



MARTIN O'MALLEY
Governor

ANTHONY BROWN
Lieutenant Governor

T. ELOISE FOSTER
Secretary

DAVID C. ROMANS
Deputy Secretary

Q & A #2
TO
REQUEST FOR PROPOSALS (RFP)

DENTAL PLAN ADMINISTRATION AND INSURANCE SERVICES
SOLICITATION NUMBER F10B3400005
SEPTEMBER 18, 2013

Ladies and Gentlemen:

This List of Questions and Responses #2, questions #47 through #71, is being issued to clarify certain information contained in the above named RFP. The numerical sequencing begins with question #47 as questions #1 through #46 were answered in Q&A #1, issued on September 13, 2013.

In most instances the submitted questions and the Department's responses merely serve to clarify the existing requirements of the RFP. Sometimes, however, in submitting questions potential Offerors may make statements or express interpretations of contract requirements that may be inconsistent with the Department's intent. To the extent that the Department recognizes such an incorrect interpretation the provided answer will note that the interpretation is erroneous and either state that the question is moot once the correct interpretation is explained or provide the answer based upon the correct interpretation.

No provided answer to a question may in and of itself change any requirement of the RFP. If based upon a submitted question it is determined that any portion of the RFP should be changed, the actual change may only be implemented via a formal amendment to the RFP. In this situation the answer provided will reference the amendment which contains the RFP change.

The statements and interpretations of contract requirements which are stated in the following questions of potential Offerors are not binding on the State, unless the State expressly amends the RFP. Nothing in the State's responses to these questions is to be construed as agreement to or acceptance by the State of any statement or interpretation on the part of the vendor asking the question as to what the contract does or does not require.

~Effective Resource Management~

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47. Question: *In regard to the census, the Tier column has self, spouse and child. Is there a way to determine who is in what enrollment tier?*

Answer: The census data includes an Employee ID number that can be used to link self, spouse and child. Total counts by tier are provided separately in the RFP, including in the financial sections.

48. Question: *Please provide the average number of calls that are received by the current carrier's customer service agents (from State of Maryland enrollees) between the hours of midnight and 6 a.m., and between the hours of 6 a.m. and midnight. Please include the average number of calls per day and average number of calls per month.*

Answer: The requested information is not available.

49. Question: *What is the level of in-network utilization for the PPO plan (please include the past three years' history).*

Answer: The requested information is not available.

50. Question: *Please provide "FA1 Attachment T-10 Disruption Analysis" and "FA2 Attachment T-10 Disruption Analysis" in unprotected Excel spreadsheets (or the password to unprotect the spreadsheets). We cannot perform a disruption analysis when the data is in a locked format.*

Answer: Revised files are available that will allow Offerors to select and copy the data for analysis. Please copy results ("Yes" or "No") back into the last column of these files.

To access the updated distribution analysis files, the Procurement Officer will email the secure file transfer weblink to all Offerors who provided an executed Non-Disclosure Agreement (from Amendment #1 - 8/30/13) to DBM as of the date of this Q&A. See also Amendment #3, Item 6.

51. Question: *On question 4.4.3.8 re: corporate qualifications, you ask us to address our process for addressing billing errors. Do you mean billing errors for clients (e.g. the State of MD) or provider billing errors? We're assuming the former given the context, but want to be sure.*

Answer: Section 4.4.3.8 (e) regarding an Offeror's process for resolving billing errors relates to its process for resolving client (i.e. the State of Maryland) billing errors.

52. Question: *Technical Proposals FA2 and FA3 - Performance Guarantees*

PG #4 – Accuracy of Processing Enrollment Eligibility Information

Standard/Goal - Plan will process electronic interchange of State enrollment with at least 98% accuracy. Please provide clarification of the criteria used for the 98% accuracy.

Answer: 98% accuracy in the upload of the State of Maryland data file to the Offeror's eligibility and claims servers/systems.

