

Incumbent

- Who is the incumbent?
- **Answer: Group Health Incorporated (GHI)**

- Please provide the Utilization Provider File with the following information: The more fields the current carrier can provide, the more accurate reporting we can provide. The fields below indicate the necessary information for the Provider file.
 - Utilized Provider File needed. * required fields
 - Provider Name *
 - Provider Address *
 - NPI (*National Provide Identifier – a 10-digit ID #*)
 - TAX_ID *
 - License Number
 - Address *
 - City *
 - State *
 - Zip Code*
 - Provider Par Status * (*Participating (par) provider*)
- **Answer: UCS will not provide provider information.**

Mandatory Pre-Bid Conference

- Please confirm the time of the meeting.
- **Answer: The mandatory pre-bid conference will take place on Thursday, 2/8/18 at 2:00 pm.**

- **Bidders may attend the mandatory pre-bid conference by telephone. Bidders should dial the following phone numbers:**
 - **1-646-386-3535 (Free for IP phones)**
 - **1-888-795-5787 (US Toll-free/for non IP phones)**
 - **After you have dialed the phone number, enter the meeting ID which is 2588. Bidders may join the meeting by telephone up to 15 minutes before and up to 15 minutes after the scheduled start time. Telephone connection to meeting will automatically cancel if there are no participants after 15 minutes.**

Administrative:

- Can you provide a Microsoft Word version of the RFP? If not, can we convert the file to Microsoft Word in order to respond to the questionnaire?
- **Answer: Bidders may convert the RFP file to Microsoft Word. However, Do not alter this solicitation in any manner. Any changes, deletions, or additions (including the addition of supplemental terms and conditions) to this RFB, or to any exhibits or appendices to this RFB, including the Pricing Sheet, may result in the rejection of this offer as non-responsive.**

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- Page 3 states to provide “Three (3) complete copies of original bid response. Do you want the binders broken up as 1 original and 2 copies OR 3 original copies?”
- **Answer: One (1) original signature copy and three (3) photocopies of the original signature copy.**

- The RFP document “OCAHR-221”, Page 18 of 43, Customer Service section states: “An adequate staff of fully trained, courteous customer service representatives and supervisors must be available, at a minimum, between the hours of 9:00 AM EST and 5:00 PM EST, Monday through Friday, except for legal holidays observed by the UCS (See attached Exhibit H). In comparing Exhibit H with our company holiday schedule, there are two conflicting dates in which our office is closed (November 23, 2018 and December 24, 2018). Please confirm that our proposal response will be considered based on these deviations.
- **Answer: Yes, your bid response will be considered.**

- If we are submitting the electronic version using the VendRep System online, are paper/hard copies required to be mailed in? If yes, how many copies should be sent?
- **Answer: No, if you file your company’s Vendor Responsibility Questionnaire electronically with the NYS Comptroller’s Office VendRep System, paper copies of the Vendor Responsibility Questionnaire are not required to be submitted. However, please provide Attachment III (1 page), signed by your company, indicating that you filed electronically. In addition, please note that the bid responses can only be submitted in paper/hard copy (See paragraph “Bid Response/Proposal: Original and Copies” on page 21 of the bid specifications).**

- Do all attachments relating to Recycle Services need to be completed? Since this is a “Dental” RFB it would be that would not pertain.
- **No. Please see “Document Enclosure Checklist” and paragraph “Bid Response/Proposal: Original and Copies”: only pp. 3 and 4 of Attachment I need to be submitted.**

General Questions

- What is the current financial arrangement?
- **Answer: UCS will not provide the cost of the current plan.**

- What are the current employer contributions?

