the benefit vendors, information is shared with members both from the Statewide Benefits Office and the benefit vendors through direct home mailings and email.
34.	Section I.C Scope of Services by Category (page 18)	Procurement and Contract Negotiation	Will the consultant be responsible to assist with open enrollment activities/benefit fairs?	No, a consultant is not required to be present on-site at benefit fairs or other presentations during Open Enrollment. However, a consultant may be asked to help develop and/or proof communication materials.
35.	Section II.B General Terms and Conditions (page 30)	Use of Subcontractors	Will it be acceptable and favorably viewed if we subcontract out certain services to a certified MBE?	All subcontractors must be approved by the SEBC so, therefore, it may be acceptable. There is no evaluation criteria for the use of MBE or 2 nd Tier spend companies. Please note that bidders must qualify for <u>all</u> services in the RFP and cannot bid or be qualified for some of the services. See #7 and #24.
36.	Page 24, response provided by CD	The documents must also be provided electronically on a CD with a complete redacted copy	May a flash drive be used instead of a CD?	Yes, you may provide your documents on a flash drive, but a CD is preferred.
37.	Appendix N, Cost Quotation, Hourly Rates	Items 1-5, specifically referencing hourly & unit rates	We do not charge by the hour or unit. Instead, we charge by project, as stated by some examples on page 14 under specific projects. Is this allowed, or will we not meet the bid requirements if we do not provide hourly rates?	The State cannot determine whether or not a response to one requirement would disqualify a bid, however, it is a minimum requirement to provide hourly rates.

38.	Truven Analytics, page 11, drivers of GHIP expenditures	Drivers of GHIP expenditures	Please confirm the contract with Truven Analytics is directly with the State, and not through a third party.	Yes, the contract with Truven Health Analytics is directly with the State.
39.	None	None	Regarding wellness and population health: what steps or programs has the State implemented to curtail claim costs and cost drivers; and have measurement standards been adopted to achieve results? If so, what are those metrics?	A brief overview of the history of the State’s wellness and disease management programs can be found in a recent presentation available online at http://ben.omb.delaware.gov/sebc/documents/2016/2016-0219-consumerism-delawell.pdf .
40.	Introduction , C. Scope of Services, 1. Primary Support Consultant, “Other Primary Support”, #1, Page 16	Develop and perform surveys of other state governments and private sector employers in the eastern region, related to demographics, wages, benefits, and total compensation. Part of this process will include the development of benchmarks and goals for the GHIP in order to measure progress or lack thereof. Benchmarks necessarily will have to change at least on an annual basis to assure that the GHIP goals are	How many employers do you anticipate would be included in the survey? Is there an existing template for this survey?	We would like as many state governments included as possible as well as regional employers worthy of comparison. There is no existing template.

		consistent with changes in the market.		
41.	Introduction , C. Scope of Services, 1. Primary Support Consultant, “Other Primary Support”, #2, Page 16	Assist in the development of all GHIP RFP(s) for health insurance, participate in the associated offeror’s interviews and evaluate the network and financial components of proposals received. This is anticipated to include claims administration, network management, pharmacy benefit management, and health management.	This work appears to be the same as the "Procurement + Contract Negotiation" referenced under 2. Specific Project(s) Consultant(s). Our assumption is that all RFPs would be covered under the specific project segment of this contract as opposed to the Primary Support Consultant. Is that correct? If not, what other RFPs would be included in this contract?	The contract for the scope of work needed to develop a RFP, analyze the bids, and assist the State throughout the entire process would be a separate project. The project could be awarded to the Primary Support consultant in addition to their regular duties. Please refer to the table at the end of this document for a list of the RFPs to be released in the next five years.
42.	Introduction , C. Scope of Services, 2. Specific Project(s) Consultant(s) , Pages 17-18	1. A claims audit project is being conducted in 2016. Another claims audit may be requested by the SEBC in the future. The claims audit project would involve receiving medical and prescription claims files the Highmark Delaware, Aetna, and Express Scripts. State of Delaware’s RFP for Consulting Services for the Group Health Insurance Program 18 2. Beginning in the early part of 2017, the SEBC	Please confirm the Communications and Cost Control and Program Integrity Services would be billed on an hourly basis. If that is incorrect, please provide greater detail on these projects.	No, the “Audit” RFP would not be billed on an hourly basis. It is a service appropriate for a lump sum as a fee-not-to-exceed. Of course, the fee would be negotiated. Minimum Requirement #20 states: In a separate tabbed section, please provide a scope of work for the eligibility audit project as described in the Cost Control and Program Integrity section. Assume that the initial meeting with the SBO is in mid-January, 2017, and a final report and presentation is due six months afterwards. In order to evaluate your organization’s ability to propose, manage, and complete a project of this scope and type, include a list of the information you would need

