

RFP #20-015, Attachment G

Question and Answer Template

Instructions: All questions/inquiries about RFP 20-015 must be submitted in writing by the deadline identified in Section 1.7 of the RFP. Questions/Inquiries must be listed on this template then submitted via email to LBrothers@idoa.IN.gov. Following the question/inquiry due date, Procurement Division personnel will compile a list of all questions/inquiries submitted. The responses will be posted to the solicitation webpage (<http://www.in.gov/cgi-bin/idoa/cgi-bin/bidad.pl>) according to the RFP timetable established in RFP Section 1.24. Interested parties will need to view responses on the solicitation webpage, as responses will not be returned individually via email.

	RESPONDENT'S QUESTION	STATE'S RESPONSE
1	1.4.1 .6. - Please describe in detail how coordination occurs for those in HSAs?	HSA participants are enrolled in a limited purpose FSA. The limited purpose FSA can be used for dental and vision expenses. To begin using the FSA for medical, the employee must provide documentation showing that they have met the minimum deductible before they can receive reimbursement on medical expenses.
2	1.4.1.13. - Is notice to a Provider (which we assume is a health care provider) required? What is the current process?	For flexible spending account administration, notice will go to the member if a claim is submitted but not paid/reimbursed. In some cases, it may be appropriate to notify the provider such as a daycare provider submitting a claim for a dependent care reimbursement account.
3	1.4.1.16. - Please provide details regarding number of meetings, locations, timeframe. A sample schedule would be helpful.	During open enrollment, normally held in October and November, vendors are expected to go to events throughout the State to educate employees about flexible spending accounts and the services they offer. Typically 2-3 events are held in 6 regions throughout the State. Last year we had eight (8) on-site enrollment meetings around the state during the open enrollment time period.
4	1.4.1.18. - Please provide the average number of leaves billings per month for the most recent 12 months.	The State average 82 leaves per month in which at least one health premium must be billed. Key Benefit Administrators have bill an average of 4 -5 participants each bi-weekly pay period or approximately 8-10 per month.

5	1.4.1.19. - Please identify or list the Quasi agencies and the current billing process. Is "billing" defined as administrative fees?	<p>There are currently eleven (11) direct billed agencies as listed below. It is the responsibility of the TPA to monthly bill the direct billed agencies for their appropriate administrative fee and contributions.</p> <p>911 Board - 4 ABLE Authority - 3 Bond Bank - 5 State Fair Commission - 111 Finance Authority - 36 Housing & Community Development Authority - 105 Ports - 26 Public Retirement System - 237 White River State Park Development Commission - 14 Board for Depositories - 2 Education Savings Authority - 2</p>
6	1.4.1.20. - Please provide the average number of COBRA participants per month for the most recent 12 months. Does the State send the Qualifying Event Election Notice?	Key Benefit Administrators currently has one (1) participant being billed under COBRA. In over a year, this participant is the only one that has elected to continue their FSA plan. The State sends the Qualifying Event Election Notice to all eligible individuals.
7	1.4.1.24. - Please describe in detail how/where employee contributions are held, and how claims are funding and the frequency.	No, currently the State sends all contributions to the vendor on a bi-weekly basis. The vendor pays claims to plan members either using contributions made to date or using their own funds. At the end of the plan year, all accounts are reconciled and the vendor either submits an invoice (claim) to the State or issues payment to the State for any over contributions. If a member submits a \$2500 claim on January 2nd, the vendor is expected to process the claim and make payment without reimbursement from the State until the plan year is reconciled in July of the following year.
8	1.4.2. Enrollment - Please define and quantify "Direct Bill" agency.	<p>A direct bill agency is one that utilizes a payroll vendor other than the State Auditor's Office. There are currently eleven (11) direct billed agencies as listed below.</p> <p>911 Board - 4 ABLE Authority - 3 Bond Bank - 5 State Fair Commission - 111 Finance Authority - 36 Housing & Community Development Authority - 105 Ports - 26 Public Retirement System - 237 White River State Park Development Commission - 14 Board for Depositories - 2 Education Savings Authority - 2</p>
9	1.4.2. - How is open enrollment handled? Do employees enroll online through the State? Is the Vendor expected to provide an open enrollment solution?	Employees self enroll online through the State's HRM system, PeopleSoft. The TPA is not expected to provide an open enrollment solution.

