

**CONNECTICUT HEALTH INSURANCE EXCHANGE  
d/b/a ACCESS HEALTH CT**

**REQUEST FOR PROPOSALS (RFP)**

**FOR**

**SERVICE PLATFORM SUPPORTING SMALL BUSINESS  
HEALTH OPTIONS PROGRAM, STAND ALONE  
DENTAL PLANS AND ANCILLARY PRODUCTS**

**January 31, 2020**



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## 1. BACKGROUND

The primary mission of the Connecticut Health Insurance Exchange d/b/a Access Health CT (“Access Health CT” or the “Exchange”), Connecticut’s official state-based health insurance marketplace, is to increase the number of insured residents in Connecticut, promote positive health outcomes, lower costs, and eliminate health disparities. To accomplish this mission and meet certain requirements of the Patient Protection and Affordable Care Act (“ACA”), Access Health has developed an online shopping and enrollment experience for state residents and small businesses, as well as an extensive marketing and communication infrastructure, to raise awareness of health insurance options and facilitate consumer enrollment into healthcare coverage.

### **Our Values in Action**

*At Access Health CT, it is with our customers and our employees in mind that we seek to promote these collective values and to live by these behaviors. Our culture of acceptance welcomes and values everyone. We challenge the status quo to find new ways to grow and improve our community, our company and ourselves. Our people take pride in the service we provide, and in the spirit of the common good that we share.*

- ❖ **Authenticity:** Act with sincerity, credibility and self-awareness
- ❖ **Integrity:** Commit to doing the right thing with genuine intention
- ❖ **Excellence:** Aim high and challenge the status quo
- ❖ **Ownership:** Take responsibility and initiative
- ❖ **One Team:** Collaborate to succeed
- ❖ **Passion:** Dedication to creating opportunities for great health and well-being

## 2. SCOPE OF WORK

### Introduction

Access Health CT seeks an established service platform and cost structure for the Exchange's Small Business Health Options Program ("SHOP"), stand-alone dental plans ("SADP) and ancillary product offerings (the "Platform"). The Exchange requires the Platform to have defined capabilities within three core components: (1) enrollment and eligibility management; (2) administrative and strategic services; (3) and technology enablement.

The successful Respondent will demonstrate its ability and commitment to support Access Health CT by:

- Supplying the core technology platform and support staff necessary to successfully implement the Exchange's SHOP, SAPD Program and intended offering of ancillary products. The Platform must have the capacity to support up to fifty thousand (50,000) members in all lines of business. There may be an opportunity, however, to significantly increase membership in the future therefore the Platform should have the capability to scale up, if necessary.
- Providing a comprehensive, integrated platform for eligibility and enrollment management, financial management, administration, customer support services, and full suite analytics.
- Providing the ability to interface with existing technology platforms across Carriers, Providers, and applicable Exchange vendors.

Access Health CT intends to award an initial three-year contract inclusive of the terms included in the draft contract set forth in Appendix A (the "Contract") to the qualified Respondent whose response conforms to this RFP and meets the Exchange's service needs set forth below.

### Services Overview

Through the issuance of this RFP, the Evaluation Committee will select an interoperable Platform that accommodates the people, processes and technology needs of the Exchange. The ideal Platform will include, but not be limited to, the following:

- I. An eligibility and enrollment management function that can coordinate across all partners to perform customer management services. Additional functionality will include, but not be limited to, the following:
  - i. Self-service eligibility verification and enrollment portal that will:

1. Facilitate eligibility verification process for all new and renewing customers.
  2. Facilitate cancellations including cancellations due to non-payment of monthly premium.
  3. Facilitate interaction of customers with a designated agent/broker.
  4. Facilitate adding an individual to an existing policy in accordance with the Exchange's Enrollment Policy.
- ii. Customer Service
1. The Exchange will require Call Center/Contact Center services to initially handle Tier 1 customer issues. The Customer Service component may be expanded in the future as the needs of the Exchange may change.
- iii. Plan Management
1. The Platform must include functionality that allows the Exchange to ensure that carrier and plan information is accurate and in compliance with all applicable laws and regulations, and sufficiently flexible so that the Exchange can react to changes in applicable laws, regulations, and the insurance marketplace.
- iv. Premium Collection
1. The Platform will allow for the handling of all billing, premium collection disputes, payment remittance to carriers and brokers (for some products/lines of services);
  2. The Platform must support one-time or recurring electronic premium payments as well as payments via more traditional means (i.e. paper checks);
  3. The Platform must employ industry standard, electronic methods of communicating premium payment information (i.e. EDI 820) to the Carriers in the normal course of operations as agreed by the Carriers and the Exchange.
- v. Electronically transmit enrollment information to Carriers
- vi. Disburse compensation and fees to appropriate parties
- vii. Ability to easily audit enrollment and/or payment activities
- viii. The Platform must include Window Shopping and Anonymous Quoting functionality and:

1. Allow customer to obtain a preliminary, non-binding estimated cost based on applicable rating factors (age, geographical location, family size, etc.);
2. Allow customer or Broker/Agent to easily compare details of available plans/products;
3. Allow customer or Broker/Agent to view/download detailed quote in choice of PDF, Word or Excel format;
4. Allow customer or Broker/Agent to accept the quote and pre-fill customer's application to participate in the enrollment process with information entered during anonymous quoting process

ix. Self-service portal to facilitate setting up and managing Customer Accounts

II. The ability to coordinate with current platforms for customer data migration.

### **Implementation Overview**

The Exchange intends to utilize a staggered, multiple-stage approach to implementing the Platform over an eighteen (18) month period, with a defined set of initial services/products launched first (SHOP and SADP). Selected Respondent must be flexible to accommodate potential changes in implementation timeline recognizing that some products launches may require extended time based on institutional readiness and resource availability.

- Stage I will begin with SHOP and SADP rollout product migration and launch as a core set of services with options for additional configurations.
- Stage II will include implementation of ancillary products not critical for the initial stand up. Products will launch as new products are identified and applicable contracts finalized.

### **Evaluation Factors**

The Evaluation Committee will review Proposals from qualified Respondents, with a strong preference given to the Respondent that can provide the breadth of experience and depth of resources required to meet the Exchange's business needs as set forth in this RFP. Factors in the evaluation will include, but not be limited to:

- Respondent's background and qualifications
- Business Function and Technical Requirements (RTM)
- General functional and technology fit
  - Strategic and Administrative Services

- Eligibility and Enrollment Management
  - Technology Enablement
- Implementation and Migration Approach
- Pricing



### 3. PRICING PROPOSAL

Respondents to this RFP must provide a separate, detailed Pricing Proposal that includes all anticipated costs for the Platform and related services, including fees related to:

- Licensing of the Platform
- Implementation/Configuration
- Customer Service
- Administration
- Printing/Mailing
- Future Enhancements
- Any other fees required to meet the business needs of the Exchange and perform the services described in Section 2 (“Scope of Work”)

Additionally, Respondents should include a Rate Card for any additional work outside the scope of work described in this RFP.

The Pricing Proposal should reflect any discounted rates available to government, non-commercial or not-for-profit entities. Rates and associated fees set forth in the Pricing Proposal must be valid for the entire duration of the Contract, including any renewal term(s).

#### **Independent Price Determination Certifications**

In the Pricing Proposal, Respondents **must** warrant, represent, and certify the following:

1. The fees and costs proposed have been arrived at independently, without consultation, communication, or agreement for the purpose of restricting competition as to any matter relating to such process with any other organization or with any competitor.
2. Unless otherwise required by law, the firm has not knowingly disclosed quoted fees directly or indirectly to any other organization or to any competitor prior to the deadline for submission of the Proposal.
3. No attempt has been made, or will be made, by the firm to induce any other person or firm to submit or not to submit a proposal for the purpose of restricting competition.

