

**OFFICE OF FINANCE
Division of Procurement**

**MONTGOMERY COUNTY PUBLIC SCHOOLS
45 W. Gude Drive, Suite 3100
Rockville, Maryland 20850**

**April 19, 2023
QUESTIONS AND ANSWERS**

**RFP #1140.5, On-Going Health and Welfare
Consulting Services for the Montgomery County Public Schools
And Montgomery County Agencies**

1. Regarding the signature of the contracting authority, is a wet signature required or will DocuSign be sufficient?

A: We will accept a DocuSign signature.

2. Will MCA consider permitting commissions on plans such as Life insurance as a component of the pricing proposal or will MCA require all pricing net of commissions (and require annual transparency documentation to ensure whether commission are being paid)?

MCG - No

MCPS – No

Mont. College – Pricing net of commissions

3. Are there contractual terms and conditions or other contracting articles for Montgomery College or WSSC Water that require review/redline as part of the RFP response? If so, please provide.

WSSC Yes- will send general conditions upon award.

Mont. College – Not available at this time. May be provided subsequently.

4. Please provide Appendix A WSSC Water Insurance requirements.

Will send general conditions upon award

5. What is the health care strategic areas of focus currently and over the next 3 years for each of the agencies?

M-NCPPC:

- **Currently:**

- Healthcare Cost Containment -
 - Managing MSK - digital solution
 - Managing Diabetes
- Prioritizing Behavioral Health and Eradicating Stigma
- Plan Offerings to give employees more choice and ability to enhance their lifestyle and security and save money
 - Increasing Voluntary Benefit Plan Options/Offerings – ID theft, Pet Insurance, LTC, Auto-Home Insurance, Employee Discounts, Purchasing, etc.
- **Next 3 Years:**
- Ongoing Cost Containment
 - Managing Chronic Conditions and comorbidities through digital monitoring/solutions
 - Programs to offer/dispense cost-efficient specialty drugs
- Ongoing Prioritizing Behavioral Health and Eradicating Stigma
- Investigate Options for Retiree Medicare Coverage
 - Medicare Eligible: Offer Medicare Advantage through self-insured plan, Private Exchanges, Individual market with opportunity for federal subsidies
 - Pre-Medicare: Individual market with opportunity for federal subsidies
- DEI Support embedded in plan offerings
 - Cover gender affirming surgery and associated care
 - Design pharmacy benefits to improve patient affordability of medications
 - Offer more flexibility in unpaid time off and employee support programs
 - Paid time off programs include alternative family structures
 - Provide low-cost primary care services
 - Support all paths to parenthood
 - Expand coverage for higher prevalence needs of those with disabilities
- Personalized experience
 - Offer digital decision support tools to help with benefit selection
 - Leverage benefits administration vendor platform to create a personalized experience and support navigation of healthcare services.
- Employee engagement and education

MCG: Sustainability of Group Insurance Plans, Containing Specialty RX Costs, Solutions to Mitigate pre-65 retiree costs

WSSC – same as MCG.

MCPS – Current would include cost containment, specialty Rx costs and wellness. Next 3 years would include the same issues.

Mont. College – Cost containment. Wellness/mental health benefits and new voluntary plan offerings.

6. Section 3.22 Do any of the agencies currently have a data warehouse solution. If so, who are the warehouse vendors and what plans are included (i.e., medical, Rx, dental, other)?

M-NCPPC – No.

MCG: Springbuk, medical, dental, Rx, and vision.

WSSC – No

MCPS – No

Mont. College – N/A

7. Section 10.15.d. Please clarify the types of “interface capability” you anticipate?

MNCPPC:

- Secure portal/secure messaging web app to transmit data files from client to you.
- Open System - software and hardware of any vendor/client can operate with those of any other, calls for an operating system that would run on any hardware platform.

MCG: currently passes excel and EDI files monthly to our consultant.

WSSC doesn't currently interface with consultants.

MCPS – consultant receives claim files directly from vendors.

Mont. College – N/A

8. Section 10.21 Please describe the types (e.g., OE booklets, announcement letters, etc.) and modes (e.g. email, print, etc.) of communications support each agency is seeking.