	<p>may contract for eligibility audit services with one of the pre-qualified consultants through this RFP process. This will involve receiving eligibility files in different formats from PHRST, the State's People Soft based system, the Pension Office, University of Delaware, and NEBS system for the non-payroll groups. The SEBC's goal is to ensure that all persons covered under the GHIP are eligible for the coverage. Bidders are asked to provide a project management scope of services for the eligibility audit to include, but not necessarily be limited to, implementation, a timeline, and a final report. Please see Question 20 in the Minimum Requirements Section.</p> <p>3. Audits of any type applicable to the GHIP may be requested by the SEBC at any time.</p>		<p>from the State to develop the project plan in more detail and provide a general project management plan with a projected timeline. Because we are asking your organization to tell us what information you need from the State, we will not accept any questions in the Q&A process for more detail about the project.</p>
--	--	--	---

43.	Introduction , C. Scope of Services, 2. Specific Project(s) Consultant(s)), “Cost Control and Program Integrity”, #2, Page 18	Beginning in the early part of 2017, the SEBC may contract for eligibility audit services with one of the pre-qualified consultants through this RFP process. This will involve receiving eligibility files in different formats from PHRST, the State’s People Soft based system, the Pension Office, University of Delaware, and NEBS system for the non-payroll groups. The SEBC’s goal is to ensure that all persons covered under the GHIP are eligible for the coverage. Bidders are asked to provide a project management scope of services for the eligibility audit to include, but not necessarily be limited to, implementation, a timeline, and a final report. Please see Question 20 in the Minimum Requirements Section.	Is this intended to be a dependent eligibility verification audit? If not, please explain.	Yes, this is intended to be a dependent eligibility verification audit.
44.	Introduction , C. Scope of Services, 2. Specific	Assist the SBO with all aspects of the procurement process as follows:	Please confirm that this work is the same as the “Health Insurance RFP” project that will kick off on May 24, 2016. Additionally, please describe how this	Yes, the Health Insurance RFP project, and all other RFPs for all benefit programs are categorized as “procurement and contract negotiation”. A consultant will be engaged for an RFP

	Project(s) Consultant(s), “Procurement and Contract Negotiation”, #s 1-14 Pages 18-19	(listed in RFP)	differs from the work noted under Primary Support Consultant – “Other Primary Support” - #2 – “Assist in the development of all GHIP RFP(s) for health insurance, participate in the associated offeror’s interviews and evaluate the network and financial components of proposals received. This is anticipated to include claims administration, network management, pharmacy benefit management, and health management.”	project on a fee-not-to-exceed basis. The consultant may be the same consultant that is the Primary Support consultant.
45.	Minimum Requirements, #19, Page 41	The SEBC will be entering into a contract effective July 1, 2016, with a qualified consultant for the Health Insurance RFP project. The process of RFP development through contract award is described in the Procurement and Contract Negotiation section of the Scope of Services by Category section. We expect to receive three bids. Our goal is to have the SEBC make the award at their meeting in mid-November so that implementation may begin no later than January for a May, 2017, open enrollment period. Using the same type of timeframe benchmarks set	Please provide further detail on the amount of work that has already been performed on the Health Insurance RFP project. Has data been collected and/or a draft of the RFP been developed/started by the current consultant?	The SBO has a copy of the RFP that was used five years ago. Within that time, there have been changes that need to be reflected in the RFP. For example, requirements under ACA and the integration of a disease management and wellness program with the carrier(s) instead of a carved-out program. Additionally, the SEBC is interested in exploring the option of a HSA plan design, Medicare Advantage, limited networks and other innovative health care management tools. Therefore, the consultant would need to compose those questions so that we would receive all the information needed to analyze a vendor’s capabilities to administer this type of plan design.

		<p>forth in the timetable in this RFP, the sample scope of services set forth in Attachment 4, and a kick-off meeting date of Tuesday, May 24, 2016, please propose a timeline. Include how you would manage the workload to meet the deadlines, and complete a project of this scope and type.</p>		
46.	<p>Questionnaire, B. References, Questions #32 and #33, Page 46</p>	<p>32. List three current clients for whom your company is providing services related to health plan benefits analysis and design. (continued . . .)</p> <p>33. List at least three current clients for whom your company aided in the selection and/or the implementation of a third party medical claims administrator. (continued . . .)</p>	<p>Will Delaware permit the Proposer to use contacts from the Delaware Statewide Benefits Office as one of the Proposer's References? Additionally, can the same client references be used for #32 and #33?</p>	<p>No, the RFP requires references other than the State of Delaware.</p> <p>Yes, the same client references can be used in #32 and #33.</p>
47.	<p>Questionnaire, B. References, Questions #34 and #35, Pages 46-47</p>	<p>34. If your company has current public sector clients of any size, (continued . . .)</p> <p>35. Please provide a list of all current and former public sector clients</p>	<p>Our consulting group has thousands of clients nationwide and hundreds of public sector clients. To compile a list of all of these clients (and former clients) would be next to impossible. Instead, can we reference the clients provided for Questions</p>	<p>Please select three or four public service clients as references that you feel best fit the requirements of the scope of services. These clients should have received service by personnel that would be assigned to the SEBC.</p>

