

**Request for Proposal (RFP)**

**RFP No. 100719**

**University of Arkansas Student Health Insurance RFP**

**Bidder Questions and Responses**

**Please see questions and responses in this document. In addition, we are providing requested insured counts by tier reports for 2018.**

1. **Please see attached for the Arkansas RFP due in November. Per the RFP, we would like to see the remaining data that is mentioned in the document. On our questions (assume some of this will be in the data sent out) upon notion of intent. Which schools have health centers, including all HC data, ledger billing, high dollar claimants, top 10s Providers for all areas, Rx breakouts, under-grad breakouts, enrollment, audits etc.**

**Please let me know if you have any questions.**

**Response: Fayetteville, Medical Sciences, Little Rock, Fort Smith, Monticello and Pine Bluff campuses have health centers. See data provided for Fayetteville, Medical Sciences, Little Rock and Fort Smith campuses.**

1. **Page 11 states it is preferred to send the proposal to Mr. Spivey via email. Page 17 requests an original, two copies, and two USB soft copies of the proposal, including a redacted copy. Please clarify how the proposal should be submitted.**

**Response: Send email response and one hard copy to Bryan Spivey. Send original, copy, and two USB copies to Steve Wood at Vice President, Employee Benefits and Risk Services, University of Arkansas System, 2404 North University Avenue, Little Rock, AR 72207, spwood@uasys.edu.**

1. **Are all campuses committed to be a part of a system plan?**

**Response: No commitments have been made. We are asking for premium proposals based on different groups of campuses.**

1. **How will each campus offer the plan? Will students be able to pay for the insurance as part of their tuition and fees?**

**Response: Graduate Students and International student’s premium will be a part of tuition and will be sent to insurance company by the University. All other student enrollees will pay the insurance company directly.**

1. **Are part-time international students required to have insurance?**

**Response: Yes**

1. **Can students select their preferred plan option, or will each campus choose which plan to offer to all their students? Would campuses be able to offer both plans to different insured categories? If so, would students under a waiver criterion which plan would they be required to have the insurance policy?**

**Response: Under the scenarios noted in the Price Sheets, all campuses would offer the same plans. Undergraduates and Graduate students would have a choice of two domestic plans. International students will have a choice of the International plan and the $1,000 deductible domestic plan.**

1. **Will domestic students be able to switch plans in the middle of a plan year?**

**Response: No.**

1. **Will international students be able to switch plans in the middle of a plan year?**

**Response: No.**

1. **Would the $1,000 deductible plan offered to international students be the same plan as one of the two ACA compliant plans offered to domestic students?**

**Response: Yes.**

1. **Will all ancillary products be voluntary?**

 **Response: Yes.**

1. **How will students enroll in tuition insurance? Would this be handled as part of the health insurance enrollment and waiver process?**

**Response: Tuition insurance would be voluntary for the student. If bidders are offering tuition insurance, bids must explain how this will be marketed and managed by the bidder.**

1. **Will the successful bidder be managing the waiver for UAMS Medical Graduate students?**

 **Response: Yes.**

1. **How is UAMS handling their Undergraduate students as well as Pharmacy, Nursing and Public Health students?**

 **Response: All students enrolled at UAMS must have health insurance.**

1. **Can you provide the process through which international and graduate student premium will be collected and transferred to the carrier? Please clarify the bidder’s role, if any, in this process.**

**Response: UAS will collect International and subsidized Graduate premium and forward to carrier.**

1. **Which plan (domestic or international only) will international students default into if they do not have qualifying health insurance?**

 **Response: International Plan.**

1. **What are the waiver guidelines?**

**Response: All International students and students enrolled in the UAMS are required to have health insurance.**

1. **Will online classes count toward the credit hour eligibility requirement?**

 **Response: No.**

1. **Please clarify which campuses have health centers and provide health center fee schedules.**

**Response: Response: Fayetteville, Medical Sciences, Little Rock, Fort Smith, Monticello and Pine Bluff campuses have health centers.**

1. **Please provide information on the University’s Summer Orientation programs. Which campuses have a program? What type of participation is being requested? Please provide an exact number of days and locations for each orientation.**

**Response: New incoming student orientation typically occurs in the two week period prior to the first day of fall classes. Campuses do have different opening dates but all are within August**

1. **Please clarify the Renewal Notice on Page 29, as it appears there will only be three months of data at this time.**

