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STATE OF WASHINGTON

**HEALTH CARE AUTHORITY**

 626 8th Avenue • P.O. Box 42702 • Olympia, Washington 98504-2702

July 17, 2018

TO: Potential Bidders

FROM: RFP Coordinator

SUBJECT: RFP 2722 – SEBB Group Vision Plans

The purpose of Amendment six (6) to RFP 2722 is as follows:

* Provide Bidder Questions and HCA answers.
* Amend Section C.3 to reflect that **four (4)** hard copies should be provided rather than 10.

Please note:

* All communication regarding this RFP must be directed to the RFP Coordinator at contracts@hca.wa.gov. All other communication will be considered unofficial and non-binding on HCA. Communication directed to parties other than the RFP Coordinator may result in disqualification of the potential Bidder.
* Proposals are due **July 27, 2018 at 3:00 pm**.

Thank you,

Ellen Wolfhagen

RFP Coordinator

contracts@hca.wa.gov

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| **Amendment**  |
| **RFP 2722 - SEBB Vision** |
| **#** | **RFP Section** | **Bidder Questions** | **HCA Response** |
| **1** | A.2 | Please provide the procurement key dates. | See Section A.2 *Procurement Schedule*. |
| **2** | A.2 | Please provide a confirmation of the due date and time for the proposal submission. The Cover Page indicates that proposals are due by 3:00 p.m. Pacific Time on July 27, yet the Procurement Schedule on Page 4 indicates 5:00 p.m. Pacific Time on the same day. | This was addressed in REVISED Amendment 3, posted to WEBS and the HCA website on July 3, 2018. |
| **3** | A.3 | Please confirm RCW 43.371.020 (referenced in the APCD definition in Section 3 of the main RFP document) pertains to vision benefits. | Yes, HCA confirms that vision carriers may be required to do this. The Office of Financial Management (OFM) is seeking to expand the data collection to include the vision plans.  |
| **4** | A.4.E | Section 4.E of the main RFP document mentions ASB responsibility for the "marketing, advertising, educating, or soliciting participation in their SEBB vision plans." Please provide further, specific details of what this responsibility would entail. | It is expected that ASBs will provide their own materials related to the marketing, advertising, educating, and enrollment for their SEBB Vision Plan(s). This would include items such as attendance and participation at SEBB benefit fairs, providing marketing materials (printed or digital), providing marketing information to the SEBB communications team for inclusion with open enrollment materials, creation of a SEBB-specific website/microsite, etc. While these are not required, they are examples of the types of responsibilities for advertising and marketing to SEBB Members.  |
| **5** | A.6 | Provide further details regarding the expectation around the "integrity program" addressed in RFP section 6. Other 1. | This request applies to the Bidder's own internal processes for addressing fraud, waste, and abuse as stated in the RFP.  |
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| **6** | B.8 | The RFP seeks proposals on both fully-insured and self-insured plans. Many vision plan administrators partner with an insurance company to underwrite fully-insured vision policies. Based on definitions provided in Section B. 8 regarding Prime Bidder and Prime Contractor:a. Please confirm that if a bidder only submits a bid for a self-insured plan, that Minimum Qualification 4 (A.M. Best Rating) is not applicable.b. If not confirmed, please state all reasons why an insurance company rating is required for a self-insured plan. | No, not confirmed. The reason HCA wants AM Best or comparable rating from an independent agency who rates the financial strength of insurance companies, is to ensure that Bidder has the financial stability to assume the risk for insuring and/or administering such a large population. |
| **7** | B.8 | Although the RFP allows joint bids, it seems to require that all Minimum Qualifications have to be met by the designated Prime Bidder. The provision as written already provides for the designation of a primary point of contact that bears sole responsibility. Requiring just one member of the joint bid team to meet all of the Minimum Qualifications appears to negate the purpose of a joint bid and may eliminate several competitive bidders.Would it be possible to revise Section 8 to read as follows:"In all instances of relationships with other parties related to this procurement, if two (2) or more entities submit a joint Proposal, **and jointly meet the Minimum Qualifications,** one (1) entity must be designated as the Prime Bidder. The Prime Bidder will be the HCA's sole point of contact during the RFP. If selected for award, the Prime Bidder will become the Prime Contractor and will be the HCA's primary point of contact that bears sole responsibility for performance under the awarded Contract. **For purposes of clarity, the Minimum Qualifications of this RFP may be met jointly by the two or more entities submitting a Joint Proposal and the designated Prime Bidder does not have to meet all Minimum Qualifications so long as the entities submitting the Joint Proposal collectively meet the Minimum Qualifications."** | HCA has determined that the Prime Bidder must meet all of the Minimum Qualifications on its own. However, if the Prime Bidder uses Subcontractors for some of the work, the Prime Bidder would still meet the minimum qualification for that specific work, if the Subcontractor meets the minimum qualification. For example, if Prime Bidder subcontracts for Appeals and Complaints processing, Subcontractor must comply with all of the Washington OIC regulations for Appeals and Complaints. |
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| **8** | C.2 | Please confirm if it will be acceptable to include a separate Executive Summary document in our proposal | An Executive Summary will NOT be accepted. |
| **9** | C.3 | Please clarify the mailing/delivery address for the hard copies of the proposal, including contact person and any outside label instructions. | The binders should be sent to: Ellen Wolfhagen, RFP CoordinatorHealth Care Authority626 Eighth Avenue SEOlympia, WA 98501Please label: RFP 2722 Response [Bidder Name]This will be changed to **four (4) hard copies**, which will be reflected in an Amendment to this RFP. |
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| **10** | Exhibit E | What network does the majority of the current vision plans use? | HCA does not understand how to interpret this question. Is the Bidder asking about the number of vision carriers that provide a fully insured or self-insured product to School Employees? Or, is the Bidder asking what vision network is used by other payors, insurers, trusts, School Employee bargaining units, etc.? |
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| **11** | Exhibit F | Exhibit F.9 paragraph b.iii specifies that **By July 1, 2019, ensure the Claims adjudication (benefits and plan provisions) system is fully operational.** This appears again in Exhibit F.9 paragraph b.vii **By September 2, 2019, ensure the Claims adjudication (benefits and plan provisions) system is fully operational.** This requirement appears in two different places with two different dates. Please let us know which date is correct. | This will be fixed to reflect just the September 2, 2019 date in an Amendment to this RFP. |
| **12** | Exhibit F | Please provide the page limit requirement for Section 5 – Member Engagement and Experience within Exhibit F – Operations. | The limit is 3 pages; this will be reflected in an Amendment to this RFP. |
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| **13** | Exhibit H | The proposal is requesting bidders to provide recommended plan designs. How will this offer an apples to apples comparison? | We are working on an answer to this question, which will be provided no later than July 23, 2018. |
| **14** | Exhibit H | Do bidders need to bid both self and fully insured? | While it is not required to bid on both it will be up to the SEB Board to decide which approach to take and therefore, it would be in the Bidder's best interest to provide both plan types. We will amend Exhibit H to make it "and/or", which will be reflected in an Amendment to this RFP. |
