

**REQUEST FOR PROPOSALS (RFP) FOR HEALTH INSURANCE EXCHANGE
INTEGRATED ELIGIBILITY & ENROLLMENT PLATFORM**

Addendum No. 1 – Questions & Answers

October 17, 2025

	<u>QUESTIONS</u>	<u>ANSWERS</u>
1.	Will Access Health CT remove its requirement “Access Health CT owns all source code” and additionally open its aperture to consider alternative approaches to the currently contemplated custom development approach to HIX platform modernization, offering consideration of licensed COTS or SaaS technology that may likely be more timely and cost effective in delivering a modern and best value HIX solution to the people of Connecticut?	The ‘HIX Platform Modernization’ document, attached to the RFP as <u>Appendix A</u>, is intended for informational purposes only. Importantly, it does not set forth any business requirements and does not apply to all build types, such as Software-as-a-Service (SaaS) delivery models or other licensed software products and subscriptions. Section 2 of the RFP and the Requirements Traceability Matrix (RTM), attached to the RFP as <u>Appendix B</u>, sets forth the Exchange’s business requirements. The RFP specifically requires Respondents to specify the New Platform’s build type (e.g., a SaaS model, a custom build, or a hybrid build) in their Pricing Proposals. The Exchange’s requirements apply to all of the foregoing build types.
2.	Please clarify how the vendor cost proposal, vendor qualifications, vendor proposed solution(s), vendor HIX references, etc. are being evaluated and scored, identifying how a calculation of ‘best value’ to the State of Connecticut is being determined by Access Health CT.	The Exchange will finalize an RFP Evaluation Plan and establish an RFP Evaluation Committee. The Evaluation Committee will substantively evaluate all acceptable Proposals that meet the Exchange’s minimum submission requirements in accordance with the Evaluation Plan and the evaluation criteria set forth therein. The Committee will objectively evaluate Respondents’ acceptable Proposals, Pricing Proposals, and presentations (if applicable).
3.	If the vendor Q&A yields a substantive change in RFP requirements and/or newly acceptable approaches to support a ‘best value’ Health Insurance Exchange, will Access Health CT	This Addendum No. 1 does not modify any RFP requirements. Accordingly, the Exchange does not plan to extend the RFP’s submission deadline for Proposals at this time.

	delay the proposal due date by a minimum of two weeks to allow for increased competition in this RFP process?	
4.	Does AHCT intend for the New Platform to validate income deductions or earned income through electronic data sources before requesting any self-attestation from the consumer? If this pertains specifically to income deduction, could the AHCT clarify which electronic data sources are expected to be utilized by the New Platform solution for verification purposes?	The New Platform must utilize available and trusted electronic data sources to verify all household income attestations made by consumers. If the Exchange is unable to verify a consumer's household income, then the Exchange will require submission of income verification documentation. Currently, household income and other information is verified using data retrieved from the Federal Data Services Hub (FDSH), the Connecticut Department of Labor, the U.S. Social Security Administration, and other sources. As set forth in the RTM, the Solution must use the FDSH and other trusted electronic data sources to initiate immediate real-time verification of identity, U.S. citizenship/lawful presence, household income, household size, and other factors prescribed by CMS.
5.	What is the expected warranty period for the New Platform implementation?	The Exchange's standard warranty period is ninety (90) days following system acceptance in the production environment.
6.	Could AHCT share the scoring criteria for responses to the RFP?	The Exchange declines to share any evaluation criteria at this time. However, please refer to Question 2., above, for additional information.
7.	Is the destination infrastructure cloud platform decided? If so, what is the selected platform?	No, the Exchange has not made a decision. Respondents must develop a New Platform that meets the RTM requirements.
8.	Is the new application infrastructure platform decided, including application UI, application server infrastructure, language, and integration platform? If so, what are the decided platforms? If not, may the respondents choose any platform that meets the application requirements?	No, the Exchange has not made a decision. Respondents must develop a New Platform that meets the RTM requirements.

9.	Will an Identity and Access management implementation be part of the required solution? If so, is there a selected vendor? If not, what is the current IAM solution that will be integrated into the supplied solution and will the vendor be responsible for that integration?	As set forth in the RTM, the Solution must integrate centralized identity management with identity federation, Single Sign-On (SSO), and Multi-Factor Authentication (MFA) for all access. Any integrated Identify and Access Management (IAM) solution must be able to support SSO with SIM/SAM as this is the current IAM solution for a large portion of the Exchange's existing user base.
10.	Should pricing include services, software, and cloud costs?	Yes, all proposed pricing must include services, software, and cloud costs. Please refer to the Pricing Proposal section of the RFP for detailed instructions.
11.	Can development for the application be done offshore?	Development of the application may be done offshore only to the extent it is legally permissible and no Personally Identifiable Information (PII), Protected Health Information (PHI), Federal Taxpayer Information (FTI), or any other sensitive personal or financial information is created, accessed, received, transmitted or stored offshore. All infrastructure and production data must be stored and accessed within the continental U.S.
12.	Can infrastructure and cloud implementation be done offshore?	No, infrastructure and cloud implementation may not be done offshore. Development may be done offshore only to the extent it is legally permissible and no PII, PHI, FTI, or any other sensitive personal or financial information is created, accessed, received, transmitted or stored offshore. All infrastructure and production data must be stored and accessed within the continental U.S.
13.	Can ongoing operations teams be offshore, including for production environments?	No, the production environment and any associated data must be managed and accessed within the continental U.S.
14.	Is a hybrid solution where the FDSH-ATC function is handled by an external, compliant integration component that communicates with the core system via secure API an option here?	The Exchange will substantively evaluate any Proposal that meets the RFP's minimum submission requirements. As part of its Proposal, a Respondent must submit a completed RTM to indicate their proposed Solution's level of fit with specific Exchange requirements.

