



**STATE OF WASHINGTON
HEALTH CARE AUTHORITY**

REQUEST FOR INFORMATION (RFI)

RFI NO: 3257

***NOTE:** If you download this RFI from the Health Care Authority website, you are responsible for sending your name, address, e-mail address, and telephone number to the RFI Coordinator in order for your organization to receive any RFI amendments or vendor questions/agency answers. HCA is not responsible for any failure of your organization to send the information or for any repercussions that may result to your organization because of any such failure.*

SCOPE TITLE: Marketing Agreement for Group Rate Discounts for Vehicle and/or Property Insurance

SUBMISSION DUE DATE: January 14, 2019 by 3pm Pacific Standard Time, Olympia, Washington, USA.

E-mailed submissions will be accepted. Faxed submissions will not.

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1. RFI GOALS AND OBJECTIVES

This Request for Information (RFI) is seeking information that will assist the Washington State Health Care Authority (HCA) in the prospective procurement of Vehicle and/or Property Group Insurance Plan(s) for the HCA Public Employee Benefits (PEB) eligible population. Specifically, HCA is seeking information on plans that provide group discounts, and additional or rider discounts, and charge no administrative fee. The Plan(s) would be in a marketing partnership with HCA, under which one or more insurance carriers will provide discounts to eligible members and dependents.

1.1.RFI GOALS

HCA is seeking information to potentially procure Plan(s) that will provide at a minimum:

- Discounts to PEB Subscribers and dependents
- Additional discounts for
 - Good driver
 - Students (specify ages)
 - Bundles
 - Other discounts (please specify)
- Competitive rates
- Variety of products
- High quality customer service
- Multiple entry points/platforms for customer service

1. Inform –HCA is currently gathering information for a possible procurement of a Vehicle and/or Property Group Insurance Plan(s) for the PEB eligible population. With this RFI, HCA also hopes to inform the vendor community on this prospective procurement and the business context.
2. Learn – HCA is issuing the RFI to collect information from the vendor community on its knowledge, experience, and expertise offering a Vehicle and/or Property Group Insurance Plan. HCA is particularly interested in the following:
 - The ability to customize insurance offering(s) for HCA's needs;
 - The ability to procure a Vehicle and/or Property Group Insurance Plan (separately and/or bundled, with no administrative fee) that can be advertised at the 2019 Open Enrollment (November 1 - November 30, 2019) with benefits to begin on January 1, 2020.
 - A group discount offered for Vehicle and Property Group Insurance
 - Separately or bundled (with no administrative fee)
 - Concierge Services that can be offered to enrollees;
 - Discounts on affinity programs including but not limited to:
 - Travel
 - Roadside Assistance
 - Pet Insurance
 - Home Security

- Home Warranty (appliance repairs, etc.)
- Car Warranty
- Identify Theft

1.2.FACTS AND ASSUMPTIONS

HCA currently has a marketing agreement with a third party vendor to offer auto and home insurance to PEB members and their dependents. This agreement allows the third party vendor to offer vehicle/property products directly to PEB subscribers twice per year via a mailed advertisement and an email campaign. In addition, the third party attends PEB's annual open enrollment benefit fairs statewide and also has promotional materials included in new employee welcome packets.

HCA desires to contract with at least two (2) vendors to provide either a group vehicle/property product that sets group rates and affinity program discounts, or an overall group discount that could be applied to individually underwritten vehicle/property insurance policies for PEB Subscribers and their Dependents. Any contract resulting from a future potential RFP will not include direct access by the vendor to email and/or mailing addresses of the PEB population; instead HCA would provide visibility to the product(s) offered as a result of any potential RFP on the HCA website, in new employee welcome packets, at annual benefit fairs, and wellness events.

2. BACKGROUND

The Washington State Health Care Authority, hereafter called "HCA," is a cabinet-level agency within the Washington State executive branch and governed by chapter 41.05 of the Revised Code of Washington (RCW). The PEB Program administers medical, dental, life, accidental death and dismemberment, long-term disability, and optional insurances to eligible state employees and their eligible dependents. Most of these PEB benefits also extend to eligible employees of non-state public entities, retirees, continuation coverage subscribers, and their eligible dependents. The PEB Program covers approximately 378,000 lives.

PEB Subscribers is defined as the individual who is the primary account holder and enrollee in PEB insurance benefits. (As used within this RFI, member means either PEB Subscribers or their dependents.)

3. CONTENT OF RESPONSES

This section outlines the elements requested in the response for this RFI. Subsequent sections provide additional background and detail on these requested response elements. The timeline in Section 4.2 includes time for additional questions to address any information not covered in the subsequent sections.

