

Benefit Consulting Service RFP Questions Answered:

1. Section 2- Project Scope- we wanted to get a better handle on what actuarial services you want us to include in our bid. In particular for #1. c. are you providing a certified actuarial report to the State annually? **Not currently.**

Will the GASB services will stay with the current firm. **Yes, current GASB services will remain with the current firm.**

2. Section 2- Project Scope- #5 in regards to your question about special studies, we were curious if you had any projects planned. **We are interested in completing a dependent audit and Clinic audit in the near future, however we are focused on creating a strategic plan and compliance with ACA especially the excise tax.**

Your example of a major communication document is a benefit booklet which is a standard offering, with printing extra if needed. We have quoted a flat fee up front in an RFP response for specified projects or for current clients we have agreed to a flat fee as projects come up that outside of the normal services that we provide. Is this process ok or are you asking if we are ok with providing a fee in writing as the projects come up? **It would be helpful to know what is included in standard offerings. We are open to either a flat fee for specified projects or if flat fees are not utilized an hourly rate would be expected in the response to this section. An example of a specified project, its scope, and its cost would be an optional response too.**

3. Does Deschutes County have a broker for life and disability plans? **The broker service for our life and disability plans will transfer to the Benefits Consultant identified from this RFP.**
4. One more question, if we are selected for the finalist presentations, is the week of August 3-7th firm? **There is some flexibility for a presentation the following week; however our preference is to keep the August 3-7 week for presentations.**
5. Please confirm whether the current rate structure is on a composite or tier basis. Does the same tier structure apply to retirees and COBRA participants? **For our active employees we utilize a composite rate structure. COBRA participants and all retirees with less than 30 years of service are on a tiered rate structure.**
6. Are bi-annual GASB 45 valuations for retiree medical included in the scope of service? Would Deschutes County like to receive a separate fee quote for this service? **GASB reporting is not part of the scope of service.**
7. How many (if any) Medicare eligible retirees are covered by the Deschutes County plans? **None of our retirees, covered by the Deschutes County plans, are eligible for Medicare.**

8. Does Deschutes County have any specific requirement or expectations regarding the information that should be contained in the annual Stewardship Report? **It must include, but is not limited to, an insurance schedule, policy summaries, review of past year's activities and outlook for coming year's market conditions.**
9. Is separate or different accounting or rates needed for the covered COIC population? **No, not currently.**
10. Is Deschutes County able to provide a list or general idea of the number of comparator organizations as well as their name (or least an indication of public vs. private) to which you would like to compare your benefit plans? **We typically use Marion, Benton, Lane, Jackson, and Douglas Counties for comparisons.**
11. Is a comparative analysis of your benefit plans to specified organizations a service that will be desired each year? **We do not intend to do a full comparative analysis of the benefit plans each year.**
12. Has Deschutes County conducted a dependent eligibility audit or verification process? **Not recently, we anticipate this being a need in the near future.**
13. When was your last claims audit for a) medical, b) pharmacy, and c) dental? **Our internal auditor completed a claims audit in 2008. The audit can be found under the Internal Auditor's webpage on our website.**
14. In what year were each of the following programs last marketed and in what year are you required or expect to market these services?

Service or Product	Years of Last RFP	Year of Next RFP
Third Party Administrative Service	2006	None scheduled
Medical Network	Reviewed Annually	2016
Stop-Loss	Reviewed Annually	2016
Dental Network	N/A	N/A
Pharmacy	2008	None scheduled
Life Insurance	2012	2017
Long-Term Disability	2012	2017
On Site Clinic Operator	2012	None scheduled
On-Site Pharmacy	2013	None scheduled