 **Response: Confirmed. We are looking for rate increase caps for years 2 and 3.**

1. **Regarding Question 14, would you like a monthly payment plan option for all student classifications? (domestic, international, graduate, undergraduate, etc.)**

 **Response: All domestic undergrad students.**

1. **Regarding Question 10, please provide a list of identified providers.**

 **Response: See Provider Disruption file provided.**

1. **Please confirm if Question 13 means that open enrollment will continue the entire year. If so, will all three plans have year-long open enrollment?**

**Response: There will be an open enrollment period for the annual, spring and summer enrollees.**

1. **Please confirm how many students are expected to be late admissions and will be receiving a mailer, as requested in Question 27.**

 **Response: Unknown.**

1. **Please confirm the number of mailers needed by campus, per Question 25 under Marketing and Communication. Will the cost be borne by the vendor?**

**Response: The number of mailers will equal the number of students and the cost would be borne by the vendor.**

1. **Will an individual be available at each campus to liaison with the vendor?**

 **Response: Yes.**

1. **Are there any plans for a hard-waiver requirement for domestic students at any of the campuses?**

**Response: Not at this time, but we would be interested to know what the impact would be to the rates if a hard waiver process was put in place for all students.**

1. **Are there any specific policy and security requirements?**

 **Response:**

1. **To confirm, the ACA plans should replicate the current Fayetteville and UAMS plans?**

 **Response: Confirmed.**

1. **Under section 3, page 4; under the Price Escalation section please explain what “and letters from the manufacturer confirming the cost increase” entails?**

**Response: Please ignore this section and note the request for rate maximums for years 2 and 3 on page 11.**

1. **Please provide the international plan that should be replicated.**

 **Response: See attached.**

1. **Please provide claims data on Ft. Smith and Little Rock International Plans.**

**Response: Ft. Smith and Little Rock currently only provide coverage for International students, therefore, the experience provided for these campuses only represent International plans.**

1. **Will other campuses besides Fayetteville offer a subsidy to their graduate students? If so, what is the amount of the subsidy? Please identify which campuses and the number of students eligible for a subsidy?**

 **Response: Unknown**

1. **Please provide the following data for the current year plus three prior years for Fort Smith and Little Rock:**
* **Premiums received (or premium equivalent)**
* **Rates History of Student and dependent rates for all years**
* **Broker fees**
* **Service/Admin**
* **Enrollment/Membership history by policy year, by plan (if applicable), including Dependent enrollment for all years**
* **Eligibility Enrollment Method – Who is eligible and how are they enrolled, i.e. – Mandatory, Hard Waiver, Soft Waiver, Voluntary?**
* **Who is specifically being covered within each Eligibility Method? (Graduates, International, Undergraduates, Medical Students, etc.)**
* **Master Policy or Brochures for all above years (need to have detail of definitions and exclusions)**
* **Please provide a detailed list of plan changes (benefits, eligibility or enrollment) by year**
* **Please provide a current fee schedule for services the SHC bills to the insurance carrier and referral process, if any**
* **Claims paid by month for each policy year noted above, for each respective school – claim lag triangle is preferred**
* **Detailed Claims Report of the utilization of In-Patient and Out-Patient facilities, and OP Physician services for all years**
* **Utilization Report should include a breakdown of charges (claimed vs. paid) for the below service categories:**
* **Surgery**
* **Room & Board**
* **Medical Emergency**
* **Maternity**
* **Mental Disorders/Psychiatric**
* **Lab and X-Ray**
* **Physical Therapy**
* **Prescription Drugs**
* **SHC charges**
* **Other**
* **Claimed and paid amounts by diagnostic category**
* **Confirm whether the experience provided includes claim dollars paid above the “Pooling Level”. What is current Pooling Level, if any?**
* **Please provide large claims (above $25,000) data. Identify which of the ‘High Dollar Claimants’ are ongoing (claimant in more than 1 policy year).**
* **Please provide PPO and non-PPO claims and detail of deductible, coinsurance, and co-payments paid.**
* **Provide separate claims data for Prescription Drugs, if available, showing Paid, co-pays, top drugs, tier category, etc.**
* **Provide, for all schools, the total claim dollars spent at the top 20 providers and top 20 facilities.**
* **How are claims paid at the respective school’s Student Health Centers (SHC)? Any exceptions to the policy provisions for claims incurred at the SHC? (i.e. waiver of deductible, waiver of copay, certain exclusions don’t apply, etc.). Is there a SHC referral required, and if so, what is the penalty if not referred?**
* **Please provide a copy of any funding agreements. (i.e. Retrospective Premium Agreements) so that we have the details of definitions, calculations etc.**