3.1. RFI RESPONSES

Exhibit A, attached, contains questions and desired capabilities that are to be used as prompts for the information being sought under this RFI.

Please use the above capabilities as a framework in your responses to the requirements in the next section. This common framework will greatly facilitate interpretation of the RFI results.

3.2. RFI RESPONSE REQUIREMENTS

Please respond to the following categories in your response. Clearly reference where each item below is addressed. For each item listed below, in parentheses, HCA has provided a **suggested** page limit. While HCA is interested in learning as much as possible, HCA values your time and does not want you spending a lot of it preparing a large response. Therefore, these numbers are provided as a **guideline only**, and you are free to exceed these suggested limits.

Responses may include any preprinted materials that would provide the information HCA requests.

Categories (Specific questions are included in Exhibit A)

- A. Marketing Plan (2 pages)
- B. Policy Type (3 pages)
- C. Coverage Area (1 page)
- D. Policy Design (5 pages)
- E. Customer Service (3 pages)
- F. Administration (3 pages)
- G. Optional Questions (3 pages)

Respondents need to answer every MANDATORY (M) question in order to submit a response; Respondents may respond *Not Applicable* to questions they feel do not pertain to their organization.

4. ADMINISTRATIVE TERMS AND CONDITIONS

4.1. RFI COORDINATOR

Please submit questions and responses to the RFI Coordinator at the following address and/or email:

Ellen Wolfhagen
RFI Coordinator
Health Care Authority
PO Box 42702
Olympia, WA 985014

[mailto: contracts@hca.wa.gov](mailto:contracts@hca.wa.gov)

Please be sure to include the RFI Number (#3257) in the subject line of any emails.

4.2.RFI SCHEDULE

Release RFI	December 21, 2018
Vendor Questions due by 1:00 p.m.	January 3, 2019
Answers to Vendor Questions	January 7, 2019
Vendor Submissions due by 3:00 p.m.	January 14, 2019

HCA reserves the right to change the RFI Schedule at any time.

4.3.RESPONSE FORMAT

Please do not cut and paste responses into this RFI. Instead, provide a response as a separate document using the corresponding item number listed in Exhibit A.

Responses must be provided in an electronic format, such as Adobe Acrobat or Microsoft Word. This will assist in HCA's review process. Responses may be provided in more than one file and submitted in more than one email. HCA prefers that all responses be submitted via email to the RFI Coordinator. A physical copy of responses and materials will also be accepted. However, faxed responses will not.

Please note that HCA will not accept zipped or compressed files in connection with this RFI. HCA will not open any such file. If individual files to a response are too large, please send multiple emails instead of compressing files.

A. Cost of Response

You will not be reimbursed for any costs associated with preparing or presenting any response to this RFI.

B. Response Property of HCA

All materials submitted in response to this RFI become the property of HCA. HCA has the right to use any of the ideas presented in any response to the RFI.

C. Public Records and Proprietary Information

Any information contained in the response that is proprietary or confidential must be clearly designated as such. The page and the particular exception(s) from disclosure must be identified. Each page claimed to be exempt from disclosure must be clearly identified by the

word "confidential" printed on the **lower right hand corner** of the page. Marking the entire response as confidential will be neither accepted nor honored and may result in disclosure of the entire response.

To the extent consistent with chapter 42.56 RCW, the Public Records Act, HCA shall maintain confidentiality of your information marked confidential or proprietary. If a request is made to view your proprietary information, HCA will notify you of the request and of the date that the records will be released to the requester unless you obtain a court order enjoining that disclosure. If you fail to obtain the court order enjoining disclosure, HCA will release the requested information on the date specified in its notice to you.

HCA's sole responsibility shall be limited to maintaining the above data in a secure area and to notify you of any request(s) for disclosure for so long as HCA retains your information in HCA records. Failure to so label such materials, or failure to timely respond after notice of request for public records has been given, shall be deemed a waiver by you of any claim that such materials are exempt from disclosure.

4.4. REVISIONS TO THE RFI

HCA reserves the right to amend this RFI at any time. In the event it becomes necessary to revise any part of this RFI, addenda will be provided via e-mail to all individuals who have made the RFI Coordinator aware of their interest. Addenda will also be published on Washington's Electronic Bid System (WEBS). The website can be located at <https://fortress.wa.gov/ga/webs/>. For this purpose, the published questions and answers and any other pertinent information shall be provided as an addendum to the RFI and will be placed on the website.

HCA reserves the right to cancel or reissue this RFI at any time, without obligation or liability.