#### **Stability of Proposed Fees**

Any fee(s) set forth in the Pricing Proposal must be valid for the entire duration of the Contract, including any renewal term(S). The initial duration of the Contract will not exceed three (3) years.

## 4. INSTRUCTIONS TO RESPONDENTS

### I. RFP Schedule

Activity	Date
Issuance of RFP	January 31, 2020
Written Questions Due	February 21, 2020
Answers Posted	March 6, 2020
Proposals Due	March 31, 2020 at 4:00 p.m.

Firms may submit written questions regarding this RFP, by email only, directed to Jerome Chisolm ([shop.ahct@ct.gov](mailto:shop.ahct@ct.gov)), no later than February 21, 2020. The Exchange will post answers by March 6, 2020 only in the form of one or more addenda to this RFP and made available on the Exchange's website, <https://agency.accesshealthct.com/solicitations>. The Exchange may not post answers to questions received after the deadline. Firms are responsible for checking the website for any addenda to this RFP.

The Exchange reserves the right to require an oral presentation from select Respondents. If the Exchange moves forward with oral presentations, selected Respondent's key staff, such as the proposed project partner must be present at the oral presentation. Selected Respondents should limit their staff participation to no more than five (5) members.

From the date that the Exchange issues this RFP until the date that it awards the Contract to the selected Respondent, interested firms should not contact any employee of the Exchange for additional information concerning this RFP except through written questions as set forth above.

### II. Submission of Sealed Proposals

*Note: Unless otherwise noted, references to "Proposal" includes "Pricing Proposal."*

Each Respondent must submit a Proposal that meets the requirements set forth in the "Contents of Proposals" section below, in a SEALED envelope or carton, clearly marked with "**RFP –SHOP SERVICE PLATFORM,**" the RFP due date, and the name and address of the responding firm. Failure to follow these labeling instructions could delay the opening of a submission and disqualify a Respondent from further consideration.

Respondents must send seven (7) copies of the Proposal, **excluding** Pricing Proposal) by U.S. Mail or overnight delivery service to:

Connecticut Health Insurance Exchange  
d/b/a Access Health CT  
280 Trumbull Street  
Hartford, CT 06103  
Attn: Jerome Chisolm

Respondents must send two (2) copies of the Pricing Proposal by U.S. Mail or overnight delivery service to:

Connecticut Health Insurance Exchange  
d/b/a Access Health CT  
280 Trumbull Street  
Hartford, CT 06103  
Attn: Finance Lead

**The Exchange must receive submitted Proposals no later than March 31, 2020 at 4:00 p.m. local time. Proposals sent by U.S. Mail must arrive by 4:00 p.m. on the due date.** The Exchange will not consider postmark dates as a basis for meeting the submission deadline. The Exchange will not consider Proposals received after the submission deadline.

A Respondent's submission of a Proposal shall constitute, without any further act required of the Respondent or the Exchange, the Respondent's acceptance of the requirements, administrative stipulations and all the terms and conditions of this RFP, including those contained in the Contract set forth in Appendix A. Proposals must reflect compliance with these requirements. Proposals that do not conform to the requirements set forth herein may result in the Exchange's rejection of such Proposals. The Exchange will reject any Proposal that deviates materially from the specifications, terms or conditions of this RFP. The Exchange may not consider Proposals that contain even minor or immaterial deviations unless the Respondent provides enough justification for such deviations.

No additions or changes to any Proposal will be allowed after the Proposal due date unless the Exchange specifically requests the addition or change. The Exchange may seek Respondent retraction and/or clarification of any discrepancy or contradiction found during the review of Proposals.