| **15** | Exhibit H | Please provide the page limit requirement for Section 1 – Plan Design(s) within Exhibit H – Plan Design, Covered Services and Cost. | As stated in Exhibit H, Bidders must use the template supplied; if they wish to propose additional covered services, they may add rows as needed. The templates (Appendix 6 and Appendix 7) were reposted as Word documents, as part of Amendment 5 to this RFP, posted July 16, 2018. |
| **16** | Exhibit H | Please provide the page limit requirement for Section 3 – Cost within Exhibit H – Plan Design, Covered Services and Cost | As stated in Exhibit H, Bidders must use the template supplied; if they wish to propose additional covered services, they may add rows as needed. The templates (Appendix 6 and Appendix 7) were reposted as Word documents, as part of Amendment 5 to this RFP,  |
| **17** | Exhibit H | Please confirm SEBB’s interpretation of acceptable pediatric benefits, under ACA | Exhibit H(1)(iii) will be amended as follows - **Children age eighteen (18) and under**The plan will cover one (1) hardware benefit per Calendar Year for children ages eighteen (18) and under as follows: • Eyeglasses: The Vision Plan pays 100% of the allowed amount for one pair of standard frames plus lenses (including high-index); or• Contact lenses: The Vision Plan pays for contact lenses instead of eyeglasses. The Vision Plan pays 100% of the allowed amount for a one-year supply of contact lenses. |
| **18** | Exhibit H | RFP included an assumption that employees will be funded by the state, dependents will be funded voluntarily | While funding levels have not yet been determined, it is SEBB's assumption that the vision benefit will be mandatory for School Employees and Dependents will be voluntary. Therefore, a School Employee cannot waive their vision coverage, however, they do not need to add Dependents to their coverage if they chose not to. |
| **19** | Exhibit H | Please provide the current plan designs, enrollment by month and detailed claims (number of exams, single vision lenses, bifocal, trifocal, contacts and frames) for the schools currently offering vision. | HCA is working with its actuarial partner to identify information that can be shared relevant to this question. Any information that is able to be provided will be by subsequent amendment to this RFP and issued no later than noon on Monday, July 23, 2018. |
| **20** | Exhibit H | With the potential for multiple participating carriers and vision product offerings, will vision be provided to eligible enrollees in an a la carte format for the employees to choose on their own which plan they prefer, or will the schools choose one carrier to offer to all their employees? | It will be up to the School Employees to determine which plan they want to enroll in. |
| **21** | Exhibit H | Does SEBB expect to pay premiums within a 30 day grace period? | Yes, HCA/SEBB expects to grant a grace period for self-pay enrollees, however the length of the grace period has not yet been determined  |
| **22** | Exhibit H | Will the plan designs be budget neutral? | There is no budget at this time. |
| **23** | Exhibit H | Can HCA provide claim experience data? | HCA is working with its actuarial partner to identify information that can be shared relevant to this question. Any information that is able to be provided will be by subsequent amendment to this RFP and issued no later than noon on Monday, July 23, 2018. |
| **24** | Exhibit H | Will there be any employer contribution? | The employer premium contribution has not yet been determined.  |
| **25** | Exhibit H | RFP included an assumption that employees will be funded by the state, dependents will be funded voluntarily | While funding levels have not yet been determined, it is SEBB's assumption that the vision benefit will be mandatory for School Employees and Dependents will be voluntary. Therefore, a School Employee cannot waive their vision coverage, however, they do not need to add Dependents to their coverage if they chose not to. |
| **26** | Exhibit H | How are the school groups currently funded? | They are funded through a mix of state, federal, and local monies.  |
| **27** | Exhibit H | Will the carrier or HCA perform the administration of COBRA Services? | HCA will perform COBRA administration at this time.  |
| **28** | Exhibit H | Can a census be provided with home zip codes of employees? | We are working on an answer to this question, which will be provided no later than July 23, 2018. |
| **29** | Exhibit H | Please confirm the planned employer contributions for the vision plan. |  The employer premium contribution has not yet been determined.  |
| **30** | Exhibit H | Please describe in detail the proposed plan design being requested:\* Plan design\* Eligible employee definition\* Current dependent age definition and current full-time student age | 1. We are working on an answer to this question, which will be provided no later than July 23, 2018. For now, please see Plan Design Template on Appendix 5.2. Please see definition found in WAC 182-31.3. Please see SEB Board Resolution 2018-02 https://www.hca.wa.gov/about-hca/school-employees-benefits-board-sebb-program/meetings-and-materials#approved-resolutions  |
| **31** | Exhibit H | Is any of the vision plans part of a Section 125 plan? Are there regularly scheduled enrollment periods? | Yes, the vision benefit will be part of SEBB's Cafeteria Plan. There will be defined Annual Open Enrollment and special open enrollment periods.  |
| **32** | Exhibit H | Please provide the last 36 months of monthly paid premium and paid claim experience on a monthly basis with the following items split by plan for those current plans with greater than 500 lives:\* Premium (or premium equivalents if ASO arrangement)\* Paid claim dollars\*Claim counts or EOBs\* Subscriber Lives (eligible and enrolled)\* Dependent Lives | HCA is working with its actuarial partner to identify information that can be shared relevant to this question. Any information that is able to be provided will be by subsequent amendment to this RFP and issued no later than noon on Monday, July 23, 2018. |
| **33** | Exhibit H | Can you provide an estimate of the current percentage of claims paid in-Network for the existing vision plans? | HCA is working with its actuarial partner to identify information that can be shared relevant to this question. Any information that is able to be provided will be by subsequent amendment to this RFP and issued no later than noon on Monday, July 23, 2018. |
| **34** | Exhibit H | Please provide annual utilization experience for the current plans with greater than 500 lives including number of:\* Exams\* Contact Lens Exam & Fitting\* Frames\* Single lenses\* Bifocal lenses,\* Trifocal lenses,\* Progressive lenses, (if available, Standard Progressives, Premium Progressives),\* Contacts\* If available please also provide utilization of lens enhancements such as anti-reflective coating, scratch resistant coatings, uv coatings, and tints. | HCA is working with its actuarial partner to identify information that can be shared relevant to this question. Any information that is able to be provided will be by subsequent amendment to this RFP and issued no later than noon on Monday, July 23, 2018. |
| **35** | Exhibit H | Can you provide the current rates (or fees) for some of the larger (1,000 + subscriber) plans? | We are working on an answer to this question, which will be provided no later than July 23, 2018. |
| **36** | Exhibit H | Please provide a census file that includes the run date as well as the following key information:\* Gender\* Zip code\* State of Residence\* Plan election (if multiple plans are offered)\* Tier enrollment (such as Employee Only, Employee + 1, Family, etc.)\* Active/Retired status\* Date of birth\* Population identifier (if distinct groups have distinct rates and/or plan design, e.g., hourly/salaried)\* Description of abbreviations in any of the provided fields (such as "Status", "Coverage Option", etc.) | We are working on an answer to this question, which will be provided no later than July 23, 2018. |
| **37** | Exhibit H | Please provide requested plan designs, including copays and allowances. | We are working on an answer to this question, which will be provided no later than July 23, 2018. |
| **38** | Exhibit H | Please confirm employer contributions. | The employer premium contribution has not yet been determined.  |
| **39** | Exhibit H | Please provide the plan design that should be quoted, including lens copayment and allowances. | We are working on an answer to this question, which will be provided no later than July 23, 2018. |

