



STATE OF INDIANA

REQUEST FOR INFORMATION/INNOVATION 26-85114

INDIANA DEPARTMENT OF ADMINISTRATION

**ON BEHALF OF THE
INDIANA STATE PERSONNEL DEPARTMENT**

**SOLICITATION FOR:
DIRECT TO EMPLOYER HEALTH CARE ARRANGEMENTS**

**RESPONSE DUE DATE:
OCTOBER 20, 2025, BY 3:00 PM ET**

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TABLE OF CONTENTS

INTRODUCTION.....	3
BACKGROUND AND OBJECTIVE OF THE RFI	3
RESPONSE FORMAT AND ATTACHMENTS.....	3
RFI TIMELINE	4
QUESTION / INQUIRY PROCESS	4
CLARIFICATIONS AND DISCUSSIONS	4
CONFIDENTIALITY.....	5
RESPONSE SUBMISSION INSTRUCTIONS	5

REQUEST FOR INFORMATION/INNOVATION 26-85114

INTRODUCTION

This is a Request for Information/Innovation (RFI) issued by the Indiana Department of Administration (IDOA) on behalf of the Indiana State Personnel Department (INSPD) regarding Direct to Employer Health Care Arrangements.

It is the intent of IDOA to solicit responses to this Request for Information/Innovation in accordance with the specifications contained in this document and associated attachments. Neither this RFI nor any response (proposal) submitted hereto is to be construed as a legal offer.

THE STATE MAY ELECT TO LIMIT PARTICIPATION IN ANY FUTURE COMPETITIVE SOLICITATION TO VENDORS THAT RESPOND TO THIS RFI.

BACKGROUND AND OBJECTIVE OF THE RFI

In 2024, the State Employee Health Plans covered 26,792 subscribers (total members was 57,343). The total medical spending for 2024 was \$417,029,104. The current plan designs can be found on our website at www.in.gov/spd/benefits. In accordance with 5-10-8-7, INSPD does not utilize the services of a broker.

The goal of this RFI is to gather general functionality and general pricing structures from vendors for the development of a potential Request for Proposal (RFP). INSPD is requesting information to formalize the scope of work for a potential RFP by allowing the vendor community to apprise INSPD on information that should be considered as part of the scope of work.

This RFI is being posted in conjunction with RFI 26-84388, Nonprofit Hospital System Direct to Employer Health Care Arrangement. Please review both RFIs to identify which one your company best aligns with.

Direct to Employer Health Care Arrangements

Many employers throughout the country and in Indiana are experiencing double digit rate increases. Employers are struggling to offer plans that provide low cost, high access coverage for members. The price of health care has consistently outpaced inflation and is unsustainable.

Some employers have taken advantage of solutions that create a direct pipeline for employers to access lower cost services with the same or improved service levels. Some solutions have had a ripple effect of creating more engaged consumers, lowering premiums, and encouraging preventive services.

That State Employee Health Plan (SEHP) is seeking innovative ideas to increase employee access to services at a lower reimbursement rate than exists today. We are interested in partnerships, different service/delivery models, contracting requirements or any other innovative ideas that address misaligned financial incentives. We are also open to programs that address high-cost high utilization areas in the health care system.

RESPONSE FORMAT AND ATTACHMENTS

Respondents should submit responses to the RFI describing how they will meet the specific requirements of this RFI, and the deliverables included within. All narrative responses must be provided to the State in Microsoft Word format. Respondents must structure their response according to the objectives outlined above to facilitate the State's review of the responses. **Responses should be limited to two (2) pages or less.**

If you would like to provide a response/feedback to this RFI for a potential RFP for INSPD, you must provide your response to State as shown in the RFI Timeline and Response Submission section below.

RFI TIMELINE

The following timeline is only an illustration of this RFI process. The dates associated with each step are not to be considered binding.