53. Question: *RFP Section 1.41.5. Contract Administration Requirements. What is meant by "right-of-entry" in the second to last paragraph of this section? Does this mean the right to enter the VSBE subcontractor's premises or the right to enter the Contractor's premises?*

Answer: "Right-of-Entry" in the second to last paragraph of Section 1.41.5 means that authorized State representatives would have the right at reasonable times to enter and inspect the location for which any VSBE participation is being performed for the purposes of verifying the Contractor's compliance obligations.

54. Question: *RFP Wrap - Proposal Submission – 4.2.1*

The requirements include one unbound original for Volume I- Technical Proposals and Volume II –Financial Proposals. Please confirm how you would like the unbound originals shipped. May they be held together with a binder clip?

Answer: Yes, the unbound original of Volume I- Technical Proposal and the unbound original of Volume II –Financial Proposal may be held together with a binder clip.

55. Question: *Is the State willing to provide the criteria and weighting used in the evaluation of the proposals?*

Answer: As stated in RFP § 5.2, the criteria to be applied to the technical proposal of each functional area are listed in descending order of importance; meaning the Offeror's Technical Response to RFP Requirements and Work Plan, including Network Access is the most important criteria, followed by the Offeror's ability to cover current eligible participants, etc. DBM will not assign weight to any criteria during the technical proposal evaluation process.

Also as stated in RFP § 5.3, all qualified Offerors will be ranked from the lowest (most advantageous) to the highest (least advantageous) price based on the Total Evaluated Price for the appropriate functional area. DBM will not utilize formulas or points to evaluate the financial criteria.

56. **Question:** *Are the fully insured MBE and VSBE subcontracting goals based on premium or expenses as the far majority of premium on a fully insured case is used to pay claims?*

Answer: The fully insured MBE and VSBE subcontracting goal attainments are based upon premiums paid, as stated in RFP Sections 1.33.1 and 1.41.3.

57. **Question:** *Required Submissions – Offeror’s Certificate of Authority issued by MIA Contractor is providing DPPO only quotes. Should the required copy of the Offeror’s Certificate of Authority issued by MIA be labeled as DPPO - Fully Insured and DPPO - Self Funded rather than DHMO- Fully Insured?*

Answer: The Offeror shall provide a copy of its current certificate(s) of insurance to evidence its current levels for each Functional Area being proposed. If submitting for multiple Functional Areas, DBM requests that each current certificate(s) of insurance provided be labeled with the appropriate Functional Area for which it represents.

58. **Question:** *Attachment U - Tabs U1a, U1b, U1c
Please confirm that Tabs 1a, 1b, and 1c. are templates for illustrative purposes and do not need to be completed for this proposal submission.*

Answer: Yes, that is correct.

59. **Question:** *Given this contract is not a "service contract" or "a contract for the purchase of goods", rather it is an insurance contract, it is our understanding that the Living Wages requirement does not apply to this RFP. Please confirm the State's position concerning this provision.*

Answer: As stated in RFP Section 1.34, the Living Wage requirements are applicable for all solicitations for services under a State contract valued at \$100,000 or more; which this contract is expected to exceed in value. However, although the requirements may apply to the solicitation itself, the requirements may or may not apply to the resulting awardee of the contract. Please review Attachment G of the RFP (specifically Section B) for specific information relating to the conditions and applicability of the Living Wage requirements to Contractors and complete and submit Attachment G-1 with the Offeror’s Technical Proposal stating whether the Offeror is or is not exempt from the Living Wage requirements.

60. **Question:** *Within Section 4.4.4.1 the following items are listed as items that must be completed and returned [Completed MBE Pro-Ration Calculation Worksheet; Veteran-Owned Project Participation Statement]. We are unable to locate these files. Would you be able to provide? Or confirm they are not required at this time.*

Answer: Confirmed. The MBE Pro-Ration Calculation Worksheet (Attachment D-1 Supplement) does not exist. Please disregard the request for its submission.

Also, the Veteran-Owned Subcontractor Project Participation Statement was provided as Attachment M-2, however it is not due at the time of submission of technical proposals. Only if recommended for award shall an Offeror provide Attachment M-2 to the Procurement Officer within 10 Working Days from notification that it is the apparent awardee. See also Amendment #3, Item 5.

