



Middlesex County Joint Health Insurance Fund
(MCJHIF)

Claim Auditing Services

Request for Proposal

February 12, 2025

Confidentiality

The bidder confirms that this document be kept in strictest confidence and the RFP, or your responses will not be shared outside of your organization. This RFP is only to be used by the Claim Auditing Services bidder for purposes of responding to the bid and in preparation of your responses. This document may not be copied or reproduced for other purposes without prior written consent and will not be disclosed to third parties without MCJHIF's consent.

Proposal Instructions and Submission Requirements

Proposals must be received by Dave Hissey or Lynn Collins via mail, courier, or hand delivery by 12:00 noon, Wednesday, February 12, 2025

Late proposals will not be accepted.

Proposal response should be submitted to:
Middlesex County Joint Health Insurance Fund
Dave Hissey or Lynn Collins
North American Insurance Management
c/o Acrisure
165 Drummers Lane
Suite 300
Wayne, PA 19087

Intent to Bid Form

Bidder will provide an email to Dave Hissey and Lynn Collins with your intent to bid. Upon receipt of the written intent to bid, MCJHIF will provide any available additional data requested.

d.hissey@naimc.com

l.collins@naimc.com

Medical Claims Audit RFP

The Middlesex County Joint Health Insurance Fund (“The Fund”) is comprised of seven separate entities and covers approximately 11,000 members. The Fund desires to have an evaluation of claim services provided by **Aetna**, on claims incurred during the 2023-2024 plan years. There are approximately 1970 members covered under Aetna as of 12/31/2024. In addition to Aetna, employees may enroll in Horizon, CIGNA, or Oxford. This audit request however applies only to Aetna.

Scope of Services Requested

The Fund seeks a vendor to audit the accuracy of Aetna’s medical claims adjudication and produce a final report to be presented to The Fund’s Commissioners. This final report shall inform The Fund as to whether the Aetna medical claims payments are being properly administered. Additionally, the final report will recommend any actions which may be called for to improve the program costs, recover overpayments and improve compliance.

Required Proposal Information

1. Provide a summary of the bidding company’s organizational characteristics such as whether the company is privately held, publicly traded, or if it is a subsidiary to a parent company. Include brief bios of the key personnel who will be directly involved with this audit including the name, title, mailing address, email address, telephone number of the contact person for this proposal and
2. Detail your firm’s experience in providing health care claims auditing services for self-insured employer groups. What percentage of your business is performing audits for self-insured employer groups?
3. List specific categories of testing for each audit and any limits used to include or exclude claims from analysis. What are the pros and cons of different audit scopes available either within your firm or across the industry? Describe the sampling methodology that you would use for this audit.
4. What are the average findings and recovery rates for your claims audits?
5. Detail your firm’s experience with Aetna specifically including your general expectations of limits applied by this administrator and any challenges in completing claims audits with them.

6. Submit three client references indicating the size of the plan, the services provided, and the administrator(s) audited that would adequately represent the breadth of experience for your firm in claims audits.
7. Describe your full implementation plan and timeline regarding how your company would deliver the audit services specified in this RFP.
8. Provide your fee proposal including fixed fees, hourly rates if applicable and travel costs.
9. Describe how and why your firm is different from your competitors.
10. State any other related services that you would be willing to provide that are not shown in the RFP that may be necessary or helpful for the tasks listed in this RFP.
11. Describe security policies and procedures utilized for HIPAA compliance.
12. Describe any proprietary audit tools and other information that would distinguish you from other providers.
13. Please describe the involvement and time requirements for The Fund staff in the audit process.
14. How do you address remediation for errors identified during the audit process?

Please contact Dave Hissey at d.hissey@naimc.com if you would like to review census claim data or have any questions.