



March 9, 2021

Traci Davidson, Sr. Strategic Sourcing Analyst
Indiana Department of Administration

Procurement Division
tdavidson@idoa.in.gov

RE: Transmittal Letter: UMR Response to Medical Third-Party Administration (TPA) Requested Services

Dear Ms. Davidson:

In response to the State of Indiana (the State) request for Medical TPA, EAP and Data Warehouse solicitation, we present our Medical TPA service offerings alongside the Optum offering for Employee Assistance Program (EAP) and Data Warehouse.

Our self-funded administration proposal offers programs that work to improve financial, network and clinical outcomes, along with the flexibility of choice.

As the nation's largest third-party administrator of self-funded health care benefits plans, UMR understands that public sector entities have specific short- and long-term strategies and unique benefits objectives, and we work closely with each of our customers to lower their medical costs, improve the health of their employee populations and achieve their financial and organizational goals. We currently have over 650 public sector clients serving nearly 1.1 million members, supported by 73 years of self-funded administration experience

Through our experience, we have learned what our customers and members most value in a benefits administrator are high-quality customer service, affordability, advanced technology/systems/tools, best practice methods and access to health care professionals when/where members want and need them.

Please see the following additional requested information to meet your requirements for the Transmittal Letter.

Transmittal Letter must include:

2.2.1 Agreement with Requirement listed in Section 1

The Respondent must explicitly acknowledge understanding of the general information presented in Section 1 and agreement with any requirements/conditions listed in Section 1.

UMR acknowledges and understands the general information presented in Section 1 and agrees with any requirement/conditions listed in Section 1, as they pertain to Medical TPA services.

2.2.2 Summary of Ability and Desire to Supply the Required Products or Services

The Transmittal Letter must briefly summarize the Respondent's ability to supply the requested products and/or services that meet the requirements defined in Section 2.4 of this RFP. The letter must also contain a statement indicating the Respondent's willingness to provide the requested products and/or services subject to the terms and conditions set forth in the RFP including, but not limited to, the State's mandatory contract clauses.

UMR has the ability and experience to deliver high-quality, customized and expert Medical TPA services to the State, your employees and their families. We have thoroughly reviewed Section 2.4 of the RFP and will meet and exceed the requirements for requested products and services including, but not limited to, the State's mandatory contract clauses.

The following briefly summarizes our ability to supply your Medical TPA service needs.

We can meet the needs of State of Indiana and its members by providing the support, information and tools needed to control and manage benefit costs. UMR's commitment to administering "Your Plan Your Way" is reflected in customer retention rates that have averaged greater than 94 percent over the past three years. "Your Plan Your Way" means we focus on:

- **Implementation:** Customized to State of Indiana and supported by a team of UMR experts and a meticulous timeline.
- **Cost Management:** Using the UnitedHealthcare Choice Plus network combined with accredited care management programs and out-of-network claim saving solutions.
- **Program Support:** Provided by designated account management and member service teams.
- **Reporting:** Available online and on-demand, with a two day lag, using InfoPort.





By applying a customer service philosophy to all that we do, UMR continually demonstrates that taking care of customers and members is our number one priority.

UMR's core competencies include the ability to deliver customized, high-quality services, business expertise, proven system functionality and flexibility for our customers. We will work with you to design a collaborative administrative framework by getting to know you, listening as you identify and define your goals and objectives, and then presenting you with solutions and the ongoing support needed to achieve them (benefit design changes, network discounts and access, member engagement).

From the very beginning, UMR will focus on the unique needs and intricacies of your program while becoming an expert on your culture, objectives, benefits strategy and expectations. We will partner with you in enhancing your plan and its savings through ongoing analysis and regular results meetings with your dedicated Indiana-based account management team. Keeping you and your members at the center of our offering, we are pleased to present the State of Indiana with a customized administrative solution focused on your request and specifications.

OUR SOLUTION FRAMEWORK

Our process is structured and focused on you:

- 
UNDERSTANDING YOUR NEEDS
 Our submission addresses and describes UMR's approach to providing the products and services identified in State of Indiana's RFP. By getting to know you and your organization we can also identify and solution for cost-effective program enhancements.
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GETTING TO KNOW YOU
 Our approach is to listen, analyze and discuss. Together, we will shape your benefits plan so it remains focused on the health of your members, achieves greater cost savings and reaches your goals.
- 
CREATE A CUSTOM ROLLOUT STRATEGY
 To begin the process, the assigned Strategic Account Executive (SAE), Chris Isaacs, will meet with State of Indiana's benefits staff. During this meeting, she/he will gather the preliminary information needed to begin our implementation process and work with State of Indiana to determine the best way of introducing UMR to your membership.
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TAKE ACTION
 Once your needs are identified, a customized implementation timeline is created; each step of the process is established and assigned to a named individual. We set goals along the way, monitor performance and can quickly make mid-course modifications when needed. Our robust preliminary framework ensures your plan operates your way.