15.	Is a commercial platform designed for unified case and consumer management the preferred foundation for the CRM & worker portal?	Please refer to the RTM for Customer Relationship Management (CRM) and worker portal requirements.
16.	Is there a mandated SSO protocol?	Yes. As set forth in the RTM, the Solution must integrate centralized identity management with identity federation, Single Sign-On (SSO), and Multi-Factor Authentication (MFA) for all access.
17.	AHCT states that they want to own the infrastructure/software, does that eliminate the possibility of leveraging a SaaS platform for the solution? Must it be wholly owned?	Please refer to Question 1., above.
18.	How many years/months should the maintenance period be?	As set forth in the RFP, the selected Respondent must provide ongoing Maintenance & Operations (M&O) services upon successful deployment of the New Platform. A Respondent's Pricing Proposal must specify annual and cumulative M&O costs for a period of three (3) years. Please refer to the Pricing Proposal section of the RFP for detailed instructions.
19.	Billing, states monthly billing for the not to exceed "build/Dev" cycle, but the monthly billing for maintenance will be a different billing amount, is the assumption that the amount switches upon the go live date of June 2027? Maintenance billing commences July 2027?	As set forth in the RFP, a Respondent's Pricing Proposal must include separate, detailed pricing for the implementation services and the M&O services. The selected Respondent must provide ongoing M&O services upon successful deployment of the New Platform, which must occur no later than June 2027.
20.	What are the current costs and risks associated with maintaining the legacy HIX platform, and what data migration tools are preferred by AHCT?	Maintaining the legacy HIX Platform exposes the Exchange to potential security vulnerabilities, compliance failures, reduced productivity, and hinders the Exchange's ability to innovate and react to changes in the market. With respect to data migration tools, the Exchange does not have a preference and will consider all proposed tools and solutions.

21.	Would AHCT consider a phased training model using embedded training environments and self-service modules to reduce onboarding costs?	Yes, the Exchange will consider all proposed training models.
22.	Are there specific manual workflows AHCT would prioritize for automation to reduce labor costs and improve throughput?	The Exchange is open to automating workflows wherever automation would be appropriate.
23.	What is the current effort required for compliance reporting and audit preparation, and would AHCT benefit from automated audit logging and reporting?	Current and historic audit and compliance activities are mainly manual efforts due to the current architecture of the legacy HIX Platform. The Exchange is open to exploring any tools or technologies that will improve the efficiency and accuracy of these activities.
24.	Which external systems (e.g., DSS, DOL, DOC) are most critical for real-time integration, and what protocols are preferred?	Real-time integration with trusted external data sources used to validate identity, address, income and other information is essential and must leverage secure API.
25.	What percentage of support inquiries are related to navigation or usability, and would AHCT consider AI-enabled assistants or chatbots to reduce call center load?	A significant portion of the Exchange's support inquiries relate to navigation and usability, such as online account access, document upload, and application navigation. The Exchange is interested in opportunities that will enhance self-service tools, including the potential use of AI-enabled virtual assistants or chatbots, to improve the user experience and reduce call center volume, while maintaining a strong focus on consumer privacy and accessibility.
26.	Is AHCT open to cloud-native hosting with auto-scaling and managed services to reduce infrastructure overhead?	Yes, the Exchange is open to cloud-native hosting with auto-scaling and managed services.
27.	Would AHCT prefer bundled pricing for value-added services such as analytics dashboards, multilingual support, or enhanced broker portals?	Yes, bundled pricing for value-added services, if any, would be acceptable. However, a Respondent's Pricing Proposal must specify pricing for any value-added services in the manner set forth in section 4 of the RFP.
28.	Can Access Health CT please clarify whether any specific sections or individual requirements within the Requirements Traceability Matrix (RTM) are considered higher priority or	Please refer to Question 2., above. The Exchange will objectively evaluate Proposals based, in part, on a proposed Solution's overall level of fit with the business requirements set forth in the RTM.

	carry greater weight in the evaluation process? If so, would AHCT be willing to share a weighted scoring rubric or provide guidance on which RTM categories are most critical to successful implementation and long-term operations?	
29.	Is there a desire for Access Health CT to implement an entirely new platform or leverage capabilities of the current HIX platform in a modernization strategy? If it is the latter, will Access Health CT please provide the technical documentation (i.e. Detailed System Design “DSD”) for potential vendors to evaluate what architectural components could be leverage to the new model?	The Exchange seeks the implementation of an entirely New Platform that meets the business requirements enumerated in the RTM.
30.	Can you please clarify what you mean by Platform. Does this mean the inclusion of Platform technology (i.e. Salesforce, Pega Systems, ServiceNow) in the design?	The terms, “HIX Platform” and “New Platform,” are defined in section 2 of the RFP. Section 2 provides a comprehensive summary of the New Platform’s requirements.
31.	You state many times Access Health CT owns the infrastructure, environments, all source code, security boundaries, and delivery pipelines. Is this a mandatory requirement? These seems to be some potential conflict with the pricing sheet that suggests flexibility for (SaaS, Custom, or Hybrid).	Please refer to Question 1., above.
32.	Will the Exchange allow for an extension of two weeks to respond since the QA date is only two weeks prior to the proposal due date?	The Exchange does not plan to extend the RFP’s submission deadline for Proposals at this time.