4.5. NO OBLIGATION TO BUY OR ISSUE SOLICITATION

HCA will not contract with any vendor as a result of this RFI. While HCA may use responses to this RFI to draft a competitive solicitation for the subject of these services, issuing this RFI does not compel HCA to do so.

Responding to this RFI will not be a requirement of future solicitations. Responses and information provided in response to this RFI will not be considered when evaluating bidders responding to any future solicitation.

If HCA does a solicitation, HCA will post it on WEBS, as well as on the HCA website.

4.6. SECURITY AND PRIVACY REQUIREMENTS

Any solution HCA procures and implements will need to comply with applicable state, federal, and industry regulations, such as the following:

1. WA State OCIO Security Standard, OCIO 141.10
2. 42 CFR Part 2
3. RCW 70.02
4. HCA Privacy and Security Policies, such as HCA 1-02 and HCA 6-16

Further information about any of the above can be provided at vendor request.

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Exhibit A

For each item listed below (A-F), HCA has provided a **suggested** page limit in parentheses. Therefore, these numbers are provided as a **guideline only**; you are free to exceed these limits. Respondents need to answer every MANDATORY question to submit a response.

RFI Questions:

A. Marketing Plan (2 pages) - MANDATORY

1. Describe your current marketing plan for your product(s).
2. Describe marketing materials (e.g., postcards, emails, etc.) that you currently use. Please provide examples.

B. Policy Type (3 pages) - MANDATORY

1. Using the table provided below, please provide liability limitation(s), both MINIMUM and MAXIMUM amounts, of your insurance product line coverage as of January 1, 2018. (Items that are not indicated as MANDATORY in the table are optional and may be marked as *Not Applicable* as necessary.)

Insurance Product Type	LIABILITY LIMITATIONS
Personal Auto – MANDATORY	
Homeowners – MANDATORY	
Renters	
Condos	
Boats and Yachts	
Recreational/Sport Vehicles (ATV, PWC, Snowmobiles, Golf cart, etc.)	
Recreational Vehicles, Campers, Motorhome, Travel Trailers	
Motorcycle	

2. Describe how group discounts are obtained by Subscribers within a group plan.
3. Can PEB Subscribers obtain group discounts through a dedicated code open only to PEB Subscribers and their dependents?
4. What do you require to identify PEB Subscribers and dependents?

C. Coverage Area (1 page) - MANDATORY

1. Provide a list of the States where your organization offers insurance product lines, indicating which lines are available.

2. Provide a list of employers (and the number of employees) to which you offer vehicle and property group plans or a group insurance discount.
3. Provide a list of exclusions that apply (against which type of policies) in Washington State.

D. Policy Design (5 pages) - MANDATORY

1. Describe your organization's range of product lines, including descriptions of covered services.
2. Provide sample rates for organizations of 100,000 members or more.
3. Does your organization provide group rates? If so, describe in detail how those operate.
4. Does your organization offer affinity programs? If so, provide a list of all the available affinity programs and describe in detail what is included in them.

E. Customer Service (3 pages) - MANDATORY

1. Describe all the ways your organization allows members to submit claims for reimbursement.
2. Does your organization have dedicated staff for large employer groups? If so, please describe.
3. Where is your customer service center located? What are the hours of operation and time zone?
4. Do you have a dedicated call center for large employer groups? If so, what is the threshold for being considered a "large employer group?"
5. How does your organization measure customer satisfaction, and how often is it measured? Provide measurement results for the last two (2) years.

F. Administration (3 pages) - MANDATORY

1. Can your organization receive premium payments directly from a member?
2. Does your organization have an online portal? If so, does it allow:
 - Members to make premium payments?
 - Members to file a claim, with associated documents supporting the claim?
 - Members to make changes in enrollment/coverage?
3. What platform(s) does your portal operate on?
4. With what device(s) is your portal compatible?
5. Are there differences in users' ability to use your portal based on the platform and/or device used to access it?

G. OPTIONAL Questions

1. Can your organization provide reports on:
 - How many PEB Subscribers enroll?
 - What product(s) PEB Subscribers are buying?
 - How many PEB Subscribers cancel coverage each year (by type)?
 - What type(s) of claims have been filed (by time period)?

2. Can your organization provide customer service reports (i.e., number of calls, turnaround time, duration, abandoned calls) for our Subscribers? For your book of business?
3. What recommendation do you have for a product line for a large statewide employer with employees of multiple ages, genders, incomes, occupations, etc.?
4. What additional feedback or advice do you have for HCA as it considers procurement of a Vehicle and/or Property Group Insurance Plan?

END OF DOCUMENT