WHAT THE SOLUTION LOOKS LIKE FOR STATE OF INDIANA

Our solution begins with you and your members, and it works to create State of Indiana's vision of a benefit design that encourages health care ownership, supports productivity and controls costs.

HEALTH OWNERSHIP: INCREASING PRODUCTIVITY, CONTROLLING COSTS

Our proposal presents State of Indiana with product and service options and supports our aim to provide:

Savings	Solutions	Flexibility
We offer the savings power of UnitedHealthcare's resources and networks to deliver on the State's goals of developing a Tiered network solution that changes the reimbursement model in Indiana	We offer tightly integrated internal solutions and experienced external interfacing capabilities	While we have our own best-in-class solutions, we offer program flexibility, personalized service and designated support to plug and play with the selected programs/resources for the State

To demonstrate our commitment to the success of our solution for you, we are prepared to offer an implementation credit as well as an annual discretionary credit. We also stand behind our processes with these guarantees for implementation, account management and medical claims administration. Additionally, we are offering a trend guarantee and a customer delight guarantee.

UMR offers a full line of third-party administrator (TPA) products and services and the flexibility to customize your program(s):

- Medical administration
 - Telemedicine
 - GenerationYou member advocacy
 - Consumer-driven health plans (CDHPs)
 - Health reimbursement accounts (HRAs)
 - Health incentive accounts (HIAs)
 - Qualified high-deductible health plans (QHDHPs) with health savings accounts (HSAs)
 - Value-based benefit designs (VBBDs)
- UMR CARE solutions
 - Utilization Management
 - Complex Condition CARE
 - NurseLine
 - Maternity CARE
 - Ongoing Condition CARE
 - Wellness CARE
- Incentive solutions
 - Care Search Reward\$
 - Motion
 - Live Well Reward\$
 - Custom: Basic and Advanced designs
 - Reward fulfillment services
- Dental administration
- Vision administration
- COBRA administration
- Short-term disability administration
- Flexible spending accounts (FSAs) administration
 - Health care
 - Limited purpose
 - Dependent care
 - Parking and Transportation
- Retiree services
- Trust administration

