

ASO and RX for medical and Stoploss Questions and Answers

1. Will Cameron County incorporate alternate proposals for group health insurance to include new market trends such as Reference Based Pricing, Cost Plus Insurance, hospital bill audits, direct contracting with local medical providers? This is where the market is going and I was wondering if Cameron County is aware of these market trends. **We do accept proposals and we are interested in reviewing cost plus savings alternatives. However, we will only accept insurance companies as we don't recognize other brokers to bid on this RFP. Please be advised that Cameron County currently recognizes McGriff, Seibels & Williams of Texas, as their benefits consultant for the RFP. All services and rates should be quoted NET of commissions. No other broker will be recognized during this RFP and evaluation process as we mention on page 8 of this RFP.**
2. Large Claim / 50% Spec report:
 - a. The large claim report sent was dated 5/15 through 4/16. Please provide this report on a policy year basis (10/1/2015 – 4/30/2016).
 - i. 10/1/2014 – 9/30/2015
 - ii. 10/1/2013 – 9/30/2014, if available(Note: Our carriers request that these reports be broken out by policy year & include the diagnoses & paid amounts).
To ask for these files, please email Mike Forbes.
3. Monthly Claims / Agg report with Enrollments:
 - a. 10/1/2013 – 4/30/2014, if available(Note: Our carriers request that these reports be broken out between medical & rx paid amounts).
To ask for these files, please email Mike Forbes.
4. Please send renewal rates once these become available to you. **The renewal rates are not going to be available until after the RFP process.**
5. Please confirm there is only one medical plan being offered. If more than one, can you please forward the SPD or Benefit Summary for the additional plan(s)?
There is only one medical plan offered.
6. Need additional year of large claim data reflecting May 2014 – April 2015. **To ask for these files, please email Mike Forbes.**
7. We did not receive any benefit information on the pharmacy. Can you please provide? **Attached is the benefit summary of the pharmacy. Also, you will find some language in Exhibit C.**

8. Can you please provide a 12-month pharmacy data file to include the fields in the attached file? **To ask for these files, please email Mike Forbes.**
9. We did not receive the disruption / repricing data file. Can you please forward as soon as possible? **To ask for these files, please email Mike Forbes.**
10. Will you please request that the current network indicator be included in the file? **We do not include the network indicator to protect proprietary data.**
11. Will you please confirm that repricing information will only be needed in an aggregate format? **No, we needed back in a detailed format to complete our analysis, but it only will be released in an aggregate format.**
12. Will you please send us the census for the COBRA administration proposal? **The County doesn't have COBRA participants at the moment.**
13. We received this RFP (#1460-EH) from a broker that we work with and we wanted to find out if your pharmacy benefits are being carved out from your TPA? If you are soliciting independent PBM quotes for this RFP, we would like to provide a response with our pharmacy benefit offerings. **Currently, the RX is not carved out. However, we will review your proposal if submitted by the deadline.**
14. Page one "Invitation to RFP" indicates 1 original and 7 copies. Page 2 indicates 1 original and 6 copies. Please verify total number of hard copies needed including the original. **The correct number is 7 copies.**
15. I received the repricing file which had provider information on it. I assumed that was what you wanted us to use as a disruption? If not I have not received a separate file just for provider disruption. **The file has the repricing and the information for the disruption. Attached are the instructions on what fields you will need to keep on the file so we can run both reports.**
16. Is there a particular PBM the County wants to use? Our "default" PBM is Caremark. **The County will review all PBM offers that are submitted by the due date.**
17. Page 9 of the Scope of Services indicates that the County reserves the right to choose multiple contractors. Page 25, Question 1 specifically says that "Contractor will provide COBRA administration and the fee will be included in the submitted rate." It does not appear that the County will consider a stand-alone COBRA proposal with separate fees. Can you confirm if this is correct; or will the County give full and reasonable consideration to a stand-alone COBRA proposal? **The County will evaluate all proposed bids in this RFP process.**

18. Will the County want to maintain Grandfather status, or will they be considering plan options/changes (which could cause a loss of GF status)? **The County will evaluate all proposed bids in this RFP process. Even alternates.**