Connecticut Health Insurance Exchange
Exchange SHOP RFP

QUESTIONS & ANSWERS

Memo: The document represents the final version of the submitted questions. No further questions will be accepted by the Exchange. The RFP response deadline remains 5:00pm Eastern Standard Time on January 22, 2012.

Question #	RFP Section #	RFP Page #	RFP Text / Reference	Question	Answer
1	All IT Sections	-	-	Do you envision the SHOP website/ IT platform interacting with the web/IT platform developed by Deloitte for the CT AHBE? a) If yes, will Single Sign-On be required? Please itemize the anticipated Single-Sign-On integration, if applicable. b) If yes, will Web Services be required to share data real-time between the SHOP and Deloitte AHBE platform? Please itemize the anticipated Web Services integrations points, if applicable.	It is not envisioned that SHOP and Individual Exchange will be interfacing. The Individual Exchange will need to push plans to the SHOP and the Individual Exchange will have a link to SHOP. SHOP should have link to the Individual Exchange if the individual is not an employee.
2	Section 2.2.2 – Future State	-	-	Please clarify the following statement: "The SHOP Exchange Vendor is expected to provide new and/or updated two-way, real-time interfaces to transfer data between the SHOP solution and third party vendors (i.e. insurance carriers, state and federal agencies, etc.)." a) Is CT expecting that the two-way interfaces enable multiple systems of record for the same data element? For example, is CT stipulating that the employee would have the choice to enroll/drop coverage through a carrier who notifies the SHOP, or the employee can enroll/drop coverage through the SHOP who notifies the carrier? b) Or, would two-way interfaces exist between entities for complementary data elements only. For example, the SHOP would send enrollment data to the carriers, and the carriers would send discrepancy reports to the SHOP.	SHOP will be a system of record for the Small Business Health Options program. SHOP vendor will communicate with the carriers regarding reporting client changes, enrollment/disenrollment, etc. 834/820 transactions will be used to initial and acknowledge receipt of the enrollment and payment information between the carriers and the SHOP vendor.

3	RFP Section 2.2.4.1	-	-	What is meant by "facilitates access" to individual ACA tax credits to small business?	The tax credit is available to eligible small businesses that would purchase coverage through the SHOP exchange, and contribute at least 50% of the total premium cost. This credit is only available for the first two years of enrollment through the SHOP Exchange. The employers will be filing for the credit in their tax return, and SHOP Exchange would provide informational reports to the Employer as to the total amount of premium paid on employee behalf that would facilitate employer reporting of the tax credit.
4	RFP Section 3.2 (chart); F1	-	-	Please clarify the following statement "Administer pre-tax payroll withholdings for eligible non-group individuals purchasing directly from the Exchange." a) Which eligible non-group individuals can participate in the SHOP (E.g., Sole proprietors, HRA, part timers aggregating funds from multiple employers, etc.)?	Administering pre-tax payroll deductions applies to Individual Exchange only.
5	RFP Section 4.1.1Document Formatting	-	-	To improve readability, are font sizes smaller than 11 point acceptable for exhibits and the MS Project work plan required in Section 4.6.	Yes, as long as it is legible upon printing.
6	Appendix B; F1.1.2.5	-	-	Please clarify the language highlighted in bold: "The system shall provide the functionality to receive employer premium payments via credit card, debit card, ACH, **Vendor POS device**, cash and checks." a) Under what conditions to you envision POS devices being used? (e.g., POS kiosk, attached to laptop, etc.)?	It is expected that the vendor will use a credit card Point of Sale (POS) device such as eSquared.
7	Appendix B; F2.1.2.5	-	-	Do you anticipate the SHOP will need to verify whether an individual is an Indian (as referenced in the chart on page 44) directly with appropriate data sources or through the Deloitte CTHIX system?	Verification of Indian status will be done through self-attestation and/or paper. Some tribal enterprises or tribal member businesses fall under the small employer SHOP Exchanges.
8	Appendix B; F2.1.3.3,	-	-	Please clarify the following statement: "When the information submitted on the SHOP single employer application is inconsistent with the eligibility standards described in § 155.710 of PPACA, the system should make a reasonable effort to identify and address the causes of such inconsistency, including through typographical or other clerical errors and notify the employer of the inconsistency." a) Is CT anticipating that the SHOP will identify inconsistencies in	Yes, please refer to guidance in § 155.710 (Eligibility Standards for SHOP).

