

The purpose of this ADDENDUM NO. 1 dated October 26, 2022, is to distribute information in response to questions from proposers. ***All other specifications, terms and conditions of this solicitation not expressly amended by the responses in this ADDENDUM remain as originally stated. Please include the attached Addendum Acknowledgement Form in your firm's initial technical proposal.***

1. **Questions from Proposers:**

- 1.1 Question: We understand our e-proposal should be submitted via the Box email addresses provided in the RFP. If we encounter an issue with size, will multiple email submissions be accepted (with the proposal broken out into multiple sections) or is there another way to upload files to avoid email size constraints?

Response: The Box folder does not have file size constraints. However, if your email provider has issues with size, then you may submit the proposal in multiple sections. Ensure that each section is clearly titled.

- 1.2 Question: Our email security requires some sensitive information to be sent encrypted (e.g. provider Tax ID Numbers). Will an encrypted email be accepted?

Response: Encrypted emails and files will not be accepted.

- 1.3 Question: Provide enrollment per campus for the 2020-2021, 2021-2022, and 2022-2023 plan years by the following terms of coverage:

a. Towson University – please separate enrollment by Domestic and International

- i. Annual
- ii. Fall
- iii. Spring/Summer
- iv. Summer

b. University of Maryland – Baltimore County – please separate enrollment by Domestic and International

- i. Annual
- ii. Fall
- iii. Spring/Summer
- iv. Summer

c. University of Maryland – Baltimore County (GA) – please separate enrollment by Domestic and International

- i. Annual
- ii. Fall
- iii. Spring/Summer

Response: The appendices provide all available data from this time period.

- 1.4 Question: Please provide updated Aetna reports paid through 09/30/2022.

Response: The requested reports have been placed in the Addendum 1 folder within the Appendices box folder.

- 1.5 Question: Please provide copies of the 2022-2023 brochures for:

- a. Towson University
- b. University of Baltimore – Baltimore County
- c. University of Maryland – Baltimore County (GA)

Response: The University is unable to provide this document as it is not clear what is being requested.

- 1.6 Question: On page 42 of the RFP there is a request for an Alternate Low-Cost plan. Is the intent to offer this as a standalone plan or in conjunction with the current proposed plan design?

Response: In conjunction with the current plan as an option.

- 1.7 Question: On page 5 of the RFP document there is a statement, "Starting Fall 2023, UMBC plans to require all international students to enroll in SHIP." Does this mean the current enrollment process of "automatically enrolled in this Plan, unless the completed Online Waiver Form has been received by the University", will become a mandatory plan for International Students with no right to waive?

Response: All newly enrolled international students will not have the right to waive.

- 1.8 Question: Please confirm if the cost proposal should be titled as Financial Proposal or Price Proposal?

Response: Price Proposal.

- 1.9 Question: Could you please provide Appendix 3b and Appendix 7? Could you please also confirm what appendices referenced in the RFP are in the Box Folder and provide any additional missing appendices as some of the appendices appear to be missing?

Response: The University has provided all information that is available and is unaware of any missing appendices.

- 1.10 Question: Could you please confirm the requested term dates? It is noted the contract term will begin on July 1, 2023, however the effective dates on Page 11 of the RFP do not start on July 1, 2023.

Response: July 1, 2023

- 1.11 Question: Can you please provide premium for 21/22 and estimated premium for 22/23?

Response: This information was provided in the appendices.

- 1.12 Question: Can you please provide enrollment for 19/20, 20/21, 21/22, and 22/23 which is broken out by division?

Response: Plan enrollment was provided in the appendices.

- 1.13 Question: Can you confirm the expectation is to maintain two plans – one for Towson and UMBC, and a separate plan for UMBC GA?

Response: The expectation is to maintain 3 plans: one for Towson, one for UMBC, and one for UMBC GA.

- 1.14 Question: Can you please provide reporting for 19/20, 20/21, and 21/22 which combines claim totals for both medical and Rx claims.

Response: This information was provided in the appendices.

- 1.15 Question: It was mentioned that paper ID cards are requested. Is this a priority, or are electronic ID cards accepted?

Response: Either paper ID cards or printable electronic ID cards are acceptable.

1.16 Question: Please define what “families and International students” is comprised of, dependents and spouse?

Response: All plans need to cover spouses, partners, and dependents at additional cost.

1.17 Question: Confirm that the schools did not want an ancillary quote for all hard waiver.

Response: The University is unable to respond to this question as it is not clear what is being asked.

1.18 Question: For Towson, UMBC, and UMBC GA, please provide the following information applicable to each group:

- 2022-2023 Full Policy
- Full Aetna experience report as of 9/30/22
- Updated lag report through 9/30/22
- Please provide the number of international students, domestic graduate students and domestic undergraduate students enrolled in the plan for 19-20, 20-21, 21-22 and 22-23
- Rate history for 19-20, 20-21, 21-22 and 22-23. Identify any fees included in the rates.
- School fee (included in rates) history for 19-20, 20-21, 21-22 and 22-23.
- Please outline any plan changes for 20-21, 21-22 and 22-23
- Please provides a list of Urgent Care facilities used by the University.
- Please provide experience reports and rate history for dental plans for 19-20, 21-22, and 22-23

Response: There are no plan changes anticipated for 21/22 and 22/23. In 20/21, for the UMBC GA plan only, the plan was modified to add a \$25 urgent care copay and remove MH/SA coinsurance.

For UMBC, the numbers enrolled in the plans are as follows:

19-20 - INT students: fall: 304, spring/summer: 283, summer: 3. Domestic students: fall: 283, spring/ summer: 243, summer: 5. Graduate: fall: 550, spring/summer: 552, summer: 3.