M-NCPPC:

- Types - Open Enrollment booklet
www.mncppc.org/DocumentCenter/View/18851/Employee-and-Retiree-2023-Benefits-Guide-

Benefit Handbook, www.mncppc.org/DocumentCenter/View/12847/Employee-Benefits-Handbook-

- Modes – Email, Print, Digital

MCG: Creates its own communications internally.

WSSC - Same as MCG

MCPS – Creates own communication materials.

Mont. College – Open Enrollment support and total rewards communications

9. Section 12.8 Please provide more information on the “ongoing financial monitoring” and “budget and rate development” requirements for each agency. What is the frequency of monitoring? Are there specific reporting needs required for finance/budget and if so, please describe?

M-NCPPC –

Monitoring on an as needed basis. May consider scheduled monitoring in the future.

Specific Reporting:

IBNR – 1st week in August

MCG:

1. Budget to Actual Reporting (payroll files uploaded monthly).
2. Annual Rate Setting
3. 10 Year Projection - Annually
4. IBNR Annually
5. OPEB Valuation full valuation every other year for funding and accounting, off-year valuation for accounting.
6. Per Employee Per Year Estimate, which also determines the employer portion for the annual budget.

WSSC - annual rate setting

MCPS – Annual rate setting and track claims and expenses against projected budgeting items.

Mont. College – ongoing financial monitoring on a monthly basis more thorough analysis on a quarterly basis and require rate development assistance around renewal time.

10. Please provide the OPEB valuations for:

- Montgomery County Public Schools – separate attachment
- Montgomery County Government – separate attachment
- Montgomery College – separate attachment
- WSSC Water – separate attachment

11. Who is the incumbent consultant for Employee Benefits and OPEB Valuations?

M-NCPPC: Employee Benefits - Aon / OPEB Valuations - Bolton

MCG: Bolton Partners, Inc.

WSSC- AON, Boomershine

MCPS – AON for benefits and GRS for OPEB and Actuarial.

Mont. College – Segal - Employee Benefits, AON – OPEB Valuations

12. Please provide Appendix A WSSC Water Insurance requirements.

Will send general conditions upon award

13. The question regarding OPEB valuations from the RFP starts out “If requested”, review or prepare valuations. Is OPEB Valuation part of the scope?

M-NCPPC- N/A.

MCG: Yes

WSSC – No

MCPS – Yes

Mont. College - No

14. How long has the current consultant been providing services and have there been any service issues?

M-NCPPC: Current consultant has provided services since September 2006. No substantive service issues to report.

MCG: 2019, Bolton. No issues.

WSSC - 25 years. No issues.

MCPS – 20+ years. No issues.

Mont. College – 2018 no service issues

14. What is the current annual budget or compensation for the scope for this RFP?

M-NCPPC: Average over past 3 years - \$232,089

MCG: \$500,000 per fiscal year, but varies based on needs.

WSSC - \$130,000.

MCPS – Confidential.

Mont. College - \$120,000

15. Does the current consultant earn commission, is it under retainer agreement or is it fee for service?

M-NCPPC: Fee for service

MCG: Fee for Service

WSSC - Fee for service

MCPS – Fee for service

Mont. College – Currently retainer but may switch to fee for service

16. What is your preference on compensation- do you prefer for the consultant to receive commission, retainer, or consulting fees?

M-NCPPC: Consulting fees

MCG: Consulting Fees are required.

WSSC - Consulting fees

MCPS – consulting fees

Mont. College - Retainer

17. Does the current consultant provide any services included in their consulting fees that are not disclosed in the scope, such as employee call center services, health advocacy, data analytics (separate system that collects data from all carriers to provide customized clinical reporting, gaps and trend analysis, etc.).

M-NCPPC - Current consultant provides data analytics with standard and customized and financial reporting and trend analysis, etc.

MCG: Yes, there is a separate fee for the data warehousing/analytics tool and dependent certification. Medical management optimization is currently included, but the County has not chosen to elect it.

