

Manatee County Government - Questionnaire - Attachment _____

Please provide your response to questions in Column D. Please note drop down boxes are provided for questions with limited responses, otherwise please type your response directly into this spreadsheet, Column D.

Stop Loss RFP Questionnaire	Answer Formats	Vendor Response:
Section A: Market Type and Financial Ratings		
1 Is your organization a Managing General Underwriter (MGU) or a direct underwriter?	Dropdown list	
2 What duties does the MGU perform on behalf of the carrier (e.g., claims payments, premium collection, underwriting, etc.)?	General	
3 What duties does the carrier/reinsurer reserve for itself?	General	
MGU stop loss history:		
4 When did you first begin business?	General-mm/dd/yyyy	
5 How many stop loss carriers do you represent?	Dropdown list	
6 2010 Annual Stop Loss Premium (please enter your response as \$x.xx)	General	
Section B: Underwriting		
7 What is proposal turnaround time on a clean submission, new or renewal?	Dropdown list	
How many days prior to effective date will a firm proposals be issued for:		
8 New Business	Dropdown list	
9 Renewals	Dropdown list	
Indicate below your current trend assumptions (independent of changes related to HC Reform)		
10 Medical trend assumption (percentage)	General- percentage	
11 Prescription Drug trend assumption (percentage)	General- percentage	
12 How do you handle conditions that occur after final disclosure has been made, but prior to the policy effective date?	General	
13 Is the aggregating specific a dollar for dollar reduction in premium?	Dropdown list	
14 Is the signed disclosure required on new business?	Dropdown list	
15 Is a signed disclosure required at renewal?	Dropdown list	
16 What is your target loss ratio (net of commission)?	General	
17 Centers of Excellence	General	
18 Do you require use of your Centers of Excellence?	Yes/No	
19 What is your renewal philosophy for specific stop loss (e.g. do you consider group-specific experience or is coverage pooled?)	General	
20 For CDHP do you count employer HRA contributions as claims for both aggregate and specific?	Dropdown list	
21 The Actively-at-Work requirement and non-confinement rules are waived for actives, disableds and COBRA participants (employees and dependents).	Yes/No	
22 Will you comply with PPACA regarding the elimination of pre-existing condition limitations in your contract?	Yes/No	
23 If no, please explain.	General	
Section C: Claim Processing and Reimbursement		
Indicate below your TARGET claim turnaround time: (# of days)		
24 Specific Claim	General	
25 Aggregate Claim	General	
Who do you reimburse?		
26 Client	Dropdown list	
27 TPA	Dropdown list	
Indicate below your AVERAGE claim turnaround time: (# of days)		
28 Specific Claim	General	
29 Aggregate Claim	General	
Section D: Contract Provisions, Limitations and Exclusions		
30 What is the turnaround time for issuance of contracts? (# of days)	Dropdown list	
31 If a plan change is implemented during the policy year, how much advance notice do you require?	General	
32 Will you mirror the exclusions and limitations in the current plan document?	Dropdown list	
33 If not, will you amend your contract to mirror the exclusions and limitations in the current plan document?	Dropdown list	
Exclusions and Limitations		
Identify exclusions and limitations of your contract.		
Not Actively At Work-if not previously disclosed	Dropdown list	
COBRA, if not offered according to regulations	Dropdown list	
Cloning	Dropdown list	
Cosmetic surgery and treatment	Dropdown list	
Employees not underwritten	Dropdown list	
Experimental/investigational if different from Plan's definition	Dropdown list	
Gene therapy	Dropdown list	
HIPAA pre-existing claims	Dropdown list	
While incarcerated or in legal custody	Dropdown list	
International armed conflict	Dropdown list	
Not medically necessary - only if defined in the policy	Dropdown list	
Non-human transplants	Dropdown list	
Services outside US, non-emergency	Dropdown list	
Sex change/sexual disorders	Dropdown list	
Suicide/self-inflicted	Dropdown list	
Excess over usual and customary	Dropdown list	
While working for wage or profit	Dropdown list	
War	Dropdown list	
Workers compensation/occupational disease (only if covered persons are eligible for or entitled to WC/OD, and not covered by same)	Dropdown list	
Xenographs	Dropdown list	
Custodial care	Dropdown list	
Hearing aids	Dropdown list	
Illegal acts	Dropdown list	
Invitro fertilization (need to add 2 subs-testing and treatment)	Dropdown list	
Obesity/eating disorders	Dropdown list	
Any provider discount lost	Dropdown list	
Radial keratotomy	Dropdown list	
Reversal of voluntary sterilization	Dropdown list	
Expenses not covered by the Plan	Dropdown list	
Expenses while the plan was not in effect	Dropdown list	

	Expenses outside the incurred paid periods	Dropdown list	
	Legal fees, fines, extra-contractual damages	Dropdown list	
	Administrative expenses	Dropdown list	