



**ADDENDUM #1
Human Resources
Self-Funded Medical Program
RFP # 7139-20**

April 20, 2020

The attached addendum supersedes the original Information and Specifications regarding RFP # 7139-20 where it adds to, deletes from, clarifies or otherwise modifies. All other conditions and any previous addendums shall remain unchanged.

Please note: Due to COVID-19, BIDS will only be accepted electronically by emailing purchasing@bouldercounty.org.

1. Question: Are we able to provide our response in one organized Zip file in order to keep everything in an orderly fashion and to follow a Table of Contents?

ANSWER: Zip files are not allowed. Proposals will need to be limited to a maximum of 50MB capacity. Perhaps label your files with letters or numbers if you desire to have them reviewed in a certain order.

2. Question: If our proposal contains Confidential Information, do we need to provide a redacted version with the Confidential Information removed?

ANSWER: Yes. Anything that you consider proprietary can be redacted in a separate version of the file. Boulder County reserves the right to question what you deem proprietary and confidential, so Aon suggests that you not be too liberal with your redacting.

3. Question: Due to the COVID 19 Pandemic we are not able to provide a Claim Target Guarantee at this time like we typically would to help demonstrate savings. The alternative would be to obtain a full claim file of utilization from Cigna that can be used to complete a repricing summary, is this something you would like all carriers to do? (Broker Note: We may need to follow up with the

repricing results if the file is not received until 4/20 as it typically takes 8-10 business to turn around).

ANSWER: Boulder County will utilize data provided to Aon for the network discount database to evaluate the savings of each offered network. We will not be requesting a full claims repricing at this time, although the County reserves the right to conduct this at the finalist stage of the process.

4. Question: Is the request for a \$40K Audit budget for the 1st year only or should this be annually?

ANSWER: The request in the RFP is specifically for a pre-implementation audit, so only first year.

5. Question: Please provide the current Stop Loss rates.

ANSWER: Composite \$43.34 for specific stop loss only. Aggregate stop loss is not in place.

6. Question: In the event a response is longer than what is allowed in the Excel cells may we provide a in a supplemental document and refer the reader to that document?

ANSWER: No. Please keep your answers brief. If we desire more information after review, we will reach out to request it.

7. Question: In the below performance guarantee are you wanting the metric time to pay to be in 30 business days or 20 business days?

Time to Pay: percent of claims paid in 30 business days

- Guarantee Description: 99% in twenty business days
 - Measurement Criteria: Team Level
-

ANSWER: Row 30 of the PG tab should read "99% in thirty business days"

8. Question: In the question below can you clarify if you want us to work with your Current vendor or describe our program?

Boulder County currently has Health Advocate in place for Advocacy services. Please confirm that you are able to work with Health Advocate to resolve member questions and claims issues. If we are to work with this vendor, in what capacity?

ANSWER: Please confirm you are able to work with Health Advocate, the vendor already in place at Boulder County. Your customer service representatives will need to be able to receive calls on behalf members from an advocate and work with the advocate to resolve claim issues.

9. Question: The RFP doesn't specifically address DPC services, although many of the tabs and services requested fall under our realm. Will Boulder County be evaluating potential Direct Primary Care services standalone, or prefer that we partner with a TPA?

ANSWER: Boulder County is seeking an ASO arrangement (not TPA) in which any DPC services will be optional within the carrier network(s) offered. There will not be a separate DPC RFP at this time. Any DPC organization should coordinate their response *within* a primary ASO carrier bid, not bid stand-alone.

10. Question: If Boulder County prefers standalone submission for DPC services, please advise as to the tabs in the Boulder County Questionnaire workbook that we should complete?

ANSWER: Not applicable.

11. Question: We value the RFP's objectives around innovation, virtual care, care care management and efficiencies, as that aligns with the Direct Primary Care model. Is the County willing to explore strategies and ideas beyond a classical wellness model / budget?

ANSWER: The County has a very robust and award-winning wellness program. The credit requested in the RFP is required to sustain and grow this program. That said, the County is willing to entertain additional ideas and strategies, brought forth via the ASO bundled bids, but that do not impact the wellness credit.

12. Question: On page 4 of the RFP, it specified to provide a provider disruption, ("Network Access & Provider Disruption"). Please forward a provider file so we can run the report.

ANSWER: Report provided

13. Question: Please explain the specific ways in which your organization has been Impacted by the COVID-19 global pandemic and if you anticipate any repercussions to this medical RFP.