10	1.4.3. - Please provide details of the anticipated HRA plan design. What is the expected number of employees in the HRA?	At this time, the State is considering offering an HRA and has no specific plan design in mind. The State is willing to listen to all solutions that are proposed. The State will ultimately consider solutions that promote the best possible service and value.
11	1.8. - Is a jump drive acceptable in lieu of CD-ROM?	Yes; a flash drive will be accepted if a CD is not available.
12	1.21-22. - There are no subcontractor opportunities for this work. Can you provide details of any current work that is performed by subcontractors?	The current contract, which should contain details about any applicable subcontractor information, is publicly available for review. The incumbent contract and associated amendments for these services (Contract #D9-15-BENEF-214) may be accessed on the public contract portal at the link below: https://fs.gmis.in.gov/IDOAcontracts/public/81008-000.pdf . The latest contract amendment may be accessed at the following link: https://fs.gmis.in.gov/IDOAcontracts/public/81008-001.pdf . Please be advised this information is corrected in Addendum #1 for this RFP from what was provided in the original RFP. Please see Addendum #1 for details.
13	Attachment F. 18. - What is the State's expectation? Please describe in detail any programs in place now.	The State expects a percentage of claim submissions to be audited for eligibility. Currently, Key Benefit Administrators audit 3% of all claims processes. Claims may also be auto-approved through set parameters.
14	Attachment F.27. Please describe in detail the guarantees in place now.	There are no current price guarantees.
15	Please provide the administrative fee billed by the current Vendor to the State.	The State pays an administrative fee of \$1.50 bi-weekly for each participating employee. This fee is an all-inclusive fee meaning that printing, mailing, and attendance at onsite Benefit fairs is included.
16	Are there any issues to be mitigated?	No, there are no current issues to be mitigated.
17	Please provide the total number of eligible employees.	Between 30,000-31,000 benefit eligible employees.
18	How many employees participate in HSAs?	Approximately 22,000 -23,500 employees participate in an HSA
19	Are services of a consultant utilized for the RFP or evaluation process? If no, please provide the firm name.	No consultant is being utilized for the RFP or evaluation process.
20	Can you confirm if the plan participants pay the administrative fee? How does the Vendor collect the fee from participants now?	Currently the State pays the administrative fee. The TPA bills the State monthly for the number of participants enrolled.
21	Can you confirm if the current debit card process is fully compliant with IRS regulations?	Yes, the current debit card process is fully compliant with IRS regulations.
22	Please describe in detail any material that is printed by the vendor now; and also quantity each item.	Today, the only material printed by the current vendor is the handouts they distribute during open enrollment fairs. Should the State decide to implement an HRA, more printed material would likely be needed but we do not have an estimate of quantity at this time.
23	Please confirm the total number of employees for State of IN.	The State has approximately 32,000 to 33,000 total employees. Approximately 30,000 to 31,000 employees are benefit eligible.
24	How many employees are benefit eligible?	Approximately 30,000 to 31,000 employees are benefit eligible.
25	How many employees are covered on active benefits?	Approximately 1,200 employees are currently covered by a FSA.

26	Is COBRA administration part of this solicitation?	COBRA administration for all plans is not being requested in this RFP. The State Personnel Department is responsible for sending out COBRA offers. Participants mail COBRA election forms directly to the appropriate vendor. In this case, you will receive only FSA COBRA elections. You are expected to directly bill and manage those individuals that continue their FSA.
27	If yes to COBRA administration, please provide the State's average annual turnover.	Not applicable.
28	If yes to COBRA administration, please provide the State's average number of new hires per year.	Not applicable.
29	If yes to COBRA administration, please confirm how many current COBRA participants there are.	Key Benefit Administrators is currently billing one (1) COBRA participant that has elected to continue their FSA.
30	Is Commuter Benefits administration part of this solicitation?	Yes, the State is considering adding Commuter Benefits in the future.
31	If yes to Commuter Benefits, we are to use the count of 6,771 participants from Attachment I?	Correct, attachment I contains the count of those eligible to participate in Commuter Benefits.
32	Are Commuter Benefits currently administered by FlexPro?	No, the State does not currently offer Commuter Benefits.
33	The RFP mentions the possibility of HRA administration; are we to include a proposal for that now?	Yes, please include a proposal for HRA administration.
34	If yes to HRA administration, what is the State's desired plan design?	At this time, the State is considering offering an HRA and has no specific plan design in mind. The State is willing to listen to all solutions that are proposed. The State will ultimately consider solutions that promote the best possible service and value.
35	How many State employees will be included in the HRA?	At this time, the State does not have an estimate as to the number of individuals that would participate in an HRA.
36	Can you provide your open enrollment schedule that vendors would be expected to adhere to?	During open enrollment, normally held in October and November, vendors are expected to go to events throughout the State to educate employees about flexible spending accounts and the services they offer. Typically 2-3 events are held in 6 regions throughout the State. Last year we had eight (8) on-site enrollment meetings around the state during the open enrollment time period.
37	Item 6 under the Scope of Work states that the selected vendor must share information with the State's health and dental plans to coordinate with the HSA vendor; can you elaborate on what that requires and how the FSA vendor is to coordinate with a separate HSA vendor?	At this time there is no coordination between the HSA and FSA vendor.
38	Are we able to submit an HSA Proposal in addition to the requested services?	No, this RFP does not include a solicitation for HSA.
39	Can you provide any insight to the current experience with the incumbent? Any particular needs that is causing the State to market?	The State re-solicits every four to eight years when the current contract is ending. This aligns with State procurement policies.
40	Item 15 of the Scope of Work states the selected vendor must provide financial management and benefit design advice to State employees; please elaborate on this expectation? If the selected vendor provides resources to State employees (savings calculators, advocacy services, etc.) will that comply with this requirement or is the State looking for the selected vendor to provide additional financial counseling?	The State is willing to listen to all solutions that are proposed by the bidder. The State will ultimately consider solutions that promote the best possible service and value.