WSSC – no

MCPS – No

Mont. College - No

18. Who is the current wellness vendor, or is it imbedded with the medical plan(s)? Can you provide details on requirements or incentives of this program?

M-NCPPC - Imbedded with the medical plans. We have a Corporate Wellness Manager in HR.

MCG - has a separate in-house wellness program. Insurance carriers provide additional funds and support for these programs.

WSSC – done in house with funds from benefit vendors as well as budgeted funds.

MCPS – wellness imbedded with medical plans. Use additional vendors to supplement from time to time.

Mont. College – Wellness dollars are imbedded in the medical plans. We have an in-house Wellness staff who runs the program. Cigna provides \$50k and Kaiser provides \$30k

19. What are your current HRIS systems?

- HR
- Benefits Administration
- Payroll

M-NCPPC – Infor/Lawson Integrated HRIS system (HR/Benefits Administration/Payroll)

MCG - utilizes Oracle e-business ERP system for all referenced systems above.

WSSC- Oracle E-Business Suite

MCPS – current is Lawson. Will be Oracle Cloud in 2025.

Mont. College – All are Workday

20. Are any voluntary benefits currently offered to employees?

M-NCPPC: Yes- Supplemental and Dependent Group Term Life Insurance, AFLAC offered to (Fraternal Order of Police) union only, Prepaid Legal, Transit/Parking to a select group.

MCG: Optional and Dependent Life Insurance for all employees, Short-Term Disability and Critical Illness offered to IAFF and unrepresented employees only.

WSSC – Supplemental and dependent life, pet insurance, vision

MCPS – None offered through MCPS. Unions offer some voluntary benefits directly.
Mont. College – Yes, Group Legal, Optional. Spousal, and Dependent Life

21. Do you require open enrollment meeting/benefit fair or wellness fair support? How many open enrollment meetings and locations will be required for attendance (if consultant is required to attend any OE or wellness meetings?)

M-NCPPC - Benefit consultants may assist with communications (Brochures, guides, etc.), but do not normally frequent open enrollment meetings/benefit fair/wellness fair. Benefit Consultant may be requested to present support for benefit plan additions/design changes to Department Heads and Commissioners to gain support/approval for implementation.

MCG: Health and Welfare consultants do not attend meeting/benefit fairs or wellness fairs.

WSSC- No.

MCPS – No.

Mont. College – N/A

22. How satisfied are you with the benefit plans offered? What would you change if you could?

M-NCPPC: Satisfied. A few plan design changes to steer employees to most cost-efficient plans/providers.

MCG: Satisfied with benefit plans. Plans need to be updated as all have very low copays, but these need to be negotiated with each our unions (MCGEO, IAFF and FOP).

WSSC – satisfied, leave programs need updating as there are some gaps.

MCPS – satisfied with benefit plans. Issue RFPs every 3-5 years.

Mont. College – Cigna implementation quality has really gone down this year. We are unhappy with our Client Services Manager and some of the claims support. Kaiser nickel and dimes employees for more copays while restricting access to some services such as PT.

23. How do you communicate with your employees? Via website, mailings, etc. What challenges do you have communicating with your population?

M-NCPPC: Communication with employees via website, intranet, mailings, email, in-person meetings, video, virtual events and newsletters.

MCG: All of the above. Challenges with making sure employees/retirees understand their benefits and many do not read the communications.

WSSC- email, mailings. Challenges include half employee work at computers and half do not so many do not read email communications.

MCPS – uses email, mailers, newsletters, posters, other electronic delivery as well.

Mont. College – We have a weekly HR newsletter which is our main way of communicating. There is also an HR website and obviously more communications such as postcards to the homes during Open Enrollment. Our folks can opt out of the HR communications and many choose not to read our communications.

24. Are employee benefit questions handled within HR or outsourced to a concierge or call center service?

M-NCPPC: Employee benefit questions are handled within HR through the Health & Benefits Office.

MCG: Montgomery County Government utilizes 311 call centers. The Health Insurance Team reviews and annually updates approximately 140 knowledge-based articles. Any questions that can't be resolved via the call center, generates a service request for the Health Insurance Team to respond to. The Health Insurance Team is measured on its response time.