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| **40** | Exhibit H | Please provide 24 months of detailed paid claims history for the sub-agencies that have vision today, as well as plan design and corresponding membership. | HCA is working with its actuarial partner to identify information that can be shared relevant to this question. Any information that is able to be provided will be by subsequent amendment to this RFP and issued no later than noon on Monday, July 23, 2018. |
| **41** | Exhibit H | Will any claims experience be available? | HCA is working with its actuarial partner to identify information that can be shared relevant to this question. Any information that is able to be provided will be by subsequent amendment to this RFP and issued no later than noon on Monday, July 23, 2018. |
| **42** | Exhibit H | Can you provide details on what you would like us to match in the "Classic vision benefit?" | We want you to match what is included in Exhibit H, and Appendix 5 Plan Designs. If you have other proposed covered services, identify those as well. |
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| **43** | Exhibit I | Is SEBB looking for performance guarantees at this time? We were unable to find them in Exhibit I. | Performance Guarantees and Performance Credits will be part of the negotiations with the ASB(s). We will amend the Statement of Work section (A.6) and Exhibit I, which will be reflected in an Amendment to this RFP. |
| **44** | Exhibit I | Please provide the Performance Guarantees mentioned in the Statement of Work, Account Management, #3. It states that the Performance Guarantees are located in Exhibit I – Draft Contract; however, we are not able to locate them | Performance Guarantees and Performance Credits will be part of the negotiations with the ASB(s). We will amend the Statement of Work section (A.6) and Exhibit I, which will be reflected in an Amendment to this RFP. |
| **45** | Exhibit I | Please confirm Attachments 2 & 3 that are referenced in Exhibit I are not applicable. | If it is determined that federal funds may be part of the employer portion of premium, then the referenced attachments will be provided for completion by the carrier.  |
| **46** | Exhibit I | Exhibit I references Exhibits A & B. Please provide these documents. | Exhibit A is the RFP document; Exhibit B is the ASB's response. |
| **47** | Exhibit I | Exhibit I references Schedule A SOW. Is this Section 6 Statement of Work on Page 11 of the RFP document, or is this a separate document? If so, please provide that document. | The Statement of Work for the Contract will be determined as a result of negotiations with the ASB(s). |