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- **Answer: The cost is fully paid by the employer; there are no employee contributions. See “Contribution by Employee – none” p.12 of the bid specifications.**
- Have the employer contributions changed within the last 36 months?
- **Answer: No**
- Confirm fee schedules should be provided for each specific network, when a carrier offers a tiered network model.
- **Answer: Yes**
- Confirm carriers should provide separate fee schedules for generalists and specialists when different fee schedules are permitted within their network.
- **Answer: Yes**
- What is the average in-network discount and in-network utilization measured by 3 digit zip with the current carrier? Confirm bidding carriers should also provide this information.
- **Answer: UCS will not provide current discount or in-network utilization. Bidder should provide information.**
- Are the in-network discounts with the current carrier based on the average charge by 3 digit zip code? Confirm bidding carriers should distinguish what their discounts reflect.
- **Answer: UCS will not provide current discounts. Bidder should distinguish what their discount reflects.**
- Confirm bidding carriers should note whether they extend discounts when services are not covered and when the annual max, age and frequency limitations have been exceeded?
- **Answer: Yes**
- Confirm bidding carriers should provide information on how they review and monitor dentists’ practice patterns? **Answer: Yes.** What are the provider rejection and turnover rates for the network?
- **Answer: UCS will not disclose these rates.**
- Confirm bidding carriers should identify and review dentists with unusual billing patterns as a normal practice included in their claims management operations.
- **Answer: Yes**
- With respect to Appendix B, section 2.f, please confirm what type of procurement this RFP is intended to be.
- **Answer: Agency Specific Contract**

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- We would also like to confirm that this is NOT a public works or building services contract (see Appendix B, section 8) or a technology contract (see Appendix B, section 64).
- **Answer: No, it is not a public works, building services nor a technology contract.**
- Please confirm whether section 64 to 72 of Appendix B are applicable to this RFP.
- **Answer: Sections 64 to 72 are not applicable.**

Plan Design Questions

- Have there been any plan design changes over the past 36 months? If so, please provide the details and dates of any change(s). **Answer: No.** If the rates were impacted, please provide details.
- List plan changes over the past three years. **Answer: No**
- Are booklets, SPDs, or certificates available describing the current plan design? Plan documents are necessary to properly understand the current plan provisions and details.
- Please release the CoC (*Certificate of Coverage*).
- Please provide the current carrier's certificate book.
- The following information is needed: SPD's (*Summary Plan Description*)/ Certificates from current carrier, including current plan design.
- **Answer to above four bullets: The UCS is not providing the Certificate of Coverage (CoC), the current carrier's certificate book, or its SPDs.**
- What is the Out-of-Network percentile or is it based on maximum allowable cost/schedule? If it is based on a schedule, please provide the schedule by ADA code.
- **Answer: UCS will not provide the Out-of-Network percentile or schedule.**

Experience Questions

- Please provide the last 36 months of monthly paid premium and paid claim experience on a monthly basis by plan, with the following items split by plan (and by population if applicable):
 - Premium (or premium equivalents if ASO arrangement)

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- Claim counts or EOBs
 - Employee Lives (eligible and enrolled)
 - Dependent Lives
 - Lives by Tier by Plan
- Please break out the claims experience in an excel file with the following information by month: premium paid, subscriber lives, and claims paid. Please also include 2014-2017 claims information.
 - Provide Current claims experience for the last 3 years, including monthly claims, monthly enrollment and monthly premium amounts)
 - On the request for 3 years of claims experience (Exhibit B), why does it not ask for the most recent 3 years?
 - Updated experience: 36 months of month-by-month of premiums vs. claims with corresponding lives.
 - **Answer: UCS is considering whether more recent claims experience can be provided. However, UCS will not provide monthly claims experience, claims counts, EOBs or an Excel file.**

Census Questions

- Please provide a census file that includes the run date as well as the following key information:
 - Gender
 - Zip code
 - Plan election (*if multiple plans are offered*)
 - Tier enrollment (*such as Employee Only, Employee +1, Family, etc.*)
 - Active/Retired status
 - Date of birth (if Retired Employees are eligible)

Answer: Census information, including gender, date of birth and zip code, has been provided in Exhibits F and G. No other census information will be provided. There is only one plan and all enrolled employees and dependents are covered by both tiers of the plan.