20-21 - INT students: fall: 151, spring/summer: 199, summer: 2. Domestic students: fall: 211, spring/summer: 179, summer: 10. Graduate: fall: 526, spring/summer: 526, summer: 8.

21-22 - INT students: fall: 309, summer/spring: 343, summer: 0. Domestic: fall: 173, spring/summer: 145, summer: 2. Graduate: fall: 554, spring/summer: 547, summer: 3.

22-23 - INT: fall: 382, Domestic : fall: 135, Graduate: fall: 567

All other available information has been provided in the Addendum 1 folder.

1.19 Question: Please confirm effective date of coverage. Page 4 of the RFP states the contract term will begin on July 1, 2023; page 11 lists effective date of coverage for the annual plan is August 15. Please clarify.

Response: July 1.

1.20 Question: The instructions state to submit the technical and price proposals separately to their respective Box. Please confirm the UMBC Box is an email address where we would attach our proposal documents to an email and there is not a formal procurement site or Internet upload.

Response: Correct. The email addresses that are provided in the document will upload the proposal responses to the University’s box folder. Firms do not need to log into site.

- 1.21 Question: Please confirm if there are procurement policy guidelines with respect to vendor selection and determination of assignment of insurance carriers. There are only three available carriers in this market aside from the incumbent carrier, Aetna Student Health.

Response: This solicitation is being conducted in accordance with USM procurement policies as described in the solicitation document.

- 1.22 Question: Respectfully, the market preference is to first select a broker who can then conduct a full market review with the available, and interested, insurance carriers and then provide the evaluation and pricing results for the Universities that are participating in this RFP project.

Response: The Universities are aware of the option to use a broker as described. However, the Universities have chosen to lead the procurement process directly.

- 1.23 Question: Please provide the policy brochures for the 2020/21 and 2021/22 policy year with Aetna Student Health.

Response: This has been provided in the Addendum 1 folder

- 1.24 Question: Please provided updated paid claim reports known as 'dashboard' reports from the incumbent carrier for 2019/20, 2020/21, 2021/22 and/or the link to the appendixes with this information.

Response: This is provided in the appendixes.

- 1.25 Question: Please confirm if the University has maintained the separate insurance coordinator to provide customer service at the office of health services, including reconciliation of enrollment and waiver settlements.

Response: UMBC has a coordinator to provide customer service at the office of RIH, including reconciliation of enrollment and waiver settlements.

- 1.26 Question: For the Continuation Plan (Sect. 3.3 on page 25), please confirm if the University has a medical leave of absence policy (LOA) in place today which would allow previously insured students on the SHIP to continue for an additional 12 months for the plan design as offered by the selected insurance carrier.

Response: The University does not have a formal medical leave policy.

- 1.27 Question: Is the intent of the UMBC GA Plan to be maintained separately from the Towson plan and UMBC undergraduate plan?

Response: Yes. As stated in the solicitation document, all three plans should be quoted separately.

- 1.29 Question: For hard waiver enrollment methods, the University bills students subject to the insurance requirement. For the Graduate students, the University intends to bill students that did not waive to make this a true hard waiver plan as the enrollment method. Please confirm.

Response: Starting in the Fall of 2023, all graduate students will be subject to billing if they do not complete the waiver.

1.30 Question: Who manages the student communications regarding the insurance requirements for SHIP and the related operational procedures?

- Is the University looking to have additional support from the selected vendor going forward?
- Please describe these communications by type, as well as who authors them.
- What is criteria for the waivers, including any verification that is required by the vendor?
- What are the grounds to grant waivers in the Fall after the published deadlines?
- Does Aetna allow for pro-rated termination of coverage for late granted Fall waivers?

Response: The University manages the student communications regarding insurance and is not looking to have additional support from the selected firm. Communications are provided through a variety of channels and are authored by the University. UMBC's waiver requirements have been provided in the Addendum folder. Waivers are granted in the Fall after the published deadlines only for students on certain scholarships or for students sponsored by an embassy or employer. If a member terms late, it is retro back to the beginning of the semester and full premium for said semester is credited. If claims are paid, the Universities recover all monies paid to the providers and the providers will bill the removed members directly.

1.31 Question: For International undergraduates to be allowed to waive next Fall 2023/24, what will be the established rules for a waiver to pass in order to meet the University's insurance requirements for 'comparable' coverage?

- Will internationals be subject to the same waiver criteria of domestic USA resident students?
- Will short term duration plans be allowed to be used for waiving?
- Will off short subsidiary products be allowed for waiving?
- Will international students have to document proof of coverage for the whole academic year?

Response: International students will not be subject to the same waiver criteria as domestic students. Short term duration plans will not be allowed to be used for waiving. Current students will need to document coverage for their rest of their time at the University. For international students coming in fall 2023 and after, insurance will be mandatory.

END OF ADDENDUM #1 DATED 10/26/22

Attachments:

- Acknowledgement of Receipt of Addendum
- Addendum Appendices (in Box Folder)

This Addendum #1 on Solicitation #BC-21248-M is posted on UMBC's ebid Board at <http://procurement.umbc.edu/bid-board/>

RFP NO.: BC-21284-M

RFP FOR: STUDENT HEALTH INSURANCE PROGRAM FOR UMBC AND TOWSON UNIVERSITY

TECHNICAL PROPOSAL DUE DATE: Monday, October 31, 2022 on or before 11:59 pm.

NAME OF PROPOSER: _____

ACKNOWLEDGEMENT OF RECEIPT OF ADDENDA

The undersigned, hereby acknowledges the receipt of the following addenda:

Addendum No. 1 dated October 26, 2022

Addendum No. _____ dated _____

Addendum No. _____ dated _____

Addendum No. _____ dated _____

Addendum No. _____ dated _____

Addendum No. _____ dated _____

Signature _____

Printed Name _____

Title _____

Date _____