



MANATEE COUNTY FLORIDA

May 16, 2011

TO: All Proposers

SUBJECT:

Request For Proposal (RFP) #11-1977FL
Stop Loss Insurance Coverage – Health Care

ADDENDUM #1

The following items are issued to add to, modify and clarify the Request For Proposal document. Proposals are to be submitted on the specified time and date due, in conformance with the additions and revision listed herein.

1. Please note that all attachments to this RFP are available in an electronic format, including Attachment C – Proposer Questionnaire. Submit your request via email to frank.lambertson@mymanatee.org
2. Responses to the following questions:
 - a. Does the Census file include an age/sex census?

Yes, there are two tabs on the electronic file, please request in accordance with #1 above.

- b. The census provided only had minimal information contained on it and is not in a format that is usable by our underwriting team. So that we can begin accessing the risk for this group, please provide a census in excel format listing all medical plan subscribers and their dates of birth, genders, medical tier elections (i.e.: ee only, ee+child, ee+spouse, ee+family), medical plan name elected (if more than one option), and zip codes. Also because retirees are covered under the stop loss plan, please clearly designate them on the census as well.

The census provided does contain this information on tab 1 in the file, this is the only information available.

Financial Management Department
Mailing Address: P. O. Box 1000 Street Address: 1112 Manatee Avenue West, Ste. 803, Bradenton, FL 34206-1000
WEB: www.mymanatee.org * PHONE: 941.749.3014 * FAX: 941.749.3034

- c. In addition to individual stop loss and aggregate stop loss, this RFP calls for us to include aggregating specifics on each of the 4 individual deductible options listed but it does not list the dollar amount you would like quoted. Please provide the dollar amount(s) of aggregating specific deductibles you would like us to include in our quote.

Please use \$75,000 for all.

- d. The RFP did not state that any commission was to be included in our quote so as it now stands we are quoting NET of all commissions. If this is incorrect, please let us know what percentage should be included and we can make that adjustment.

Correct, should be net of commissions.

- e. Please clarify the TPA/network currently used by this group for medical coverage and confirm if that it is also the TPA/network we should assume in our offer. If this group is changing medical providers, please provide the proper TPA/network that we should be assuming in our quote.

The current TPA is Third Party Benefits of Florida, Inc. and should assume this TPA remains in-force.

- f. The contract basis to be quoted was not explicitly stated within the RFP documents. We are currently assuming a 12/12 contract. If this is incorrect, please advise on what alternate contract basis you would like us to quote and we will revise our rates accordingly.

The contract basis requested in the RFP is 6/6 and 18/18.

- g. So our underwriters are sure to match this group's current stop loss plan parameters and for comparison purposes, please provide further details about this group's current stop loss policy. Information needed by our underwriters includes the current reinsurance carrier's name, current stop loss rates, current individual stop loss deductible amount, current contract basis, etc., and if possible please provide a copy of their current stop loss contract.

There is no current stop loss in force.

- h. Please provide a network savings report showing what type of network discounts Manatee Co. employees are receiving within their current medical plan network. These reports typically show billed charges, network savings, and net amount paid. They also show the % discounts for inpatient, outpatient, physicians and total discounts expressed as a percentage attained by utilizing the network.

This information is not available.

- i. If possible, please provide a membership/"belly button" report from this group's current medical carrier showing the number of subscribers (employees) and actual number of covered members (employees, spouses, & children). Sometimes these reports will break down the membership and show the actual number of spouses and children. Sometimes they show just the number of employees and total members covered. Obtaining this data ensures that our quote is assuming coverage as accurate and specific to this group as possible.

This information is not available the census file does provide a list of all covered employees along with the dependent tier structure.

- j. What network does the group access for facilities that are not directly contracted with Manatee County?

The current TPA is Third Party Benefits of Florida; the network is customized for Manatee County Government. There is a wrap network, Evolutions that is used for out of area utilization.

- k. Does the County presently have a stop loss carrier and if so, who are they and for how long?

No current stop loss.

- l. What are your current rates for specific and aggregate stop loss?

N/A.

- m. What are the current coverage details? (deductible; lifetime max if any; aggregating specific if any; and corridor for the aggregate)

N/A

- n. The RFP asks for specific deductible options of \$200k, \$250k, \$300k, and \$350k with and without aggregating specific. Did you have an aggregating specific amount in mind? (If not, I was going to propose aggregating specific amounts to match the deductible options, like \$200/\$200, \$250/\$250 and so on.)

Please provide an aggregating specific of \$75,000

- o. Is there a particular contract basis you'd like to see? (If not, I was going to propose 12/15.)

The contract basis requested in the RFP is 6/6 and 18/18.

- p. The RFP mentions aggregate stop loss but not a corridor. Is 125% OK?

We are not requesting aggregate coverage.

- q. Please clarify if the shock or large claims are running on the same time period as the monthly claims (January to December).

Correct, large claims are the same timeframe as monthly claims.

- r. What is the actual UR and what network will be utilized as well as the wrap network.

The current TPA is Third Party Benefits of Florida with Evolutions providing the wrap network. Medical Management is administered in-house with nurses and coaches that on-site. The services/programs that are provided include: Pain Management, Healthy Baby, Bariatric Surgery, Cardiac Health of Life, Sleep Apnea, Behavioral Health (including Tobacco Cessation), Diabetes Care, Exercise & Nutrition, and On-site Clinical Pharmacist.

- s. What are the current/renewal rates?

There is currently no stop loss in force.

2. No additional questions will be considered after the issuance of this Addendum.

Proposals are to be prepared as instructed in this Request For Proposals and shall be received at Manatee County Purchasing Office, Suite 803, 1112 Manatee Avenue West, Bradenton, Florida, FL 34205 until **4:00 P.M., Wednesday, May 25, 2010.**

Cordially,



Frank G. Lambertson
Contracts Negotiator