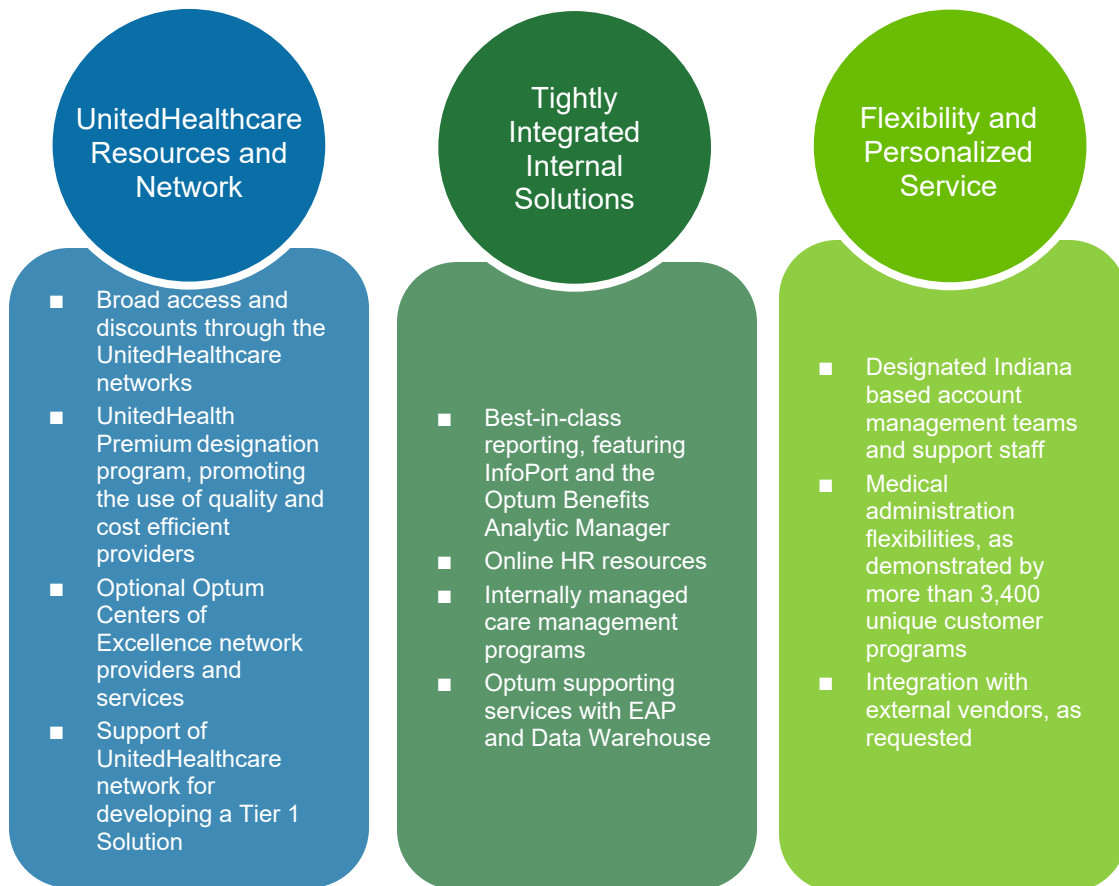
OUR PARTNERSHIP

Your SAE, Chris Isaacs, will serve as the main point of contact for all communications and act as a liaison between State of Indiana and UMR. A Field Account Manager (FAM), will assist Chris to address your reporting and administration needs. A designated product-specific customer specialist (CS) provides operational support for State of Indiana, your assigned account management team, our claim and customer service staff, and your vendors. To support the goals of the State, we are enhancing our Indianapolis service center with over 40 jobs that will be dedicated to supporting the State's plan. UMR will also assign key individuals, in specific roles (banking, eligibility, billing, etc.), as your program contacts. A contact list will be provided that includes the names, telephone numbers and email addresses of all assigned staff.

Chris will schedule and meet with you regularly to review plan performance, both financially and from a service perspective. Ongoing, our website, umr.com, provides State of Indiana's representatives with access to integrated claim and clinical data, billing and claim payment reporting, eligibility maintenance and human resource (HR) features. Our account team and online resources will empower your benefits team, help identify program needs and drive plan cost saving initiatives. Our technologies, strategies and insights are demonstrated by experience and highlighted by a diverse book-of-business and an administrative history that dates back to 1954.

By applying a well-planned and managed implementation, personalized service, integrated systems and product offerings, and the cost saving initiatives of UnitedHealth Group and its broad family of businesses, UMR strives to build a strong foundation for an ongoing partnership with State of Indiana.

