

STATE OF NEW HAMPSHIRE
2020 Annual Medical Cost Driver Report and Public Hearing Support
REQUEST FOR PROPOSALS

INTRODUCTION

The New Hampshire Insurance Department (NHID) is requesting proposals for a Contractor to perform consulting services for the NHID. The NHID seeks assistance with creation of annual reports on medical cost drivers and premium rates in the health insurance market in the state of New Hampshire and the presentation the findings at annual public hearings. as required under [RSA 420-G:14-a](#), V-VII.

The services provided by selected contractor will continue through December 31, 2025 subject to legislative approval of state budgets.

GENERAL INFORMATION/INSTRUCTIONS

Electronic proposals will be received until 4 pm local time, on December 7, 2020, at the New Hampshire Insurance Department, 21 South Fruit Street, Suite 14, Concord, New Hampshire, 03301. Emails should be sent to maureen.a.mustard@ins.nh.gov and include in the subject line: RFP 2020 Annual Medical Cost Driver Report and Public Hearing Support

Proposals should be prepared simply and economically, providing a straightforward, concise description of bidder capabilities that satisfy the requirements of the RFP. Emphasis should be on completeness and clarity of content.

A successful proposal must include all of the objectives outlined in this RFP. The overall project includes three separate components, with two separate budgets. The budgets are not to exceed amounts, and will be included in the contract with the winning bidder. Actual payment amounts will be based on the per hour rate for staff assigned to the project and the actual billable hours, as approved by the NHID.

Annual Report Data Collection and Analysis

In preparation for public hearings, the Contractor shall review the existing questionnaire and determine if slight modification or additional questions may be useful due to current or expected market conditions. No major revisions of the existing questionnaire are expected during this contract period.

The Contractor shall assist the NHID with performing quality assurance testing of submitted data and confirming findings with the carriers, report writing and analyses and providing recommendations related to the format and structure of the hearing.

Contractor shall be responsible for determining what factors are driving cost increases affecting premiums. The Contractor shall use available information from the NHID rate filings, the Supplemental Health Care Exhibit, annual statements, NHID supplemental report filings, claims

data, national sources, and other available information including one or more data calls per year, issued by the NHID. If appropriate, the NHID can provide assistance with information from the New Hampshire Comprehensive Health Information System and the hospital discharge data extracts received by the department.

Additional data are collected through a bulletin entitled the supplemental data request. The data are submitted using an Excel template and gather information on plans, including numbers of policyholders, members, premiums paid, claims paid, member responsibility, etc. These data are used in addition to the annual hearing questionnaire to provide a clear understanding of the New Hampshire insurance market. The current bulletin and submission templates are available here: <http://www.nh.gov/insurance/lah/supplemental.htm>

Contractor shall be responsible for performing a series of data quality checks and working with carriers and TPAs to answer data submission related questions or issues, consolidating the submissions of the supplemental data request into a single data file with any inconsistencies in the data addressed so that the files can be analyzed by the NHID on an ad hoc basis. Any changes to the template will be made in collaboration with and approval of the NHID.

Annual Report Expectations

The Contractor shall draft the NHID required annual report concerning premium rates in the health insurance market and the factors that have contributed to rate increases during the prior year. Since this report is required annually, the Contractor will produce five annual hearing reports during the timeframe of the contract. The contractor is expected to produce a two-page summary report-highlighting key finding visually annually. Both the report and summary should be produced in a format similar or the same as the 2019 and 2020 report.

The public hearings take place annually in the fall of 2021, 2022, 2023, 2024 and 2025, in Concord, NH (or potentially on a virtual platform if the circumstances preclude the ability to host an in person event). The preliminary report for public consumption should be produced at least a week before the hearing. Comments and questions from the hearing should be included in the final version of the annual report as appropriate.

Per: [RSA 420-G:14-a](#) VI.

(a) The commissioner shall prepare an annual report concerning premium rates in the health insurance market and the factors that have contributed to rate variations during prior years. The annual report shall be designed to provide information, which identifies and quantifies health care spending trends and the underlying factors that contributed to variations in health insurance premiums. The report may include, as appropriate, analysis of public policy options for increasing the efficiency of New Hampshire's health care financing and delivery system and controlling health care costs and premium variations. The report shall be based to the highest extent possible on the commissioner's analysis of information and data available to the commissioner, including the testimony at the public hearing, and any other information or documents submitted in connection with the public hearing.

(b) The commissioner shall submit the annual report to the governor, the president of the senate, and the speaker of the House of Representatives on or before December 31 of each year.

Prior Year Report and Hearing Information for Reference

1. The report produced for the NHID based on the 2019 public hearing is here:
Annual Report

<https://www.nh.gov/insurance/reports/documents/nhid-annual-hearing-final-report-2019.pdf>

2. The contractor is also expected to produce a summary two page fact sheet:
Annual Hearing Fact Sheet

<https://www.nh.gov/insurance/reports/documents/annual-hearing-fact-sheet-2019.pdf>

3. The Public Hearing is a recorded event. The 2019 hearing can be viewed here:
Video Recording of Annual Hearing

https://www.youtube.com/playlist?list=PLz_igjgwGzkOewiX1dSVkUOC0s_44JxEv

Expectation for Department Involvement

The NHID will lead the planning and execution of the annual hearing. The vendor can expect the NHID to direct the topic and focus of the hearing, including agenda creation, panel facilitation and production a topical report that may be referenced in the annual report and presented by the department at the hearing. The NHID can aid with enforcement of data collection as needed.

