Attachment C: Detailed Business Requirements Questionnaire

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| Instructions: Vendors should provide inline responses to each section below and submit in native MSWord format with their bid packages. Please do not refer to external website links for your responses. |

1. Describe your experience in marketing health care benefits products specifically in an association setting (including, if available, sample penetration rates achieved by these programs) and your experience in using target marketing to increase penetration rates. Include any special advantages or opportunities in health care related programs that your firm offers over the competition.

**Response:**

1. Describe your association experience marketing to other products such as AD&D Policies, Annuities and Retirement Plans, Business Owners’ Policies (e.g. Fire, Theft, Premises Liability), Disability Policies, Long Term Care Policies, Auto and Homeowner’s, Professional Liability (Malpractice) coverage, and Commercial Automobile. (*Note, however, that only Health Insurance will be awarded pursuant to this RFP*.)

**Response:**

1. Please describe in detail how and where you will administer applications, policies, claims and other aspects of the program, including whether you will require face-to-face meetings with prospective insureds in the sales and/or application process. If so, how do you propose to fulfill this need?

Response:

1. Describe how you will communicate with your clients and deliver information. Describe how you will solicit feedback from prospects and insureds to determine whether they are satisfied with your service and products.

Response:

1. Describe the specific products you are prepared to offer, including detailed information about the policy limits.

Response:

1. Describe how you would support members located throughout California (and potentially the United States), including providing prompt and accurate responses to questions from our members and employees regarding benefit, claim and eligibility issues.

Response:

1. How will you assist in complying with applicable laws and regulations, advising members of changes in health care laws and recommending solutions? This would involve acting as a Program Administrator/consultant on related issues such as discrimination testing, 5500 filing, Section 125, COBRA, HIPAA, Medicare, FMLA, etc. How will you ensure that our members are in compliance with all applicable regulations? Include a sample ERISA calendar or any other tools or processes you use to manage the reporting and disclosure process.

Response:

1. How do you provide compliance and legal consultation on the benefits plans? Do you have internal counsel or do you rely on outside counsel? If external, identify the firm, describe your contractual relationship, and confirm how members would be charged for these services.

Response:

1. How would you determine and recommend the most economical and efficient funding methods for various benefit programs, including investigating, analyzing and implementing efficiency measures such as employer hardships, electronic benefit provider administration and other concepts that have the effect of reducing the cost associated with employee benefit programs without reducing service to the employees.

Response:

1. Detail how you would represent members in all negotiations with providers, including those related to premiums, service, benefit levels, plan design, special terms and conditions; including negotiation of changes/additions to contracts, soliciting bids from insurance markets which specialize in group insurance plans, evaluating bids and bidders (including claims procedures, abilities, experience and history, service, financial policies and stability). Do you have underwriters on staff?

**Response:**

1. Describe methods to be used to assist in administering all group insurance plans, settling disputes and with carriers, offering creative solutions to problems, analyzing the effectiveness of programs, monitor ongoing contracts, including plan administration and provider contract compliance.

**Response:**

1. Provide a brief description of your Customer Relationship Management System (CRM), its specific capabilities and where resources are located, including a description of staffing, location of principal services office, systems platform, and staff experience level for all internal resources; general administration, claims administration, customer service, underwriting and applications.

**Response:**

1. Describe the internet functionality you currently use to market personal lines insurance products, including the URLs of principal Web sites that you currently utilize to handle similar target markets or accounts.

**Response:**

1. How do you obtain your benchmarking data (specify if there any additional cost to access this information)?

**Response:**

1. How do you measure the quality of products and services delivered by carriers and vendors? How often?

**Response:**

1. Describe your resources and processes for claim escalations, billing problems, enrollment issues, etc.

**Response:**

1. What types of training (seminars, newsletters, etc.) do you offer to keep your clients up to date on changing regulations? What kind of training and information to you typically provide to employees regarding benefits programs, services and activities? Provide samples of recent events and/or printed materials.

**Response:**

1. Describe the measures your firm takes to proactively stay abreast of changes in the marketplace, including metrics you typically use to measure your own performance as a Program Administrator.

**Response:**