

1. QUESTION: Can an Offeror affirmatively state they have not worked for any insurance carriers offering plans in the state of Maryland if:

The Offeror is working with an independently run subsidiary of a Maryland Exchange carrier and the Offeror has no interactions with the Maryland Exchange carrier.

ANSWER: Yes

2. QUESTION: CONFIDENTIAL IF POSSIBLE: The Offeror is working for a law firm on litigation that is being funded by multiple insurers, one of which is a Maryland Exchange company. None of the insurers have any control over the work product, and there is no profit motive in the funding arrangement.

ANSWER: This is ok

3. QUESTION: In section 1.4 of the RFP, it states, "The Offeror has not worked for any of the insurance carriers (On the Exchanged) within the last five (5) years. Please provide an affirmative statement in your proposal that you have not worked for any of the insurance carriers offering plans in the State of Maryland within the last five (5) years." Some of the insurance carriers on the Maryland Benefit Exchange are subsidiaries of a parent company. Please confirm the requirement is only referencing the subsidiary that is doing business in Maryland, not the Parent Company or its other related subsidiaries. For example, the legal name for the insurance carrier, Kaiser Permanente, on the Maryland Benefit Exchange is Kaiser Foundation of the Mid-Atlantic States, Inc., which is a Subsidiary of the Parent Company, Kaiser Foundation Health Plan, Inc. Since each entity of Kaiser Permanente has its own management and governance structure, We understand this requirement to only be in reference to Kaiser Foundation of the Mid-Atlantic States, Inc. and not Kaiser Foundation Health Plan, Inc. or any of other subsidiaries under Kaiser Foundation Health Plan, Inc.

ANSWER: Yes, the requirement is only referencing the subsidiary that is doing business in Maryland

4. QUESTION: In section 1.4 of the RFP, it states, "The Offeror has not worked for any of the insurance carriers (On the Exchanged) within the last five (5) years. Please provide an affirmative statement in your proposal that you have not worked for any of the insurance carriers offering plans in the State of Maryland within the last five (5) years." If the Offeror is a Subsidiary of a Parent Company, please confirm this requirement is only referencing the work between the Subsidiary and the insurance carrier and not the Parent Company of the Offeror and the insurance carrier.

ANSWER: Yes, the requirement only references the work between the subsidiary and the insurance carrier

5. QUESTION: In Section 1, Minimum Qualifications, Item 1.2, it states, "Have at least five (5) years of experience in the review and analysis of health benefit plan rate filings for a State regulatory agency. This experience need not be consecutive but must have occurred within seven years of the date the proposal is submitted. The Offeror shall provide with its Proposal sufficient business experience references which document this specific experience." A variation of this is also mentioned in Section 2.3.2, Corporate Experience. To meet the requirement of five years' experience reviewing health benefit plan rate filings for a State regulatory agency, can this experience be satisfied through the qualifications and prior experience of the personnel currently employed by the Offeror, or must the experience have been conducted directly under the Offeror's organizational name?

ANSWER: Yes, the experience requirement can be satisfied through personnel qualifications and prior experience

ANSWER: Consulting work disqualifies the company if it is specifically work on rates in the individual and small group markets