### **III. Contents of Proposals**

Proposals must include all the following:

1. A Cover Letter signed by an authorized signatory or individual with the capacity to bind the Respondent firm.
2. All information and responses requested by this RFP (including those in the "Responses Required in the Proposal" section below). Concise answers are encouraged. Responses should be prepared on 8 ½ x 11-inch paper using at least 12-point type with standard margins.
3. A Certificate of Insurance that meets the Insurance requirements laid out in the Contract attached as **Appendix A** or evidence of Respondent's ability to have the required coverage in place by Contract execution.
4. Completed forms a – e, listed below.
  - a. IRS Form W-9

- b. Ethics Form 5 – Consulting Agreement Affidavit, attached as **Appendix C**
  - c. Ethics Form 7 – Iran Certification, attached as **Appendix D**
  - d. SEEC Form 10 – Acknowledgement of Receipt of the State Elections Enforcement Commission’s Notice of Campaign Contribution and Solicitation Limitations, as attached in **Appendix E**
  - e. Nondiscrimination Form A (Affidavit by Individual) or Nondiscrimination Form C (Affidavit by Entity), attached as **Appendix F**. Respondents should only submit the applicable form, not both.
5. Pricing Proposal must contain the **Independent Pricing Determination Certifications** described in Section 3 – Pricing Proposal.
  6. **Offer of Gratuities Certification**: Respondents must represent that no elected or appointed official or employee of the State of Connecticut or the Exchange has, or will, benefit financially or materially from the Contract. The Contract may be terminated by the Exchange if it is determined that gratuities of any kind were either offered to, or received by, any state officials or employees from the firm, the firm's agent(s), representative(s) or employee(s). Such action on the part of the Exchange shall not constitute a breach of contract by the Exchange.
  7. **Validation of Proposals**: Each Proposal (including each Pricing Proposal) must be signed by an authorized official and shall be a binding commitment that the Exchange may incorporate, in whole or in part, by reference or otherwise, into the Contract. The proposal must also include evidence that the person submitting the Proposal has the requisite power and authority on behalf of the firm to submit and deliver the proposal and subsequently to enter into, execute and deliver, and perform the Contract. Respondent are permitted to include this requirement in the Cover Letter.
  8. A **USB flash drive** containing all documents in a format compatible with Microsoft Word and/or Excel and affording the user the capability of searching its contents, except that signature pages and forms that are not conveniently available in Word format may be provided in PDF format.

#### **IV. Responses Required in the Proposal**

1. Name the primary contact for the Proposal and the names of the primary individuals who would work with the Exchange, and an explanation of their experience, relevant background and anticipated duties. Include brief resumes for each.
2. Explain the firm’s qualifications and provide a summary of any past projects that would enable your firm to perform the work described in Section 2 (“Scope of Work”). Include experience in the healthcare insurance industry, related to state agencies or the public health sector.
3. Disclose any past or present assignments, relationships or other employment that your firm or any employee of your firm has or has had that may create a conflict of interest or the

appearance of a conflict of interest in provided the services set forth herein to the Exchange.

4. If you find any term or provision of the proposed draft Contract in Appendix A unacceptable, identify the term, explain why it is unacceptable, and state whether failure to modify this term would result in your firm's failure to execute a contract for this engagement.
5. Discuss any pending complaints or investigations, or any made or concluded within the past five (5) years, to or by any regulatory body or court regarding the conduct of your firm or its predecessors, or any of its present or former members, employees, attorneys and/or associates.
6. Provide three (3) client references. Include the reference's name, company or organization, title, telephone phone number, email address, a description of the work performed (should be reasonably comparable to services sought in this RFP), and the dates of the work performed.

**V. Conformity and Completeness of Proposals**

To be considered acceptable, Respondents must submit Proposals that are complete and conform to all material RFP instructions and conditions. The Exchange, in its sole discretion, may reject in whole or in part, any Proposal if in its judgment the best interests of the Exchange will be served.

