



**Request for Information
(RFI)**

Small Business Programs – ICHRA Administrator
eMMA#: BPM037431

**Issue Date:
April 26, 2023**

**Responses Due:
June 27, 2023**

Table of Contents

I. ISSUING OFFICE

II. PURPOSE

III. SUBMISSION OF RESPONSE

IV. ORAL PRESENTATIONS/DISCUSSIONS

V. BACKGROUND

VI. AREAS OF INTEREST

Company Background

Employer Services

Employee Experience

Broker Relationship and Functionality

Language

Correspondence and Notices

Carrier Reconciliation

Cost Breakdown

Technology

Customer Support

Privacy and Security

VII. RESPONSE PROCEDURE

VIII. GENERAL TERMS

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:

Tracey D. Gamble, Procurement Manager
Maryland Health Benefit Exchange
750 E. Pratt St., 16th Floor
Baltimore, MD 21202
Telephone: (410) 547-8152
Fax: (410) 547-7373
E-mail Address: tracey.gamble1@maryland.gov

II. PURPOSE

MHBE is conducting an industry-wide survey as part of a review of its requirements for an ICHRA administrator. MHBE is specifically interested in receiving information as outlined herein and would like to invite you 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 procuring a service provider to administer ICHRA plans integration and related services through the MHC for Small Business platform.
- May be utilized to develop the requirements for preparation of a Request for Proposals ("RFP") to obtain a contract for these services, which may be issued sometime in FY 2025 (November 1, 2024 – July 30, 2025).

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 eMM (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 email no later than **11:00 a.m. (Local Time) on June 27, 2023**, 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 Maryland Health Benefit Exchange (MHBE) is to improve the health and well-being of Marylanders by connecting them with high-quality, affordable health coverage through innovative programs, technology, and consumer assistance. MHBE was established as a public corporation and independent unit of state government in 2011 in accordance with the 2010 Patient Protection and Affordable Care Act (ACA). Maryland Health Connection is the marketplace that offers Maryland residents a one-stop shop to explore health insurance plans, compare rates, and determine their eligibility for tax credits, cost-sharing reductions and public assistance programs, such as Medicaid and the Maryland Children's Health Insurance Program. Small businesses utilize authorized brokers to find plans that best meet the needs of employees and qualify for tax credits through Maryland Health Connection for Small Business.

While MHC for Small Business provides traditional small group plans for Maryland small businesses, we recognize that such plans may not be the best option for all small businesses. Due to the recent rate increases in the small group market, some employers/employees may find the individual market to be more attractive. As a result, MHBE is providing additional options allowing employers to consider either a traditional small group plan or an ICHRA plan which connects their employees with less expensive plans in the individual marketplace.

To facilitate this, the MHBE is seeking to integrate ICHRA plans into MHC for Small Business, thereby connecting employees of small businesses with ICHRA plans on the MHC for Individuals using the MHC for Small Business platform. The ICHRA administrator will enable enrollment by allowing employers to participate in enrollment, plan shopping and comparison, and other operational functions.

The MHBE is soliciting responses from qualified firms that can provide technical and operational solutions for administering and integrating ICHRA plans into MHC for Small Business.

VI. AREAS OF INTEREST

MHBE is exploring options to administer the technical framework and other requirements necessary to administer ICHRA integration through the existing SHOP platform.

MHBE is exploring information from interested organizations on the functional capabilities supported by their platforms such as ICHRA integration, support, reconciliation, security/compliance, and the technical requirements/capabilities of their solutions to support the platform.

Our vision is to make it as easy as possible for employees and employers to use MHC technology and platform to integrate with ICHRA plans. We envision leveraging the existing MHC platform and functionalities to the greatest extent possible to maximize efficiencies, and are seeking input on how an ICHRA integration could work operationally and how it would look to our consumers.

Company Background

1. Provide an overview of your company including years in business, number of employees, current clients, and presence in Maryland.
2. How long have you provided HRA related services?
3. How many customers/employees do you currently serve with your HRA product? In what states?
4. Provide a general overview of your organization's HRA services (ICHRA? QSEHRA? Other?)

Employer Services

Provide information regarding the technical requirements to operate the following:

1. Describe the services/tools you provide to assist employers in the decision making/design of their HRA/benefits package (contribution levels, financial/budget modeling, alternative options). Include a description of how you assist employers in determining how ICHRA contribution levels could impact employees federal subsidy eligibility.
2. Describe the tools/process used for importing the employee roster.
3. Describe/show the services available for employers to administer plan enrollment and maintenance along with integration to the payroll process.