ANSWER: Boulder County remains open and while a large portion of our work has been moved remotely, we have not seen significant changes to the work that we perform. The county is funded primarily by property taxes, with a smaller portion of the budget funded by sales and use taxes along with other revenues from fees or grantors like the state and federal government. What

this means for Boulder County is that we will not suffer an immediate cut in significant revenue streams (provided that property owners are still able to pay their property taxes), but we will feel the effects of continued economic stress from the pandemic over the coming year and beyond. While we will not realize the economic losses immediately, the financial impact of the crisis on the county will be significant. As with the 2013 Flood, we are using resources and funds to support disaster response and be of service to the public during this time. Because we are not as reliant on short-term revenues throughout the year, we have time to plan for a hit to our main sources of funding and do not anticipate this to change our needs for this medical RFP in any way.

14. Question: The RFP mentions interest in high performing networks. How does the County envision these networks being deployed for your population (as a sole network solution, as a buy-up to broader network, etc.)?

ANSWER: It has not been decided at this time. The analysis of disruption and discounts will help steer this conversation, and thus the recommendation may vary based upon what each bid can offer. We welcome your creativity in positing your network solution in a way that maximizes savings, quality, and member access.

15. Question: Is the county evaluating third party stop loss quotes on a carve out basis?

ANSWER: At the moment, the County is requesting stop loss quotes as part of the carrier-bundle, along with the ASO and network. If quotes are not satisfactory, the County reserves the right to see carve-out stop loss quotes later this year.

16. Question: Assuming the county is utilizing a scorecard in their determination, could you please share the details of that scorecard? If no formal scorecard is being used could you please outline the criteria used to evaluate each carrier against the others and the weight of importance assigned to that criteria?

ANSWER: The proposals will be reviewed by a selection committee. The committee may request additional information from vendors or request interviews with one or more vendors. Final evaluation and selection may be based on, but not limited to, any or all of the following:

- **Information presented in proposal**
- **Ability of the vendor to provide quality and timely products and services**
- **Qualifications and experience of the vendor**
- **Reference checks**

- Interview, if held
- Total cost—or—Proposed pricing
- Proposed timeline
- Any other relevant and appropriate factors as determined by the county

17. Question: Are hourly employees benefit eligible?

ANSWER: No, hourly employees are not benefit-eligible.

18. Question: How long have they been with Cigna?

ANSWER: The County has partnered with Cigna since 2006.

19. Who was their prior carrier?

ANSWER: Not applicable.

20. Why are they out to bid? Is this a standard bid cycle? If not, what are the reasons why they out to bid?

ANSWER: County procurement requires bidding every five years and 2020 is the fifth year since our last medical RFP. However, the County is also evaluating other long-term strategic decisions related to the benefits program. Thus, it is a perfect time for them to evaluate the market and see what options are available to help control their costs.

21. Questions: Would you like to see plan matches to the current plan designs?

ANSWER: Yes, we would like confirmation that you are able to administer the plans as they are currently built. The major design features may change for 2021, but that will not be decided until later in the RFP process, or even after the RFP is concluded.

22. Question: What type of savings are you looking to achieve?

ANSWER: The County is interested in any and all ideas that will achieve savings, whether big or small.

23. Question: Do you have suggested plans you'd like to see for the 2021 changes?

ANSWER: Not at this time. As this is a self-funded account, plan design should not impact fees. Please just confirm that you are able to administer the current plans, and know that there may be changes to what is offered.

24. Can we get the ASO fees?

ANSWER:

- **\$41.91/employee/month: Open Access Plus with Preferred Medical Management**
- **\$41.91/employee/month: HSA Open Access Plus with Preferred Medical Management (Cobra)**
- **\$46.95/employee/month: HSA Open Access Plus with Preferred Medical Management (Non-Cobra)**
- **\$21.40/employee/month: OAP Access Fee Included in Medical Administration Charge**
- **\$21.40/employee/month: HSA OAP Access Fee (all Plans) Included in Medical Administration Charge**
- **\$5.04/employee/month: Cigna Choice Fund Health Savings Account Administration (Non-Cobra) for HSA OAP Only, Included in Medical Access Fee**

25. Question: The RFP questionnaire contains instructions, within several worksheets, to upload files to Greater Insight. Please confirm Greater Insight is not applicable to this RFP and that the requested files should instead be purchasing and nick.price@aon.com.

ANSWER: Confirming Greater Insight is not applicable to this RFP. Please disregard requests to upload file to Greater Insight.