		within the last three years, (continued . . .)	#32 and #33, as well a short list of client names only for other public sector clients?	
48.	Appendix M, Professional Services Agreement, 9. Indemnification, Pages 91-92	9.1 Contractor shall indemnify and hold harmless the State, its agents and employees, from any and all liability, suits, actions or claims, together with all reasonable costs and expenses (including attorneys' fees) directly arising out of (A) the negligence or other wrongful conduct of the Contractor, its agents or employees, or (B) Contractor's breach of any material provision of this Agreement not cured after due notice and opportunity to cure, provided as to (A) or (B) that (i) Contractor shall have been notified in writing by the State of any notice of such claim; and (ii) Contractor shall have the sole control of the defense of any action on such claim and all negotiations for its settlement or compromise.	Would the State be amenable to carve outs to the Indemnification provision (i.e. punitive, special or consequential, suits by third parties (plan participants, etc.)?)	(See also #19.) Per the instructions in the RFP, your organization must provide a redline of suggested changes to the terms of the PSA. The suggested changes will undergo legal review and in the event the changes are not acceptable to the State, the bidder may be asked to respond. Though the SEBC cannot "pre-negotiate" a contract with a bidder, if there is a term that the parties cannot negotiate, a bid may be disqualified. For example, the State will not consider major changes to the indemnity term, including the addition of the standard of gross negligence.

49.	Appendix M, Professional Services Agreement, Pages 86-99 [General Question]	[General Question not specific to one particular section in Appendix M]	Would the State be willing to negotiate varying limits of liability (i.e. Unlimited HIPAA/privacy; Limits for Services based on the annual cost, etc.)?	Per the instructions in the RFP, your organization must provide a redline of suggested changes to the term. The changes will undergo legal review and in the event the changes are not acceptable to the State, the bidder will be asked to respond. Though the SEBC cannot “pre-negotiate” a contract with a bidder, if there is a term that the parties cannot negotiate, a bid may be disqualified. For the State’s consideration, please submit a redline with the addition of this term in Appendix M.
-----	---	---	---	---

Response to #29 - RFP Schedule:

Program	Begin RFP Development	Bids Due	Bid Analysis and Interviews	Award by SEBC	Implementation	Effective Date
COBRA, FSA and PTC combined	December, 2017	Mid-March, 2017	April-May, 2017	June, 2017	July – October, 2017; OE – Nov, 2017	January 1, 2018
STD and LTD (Disability)	July, 2018	October, 2018	October – December, 2018	December, 2018	January – April, 2019; OE – May, 2019	July 1, 2019
Data Warehouse (Truven)	July, 2018	October, 2018	October – December, 2018	December, 2018	January – June, 2019	July 1, 2019
Life Insurance	July, 2019	October, 2019	October – December, 2019	December, 2019	January – April, 2020; OE – May, 2020	July 1, 2020
Supplemental Ins (Accident and Critical Illness with Cancer)	July, 2019	October, 2019	October – December, 2019	December, 2019	January – April, 2020; OE – May, 2020	July 1, 2020

Employee Assistance Program	September, 2019	December, 2019	January – March, 2020	March, 2020	April – June, 2020	July 1, 2020
Prescription	July, 2020	October, 2020	October – December, 2020	December, 2020	January – April, 2021; OE – May, 2021	July 1, 2021
Dental and Vision (Separate RFPs)	July, 2020	October, 2020	October – December, 2020	December, 2020	January – April, 2021; OE – May, 2021	July 1, 2021

The RFP process – development, release, Q&A process, bid analysis, interviews and award – typically takes six months. The award by the SEBC must occur by November or December if the benefit is health insurance with prescription coverage or a benefit that employees may select during Open Enrollment (OE) in May each year for an effective date of July 1, the start of a fiscal year. If Open Enrollment is not involved, then less time is required. If multiple RFPs need to be issued during the same time frame, we stagger the timetables to manage the workload and therefore an RFP may be awarded months earlier than technically needed. The FSA and Pre-Tax Commuter Benefit programs are effective on a January 1 calendar year basis with an Open Enrollment in the preceding November. COBRA administration is also on a calendar year basis.