WSSC- HR

MCPS – has a dedicated Call Center for employee needs on benefits, payroll, retirement, WC, leave and wellness.

Mont. College – Handled in-house

25. What vendor RFPs are expected in the next 5 years? What is the vendor contract duration?

MNCPPC: Medical Plan, Dental Plan, Disability, Vision, FSA, COBRA, Direct Pay, Prescription Drugs, Group Life Insurance, Prepaid Legal and Occupational Health are possibilities.

MCG: Vision/Dental RFP in 2024/implement 2025
Rx RFP Fall 2024/Implement 2026,
FSA, COBRA, Direct Bill RFP 2026/Implement 2027,
Medical RFP 2027/Implement 2028
Contracts are three years with two one-year extensions.

WSSC- same as MCG

MCPS – issues RFPs every 3-5 years on all benefit plans.

Mont. College – Please refer to the Montgomery College active contracts listing link below. All listed contracts that include a College solicitation number are re-bid prior to expiration.

<https://info.montgomerycollege.edu/offices/procurement/active-contracts.html>

26. For submission of RFP, can we email an electronic PDF version instead of flash drive?

A: If absolutely necessary, however, a flash drive is preferred. Please contact Angela McIntosh-Davis at angela_s_mcintosh-davis@mcpsmd.org if an email is necessary for approval and direction.

27. When was the last time a Dependent Eligibility Verification was completed on all enrolled dependents?

M-NCPPC - N/A
MCG: 2021 – 2022
WSSC – 2019
MCPS – 2011
Mont. College – Approximately 15 years ago

28. Is the requirement for a Dependent Eligibility Verification to be completed on all currently enrolled dependents, newly enrolled dependents, or both?

M-NCPPC: All currently enrolled dependents.
MCG: Does not plan on conducting a dependent eligibility verification effort.
WSSC: Does not plan on conducting a dependent eligibility verification effort.
MCPS – Required on all currently enrolled dependents.
Mont. College – Newly enrolled

29. How many new hires did the County experience in 2022?

M-NCPPC: 250
MCG: 926
MCPS: 900
Mont. College – Around 140

30. How many Qualified Life Events did the County experience in 2022?

M-NCPPC: 40
MCG: 2505
MCPS: Roughly 5,000
Mont. College – 25

31. How many Dependents (including Spouses) are enrolled in the Health Plan benefits?

M-NCPPC:

Dependents								
Medical Plan Dependents	UHC EPO Active	UHC POS Active	UHC EPO Retirees < 65	UHC Retirees > 65	UHC Medicare Complement	Kaiser HMO-Active	Kaiser HMO Retirees < 65	Kaiser Medicare Advantage
	861	1190	180	83	343	220	5	5
Prescription Plan Dependents	Caremark Active	Caremark Retirees < 65	SilverScript Retirees > 65					
	2,010	445	390					
Dental Plan Dependents	DeltaCare HMO Active	Delta PPO Active	Delta HMO Retirees	Delta PPO Retirees				
	74	2292	3	903				
Vision Plan Dependents	EyeMed-Active	EyeMed Retirees						
	2062	860						

MCG: There are approximately 18,500 dependents covered by the County in at least one coverage (medical, drug, dental, vision). There are approximately 17,000 dependents enrolled in medical and/or drug coverage.

MCPS: Approximately 36,000 dependents on active and retiree plans.

Mont. College: 1487

32. Please confirm the MCAs are requesting the following references:

- 3 references only for payroll services
- 3 references for analyzing and evaluating benefit plans, identifying alternative plan design and financial management options, preferably for a benefit program similar
- Another minimum of 5 references who can confirm the vendor’s quality of work. Can any of these 11 be used more than once?

A: Confirmed.

Angela McIntosh-Davis, CPPB, Director
Division of Procurement

AMD

Please indicate your receipt of this notice by signing below and returning with your bid or under separate cover.

Accepted: _____
Name and Title

Name of Company _____