**VI. Presentation of Supporting Evidence**

Respondents must be prepared to provide evidence of experience, performance, ability, financial resources or other items that the Exchange deems necessary or appropriate concerning the performance capabilities represented in its Proposals.

**VII. Misrepresentation or Default**

The Exchange may reject a Proposal and void any award resulting from this RFP to a Respondent that makes any material misrepresentation in its Proposal or other submission in connection with this RFP.

**VIII. Disqualification**

Any attempt by a Respondent to influence a member of the evaluation committee during the Proposal review and evaluation process will result in the elimination of that Respondent's Proposal from consideration.

**IX. Oral Agreement or Arrangements**

Any alleged oral agreements or arrangements made by firms with any state agency, the Exchange, or an employee of a state agency or the Exchange will be disregarded in any proposal evaluation or associated award.

## 5. ADDITIONAL TERMS AND CONDITIONS

### I. Ownership of Proposals

All Proposals (including Pricing Proposals) will become the sole property of the Exchange and will not be returned.

### II. Amendment or Cancellation of this RFP

Issuance of this RFP does not guarantee that the Exchange will award a Contract to any Respondent. The Exchange reserves the right to withdraw, re-bid, extend or otherwise modify the RFP or the related schedule and process, in any manner, solely at its discretion.

The Exchange also reserves the right to:

- Consider any source of information in evaluating Proposals;
- Omit any planned evaluation step if, in the Exchange's view, the step is not needed;
- At its sole discretion, reject any or all Proposals at any time; and
- Open contract discussions with other Respondent(s) if the Exchange and the first selected Respondent(s) are unable to agree on contract terms.

### III. Errors

The Exchange reserves the right to correct clerical or administrative errors that may be made during the evaluation of Proposals or during the negotiation of the Contract and to change the Contract award accordingly. In addition, the Exchange reserves the right to re-evaluate Proposals and the award of the Contract in consideration of information either not previously known or otherwise not considered prior to the Contract award. This may include, in extreme circumstances, revoking the awarding of the Contract already made to a Respondent and subsequently awarding the Contract to another firm.

Such action on the part of the Exchange shall not constitute a breach of contract on the part of the Exchange since the Contract with the initial firm would be deemed void and of no effect as if no contract ever existed between the Exchange and such firm.

The Exchange may waive minor irregularities found in Proposals or allow the Respondent to correct them, depending on which is in the best interest of the Exchange. "Minor irregularities" means typographical errors, informalities that are matters of form rather than substance and evident from the Proposal itself, and insignificant mistakes that can be waived or corrected without prejudice to other Respondents, as determined in the sole discretion of the Exchange.

### IV. Freedom of Information

The Exchange is a quasi-public agency and its records, including responses to this RFP, are public records. See Conn. Gen. Stat. §§ 1-200, *et seq.*, and especially §§ 1-210(b)(4) and 1-210(b)(5)(B). Due regard will be given to the protection of proprietary or confidential

information contained in all Proposals received. All materials associated with this RFP, however, are subject to the terms of the Connecticut Freedom of Information Act (“FOIA”) and all applicable rules, regulations and administrative decisions. If a Respondent is interested in preserving the confidentiality of any part of its Proposal, it will not be enough merely to state generally in the Proposal that the Proposal is proprietary or confidential in nature and not, therefore, subject to release to third parties. Instead, the Respondent must specifically identify those sentences, paragraphs, pages or sections that it believes to be exempt from disclosure under FOIA. Convincing explanation and rationale to justify each exemption consistent with § 1-210(b) of FOIA must accompany the Proposal. Any submitted Proposal and the fully executed Contract will be considered public information and subject to FOIA. The Exchange has no obligation to initiate, prosecute or defend any legal proceeding or to seek a protective order or other similar relief to prevent disclosure of any information that is sought pursuant to a FOIA request. The Respondent has the burden of establishing the availability of any FOIA exemption in any proceeding where it is an issue. In no event shall the Exchange have any liability for the disclosure of any documents or information in its possession that the Exchange believes are required to be disclosed pursuant to FOIA or any other law.