				employer application data against employer-provided Wage & Tax and other forms, or must the SHOP interface with the Federal Hub to validate all data submitted on the employer application?	
9	Appendix B; F2.1.4.6	-	-	Please clarify the following statement: "The system shall provide the capability to verify employee's eligibility for employer-sponsored MEC and verify with other information sources whether employees in a household have access to affordable employer-sponsored MEC that meets the minimum value requirement." a) Validating the access of an employee's dependents to affordable coverage seems to be an AHBE task, not SHOP. Please explain how CT views this as a SHOP requirement.	The system will prompt asking if there are any members of your household that are currently receiving employer sponsored MEC.
10	Appendix B; F2.2.1.9	-	-	Please clarify the following statement: "The system shall allow employees to pick multiple plans for their families that addressed mixed family (e.g., some eligible for public benefits, some for SHOP, some for tax credit, etc.) situation." a) Is CT requiring that the SHOP exchange enable an employee to enroll himself in Plan 1, his spouse in Plan 2, and his child in Plan 3, all sponsored through his employer? b) Or, is CT asking that the SHOP enable the employee to be able to enroll him/herself in Plan 1 and waive coverage for any dependents who qualify for public benefits?	"B" is the correct statement.

11	Appendix C; T1.1.1.1and T1.1.1.2	-	-	T1.1.1.1 “The system shall allow the display of a populated web page to take less than one (1) second 95% of the time. For the most common pages this shall be honored 99% of the time. No page shall take more than three (3) seconds to display. These can be measured without the effect of the Internet network, i.e., over the local network. The external interfaces need to be understood and compensated for as part of the performance requirement. Appropriate performance indexes should be defined for all parts of the application including interfaces to external components and systems. The vendor shall specify and use performance measurement tools to provide consistent performance evaluation and reports.”T1.1.1.2 “The system shall allow the submit and redisplay, or navigation, of a web page to take less than one (2) second 95% of the time. For the most common user actions this shall be honored 99% of the time. No action or page shall take more than three (3) seconds. These can be measured without the effect of the Internet network, i.e., over the local network. The external interfaces need to be understood and compensated for as part of the performance requirement. Appropriate performance indexes should be defined for all parts of the application including interfaces to external components and systems. The vendor shall specify and use performance measurement tools to provide consistent performance evaluation and reports.” a) Please explain the difference in these two requirements, if any.	T1.1.1.1 Open and view of a web page.T1.1.1.2 Submit, process, and redisplay, or navigation off a web page after a set of data is processed or a navigation is facilitated.
12	Appendix C; T1.1.2.9	-	-	Please clarify the following statement: “The system shall permit the HIX to continue operating when a user action results in communications with other systems regardless of the availability of the external system. For example, if the federal hub was unavailable then the citizenship and income verification would be deferred and the user would be notified of their possible options.” a) Our understanding is that this would be applicable to the AHBE, not the SHOP. Please explain how this is applicable to the SHOP.	Although the example may not apply, the requirement expects SHOP Exchange to continue operating in the absence of a connection to an expected system.
13	Appendix C; T4.1.1	-	-	Please provide a copy of the Disaster Recovery State external audit requirements, and reference specific sections of concern if possible.	It will be provided to the selected vendor once it becomes available.

