

New Hampshire Insurance Department

2020 Annual Medical Cost Driver Report and Public Hearing Support

Date: 11/10/2020

Questions and answers submitted in response to RFP 2020 Annual Medical Cost Driver Report and Public Hearing Support are listed below.

1. Current Contractor Questions

- a. Q - Who is the Current Contractor for the project, how long have they been providing services, how much is the current contract, how many hour were spent on the project?
 - i. *Gorman Actuarial*
 - ii. *the current contract began in 2018*
 - iii. *the current contract amount is \$349,995*
 - iv. *the number of hours spent on the project vary from month to month and year to year.*

2. Budget Questions

- a. Q - The RFP indicates two separate budgets. Can you clarify what the two separate budgets are for? Are the cost driver reports (full and summary) one budget and the public hearing support the other budget?
 - i. *A - it was an error to include the sentence referencing two budgets on page one of the RFP, there is only one budget for the project that cannot exceed \$450,000.*
- b. Q -The budget seems more than adequate, are other ad hoc projects expected?
 - i. *A – there are no ad hoc projects expected.*
- c. Q -Should there be a carrier data submission delay occur or other data completeness issues be experienced, would the NHID consider an increase in the budget if resolution requires some back and forth?
 - i. *A - No, delays and communication have been factored in to the budget ceiling*
- d. Q -Is this opportunity to be funded with Federal monies? If so, will any federal responsibilities convey to the awardee?
 - i. *A – there are no federal monies available for this project*

3. Due Date Questions

- a. Q -The 2019 report was dated in November. Going forward will the report be due in November?
 - i. *A – As stated in the RFP, RSA420-G:14 requires the final report is completed no late than December 31 each year.*
- b. Q - When does the review of the existing questionnaire take place?
 - i. *A – typically in February*
- c. Q - How long do you allow carriers to respond to the questionnaire?
 - i. *A – questionnaires are typically sent out to carriers in April with a June 30th return date*
- d. Q – Describe timeline of the project for the year
 - i. *A – following the timeline described above, draft documents are shared with the NHID ahead of the annual hearing that is typically held in late October or early*

November. A final report is completed following the hearing that reflects any comments or questions that arose if appropriate

4. Project Questions

- a. Q -What is the business reason for posting this RFP now?
 - i. A – *expiration of current contract and requirement to maintain a competitive bidding process on work done for the department*
- b. Q -What are the challenges that your agency hopes to resolve with this engagement?
 - i. A - *continue to provide stakeholders with important information about the NH market in an easily digestible format with an engaging annual hearing.*
- c. Q - What are the specific improvements your agency would like the next contractor to bring to your processes and services? What are the pain points with the current processes and services?
 - i. A – *ideas for improvements and efficiencies are always welcomed by the NHID, there are not any specific process or service improvements requested*
- d. Q - Will the historical data sources used by the incumbent contractor be provided if a new vendor is selected? Historical data sources may be useful for data validation and to help establish a framework for data processing.
 - i. A – *historical data sources will be shared with selected vendor*
- e. Q -Are there established criteria for data quality, validation, and governance with respect to the current process or is the quality assessment of this data up to the offeror's discretion?
 - i. A – *the criteria for data quality and validation are not set in stone but rather requires the vendor to consider the prior data, current market impacts etc to determine the validity of the data received.*
- f. Q - Will the program and software logic used to prepare historical reports be provided if a new vendor is selected? For example, is there a framework for contractor to produce a consolidated database reflecting the supplemental data responses provided by carriers.
 - i. – *There are no specific software tools used in addition to the Excel workbook that contains the consolidated database. The NHID can share the file for reference.*
- g. Q - Is the current format of the "questionnaire" portion of data collection a public document? Since contractors need to assist NHID with performing quality assurance testing, it may be useful to understand the structure of the existing questionnaire and what information is typically captured.
 - i. A – *a blank questionnaire is included here*
- h. Q - Are there plans to enhance the supplemental data request to include a request for COVID-19-specific claims experience? 2020 presents unique challenges with respect to quantifying the drivers of change affecting premiums, so establishing a framework to identify and isolate COVID-19-related claims will be useful.
 - i. A – *the impact of COVID claims experience will be an important consideration for the review of 2020, the specifics of how the data will be collected or analyzed has not yet been determined.*
- i. Q - Are the Medicaid and/or Medicare markets intended for consideration as part of the study, or is the focus on the commercial market (individual, group, self-insured, etc.)?
 - i. A – *the focus is on the commercial market though other payers should be considered in part of the big picture, as included in the existing report.*

- j. Q - Will the Contractor have direct access to the NHID's rate filings, claims data and other available information or will the NHID provide the data as requested by the Contractor.
 - i. A – *To the extent necessary, the NHID assist the Contractor with accessing these data sources as needed.*

5. Other Questions

- a. Q - It is our policy to perform a conflict of interest check prior to accepting any engagement. Item (C) under the Proposal Review and Vendor Selection Process section requires the applicant to disclose any actual or potential conflicts of interest. Will the NHID provide the names of the health carriers in time for the Contractor to include the results of the conflict check in the proposal?
 - i. A – The carriers that submit data annually include: Anthem, Cigna, Centene, Harvard Pilgrim, Tufts, Aetna, United, Berkley Life, HM Life, Reliastar Life, Symetra Life, Unimerica, and Sun Life.
- b. Q - In considering the bidder's past experience, may the experience of individuals assigned to the project from their prior experience/employers be included as long as it is clearly indicated that it is not bidder firm experience?
 - i. A – All experience of a member in the bidder's firm will be considered even if it was prior to employment/partnership with the current firm.