#### V. Notice of State Certification Requirements

- A. The selected Respondent must execute a Gift and Campaign Contribution Certification (Ethics Form 1), attached as **Appendix B**, contemporaneously with the Contract and deliver them together to the Exchange. **Please do not submit a signed Ethics Form 1 with your Proposal; it is included in the RFP for informational purposes only.**
- B. Each Respondent must deliver a Consulting Agreement Affidavit (Ethics Form 5), attached as **Appendix C**, with its Proposal. The selected Respondent must amend Ethics Form 5 whenever such Respondent enters into any new consulting agreement during the term of the Contract.
- C. With regard to a large state contract, as defined in Conn. Gen. Stat. § 4-250, and pursuant to Public Act 13-162, each Respondent, if applicable, must certify that it has not made certain investments in Iran, and deliver an executed Iran Certification (Ethics Form 7), attached as **Appendix D**, with its Proposal.
- D. With regard to a state contract, as defined in Public Act No. 07-1, having a value in a calendar year of \$50,000 or more or a combination or series of such agreements or contracts having a value of \$100,000 or more, the authorized signatory to the Proposal in response to this RFP must expressly acknowledge receipt of the State Elections Enforcement Commission’s notice, as attached in **Appendix E**, advising prospective state vendors of state campaign contribution and solicitation prohibitions, and will inform its principals of the contents of the notice.
- E. Pursuant to Conn. Gen. Stat. §§ 4a-60(a)(1) and 4a-60a(a)(1), as amended by Public Act 07-245 and Sections 9 and 10 of Public Act 07-142, every vendor is required to provide the State of Connecticut with documentation to support the vendor’s nondiscrimination

agreements and warranties. Copies of two certification forms (one for businesses submitting a response to this RFP and one for individuals submitting a response to this RFP) that will satisfy these requirements are attached to this RFP as **Appendix F**. An authorized signatory of the selected firm(s) must sign the applicable certification form and submit it to the Exchange with its Proposal.

**VI. Execution of Contract**

This RFP is the instrument through which the Exchange solicits Proposals. This RFP is not a contract. Upon the Exchange's selection of a Respondent firm, the firm must enter into a contract with the Exchange substantially in the form of the Contract set out in **Appendix A**. The selected firm's Proposal and this RFP may serve as the basis for additional Contract terms. If the Exchange and selected firm(s) fail to reach agreement on Contract terms within a time determined solely by the Exchange, then the Exchange may commence and conclude contract negotiations with other Respondents. The Exchange may decide at any time to start this RFP process again.

**VII. Subletting or Assigning of Contract**

The Contract or any portion thereof, or the work provided for therein, or the right, title, or interest of the Respondent firm therein or thereto may not be sublet, sold, transferred, assigned or otherwise disposed of to any person or entity without the prior written consent of the Exchange. No person or entity, other than the firm to which the Contract was awarded, is permitted to perform work without the prior written approval of the Exchange.

**VIII. Compliance with Federal, State and Other Requirements**

In the Contract, the firm will represent and warrant that, at all pertinent and relevant times to the Contract, it has been, is and will continue to be in full compliance with all codes, statutes, acts, ordinances, judgments, decrees, injunctions and regulations of federal, state, municipal or other governmental departments, commissions, boards, bureaus, agencies or instrumentalities.

**IX. Executive Orders**

The Contract shall be subject to the provisions of Executive Order No. Three of Governor Thomas J. Meskill, promulgated June 16, 1971, the provisions of Executive Order No. Seventeen of Governor Thomas J. Meskill, promulgated February 15, 1973 and the provisions of Executive Order No. Sixteen of Governor John G. Rowland promulgated August 4, 1999.



**SCHEDULE I**

**Requirements Traceability Matrix**

**Available at:** <https://agency.accesshealthct.com/solicitations>