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| **48** | Exhibit I | Please confirm the Performance Measures created by the Performance Measures Coordinating Committee (referenced in the Common Measure Set of Section 3 of the RFP document) pertain to vision benefits. If so, please provide these Measures. | There is one Performance Measure within the Common Measure Set that does pertain to vision coverage: The percentage of members 18-75 years of age with diabetes (type 1 and type 2) who had a retinal or dilated eye exam by an eye care professional (optometrist or ophthalmologist) in the measurement year. |
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| **49** | Appendices | Would you let us know when appendices 5, 6 and 7 will be available? As of July 11, 2018 they were not posted to WEBS.\* Appendix 5 - Plan Designs\* Appendix 6 - Fully Insured Vision Plan PSPM Bid Rates\* Appendix 7 - Self-insured Vision Plan PSPM Administrative Fees  | These Appendices have been posted as Word documents as part of Amendment 5 to this RFP on July 16, 2018. |
| **50** | Appendix 1 | It appears that compliance with Appendix 1 - *OCIO Standard 141.10 - Securing IT Assets* is required as a Minimum Qualification. Are bidders permitted to submit redlined statements to the security standards as part of the RFP response? |  Compliance is required; we will not accept redline edits. |
| **51** | Appendix 4 | Please provide Appendix 4 – Provider List as we are unable to open the document. | Provided in Revised Amendment 2 posted on July 3, 2018. |
| **52** | Appendix 5 | Please advise how cost will be scored if there is not specific instruction as to some of the plan design elements being requested (i.e. lens copayment, frame allowance, and contact lens allowance consistent across bidder responses). These elements impact cost, and providing carriers with specific plan design(s) will allow Washington HCA to compare costs across carriers. | We are working on an answer to this question, which will be provided no later than July 23, 2018. |
| **53** | Appendix 6 | Please advise what is meant by "Per Adult Per Month" within the pricing table. We do not have the dependent census, so it is difficult to know the number of adult spouses. Should this be "Per Subscriber Per Month" as listed in the header and below the chart? | This was fixed when Appendix 6 was posted as a Word document as part of Amendment 5 to this RFP on July 16, 2018. |