61. **Question:** *Why are these services out to bid? Are they due to the expiration of the current contract or for other reasons?*

Answer: The current contract's duration is effective 3/19/2009 through 12/31/2014.

62. **Question:** *Is there any way we can get the Attachment T-10 disruption analysis files with the protection removed? Our reporting department is currently unable to run queries to perform the analysis while the tab is protected.*

Answer: Please see the response to Question #50.

63. **Question:** *Required Submission document – Completed MBE Pro-Ration Calculation Worksheet – Attachment D-1 Supplement*

Would the State confirm if this worksheet was provided as a separate attachment?

Answer: Please see the response to Question #60.

64. **Question:** *In the event that there are two proposals with relatively equal technical and price scoring, and one proposal has meaningful professional service MBE participation and one does not, which proposal will receive more favorable consideration by the Department?*

Answer: The State of Maryland has never had a situation when 2 or more offerors were relatively equal both technically and financially.

65. **Question:** *Is there an MBE company currently working on the existing contract? If yes, please provide the name of that company and the types of services provided.*

Answer: The MBE company currently working on the existing contract is Janice K. Stetz, LLC.

66. **Question:** *What is the annual premium for each of the current plans for the last two years?*

Answer: Offers may utilize the enrollment numbers based on the tier provided in the financial proposal, and the rate sheets available on the EBD website to calculate this premium. No further information is available.

67. **Question:** *Could you please provide the plans paid claims experience for the last two years?*

Answer: The requested information is not available.

68. **Question:** *FA 2 and FA 3 – Attachment T-1 Dental Delivery System
Question 4 – Is it acceptable to the State if we respond ‘Yes’ if we are using an updated version of Geo Access Geo Networks (1.0, 2013)?*

Answer: Yes it is acceptable if the Offeror responds ‘Yes’ if using an updated version of Geo Access Geo Networks. Please also provide a response to the question asking what version was used in Attachment T, Section III, #4.

69. **Question:** *What is the expectation of vendors during open enrollment?*

Answer: The expectation of vendors during open enrollment is explained in Sections 3.2 and 3.4 of the RFP and throughout Attachment T for each functional areas technical proposal.

a. *What are the anticipated dates of open enrollment?*

Answer: October of each year.

b. *How many sites?*

Answer: Approximately 300.

70. **Question:** *We previously asked for enrollment by rating tier but the State did not provide it. In the absence of that, please provide the following information:*

- a. *The number of employees (both active and retired) covered under the plan; and*
- b. *The number of dependents covered under the plan.*

Answer: Offers may utilize the enrollment counts by tier provided in the financial proposal. No further information is available.

71. Question: *Technical Proposals FA2 and FA3 – Response Cell issues: Q-7, Q25*

Q7 -We are unable to make entries in the Offeror's Response cell. There is no "Click here to enter text" in the cell. Please confirm how the State would like our response to this question provided.

Answer: For any response the Offeror cannot enter into Attachment T for any functional area due to an inaccessible cell or incorrect drop-down, the Offeror shall (a) identify the appropriate Attachment and section number and (b) include the applicable response(s) in their general detailed technical proposal response to Section 3.4, Description of Scope of Work Requirements, in Microsoft Word format. Entitle the Section Technical Proposal FA[1, 2, or 3] Inaccessible Cell or Incorrect Drop-Down. See also Amendment #3, Item 4.

Q25 – This question requires a text response in the Offeror's Response cell. The cell only allows for a Y/N response. Please confirm how the State would like our response to this question provided

Answer: For any response the Offeror cannot enter into Attachment T for any functional area due to an inaccessible cell or incorrect drop-down, the Offeror shall (a) identify the appropriate Attachment and section number and (b) include the applicable response(s) in their general detailed technical proposal response to Section 3.4, Description of Scope of Work Requirements, in Microsoft Word format. Entitle the Section Technical Proposal FA[1, 2, or 3] Inaccessible Cell or Incorrect Drop-Down. See also Amendment #3, Item 4.

Should you require clarification of the information provided, please contact me at (410) 260-7374 as soon as possible.

Date Issued: **September 18, 2013**

Authorized By: Andrea R. Lockett
<signed>
Procurement Officer