15. Does DOC provide nurse outreach, coaching, health risk assessments, disease management or other similar services? **The DOC and DOC Wellness provide coaching, health risk assessments, and some disease management.**
16. Is the ability to offer no-cost / pre-deductible services at the clinic the primary reason for offering a non-IRS qualified high deductible plan? **It is not the primary reason.**
17. Who is the stop-loss carrier? What is the specific attachment point? **Currently HM and will transition to EBMS-RE on 8/1/15. The specific attachment point is \$400,000 with an additional \$100,000 aggregate.**
18. Are any claims lasered in your current stop-loss contract? **No claims are lasered.**
19. Is Deschutes County able to expand upon or provide more details as it relates to special studies or projects? **We are interested in completing a dependent audit and Clinic audit in the near future.**
20. Is the PBM Contract a direct contract with the County or has it been placed by EBMS? **The PBM contract is direct with Deschutes County.**
21. Who is the Pharmacy Benefit Manager? **Northwest Pharmacy Services.**
22. Has the County already conducted a month-by-month analysis to hours worked for all employees to ensure that employees are properly classified and to ensure ACA compliance for coverage and reporting? **We have almost finalized this process for Deschutes County employees.**
23. Are there any plan documents, SBC's or Summary Plan Descriptions that have not been updated or that may require a complete restatement or rewrite? **None that require a complete restatement, they will need reviewing.**
24. Is the County currently compliant with HIPAA, HIPAA High-tech (EDI), and HIPAA Training requirements? **Yes, although the County is changing it's HIPAA policy.**
25. Who updates and produces you Plan documents and benefits booklets each year? **The process is a collaboration between EBMS, Personnel Staff, and the County's Legal services.**
26. What has been budgeted for benefit plan consulting services? **The County has budgeted \$60,000 as a placeholder in the health benefits fund for FY 2016. The County has the ability to adjust the budget should the final awarded consultant contract exceed that amount.**
27. What are the top three things that employees value most about your benefit programs? **The affordability of coverage for an employee and their family, the ease of accessing care, the ease of utilizing the plan.**

28. What are the top three concerns, if any, that are expressed by employees regarding their medical program and other benefit offerings. **Concern over the impact of the excise tax on their benefit offerings, reductions in benefit offerings, and the continued increase of health costs.**
29. Please describe any significant benefit program changes such as new plan offering that the County may wish to consider over the next one to three years? **A creative answer to the excise tax for Deschutes County may be a very different health plan. We are open to looking at many different options.**
30. Section 1-7 requests our legal counsel review the contract language in advance to avoid delays in the contract approval process. Would the County prefer we include any contract exceptions with our proposal? **Yes, you may include suggested or proposed modifications to the standard county agreement with your proposal.**
31. Section 2 1 C (2nd C). Does actuarial analysis require sign-off/valuation by member of the society of actuaries? **Yes, this year's analysis will require sign-off/valuation by the society of actuaries.**
32. Section 2 3 G. Is the county interested in expanding benefits advocacy services for all employees or only looking for assistance with escalated claims issues? **We are looking for advocacy services for escalated claims issues only.**
33. Page 3 of the RFP lists the materials that can be found at the County's web site. However, as of today it does not appear that the Segal Report for Self-Funding is available at this time. When do you anticipate that these will be posted for review? Additionally, the Segal report mentioned was from 2011 – is a more current version available? **Thank you for bringing to our attention the issue that the Segal Report link was not available. This has been corrected and the report is available now. There is not a more current version.**
34. Will the County be soliciting proposers for a “best and final” fee after proposals have been submitted? **We may ask for a best and final fee if necessary during the final process. We anticipate this being part of the contract negotiation process.**
35. Does the County outsource any benefits-related services such as FMLA/Leave Administration, employee communications, online enrollment and eligibility, etc.? **No we complete these services internally. Our TPA, EBMS, does work with us on enrollment and eligibility.**
36. What are the three most important characteristics or qualities the County is seeking in a Benefits Consulting Partner? **Knowledge of best practices and compliance, ability to move quickly on projects, and skillful in problem solving with multiple stakeholders involved.**

37. Who will be included in the interview committee (names & titles)? **The committees have not yet been finalized.**
38. How does the County make annual benefits decisions; by board, committee? **The Benefits staff makes recommendations to the plan administrator, the County Administrator for approval. These recommendations are presented and discussed with our EBAC board, consisting of management and union representation. EBAC makes approvals to the County Administrator on staff's recommendations.**
39. It is our understanding that in the past, a broker/consultant was not used by the County. What is the motivation for seeking a Consultant at this time versus continuing to manage benefits without a broker? **The HR Director and Benefits Coordinator are new to Deschutes County. The County is looking for a best practices review and a partner to work on a strategic plan to assist the management of the Health Plan and Benefit offerings.**
40. What are the top 2-4 challenges facing Deschutes County with respect to its benefit programs? **Addressing the excise tax with employees and management, updates for compliance and best practices, limited staff resources.**