14	Terms and Conditions	-	-	Would the Exchange clarify whether it intends to negotiate contract terms and conditions prior to awarding and executing the Contract?	Most of the contract Terms and Conditions are not negotiable due to state requirements. If a vendor has questions or concerns related to specific areas, please submit those in a separate attachment titled "Terms and Conditions Exceptions" along with the RFP response. Please note that the State will be the final decision maker regarding what information is to stay confidential.
15	General	-	-	Can the Exchange please provide guidance for marking portions of the proposal as confidential and therefore not subject to the Connecticut Freedom of Information Act requests?	The final submitted proposal should have any sections, or part of a section, that are confidential trade secrets, clearly identified as such. The Exchange reserves the right to make public any information that is necessary under applicable laws. All submitted copies of the proposal should be identical.
16	1.4	4	Proposal Due Date January 22, 2013	Due to the complexity and quality of the SHOP solution which the Exchange is seeking, would the Exchange consider extending the proposal due date to January 28, 2013 in order for bidders to incorporate the Exchanges answers to questions appropriately?	The RFP was made available to the public on December 17, 2012. The due date remains 5:00pm EST, Tuesday, January 22, 2013.
17	2.2.1	5	Since the mid-1990s, a private sector small business health exchange has been assisting small businesses with obtaining coverage in Connecticut. This employee choice model currently offers coverage to small (approximately 5 – 50 employers) and mid-sized employers (51 – 100 employers) and provides coverage to over 70,000 enrollees to date. ConniectiCare and Oxford participate in this private sector exchange, which will shortly include Aetna.	Given that CBIA is an active private exchange, how does the Exchange view their on-going relationship with this private exchange in the market? How did CBIA current membership help inform/influence the volumetrics provided by the Exchange in section 2.2.3.?	The Exchange has had no direct involvement or contact with CBIA regarding their current or future product offerings. The Exchange will be another alternative to the marketplace provided by CBIA.
18	2.2.2	6	The SHOP Exchange Vendor is expected to work with the licensed brokers and navigators in order to assist employers in evaluating coverage options and obtaining coverage.	Should bidders assume that licensed brokers and navigators must be involved in all employer enrollments, or can employers enroll without the assistance of a licensed broker/navigator?	Yes. Employers can enroll directly. The SHOP will also have the Help Desk available to assist employers with enrollment.

19	2.2.3	8	Table below provides the estimates for a baseline consumer population estimate for the initial small group Exchange population.	For clarity, can the Exchange please define “consumer” in the volumetrics provided in this section? Does consumer = member + dependents or does consumer = individual? (Example, does employee + 3 dependents = 1 consumer or 4 consumers?)	The term consumer means "employee," which does not include any dependents that may be on the plan. Additional assumptions will need to be made regarding average number of dependents per employee in CT.
20	2.2.3	8	The proposed SHOP Help Desk shall receive incoming calls and process documents received from employers and employees. In addition, the SHOP Help Desk will perform activities necessary to receive, log, and track incoming communications andcorrespondence. Activities also include processing correspondence that requires tracking and routing of documents received by the SHOP Exchange Vendor. The SHOP Help Desk will also provide customer service to enrolled employers and employees regarding eligibility, enrollment and billing issues related to the SHOP Exchange. While not mandatory, it is preferred that SHOP Help Desk be located in the State of Connecticut. At minimum it must be in a secure location in the United States. Please refer to Section 4.4: Approach & Methodology for more detail.The SHOP Help Desk will be dedicated to SHOP Exchange-only populations and would transfer callers to the appropriate personnel in CT HIX for services such as health insurance coverage for non-group population, Medicaid/CHIP eligibility determination, reporting of complaints to regulatory entities. It should be noted that aseparate RFP for Call Center BPO services for the Individual Exchange was issued in October	In order to calculate the PMPM fee for operations costs, Responders are relying on the accuracy of the estimates using utilization for a target population described in Section 2.2.3: Volumetrics, as well as their expertise to properly anticipate call volume, call duration, and staffing needs. Given that all of these assumptions are estimates and there are no true statistics upon which to base the fixed PMPM fee, should the PMPM fee prove to be incorrect by a variance of ten percent (10%) higher or lower, will the Exchange agree to negotiate an equitable adjustment to Responder’s price through an amendment or change order to the Contract?	The State expects the Responder to have the necessary expertise to properly anticipate load and staffing requirements for the SHOP Exchange.The Exchange will take the adjustment in pricing for variances (+/- 10%) request under consideration and discuss further with the vendor finalists.