Anticipated RFI Dates:

Activity	Date
Issuance of RFI	September 18, 2025
Deadline to Submit Written Questions (3:00PM Eastern Time)	September 25, 2025
Response to Written Questions/RFI Amendments	October 9, 2025
Due Date for Submissions	October 20, 2025

QUESTION / INQUIRY PROCESS

All questions/inquiries in regards to RFI must be submitted in writing via email using **Attachment A**, Questions and Answers Template, by the deadline of **September 25, 2025 by 3:00PM ET** to rfp@idoa.IN.gov. The email subject line should contain the following phrase:

“REQUEST FOR INFORMATION/INNOVATION 26-85114, QUESTION AND INQUIRIES.”

Following the question/inquiry due date, IDOA will compile a list of the questions/inquiries submitted by all Respondents. The responses will be posted to the IDOA website as soon as possible. Only answers posted on the IDOA website will be considered official and valid by the State. No Respondent shall rely upon, take any action, or make any decision based upon any verbal communication with any State employee.

Please note that Robert Cohen is the State’s single point of contact for this RFI. **Inquiries are not to be directed to any other staff member.** Such action may disqualify respondents from further consideration in this RFI and any subsequent RFP process.

If it becomes necessary to revise any part of this RFI, or if additional information is necessary for a clearer interpretation of provisions of this RFI prior to the due date for submissions, an addendum will be posted on the IDOA website.

CLARIFICATIONS AND DISCUSSIONS

The State reserves the right to request clarifications on information submitted to the State. The State also reserves the right to conduct discussions, either oral or written, with the Respondents. These discussions could include requests for additional information, requests for cost information or technical requirements response attachment revision, etc. Additionally, in conducting discussions, the State may use information derived from the responses submitted by competing Respondents only if the identity of the Respondent providing the information is not disclosed to others. The State will provide equivalent information to all Respondents which have been chosen for discussions.

The Procurement Division will schedule all discussions. Any information gathered through oral discussions must be confirmed in writing.

CONFIDENTIALITY

It is important to note that all information submitted in Respondent's proposals to this RFI will be kept confidential and will not be made available to the public unless this RFI does not result in the release of a solicitation at a later date. If a solicitation results from this RFI, then the information contained in the proposal submissions for this RFI must be made available to the public once the resulting solicitation has been awarded and the protest period has ended.

Respondents are advised that materials contained in proposals are subject to the Access to Public Records Act (APRA), IC 5-14-3 et seq., and, after award, the entire solicitation file may be viewed and copied by any member of the public, including news agencies and competitors.

Please note citing "Confidential" on an entire section is not sufficient. The Public Access Counselor (PAC) provides guidance on APRA. Respondents are encouraged to read guidance from the PAC on this topic as this is the guidance IDOA follows:

- [18-INF-06; Redaction of Public Procurement Documents Informal Inquiry](#)

Respondents claiming a statutory exception to the APRA must indicate so on a separate attachment labeled **"Confidential Documentation Listing"**. That document should include the following information:

- List all documents where claiming a statutory exemption to the APRA;
- Specify which statutory exception of APRA that applies for each document;
- Provide a description explaining the manner in which the statutory exception to the APRA applies for each document.

When claiming confidential information, respondents should submit two versions of their response:

- 1) A confidential version (for the State's review and evaluation)
 - a. Confidential Information must be clearly marked in a separate folder.
- 2) A redacted version (for public records requests)

If the Respondent does not identify the statutory exception, the Procurement Division will not consider the submission confidential. The State also reserves the right to seek the opinion of the PAC for guidance if the State has doubts the cited exception is applicable.

Prices are **NOT** confidential information.

RESPONSE SUBMISSION INSTRUCTIONS

Firms interested in providing information to IDOA should submit responses via email to rfp@idoa.IN.gov. All responses must be received no later than **October 20, 2025 by 3:00PM ET**. The subject line of the email submission must clearly state the following:

"RESPONSE TO REQUEST FOR INFORMATION/INNOVATION 26-85114"

Any information received after the due date and time may not be considered.

No more than one proposal per Respondent may be submitted.

Templates outlined in this document should be returned in their native file format.

The State accepts no obligations for costs incurred by Respondents in anticipation of being awarded a contract.