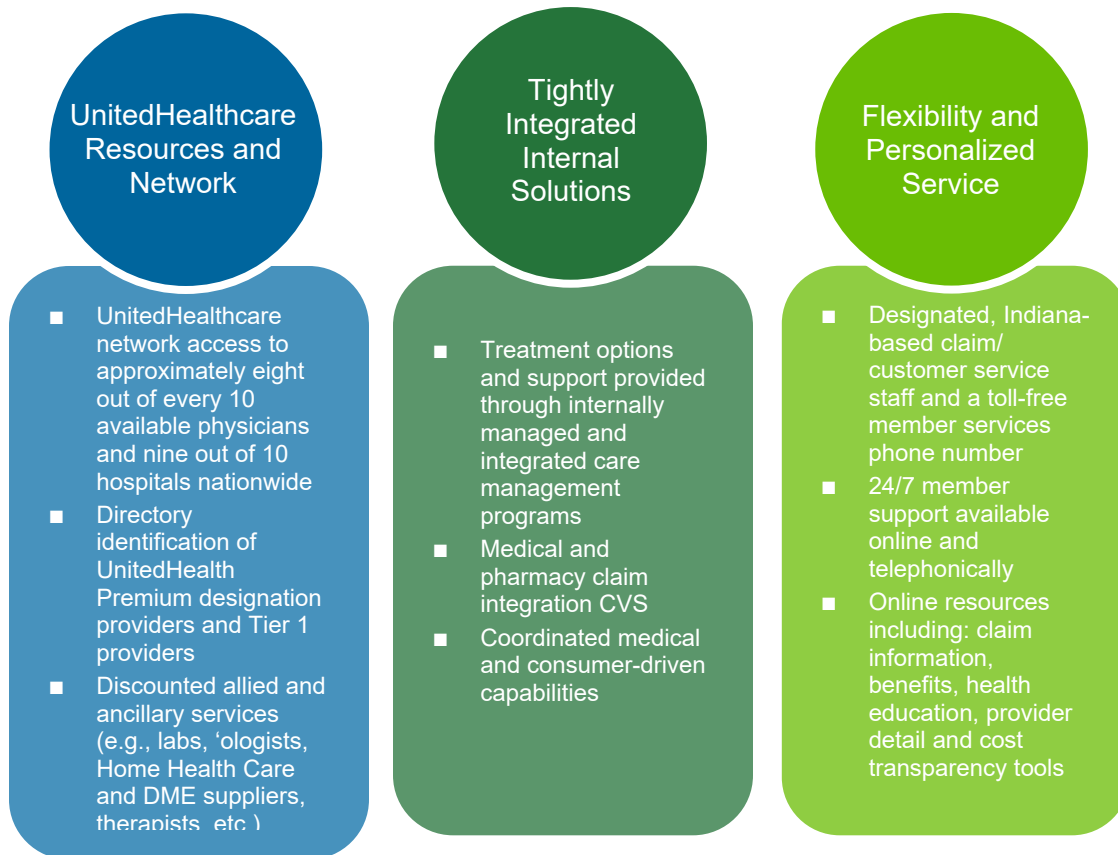
Employer Partnership



Our partnership efforts extend to your members as well. There are thousands of ways into the complex health care system. We can make the system simpler for your members. Our approach educates members on the benefits offered by State of Indiana, encourages consumerism and provides them with readily available resources. Our goal is to simplify and personalize their decision-making experience. This includes:

- On-site support during open enrollment
- Communications through print and a mobile-friendly website with recordings and videos that describe UMR's member services and products
- Accessible benefits and claim status information, maintained online and available directly via a dedicated toll-free customer service number
- GenerationYou and CARE Support guides provide personalized, data-driven member advocacy to help them make optimal, consumer-centric decisions
- Website and GenerationYou mobile app access to provider directories, health plan cost estimators, transparency tools, educational resources and customer service

Member Partnership



OUR COMMITMENT

UMR is dedicated to continually uncovering cost drivers and engagement opportunities. We will employ creative solutions to improve your bottom line and your members' health. With a single, integrated platform, we can identify opportunities for interventions, analyze your experience and propose solutions. This continuous loop of monitoring, initiating outreach as needed, deploying strategies and refining goals will optimize results for State of Indiana and encourage member engagement.



*Five year book-of-business average.

**Book-of-business 2019 results.

2.2.3 Signature of Authorized Representative

A person authorized to commit the Respondent to its representations and who can certify that the information offered in the proposal meets all general conditions including the information requested in Section 2.3.4, must sign the Transmittal Letter. In the Transmittal Letter, please indicate the principal contact and a secondary point of contact for the proposal along with address, telephone, and fax number as well as e-mail addresses.

The principal contact is for our United proposal is Kimberly Sonerholm, Health Plan CEO.

John Lurker is your secondary contact and **primary contact for the Medical TPA products and services.**

John Lurker
Vice President Indiana Sales
UnitedHealthcare
T: (317) 405-3936
john_w_lurker@uhc.com

2.2.4 Respondent Notification

Unless otherwise indicated in the Transmittal Letter, Respondents will be notified via e-mail.

It is the Respondent's obligation to notify the Procurement Division of any changes in any address that may have occurred since the origination of this solicitation. The Procurement Division will not be held responsible for incorrect vendor/contractor/respondent addresses.

UMR confirms receiving notification of this statement, and our obligation to notify the Procurement Division of any changes in any address.

2.2.5 Confidential Information

Respondents are advised that materials contained in proposals are subject to the Access to Public Records Act (APRA), IC 5-14-3 et seq. (see section 1.15).

Provide the following information:

- List all documents, or sections of documents, for which statutory exemption to the APRA is being claimed;
- Specify which statutory exception of APRA applies for each document, or section of the document;
- Provide a description explaining the manner in which the statutory exception to the APRA applies for each document or section of the document.
- Provide a separate redacted (for public release) version of the document.

Please see folder **Redacted Response** for a separate redacted (for public release) version of our proposal as listed below:

Document	Section/Question	Reason for Redaction
Executive Summary	Pages 1 and 11	Confidential Financial Information: The APRA provides an exception from disclosure for confidential financial records obtained from a person under Indiana Code section 5-14-3-4(a)(5).
Attachment A – Minority and Women Subcontractor Commitment Form	Full Document	Trade Secret: The APRA provides an exception from disclosure for trade secrets under Indiana Code section 24-2-3-2. Our contracted vendors is not public knowledge due to the nature of the content and for security purposes.