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## Section C.3 Proposal Submission is revised as follows:

## Section C. 3 Proposal Submission

Bidders are required to submit their Proposal both as an electronic copy via email, and a physical copy. Proposals must be organized as outlined in section C.1 *Proposal Contents Overview*. Each response to a particular section or exhibit must be clearly organized and labeled.

*Electronic delivery (email)* - Proposals must be submitted electronically as an attachment to an e-mail to the RFP Coordinator at the e-mail address listed in section B.1. Attachments to e-mail should be in Microsoft Word format or PDF. Zipped files cannot be received by HCA and cannot be used for submission of Proposals. The Letter of Submittal and the Certifications and Assurances form must have a scanned signature of the individual within the organization authorized to bind the Bidder to the offer. HCA does not assume responsibility for problems with Bidder’s e-mail. If HCA e-mail is not working, appropriate allowances will be made.

*Hard copy delivery (mail)* - Bidders are required to provide four (4) hard copies, each bound in a 3-ring binder(s). Bidders assume the risk for the method of delivery chosen. HCA assumes no responsibility for delays caused by any delivery service.

Address hard copies to:

Ellen Wolfhagen, RFP Coordinator
Health Care Authority
626 Eighth Avenue SE
Olympia, WA 98501
Please label: RFP 2722 Response [Bidder Name]
Proposals may not be transmitted using facsimile transmission.

Bidders should allow sufficient time to ensure timely receipt of the Proposal by the RFP Coordinator by both electronic and hard copy delivery methods. HCA reserves the right at its sole discretion to waive minor administrative irregularities. Late electronic Proposals will not be accepted and may be disqualified from further consideration, unless HCA e-mail is found to be at fault. All Proposals and any accompanying documentation become the property of HCA and will not be returned.