41	Item 22 of the Scope of Work allows the State to audit claim files without incurring any cost. We do not charge any fees from our perspective for the State to run an audit; however, we will not cover the cost of any State-sourced audit procedures; does this comply with this requirement?	Yes, this complies with the request.
42	Should you decide to implement an HRA, what are you considering for benefits on the HRA?	The State is willing to listen to all solutions that are proposed by the bidder. The State will ultimately consider solutions that promote the best possible service and value.
43	Should you decide to implement an HRA, are you looking to use the same FSA card for those expenses? It is possible to have those cards "pursed" in that they can interchange between the FSA and HRA based on benefit designs.	The State is willing to listen to all solutions that are proposed by the bidder. The State will ultimately consider solutions that promote the best possible service and value.
44	Should you decide to implement an HRA, because those are Employer funded, how will we be notified of contributions and eligibility. Currently, the data from people soft is payroll specific for the UM-FSA, UM-LPF and DCA.	If the State implements and HRA, all contributions will be sent to the TPA bi-weekly via ACH. A weekly eligibility file will also be sent to TPA indicating HRA coverage.
45	Should you decide to implement the Transportation plan, what are you considering for this benefit? Meaning, would the anticipated Transportation plan include Parking, Transit and or Bicycle Commuting, etc.?	The State is willing to listen to all solutions that are proposed by the bidder. The State will ultimately consider solutions that promote the best possible service and value.
46	Please confirm that the expectation of the state is to charge a single PEPM which would include the administration of the UM-FSA, UM-LPF, DCA, possible HRA and possible Transportation plan as a single fee.	The State is requesting an administrative fee per participant, not per employee. The State will not pay an admin fee for employees that are not enrolled in an FSA or potentially an HRA.
47	Under 1.4.1, Numbers 18 and 19 reference COBRA and Direct Bill administration. Please confirm whether you are evaluating these services and, if so, where pricing should be provided.	COBRA and Direct Billing for the health plans is not being requested in this RFP. These two areas are outline scope of work in relation to the FSA plans only.
48	Please confirm whether the selected vendor needs to provide an enrollment engine.	The TPA will not be responsible for providing an enrollment engine. Employees elect coverage through PeopleSoft self-service.
49	1.4.1, Number 5 indicates that claims payments will be made by the Contractor from an account established by the Contractor. Is the State willing to pre-fund this account so that the Contractor has State funds on-hand to pay claims?	No, currently the State sends all contributions to the vendor on a bi-weekly basis. The vendor pays claims to plan members either using contributions made to date or using their own funds. At the end of the plan year, all accounts are reconciled and the vendor either submits an invoice (claim) to the State or issues payment to the State for any over contributions. If a member submits a \$2500 claim on January 2nd, the vendor is expected to process the claim and make payment without reimbursement from the State until the plan year is reconciled in July of the following year.
50	Who is the current incumbent contractor performing these services for the State?	Key Benefit Administrators
51	Whether companies from Outside USA can apply for this? (like, from India or Canada)	There is no requirement that the company be located within the United States.
52	Whether we need to come over there for meetings?	Yes, during open enrollment vendors are expected to go to events throughout the State to educate employees about flexible spending accounts and the services they offer. Typically 2-3 events are held in 6 regions throughout the State. Last year we had eight (8) on-site enrollment meetings around the state during the open enrollment time period.

53	Can we perform the tasks (related to RFP) outside USA? (like, from India or Canada)	There is no requirement that all tasks be performed within the United States.
54	Can we submit the proposals via email?	No, proposals must be submitted via mail on CD or flash drive. Email submissions will not be accepted in lieu of the requested methods.