4. What services do you provide to assure HRA regulatory compliance (substantiation, ACA, plan documents, etc)? Does the employer need other external services to set up the HRA?
5. Do you provide any services to assist in Section 125 plan setup, modification, or compliance?
6. What type of resources (training/education/assistance) do you provide the employer for open enrollment and ongoing management of their plan?
7. Do you provide training for employer/ group administrators? If so, describe your training platform.

Employee Experience

1. Describe assistance/education provided to employees to opt out for ACA subsidized coverage.
2. Describe/show the employee's plan shopping experience (self-service decision support tools, customer service availability, broker assistance).
3. Describe the plan enrollment/application process. For example, describe data entry by employees, data integration with roster/shopping experience, and binder payment responsibility.
4. Describe how your product handles premium payments to health plans and benefit providers (debit cards, banking arrangements). What does the employee's experience look like?

Broker Relationship and Functionality

1. Describe your company's relationship with brokers/agents and expectations of broker partners.
2. Do you provide training for brokers/agents/producers? If so, describe your training platform.
3. How do you manage Broker compensation?

Language

1. What languages does your product support?
2. Do you provide interpretation services?

Correspondence and Notices

1. How will notices (e.g., billing, termination notices, and collection recovery) be generated from the service provider to enrolled employers, employees, and brokers?
2. What requirements will the service provider need from MHBE/the ICHRA platform to facilitate the generation of notices?

Carrier Reconciliation

1. How do you interact with carriers?
2. How do you handle carrier employer/employee billing and processing errors?
3. How will information regarding weekly/monthly reconciliation of effectuated enrollments with insurance carriers be collected?

Cost Breakdown

1. Describe the pricing mechanisms for the design, development, and implementation (DDI) stage; the training and testing stage; and the fully operational stage of your solution.
2. Describe how/whether shared platform costs, including dynamic variables dependent on platform participation, are included in your pricing structure.
3. Describe the pricing mechanism for the notices generated by the service provider to SHOP enrolled employers, employees, and brokers

Technology

1. Describe the Data Exchange Interface technology solution provided to transfer information between the service provider and the exchange. **List out the critical interfaces that will be provided to facilitate any processes necessary for integration with Maryland Health Connection.**
2. Describe the data exchange protocol and the data format (flat file/XML/JSON)
3. Describe the data interface security measures / controls between the exchange and the service provider.
4. Describe the operations / support model and change control mechanisms for the interfaces.
5. Is your HRA technology solution developed/maintained internally, through a third party or a mix of both? Please describe.

6. How is your system integrate-able into a state-based exchange platform?

Customer Support

1. Please describe your customer service experience including support for employers, employees and brokers and/or TPAs. What are your hours of operation for customer support?
2. Do you offer multilingual support? If so, which languages?
3. Do you provide self-service options for customers (e.g. online knowledge base, community forums)?
4. Do you have an IVR (Interactive Voice Response) system? What are the client assistance capabilities and services provided by your automated IVR system?
5. Please check the boxes below to indicate which of these customer service support features are provided by your company:
 - Toll-free telephone number
 - E-mail
 - Live customer service representatives who are employees of your company available from 8am – 6pm (or longer) Monday through Friday
 - Live customer service reps available on Saturdays
 - Automated Interactive Voice Response (IVR) system available 24/7
 - Assistance for hearing-impaired
 - Translation services for non-English languages
 - Live chat
6. Provide your company performance standards and the most recent results for the customer service areas noted below:
 - Call abandonment rate (%)
 - Call average speed of answer (in seconds)
 - Call resolution (same day response %)
 - Complaint acknowledgement within 5 days (%)
 - Complaint resolution within 30 days (%)
 - Average response to email inquiries (in days)
7. Does your company conduct member satisfaction surveys? If so, describe your measurement scale and latest results. Please also include a sample survey.
8. How many customer service employees do you employ and how many have been certified by an independent third party organization? Explain the criteria used for certification.

9. How do you handle unexpected call volumes?
10. Describe the training provided to your customer service representatives.
11. Can you provide references from previous clients who have used your customer support services?

Privacy and Security

1. Describe your ability to comply with 45 CFR-155-260 and Minimum Available Risk Standards for Exchanges (MARS-E) v2.0

VII. RESPONSE PROCEDURE

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

- 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) in order 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/about-us/procurement/> 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://procurement.maryland.gov/>. There is no fee for registration on eMMA.