Project Deliverable Summary

- Data submitted to the contractor by carriers must be consolidated and provided to the NHID annually
- Consolidated database including all supplement data request data annually
- Programs, software logic, or formulas developed to produce report and database aggregation if appropriate at the end of the contract.
- Annual report draft produced ahead of public hearing and final draft incorporating public comments produced by Dec 31 annually
- Presentation of findings at annual hearing, two page summary report to be shared at hearing

Budgets

The total not to exceed amount for the contract, for services through December 31, 2025 is \$450,000. (Assuming \$90k per year)

Proposal Review and Vendor Selection Process

Evaluation of the submitted proposals will be accomplished as follows:

- (A) General. An evaluation team will judge the merit of proposals according to the general criteria defined herein.

Officials responsible for the selection of a Contractor shall insure that the selection process accords equal opportunity and appropriate consideration to all who are capable of meeting the specifications.

Failure of the applicant to provide in its proposal all information requested in the Request for Proposal may result in disqualification of the proposal.

(B) Specific. A comparative scoring process will measure the degree to which each proposal meets the following criteria:

- (1) Specific skills needed for evaluating administrative loads, carrier profits, and the factors that contribute to health insurance premium increases; and the ability of the vendor to evaluate the growth in rate filing components and data from various sources. Experience and demonstrated skills with health care administrative data, health insurance carrier/TPA claims processing systems, data consolidation services, and health insurance. Skills consistent with producing a report for public consumption and making information related to the rate review process and cost drivers understandable to the public. The Contractor must specify skills appropriate to managing global data collection efforts by the NHID in the relevant areas to support of health policy. The proposal must include a listing of references for recent engagements by the vendor that reflect the skills appropriate for work on this project, including telephone numbers and specific persons to contact.

25 percent

- (2) General qualifications and related experience of the vendor. Knowledge of New Hampshire insurance markets, the ACA, insurance laws, health care markets and health care financing and delivery system demonstrated through experience. Knowledge of emerging insurance laws and insurance regulations, demonstrated through formal actuarial training and experience commensurate with several years participation on professional committees, legislative committees, and performing analyses similar to the requirements listed in this RFP. Examples of experience relevant to large-scale data collection efforts for informing health policy should include successful efforts to similarly develop efficient data collection strategies for other state departments, health insurance carriers, or large health care providers. Good communication skills and demonstrated ability to work with both industry and regulatory personnel and the public to achieve appropriate and adequate insurance industry regulation and transparency in New Hampshire. Industry experience is preferred. The proposal must include a summary of experience, including a current resume for each individual expected to perform work under the proposal.

25 percent

- (3) Project plan, timeframe and deliverables. The proposal must provide a project plan and specify a timeframe in which the entity commits to project deliverables as they are developed. The proposal should be specific about the steps that will be taken by the vendor and reflect the requirements stated in this RFP.

20 percent

- (4) Derivation of cost and staff time. The proposal should include the hourly or daily rate for individuals, and an estimate of the amount of time each person would be expected to expend on the project. The response required shall be

sufficiently detailed to create a general expectation of the likelihood the project will be completed efficiently and with adequate staff commitments and expertise. Since overall cost is fixed in the RFP, the NHID review team will consider the effectiveness of the staff assigned and the contribution each staff member is anticipated to make to the projects. Bidders are encouraged to break down staff and associated time by each segment of the project: data collection and analysis, report preparation and annual hearing presentation,

30 percent

- (C) Conflict of Interest. The applicant shall disclose any actual or potential conflicts of interest.
- (D) Other Information. The New Hampshire Insurance Department will accept written questions related to this RFP from prospective bidders with the deadline being November 9, 2020. Questions should be directed to Maureen Mustard via email: maureen.a.mustard@ins.nh.gov

A consolidated written response to all questions will be posted on the New Hampshire Insurance Department's website: www.nh.gov/insurance, by November 11, 2020.

Potential contractors may be interviewed by staff of the NHID.

The successful bidder or bidders will be required to execute a state of New Hampshire Contract. A form P-37 contains the general conditions as required by state of New Hampshire purchasing policies and the Department of Administrative Services. Although this standard contract can be modified slightly by mutual agreement between the successful bidder and the New Hampshire Insurance Department, all bidders are expected to accept the terms as presented in this RFP. Any required modifications to the P-37 must be explicitly stated in the proposal.

All proposals will be publicly opened at the above stated date and time. Proposals received after 4pm on December 7, 2020 will not be considered. The state reserves the right to reject any or all proposals.

Bidders should be aware that New Hampshire's transparency law, RSA 9-F, requires that state contracts entered into as a result of requests for proposal such as this be accessible to the public online. Caution should be used when submitting a response so that trade secrets, social security numbers, home addresses and other personal information are not included.