			2012.		

20 Cont'd.	2.2.3	8	The initial open enrollment period for SHOP begins on October 1, 2013 for coverage effective January 1, 2014. Because of the rolling enrollment in SHOP, there is no end date for the open enrollment period. As a result, it is imperative that the SHOP Help Desk is scalable to handle growing SHOP enrollment.Table below provides the estimates for a baseline consumer population estimate for the initial small group Exchange population. The Exchange projects a much larger influx of daily consumer response in the first few months of open enrollment following the Exchange's commenced operations, and a substantial drop off thereafter. Please note that total population estimates below represent the anticipated consumer universe forSHOP Exchange.**Market Segment Small Group**Low 10,000Moderate 20,000High 30,000The Exchange has no historical data on small group enrollment patterns or the expected variation in volume of enrollees over the month and over the year. The Exchange expects the Responder to have the necessary expertise to properly anticipate load and staffing requirements for the SHOP Exchange operations.	-	-
21	2.4.3	11	Federal purposes include the purpose of administering Connecticut's Exchange under the Affordable Care Act of 2010. The Contractor is further subject to applicable regulations governing patents and inventions, including those issued	Would the Exchange please confirm that reference to 37 CFR Part 40 is incorrect and the correct reference should be to 37 CFR Part 401?	Yes, it is referencing 37 CFR Part 401.

			by the Department of Commerce at 37 CFR Part 40.		
22	3.2.2	15	Administer pre-tax, payroll withholdings for eligible non-group individuals purchasing directly from the Exchange.	In F1, Financial Management, the Exchange has indicated that the SHOP vendor will be responsible for administering pre-tax, payroll withholdings for eligible non-group individuals purchasing directly from the Exchange. This seems to be outside the scope for the small business health options program and would logically fall within the individual/family exchange. Can the Exchange please clarify why it envisions this as part of the SHOP vendor's scope?	See answer to Question #4.
23	4.1.1	19	Minimum font size: 11 points (except for footnotes, headers or footers)	Can text in tables, charts, graphics and callout boxes have a minimum font size of 8 points?	Please refer to Question #5.
24	4.3.1	20	The Responder should describe their experience in operating similar SHOP Exchanges for three (3) or more environments of comparable size and complexity over the past five (5) years.	If Responder is a partnership, would the Exchange consider three or more references from a combination of partner companies?	Yes. Two references, at minimum, should come from the prime vendor, supplemented by one or more references from a partnering subcontractor.
25	4.3.2	20	A key differentiator will be the length, service levels, references, and quality of comparable SHOP Exchange services provided to other clients. The Responder must provide contact information for a minimum of three (3) client references that the Exchange can contact.	If Responder is a partnership, would the Exchange consider three references from a combination of partner companies?	See answer to Question #24.
26	4.4.10	23	As a separate document, the proposal should describe how the Responder would add value to the described areas. The Responder should describe any unique capabilities it possesses for assisting the Exchange in achieving additional improvements and describe how it will make such capabilities available to the SHOP Exchange…	The requirement for SHOP Exchange Responder's Value Add Capabilities in RFP Section 4.4.10 specifically requests that this information be placed in a separate document. Should bidders include this information as a separate section within the technical proposal or as an appendix to the technical proposal?	Please include the Value Add Capabilities in the Appendix.