26. Question: Is there a size limit on individual files that carriers submit to purchasing and nick.price@aon.com?

ANSWER: Files will need to be limited to a maximum of 50MB capacity. No zip files allowed. Please see the detailed paragraph on submission and capacity in the PDF portion of the RFP for more information.

27. Question: Do bidders need to redline APPENDIX G – BOULDER COUNTY SAMPLE CONTRACT? Our policy is to not use custom contract agreements for groups of this size. Is it okay for us to provide our standard ASO agreement or is the county requiring that we red-line their sample contract?

ANSWER: The county prefers that all carrier contracts be in their format. (This is standard for public sector.) A carrier's lawyers should be prepared to negotiate the sample contract included with the RFP. We have not requested that you redline the agreement at this time, but that will most likely be something that is requested of finalists. Aon recommends that you share this with your legal team now if you have an interest in achieving the County's business.

28. Question: COVID-19 is having a significant impact on the public and private sector, and there is much uncertainty with how broadly this pandemic will impact revenues required to maintain current benefit and compensation packages for employees. As a result, many employers are evaluating all options to ensure continued affordability and high quality with healthcare benefits. Based on the RFP, innovation in healthcare, long-term affordability, predictability are important to Boulder County. Will a fully-insured proposal that leverages a best-in-class, exclusive integrated population health model be considered as a submission? Will this solution be considered as a full-replacement? Will this solution be considered alongside a broader self-funded network?

ANSWER: If the only funding available is a fully-insured option, yes, Boulder County will accept the bid and consider it as a full replacement option to the current self-funded arrangement. This would not be offered alongside the self-funded offering. Please quote your closest plan designs to what the County currently has in place.

29. Question: Affordability and choice are key to employee satisfaction with their benefits. Will Boulder County consider a slice option with another health plan if this strategy will provide a unique, integrated solution, added choice, and, at the same time, affordability and cost savings?

ANSWER: No.

30. Question: As there is a two-year pharmacy commitment to CVS/Caremark will Boulder County accept an ASO proposal with Rx carved-in to take advantage of industry-leading prescription discounts and national buying leverage?

ANSWER: No. Any ASO quote provided should assume carved-out pharmacy with CVS/Caremark.

31. Question: Will Boulder County provide consent to share required data with an affiliated third-party Stop Loss carrier?

ANSWER: No. The County is not currently seeking third-party stop loss quotes at this time. Stop Loss should be quoted by the carrier providing the ASO bid.

Submittal Instructions:

Submittals are due at the email box only, listed below, for time and date recording on or before **2:00 p.m. Mountain Time on April 27, 2020.**

Please note that email responses are limited to a maximum of 50MB capacity. NO ZIP FILES ALLOWED. Electronic Submittals must be received in the email box listed below. Submittals sent to any other box will NOT be forwarded or accepted. This email box is only accessed on the due date of your questions or proposals. Please use the Delivery Receipt option to verify receipt of your email. It is the sole responsibility of the proposer to ensure their documents are received before the deadline specified above. Boulder County does not accept responsibility under any circumstance for delayed or failed email or mailed submittals.

Email purchasing@bouldercounty.org; identified as RFP # 7139-20 in the subject line.

All proposals must be received and time and date recorded at the email address by the above due date and time. Sole responsibility rests with the Offeror to see that their bid is received on time at the stated location(s). Any bid received after due date and time will be returned to the bidder. No exceptions will be made.

The Board of County Commissioners reserve the right to reject any and all bids, to waive any informalities or irregularities therein, and to accept the bid that, in the opinion of the Board, is in the best interest of the Board and of the County of Boulder, State of Colorado.



**RECEIPT OF LETTER
ACKNOWLEDGMENT**

April 20, 2020

Dear Vendor:

This is an acknowledgment of receipt of Addendum #1 for RFP #7139-20, Self-Funded Medical Program. **This is also an acknowledgement that the vendor understands that due to COVID-19, BIDS will only be accepted electronically by emailing purchasing@bouldercounty.org.**

In an effort to keep you informed, we would appreciate your acknowledgment of receipt of the preceding addendum. Please sign this acknowledgment and email it back to purchasing@bouldercounty.org as soon as possible. If you have any questions, or problems with transmittal, please call us at 303-441-3525.

Thank you for your cooperation in this matter. This information is time and date sensitive; an immediate response is requested.

Sincerely,

Boulder County Purchasing

Signed by: _____ **Date:** _____

Name of Company _____

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