Attachment A1 – Indiana Veteran Owned Small Business Subcontractor Commitment Form	Full Document	Trade Secret: The APRA provides an exception from disclosure for trade secrets under Indiana Code section 24-2- 3-2. Our contracted vendors is not public knowledge due to the nature of the content and for security purposes.
Attachment C – Economic Impact Form	Full Document	Confidential Financial Information: The APRA provides an exception from disclosure for confidential financial records obtained from a person under Indiana Code section 5-14-3-4(a)(5).
Attachment D – Cost Proposals AttD1_66211 – UMR_Optum	Tabs D1.2, D1.4A, D1.4B, D1.6A, D1.6B, D1.7, D1.8, D1.9, D1.10 and D1.11	Confidential Financial Information: The APRA provides an exception from disclosure for confidential financial records obtained from a person under Indiana Code section 5-14-3-4(a)(5).
Attachment D – Cost Proposals Medical TPA PG Exhibits	Full Documents	As referenced in AttD1 and Medical TPA Proposed Performance Guarantees – a continuation of the cost proposal. Confidential Financial Information: The APRA provides an exception from disclosure for confidential financial records obtained from a person under Indiana Code section 5-14-3-4(a)(5).
Attachment D – Cost Proposals Cost Narrative-Medical TPA	Full Document	As referenced in AttD1 – a continuation of the cost proposal. Confidential Financial Information: The APRA provides an exception from disclosure for confidential financial records obtained from a person under Indiana Code section 5-14-3-4(a)(5).
Attachment D – Cost Proposals Cost Assumptions, Conditions and Constraints-Medical TPA	Full Document	As referenced in AttD1 – a continuation of the cost proposal. Confidential Financial Information: The APRA provides an exception from disclosure for confidential financial records obtained from a person under Indiana Code section 5-14-3-4(a)(5).
Attachment E – Business Proposal-Medical TPA_UMR	# 2.3.9 Subcontractors	Trade Secret: The APRA provides an exception from disclosure for trade secrets under Indiana Code section 24-2- 3-2. Our contracted vendors is not public knowledge due to the nature of the content and for security purposes.
Attachment E – Business Proposal-Medical TPA AttB_66211 UMR Review	Full Document	Trade Secret: The APRA provides an exception from disclosure for trade secrets under Indiana Code section 24-2- 3-2. Our contract language plan is not public knowledge due to the nature of the content and for security purposes.
Attachment E – Business Proposal-Medical TPA AttB1_66211 UMR Review	Full Document	Trade Secret: The APRA provides an exception from disclosure for trade secrets under Indiana Code section 24-2- 3-2. Our contract language is not public knowledge due to the nature of the content and for security purposes.
Attachment E – Business Proposal-Medical TPA Attachment 5 – Optum Enterprise Resiliency and Response Customer Response Document and	Full Document	Trade Secret: The APRA provides an exception from disclosure for trade secrets under Indiana Code section 24-2- 3-2. Our disaster recovery plan is not public knowledge due to the nature of the content and for security purposes.

Attachment E – Business Proposal-Medical TPA Attachment 6 - Enterprise Disaster Recovery Program Overview	Full Document	Trade Secret: The APRA provides an exception from disclosure for trade secrets under Indiana Code section 24-2- 3-2. Our disaster recovery plan is not public knowledge due to the nature of the content and for security purposes.
Attachment E – Business Proposal-Medical TPA Attachment 7- Business Continuity and Disaster Recovery	Full Document	Trade Secret: The APRA provides an exception from disclosure for trade secrets under Indiana Code section 24-2- 3-2. Our disaster recovery plan is not public knowledge due to the nature of the content and for security purposes.

2.2.6 Other Information

This item is optional. Any other information the Respondent may wish to briefly summarize will be acceptable.

Throughout the state of Indiana our United team has 3,818 employees and we serve 949,875 members for our medical services alone. We have five offices in the state with four in Indianapolis. In 2019, our community giving in the state included \$219,699 corporate donations and \$300,378 employee donations.

IN CONCLUSION

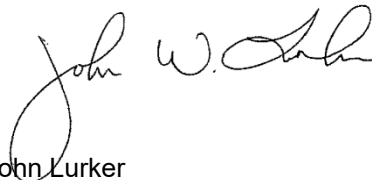
UMR doesn't take a one-size-fits-all approach to benefits administration. Through the use of network design and provider contracting, integrated internal solutions and resources, and flexible, personalized, next generation service, we are able to offer State of Indiana best-in-class administration, while supporting your plan, your way.

Thank you for allowing us the opportunity to define how The UMR Advantage can be used to provide a customized administrative solution for State of Indiana.

Sincerely,



Kimberly Sonerholm
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Email address: kim.k.sonerholm@uhc.com



John Lurker
Vice President Indiana Sales
Phone number: (317) 405-3936
Email address: john_w_lurker@uhc.com