27	4.4.8	23	The SHOP Help desk must provide a range of bilingual customer service and printed materials	Is the Help desk required to produce written materials in languages other than English and Spanish? Is it required for the help desk to have bilingual staff other than Spanish with access to translation services or are additional bilingual staff desired?	All written materials should be produced in English and Spanish. Fluent American English and Spanish speaking Help Desk staff are required. Additional languages are desirable, but not required as long as the vendor Help Desk has access to professional translation services.
28	4.8	25	The Responder should also include a time and materials hourly rate card for additional services.	Will the Exchange please define the categories of cost meant by materials?	Materials are any costs for materials/goods used to perform agreed upon services associated with the hourly rate card.
29	4.8	24	For SHOP Exchange operations costs starting September 1, 2013, the Responder will include a cost proposal at a capitated Per Member Per Month (PMPM) fee for all services, hosting, licensing, operations, maintenance and enhancements of the solution.	RFP Section 4.8 is the only section where the date September 1, 2013 is mentioned. Should Bidders assume that Operations start on September 1, 2013 or on October 1, 2013?	Bidders should assume operations start on October 1, 2013.
30	Appendix C	F1, Financi al Mgt.	The system shall provide the capability to enable payment processing, facilitate premium invoice generation, application of payments, returned checks, and refund processing, track and apply tax credits to member accounts, collect and aggregatepremiums and collect or offsets user fees, monitor payment status, and resolve payment/invoice discrepancies identified by employers, and/or issuers. Administer pre-tax, payroll withholdings for eligible non-group individuals purchasing directly from the Exchange.	Can the Exchange explain how the SHOP will apply to tax credit accounts since the IRS does not send tax credits to the SHOP Exchange but send to the health plan or employers?Please explain how a non-group individual can purchase through the SHOP Exchange? Our understanding is that CT has set up a separate Health Benefit Exchange for these individuals.	Please refer to Question number #3 and 4.
31	Appendix C	T2.1	System Integration Channels	What external state systems will the SHOP Exchange interoperate with?	Plans, rates and benefits information will be loaded from the individual Exchange. There will be reconciliation of enrollment data between the individual and SHOP Exchanges.
32	Appendix C	T4.2.2.	Help Desk	What languages are to be supported by the helpdesk?	Please refer to Question #27.

33	Appendix C	T4.3.2-T4.3.6	Service Level Agreement	What is the time basis for these SLAs (monthly, weekly, etc.)?	The vendor's monthly reports should be include monthly averages unless otherwise noted in the SLA requirement. The Exchange reserves the right to change the defined SLAs as well as the defined reporting requirements with reasonable notice.
34	Appendix C	T5.1.1	Document Management	What is the expected volume of documents through the different mechanisms?	Please follow industry standards and benchmarks and your professional experience. Please also document any assumptions.
35	Appendix C	T7.8.3	General Privacy and Security	Are annual security audits acceptable in satisfying this security requirement?	Please follow industry standards and benchmarks and your professional experience. Please also document any assumptions.
36	Appendix C	T7.3.1	The system shall display buttons, links and menus items if a user is not authorized to use the related function of page or portlet.	Can the Exchange confirm that this sentence should read “The system shall NOT display buttons, links, …….”?	That is correct. The requirement should read: "The system shall not display buttons, links and menus items if a user is not authorized to use the related function of page or portlet.
37	Appendix C	T8.5.1.1	Data Ownership	What is the expected duration of data retention?	Pursuant to SHOP regulation § 155.705, "the SHOP [must] maintain books, records, documents, and other evidence of accounting procedures and practices of the premium aggregation program for each benefit year for at least 10 years, to conform to the standards for the individual Exchange." The Exchange expects the winning vendor to retain all data for this same duration.
38	Appendix D, Intention to Propose Form	65	Service Provider hereby agrees to be bound by and comply with all of the conditions, requirements and protocols set forth in the RFP Instructions.	Does the reference to “RFP Instructions” mean RFP Section “4. Proposal Instructions”?	This includes all instructions throughout the RFP document, including but not limited to RFP Section 4, Terms and Conditions in the RFP Appendix, and any applicable State and Federal Laws.