



**Request for Information
(RFI)**

Stand Alone Vision Benefits/Plans on MHC
BPM027229

**Issue Date:
December 15, 2021**

**Responses Due:
January 19, 2022**

I. ISSUING OFFICE

This Request for Information ("RFI") is being issued by the Maryland Health Benefit Exchange ("MHBE"). The sole point of contact for the State regarding questions and all other matters relative to this RFI is:

Raelene Glasgow, Procurement Manager
Maryland Health Benefit Exchange
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II. PURPOSE

Maryland Health Benefit Exchange (MHBE) is conducting an industry-wide survey as we consider partnering with vision carriers to offer vision plans to MHBE enrollees seeking vision coverage. MHBE is interested in allowing qualified Vision Carriers to offer coverage to Maryland consumers by providing links on MHC to allow consumers to easily enroll in the vision plan of their choice. MHBE is specifically interested in receiving information as outlined herein and invites vision carriers to participate in this market survey by submitting information to MHBE regarding your company and its services in the form of a written response to this Request for Information ("RFI").

This RFI process is a preliminary step through which MHBE is seeking to gather information which:

- Will be utilized to assess the feasibility of MHBE offering stand-alone vision coverage to consumers via the Maryland Health Connection platform.
- May be utilized to develop qualified vision plan certification standards for the 2023 plan year.

This RFI does not obligate MHBE to procure any goods or services from any respondent. Responses to this RFI do not constitute bids or proposals and are not legally binding on the respondent. Submission of a response to this RFI, or failure to submit a response, will not preclude any potential contractor from submitting a proposal in response to an RFP that may be issued subsequent to this RFI. Any such RFP will be published to the general marketplace via eMMA (see Section VIII 4) and open to all potentially qualified contractors on a competitive procurement basis in accordance with MHBE Procurement Policies and Procedures.

III. SUBMISSION OF RESPONSE

Please submit your response by e-mail not later than **2:00 p.m. (Local Time) on January 19, 2021**, to MHBE's Procurement Officer specified in Section I above.

IV. ORAL PRESENTATIONS/DISCUSSIONS

Respondents may be invited to meet with MHBE to discuss their response and make an oral presentation regarding their capabilities. This presentation is informational or for clarification only. The invitation does not indicate that the State is engaging in a pre-selection process for future solicitation.

V. BACKGROUND

The goal of the MHBE is to make health coverage affordable and more accessible for the citizens of Maryland. MHBE is responsible for the Maryland Health Connection (MHC), the State's health insurance marketplace under the Patient Protection and Affordable Care Act of 2010 (Pub. L. 111-148) as amended, including by the Health Care and Education Reconciliation Act of 2010 (Public Law No. 111-152), and all regulations promulgated pursuant thereto (the "ACA").

MHBE currently offers medical and dental health insurance plans through MHC. As of September 30, 2021, we have 165,744 Qualified Health Plan (QHP) enrollees; 1,209,215 Medicaid enrollees, and 36,658 Stand-Alone Dental (SADP) enrollees. MHBE is now interested in making vision plans available to our enrollees as an additional benefit starting with plan year 2023.

Per guidance from the Centers for Medicare and Medicaid Services, vision plans are not considered qualified health plans and as a result, cannot be offered directly through Maryland Health Connection (MHC), the insurance exchange operated by MHBE.¹ However, federal guidance permits MHBE to partner with vision carriers to offer vision plans to MHC enrollees, and MHBE is authorized by its establishing statute to certify and make available qualified vision plans.²

The MHBE is soliciting responses from health insurance carriers that offer vision plans and can support a link on MHC to a cobranded site hosted by the vision carrier to facilitate plan shopping, selection, and enrollment. MHBE is interested in organizations that will perform the following tasks when enrolling and servicing MHC enrollees in adult vision plans:

- a) Provide high quality service to enrollees.

¹ <https://www.cms.gov/CCIIO/Resources/Files/Downloads/ancillary-product-faq-03-29-2013.pdf>

² MD Insurance Code § 31-108.

