Corrected Addendum 1: RFP for Solution to Verify Loss of Insurance Coverage for MNsure

Date of addendum: March 9, 2018

NOTICE TO ALL RESPONDERS: MNsure is issuing this addendum to provide additional clarifications. The State reserves the right to issue additional addenda as may be required. This addendum shall become part of the RFP.

Scope of Addendum

1. Question and Proposal Submission Information Modifications

The following are changes and attachments to the RFP: clarifications to the project approach and cost proposal sections as a result of questions received, and, attachment of answers to received questions. Additions are <u>underlined</u> and deletions are shown as a ~~strikethrough~~. Answers to Responder questions are referenced and attached.

REVISION 1: Section 4, "Project Approach, Deliverables and Technical Requirements" is amended to read as follows:

Section 4: Project Approach, Deliverables and Technical Requirements

Part 1: Submit an organizational chart identifying the proposed team structure, including roles and responsibilities of those employees who would be assigned lead responsibilities on the MNsure project.

Part 2: Identify how the Responder will accomplish and meet the deliverable in this RFP. Identify **any deliverables or work efforts not included in the RFP solicitation that should be included to assure success.**

Part 3: Identify how Responder will meet the technical requirements described for the Tool or Solution including how the tool or solution would be accessed by MNsure operations staff, data sources that would be used to verify loss of insurance coverage, and manual processes or research that would be performed when data sources are not available.

Deliverable One

Provide information regarding existing, easy-to-use tools or solutions for verifying prior or current insurance coverage, and the termination date (if prior health coverage) or the insurance end date (if current health coverage).

A. Demonstrate existing utilization of the tool or solution in at least one other state-based insurance marketplace.

B. Explain how the tool accomplishes the stated purpose of this RFP.

C. Describe the data sources that will be used to verify loss of insurance coverage, whether the sources are currently available for use by the solution, and how often the data sources are refreshed. Describe whether the data includes insurers outside of Minnesota.

D. Describe how MNsure would access the solution.

E. If the solution is accessed through a batch process, describe the end-to-end process or workflow, including total elapsed time, for receiving applicant information from MNsure, performing the verification of loss of insurance coverage, and returning verification results to MNsure.

F. Describe manual processing or research that could be performed by the Responder when data sources are not available.

G. Identify the information or data elements to be supplied by MNsure to perform the required verification.

H. Identify the information or data elements (verification results) Responder will return to MNsure after performing the required verification. ~~and describe how that information can be used to address a consumer's challenge of the verification determination~~ (i.e. provide ~~a mechanism for MNsure to obtain physical documentation for loss of coverage).~~

I. Describe the Responder's role (if any) should a consumer challenge a verification determination provided by the Responder.

J. Describe the systems or tools required to access the Responder's tools or service.

K. The solution must adhere to the privacy and security policies and protections enforced by the State of Minnesota, and state and federal statutes and regulations including, but not limited to, the Minimum Acceptable Risk Controls for Exchanges (MARS-E). The solution must also accommodate an annual security assessment.

L. The solution must secure data in transit and at rest.

M. Describe how information Responder returns to MNsure can be used to address a consumer's challenge of the verification determination. (i.e. provide a mechanism for MNsure to obtain physical documentation of loss of coverage).

~~Submit a cost estimate that is specific and addresses (as applicable), but is not limited to, the following points:~~

    a. ~~Onetime or ongoing implementation and maintenance costs~~

    b. ~~Annual costs~~

    c. ~~Pricing variables or options (transactional, flat-fee subscription, etc.)~~

N. Confirm whether the service will identify:

    a. The type of insurance a consumer is losing (COBRA vs. employer/small/large group, STLD plans, etc.)

    b. Whether the loss of MEC was voluntary or non-voluntary, and indicate the reason for the loss. For example:

        i. Loss of coverage due to a permanent move (out of state; out of service area) ~~is not loss of MEC, though it may or may not be a qualifying event.~~

        ii. Loss of coverage due to non-payment ~~is not a qualifying event.~~

        iii. Loss of coverage due to voluntary termination ~~is not a qualifying event.~~

    c.   Whether the loss of coverage is the result of moving from a public program to the individual market.

Section 4 is worth 400 points, 40% of the total score.

REVISION 2: Section 5, "Cost Proposal" is amended to read as follows:

Section 5: Cost Proposal (to be placed in separate, sealed envelope)

Provide the best financial proposal to complete the work for the duration of the contract based on the proposed work plan. Identify any assumptions made to create your cost proposal. Travel or other costs must be factored into the bid, as no additional fees will be paid to perform this work.

Submit a cost estimate that is specific and addresses (as applicable), but is not limited to, the following points:

- o Onetime or ongoing implementation and maintenance costs
- o Annual costs
- o Pricing variables or options (transactional, flat-fee subscription, etc.)

Cost proposals should address the following points to ensure consistency in approach:

- Include any relevant onetime implementation costs
- Include annual and biannual costs for updating data sets, if these costs are separate from one-time implementation costs
- Assume a contract that will include extensions of up to four years (total costs for five years in total)
- Include costs for both Tools hosted by the Vendor and Tools hosted by MNsure
- Include any anticipated additional costs that will become the responsibility of MNsure. Any costs that are included at the time of negotiation which are not included in this proposal may lead the Vendor's proposal to be determined to be unresponsive.

Section 5 is worth 400 points, 40% of the total score.

REVISION 3: Vendor questions and the State's answers are hereby attached and incorporated into this Corrected Addendum #1. The Questions and Answers are available on the [MNsure RFP page](#)

Notes

1. This Corrected Addendum #1 shall become part of the original RFP published on Monday, February 26, 2018.