**Response: See data provided for Fayetteville, Medical Sciences, Little Rock and Fort Smith campuses.**

1. **For any campus other than Fayetteville, Medical Sciences, Fort Smith and Little Rock, please provide the following:**
* **The type of insureds for each campus**
* **The expected enrollment figures for each type of insured as well as the eligibility type (assuming Mandatory for International and Hard Waiver for Domestic)**

**Response: We expect Domestic Undergrads, Domestic Graduates, Graduate Subsidy and International students to enroll at each location. See counts on page 2 and 3 of RFP.**

1. **Regarding question 36, please provide a provider file for provider disruption report.**

 **Response: See Provider Disruption File provided.**

1. **Regarding question 37, please provide the zip codes for the campuses Fayetteville, Medical Sciences, Little Rock, Fort Smith and need file to complete this request (same as #36).**

 **Response: Please use census file provided.**

1. **Regarding question 38, please provide the zip codes for all different University of Arkansas campuses.**

 **Response: See #37.**

1. **Please provide all other vendor questions and the University of Arkansas corresponding responses.**

 **Response: Provided.**

1. **Please request the claims and premium provided to be broken out by each campus.**

**Response: See data provided for Fayetteville, Medical Sciences, Little Rock and Fort Smith campuses.**

1. **Have the multiple plan designs mentioned in sections 2.3 and 2.4 been in place for the entire experience period? If not, for how long?**

**Response: Ft. Smith implemented a new International Plan effective 2019/2020. UAFS’s core benefits have stayed the same while UALR’s pre-ex increased to $5,000 and wellness increased to $500 for the 18-19 plan year. Plan enhancements includes ground ambulance cap was removed in 18-19 for both schools. The physiotherapy benefit was enhanced from 17-18 to 18-19. Morneau Shepell mental health counseling was included for the 18-19 school year.**

1. **To whom will Segal be presenting and who has the ultimate decision-making authority.**

**Response: An evaluation committee composed of University System Office employees and campus representatives will review and recommend to the President**

1. **Will Segal make the determination on the winning bid or will the President of the Board of Trustees (and/or his/her designated subcommittee) determine winning bids?**

 **Response: See #42.**

1. **What is the gross premium collected for each year for each student type and dependent for all schools for 16, 17, and 18?**

**Response: This is unavailable. Average enrollment for each of the school years has been provided.**

1. **What is the net/risk premium collected for each year for each student type and dependent for all schools for 16, 17, and 18? Net/risk premium is the premium left to pay claims after fees, ancillary services, and commissions, etc.**

 **Response: Unavailable.**

1. **The provider Tax ID #s from disruption 1 appear to be incorrect. Can you please check and send again?**

 **Response: Use NPI numbers.**

1. **Can we have the Fayetteville claims broken out by international students and their dependents and by domestic students and their dependents for the years that have been provided?**

 **Response: This is unavailable.**

1. **For UAMS, can you break out the claims by students and dependents?**

 **Response: This is unavailable.**

1. **Just to clarify, it seems as if the system is only going to require ALL International Students and Domestic medical students to enroll, is this correct?**

 **Response: Yes that is correct.**

1. **If so, can you please provide an estimate on the number of medical students who would fall into this category. On a side note, this is one of the more complex RFP’s which asking for a lot of moving parts. This makes it harder to find a single carrier to check all of the boxes. Is there any flexibility for alternate solutions? Multiple carriers?**

**Response: UAS’s preference is to work with one carrier but is open to working with multiple carriers if needed. See student counts by campus on pages 2 and 3 of RFP.**

1. **The volume of students at each UA system unit was listed , is this going to be the volume for the programs that we quote (is is mandatory)**

 **Response, see #49.**

1. **How would the split be made between the various tiers of plans ie student only, student with spouse, student with children, student with family.**

 **Response: See requested insured counts by tier reports for 2018.**

1. **Will the monthly payments come from the university system or individual students?**

 **Response: See #4.**