- b) Maintain a co-branded website that serves as the landing page for enrollees and can provide a network directory as well as a simple and an easy-to-understand list of covered benefits and out-of-pocket expenses for enrollees to review.
- c) Provide a customer service call center that is staffed to handle questions and assist consumers.
- d) Invoice enrollees and collect premiums.
- e) Designate a representative as the Program Manager for the oversight of the Vision Program. The Program Manager would be MHBE's primary contact for all issues related to the program.
- f) Track and report the number of enrollees purchasing a vision plan via MHC, and provide regular reports containing number of policies issued resulting from accessing the MHC website; number of lives added through these policies; and total premiums collected on any new or renewal policies.

VI. AREAS OF INTEREST

MHBE is seeking information from current vision carriers to better understand the level of interest in potentially partnering with MHBE to offer vision plans, and to better understand the vision market and vision plan design.

Stand-Alone Vision Plan (SAVP) Interest

1. Would you be interested in partnering with MHBE to offer vision plans?
2. To be ready to accept enrollment by Open Enrollment for 2023 (starting November 1, 2022), what lead time would you need?
3. How many plans would you want to offer in partnership with MHC?
4. What is your current Maryland enrollment in vision plans?
5. Do you partner with any other Exchanges to offer vision plans? If so, please specify which states and Exchange enrollment in each state.

Vision Benefits

1. What types of vision plans do you offer in Maryland?
2. What services are included in your vision plans? Are benefits offered at a discounted fee or as part of an annual benefits package?
3. Do you use certain categories to describe your vision plans (e.g., as having a high/medium/low level of benefits)?
4. What are rates for your vision plans in Maryland? By what percentage have rates changed between 2019 and 2022?

Networks

1. Please describe your provider networks in Maryland: What type of networks do you offer in your plans (e.g., PPO, EPO) and how many optometrists and ophthalmologists are participating in Maryland in each network?

2. Are wait times for an appointment with a network provider tracked, and if so, what are the wait times?
3. Do you have a provider directory that could be accessible from the MHC portal?

Customer Service, Correspondence, and Notices

1. How will notices (e.g., premium billing, termination notices, and collection recovery) be generated from your organization?
2. What is your timeframe for disseminating membership packets?
3. What methods are available for enrollees to pay their premium?
4. Do you operate a call center to provide customer service to enrollees?

VII. RESPONSE PROCEDURE

Respondents should submit information that addresses the technical areas outlined in Section VI above as well as:

- Company background including years in business, number of employees, current clients, and presence in Maryland
- Company representative for follow-up contact including name, title, address, phone number, e-mail
- Descriptions on how your company can integrate the MHBE's desired features from an ecommerce website into its current business goals and objectives to the extent possible based on your general knowledge of the MHBE
- Respondents are welcome to partner with additional vendor(s) to provide information covering the scope of work outlined in the RFI.

VIII. GENERAL TERMS

By submitting a response to this RFI, the respondent represents that it agrees with the following:

1. Ownership of Material - All materials submitted in response to this RFI become the property of the Maryland Health Benefit Exchange upon receipt and will not be returned to the respondent.
2. Incurred Expense and Economy of Preparation - MHBE will not be responsible for any costs incurred by a respondent in preparing and submitting a response, in making an oral presentation if requested, or in performing any other activities relative to this RFI. Responses should be prepared simply and economically, providing a straightforward, concise presentation.
3. Public Information Act Notice – A respondent should give specific attention to and clearly identify those portions of its response that it deems to be confidential, proprietary commercial information or trade secrets, and provide justification of why such materials,

upon request, should not be disclosed by the State pursuant to the Public Information Act (“PIA”), Title 4, General Provisions Article, Annotated Code of Maryland. Respondents are advised that, upon request for this information from a third party, the MHBE shall make an independent determination whether the information may be disclosed.

4. eMaryland Marketplace Advantage (“eMMA”)

- This RFI has been posted on the Maryland Health Benefit Exchange website at <https://www.marylandhbe.com/solicitations/> and eMaryland Marketplace Advantage (“eMMA”), the State’s electronic commerce system. Vendors with an interest in doing business with the State are encouraged to register with eMMA. Information about eMMA can be found on its website at <https://emma.maryland.gov/>. There is no fee for registration on eMMA.