- Census information should indicate eligible and enrolled employees.
- **Answer: All eligible employees are enrolled.**

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- Please release a census that includes the tier each employee is in.
- Provide Enrollment information by tier.
- Include employee tiers on the census that was provided (ex. Employee only / Family)
- **Answer to above three bullets: All enrolled employees are covered by both tiers of the current plan.**

Rates Questions

- What are the current rates (or fees) for each plan?
- Are the prior years' rates (rate history) available? Are the renewal rates available?
- Are there any pass-through or explicit administrative charges included in the current and historical rates?
- Is a recent billing invoice available including the lives and current rates?
- Provide Rate History (Prior and Current)
- Historical rates for the past 3 years
- Current fully insured rates / Projected renewal rates
- **Answer to above seven bullets: UCS will not release rate information.**
- We noticed that the RFP is asking for a fully insured quote. As our firm only does fee for service, would you be interested in a fee for service or self-insured dental quote instead?
- Please confirm if we are to provide fully insured rates, ASO fees, or both.
- Will you consider ASO funding?
- **Answer to above three bullets: Bidders must submit a fully insured quote. A fee for service, ASO or self-insured quote is not acceptable.**

Lifetime Maximums

- The group currently has the following lifetime maximums in place:

OCA/HR-221 DENTAL PLAN QUESTIONS & ANSWERS

- Lifetime Maximums; The only services that are subject to lifetime maximums are orthodontia and implants. The lifetime maximums for each of those services are as follows:
- Orthodontia; Child: \$4,000 Lifetime Maximum, Adult: \$2,000 Lifetime Maximum
- Implants; \$10,000 Lifetime Maximum

If we are unable to administer these specific amounts, will that disqualify our bid?

- **Answer: Yes**

Date of Coverage

- Please provide or confirm the requested effective date of coverage.
- When does the contract date begin?
- **Answer to both bullets: The contract start date/effective date of coverage is estimated to be on or about August 1, 2018. Please note, however, that this date is only an estimate. Actual date could vary based on amount of time required to finalize the contract with awarded vendor and obtain contract approvals required by law.**

Exhibit G

Please see attached, revised Exhibit G.

Dependents of Active Employees		
Relationship	Age Range	Count
Spouse	90 yrs - 81 yrs	10
	80 yrs - 71 yrs	78
	70 yrs - 61 yrs	477
	60 yrs - 51 yrs	654
	50 yrs - 41 yrs	337
	40 yrs - 31 yrs	103
	30 yrs & below	12
	Total	1671
Relationship	Age Range	Count
Domestic Partner	90 yrs - 81 yrs	1
	80 yrs - 71 yrs	0
	70 yrs - 61 yrs	12
	60 yrs - 51 yrs	23
	50 yrs - 41 yrs	10
	40 yrs & below	4
	Total	50
Relationship	Age Range	Count
Children	Over 31 yrs	10
	30 yrs - 21 yrs	746
	20 yrs - 11 yrs	1075
	10 yrs & below	430
	Total	2261
Dependents Total		3982

Dependents of Retired Employees		
Relationship	Age Range	Count
Spouse	90 yrs - 81 yrs	85
	80 yrs - 71 yrs	346
	70 yrs - 61 yrs	412
	60 yrs - 51 yrs	84
	50 yrs & below	6
	Total	933
Relationship	Age Range	Count
Domestic Partner	90 yrs - 81 yrs	2
	80 yrs - 71 yrs	4
	70 yrs - 61 yrs	8
	60 yrs - 51 yrs	1
	50 yrs & below	0
	Total	15
Relationship	Age Range	Count
Children	Over 31 yrs	9
	30 yrs - 21 yrs	104
	20 yrs - 11 yrs	29
	10 yrs & below	4
	Total	146
	Dependents Total	1094