

Responses to Questions on Request for Proposal #HCR013 for a Health Plan Consultant

As of April 12, 2017:

QUESTION 1: Are there any incumbents for this position? If Yes, how many?

- Answer: This is a new project. There are no incumbents.

QUESTION 2: Does the term "Consultant" refer to candidate or vendor?

- Answer: Independent candidates will be preferred over single plan vendors.

QUESTION 3: Will it be awarded to one company or multiple companies?

- Answer: Either scenario is possible.

QUESTION 4: Is this solicitation open for all vendors or only pre-qualified vendor can bid on this?

- Answer: No prequalification is required to bid on this RFP.

As of April 21, 2017:

QUESTION 5: Is the Interim Committee looking for detailed cost projections in addition to discussion of healthcare benefit plans or options?

- Answer: Yes, the Committee will be discussing and considering both cost and plan options.

QUESTION 6: For this project, what is the time period across which cost savings will be measured?

- Answer: No pre-set time period has been established. The Committee will be considering various scenarios related to timing and potential cost savings.

QUESTION 7: Would the Interim Committee consider multiple new plan designs?

- Answer: Yes.

QUESTION 8: Please provide an estimated, or desired, budget for this project.

- Answer: House Bill 321 of the 2017 Legislature appropriated \$125,000 to the Committee for the project. This was an estimate as of March 2017 of the cost of the project, but is not necessarily a desired amount or a targeted amount.

As of April 25, 2017:

QUESTION 9: Is the Idaho state employer contribution amount health insurance set by law or regulation?

- Answer: The governing laws may be found at Idaho Code [67-5761](#) – 5772. Governing regulations may be found at <https://adminrules.idaho.gov/rules/current/38/0301.pdf> . The consultant should not be unduly restricted in its recommendations based on these laws or regulations, as the laws or regulations may be changed based upon the consultant’s recommendations. The amount of funding available to the Office of Group Insurance is set by the Legislature annually.

QUESTION 10: Can we get a copy of the most recent RFP that was used for the current Blue Cross of Idaho contract?

- Answer: Please see the attached, which are the medical and the dental RFPs.

QUESTION 11: Is there a description about how the annual premiums and benefits are set? (i.e. when Blue Cross proposes premiums rates for the coming year, what interaction there is between Blue Cross and the Office of Government Insurance).

- Answer: Here is a description of the process from the Office of Group Insurance (OGI): “Each year, OGI puts similar effort and due diligence into the annual contracting process whether it’s a “renewal” with the existing carrier or a full-scale RFP. We require the carrier to provide all rate and fee justifications, benefit change justifications, and changes necessary to comply with state and federal law and DOI (Department of Insurance) regulations. Before we formalize the new plan year contract, all of these items are reviewed by our insurance consultants, Propel, and our actuary, Milliman, for appropriateness, compliance, impact to the participants, and budget. OGI typically begins to look at the components for the coming plan year approximately 6 months in advance of each new plan year. This allows time to seek input from the executive and legislative branches on proposed changes to the benefit and rate structures. Due to rapid changes in the industry and with federal healthcare regulations, our preparation for the future plan years is now done on an almost continuous basis. We incorporate not only historic data but are working towards a more proactive approach of forecasting future trends specific to our plan.”

QUESTION 12: Should we be awarded the contract what access to data, or analysis for data, will we have? For example: will Blue Cross produce, if requested, cost trends for Idaho employees by: region of the state; diagnosis or diagnosis group; major cost categories (ie. Physician, hospital, pharmacy, etc).

- Answer: The consultant will have access to all legally disclosable documents and data that is available to the State of Idaho and the Office of Group Insurance.

QUESTION 13: Finally, are there any additional materials, or responses to questions that have been prepared and are available since this RFP was posted?

- Answer: All additional materials or responses to questions are posted online on the interim committee site:
[https://legislature.idaho.gov/sessioninfo/2017/interim/segi/Consultant RFP](https://legislature.idaho.gov/sessioninfo/2017/interim/segi/Consultant%20RFP)