



MIDDLESEX COUNTY JOINT HEALTH INSURANCE FUND

DEPENDENT ELIGIBILITY AUDIT

REQUEST FOR PROPOSAL

November 4, 2021

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Section I

Introduction and General Information

Overview

Middlesex County Joint Health Insurance Fund (MCJHIF) provides medical and prescription coverage for employees and retirees of seven Middlesex County based government services entities. These entities and the number of covered active employees and retirees at each entity are listed below.

	Employees	Retirees	Total
County Administration	1431	1153	2584
Board of Social Services	284	346	630
Mosquito Commission	16	11	27
Improvement Authority	19	14	33
Utility Authority	177	202	379
County College	410		410
Roosevelt Care Center	219	202	421
Total	2556	1928	4484

MCJHIF offers three self-funded medical plans administered by Horizon Blue Cross and Blue Shield of New Jersey, Aetna and CIGNA. In addition to the self-funded alternatives employees/retirees may elect a fully insured alternative through Oxford. CVS caremark serves as the Pharmacy Benefit Manger for all active employees and retirees under age 65. Retirees over age 65 are covered under an Employee Group Waiver Plan administered by Silver Script.

All Human Resources services are handled by the respective entities. Dependent coverage requirements may vary by entity and bargaining unit...

To avoid payment of healthcare claims for ineligible dependents, MCJHIF anticipates implementation of a Dependent Eligibility Audit to accomplish the following goals:

- Removing ineligible dependents from coverage
- Educating employees & retirees on the definition of an “eligible dependent”
- Decreasing overall healthcare costs.

MCJHIF employees and their dependents are eligible for medical and prescription drug coverage. Coverage eligibility details will be provided to the successful bidder. Employees pay a percentage of medical coverage cost as prescribed by the individual entity.

MCJHIF employees & retirees’ dependent information is updated by each entity throughout the year as changes to dependent information occur. Eligibility for employees, retirees and eligible dependents is maintained in the MCJHIF data base through a third-party vendor (Unicorn HRO). It is the responsibility of HR to update the Unicorn HRO data based with changes in eligibility. Eligibility is transmitted weekly to the medical carriers and CVS/ SilverScript.

Dependent Eligibility Audit Firms with proven results are invited to respond to this Request for Proposal.

Section 2 Proposal Questionnaire

Respondent Firm's Background

- 1) Provide a written summary of your firm's proposed process for verifying coverage eligibility in accordance with dependent eligibility rules for each entity. Provide timelines for completion of the verification process project, include a detailed description of the methods of communication with covered employees and retirees, required verification documentation, number and timing of communications, retention of documentation, and ongoing reporting. Include a range of expected percentage cost reduction based on previous engagements of similar size. Please provide an executive summary of your, management team competencies and background.
- 2) Describe the advantages of your firm's services.
- 3) Provide the address, phone, fax, email, website address and any other pertinent information for your organization's office that would be servicing this account.
- 4) What has your historical competitive advantage been? What steps are you taking to maintain that advantage in the future?
- 5) Please describe your organization's financial condition, particularly the operating entity that will provide services to MCJHIF.
- 6) From what location(s) will various aspects of your organization's services be provided? (Include phone center, communications, recordkeeping, etc.).
- 7) Please provide three current client references that are similar in scope to MCJHIF, including the contact's name, title and telephone number.
- 8) Provide a general organization chart of your organization. Indicate the names/positions on the chart of all persons who will work on the account.

Key Personnel

- 9) Provide the name of the Account Executive who will provide consulting services to MCJHIF under this contract. For this individual, provide the following:
 - Description of consulting experience
 - Education
 - Length of employment with your firm

- Length of employment as a consultant
- Professional credentialing and affiliations
- Description of prior employment
- Principal area of strengths

Section 3 Proposal Questionnaire

The selected vendor will be required to conduct a customized audit program for MCJHIF and its employees & retirees. The minimum audit program elements should include the following:

- Develop letter based employee communication program with content specified by client.
- Receive and securely house documentation evidencing compliance with the requirements for dependent eligibility (available from the respective HR departments).
- Resolve employee and dependent questions throughout the engagement utilizing call center and secure web based solutions.
- Capture through data entry the attributes of the documentation evidencing qualification of dependents for benefits eligibility in the Plan(s).
- Ensure objective eligibility determinations through an automated data-driven adjudication platform based on the captured data attributes.
- Retain documentation in digital form throughout the audit engagement and hardcopy form for an appropriate period thereafter.
- Report status and results of audit throughout the engagement utilizing a web interface.
- Enable the client to exempt specific employees from the audit process through a web interface.
- Provide for secure data storage or disposal. Please indicate your acceptance of these requirements and provide detail as needed.

YES _____ NO _____ If “NO”, please explain the limitations of your service.

10) Provide any additional information that you feel demonstrates the qualities of your organization’s consulting services or any additional service your organization will offer within the basic scope of services requested.

11) The vendor must be able to map or otherwise make usable the client’s census data as provided by Unicorn HRO. .Please indicate your firm’s ability to accept the client’s census data in a format(s) other than vendor’s specified format.

YES _____ NO _____ If “NO”, please explain the limitations of your service.

12) Please indicate your firm’s willingness to support employee/dependent efforts to procure appropriate documentation.

13) Please indicate your firm’s ability to retain an electronic record of the relevant documentation for use in response to potential cancelled employee/dependent litigation.

Detailed Questions

Please provide an overview of your firm's call center services, technology and management oversight.

- 14) Does your firm have experience auditing organizations such as MCJHIF's?
- 15) How many call center seats are supported at the present time?
- 16) How many seats are staffed at the present time?
- 17) Where is your call center located?
- 18) How are customer service representatives trained and how long does training continue before the representative takes calls?
- 19) Does your call center training program include orientation to specific customer requirements?
- 20) Are your call center representatives used to provide support to products other than dependent eligibility audits? If so, what percentage of their time is spent on dependent eligibility audits?
- 21) Do you currently record all incoming and outgoing call center customer service calls?
- 22) Please provide a proposed timeline for the Dependent Eligibility Audit process.
- 23) Will a dedicated account manager be assigned to an audit? Please describe the role and responsibilities of the account management function?
- 24) Is any part of the audit outsourced? Please describe any use of subcontractors or third party relationships.
- 25) Is any part of the eligibility audit handled outside of the United States? Please describe.

Systems and Technology

Provide an overview of your technology platform/system used to perform services.

- 26) Please describe/provide an overview of your system's client setup process.
- 27) Is there any limit on the number of client medical, dental, Rx option(s) in your system?
Please explain.
- 28) Can separate and distinct dependent eligibility rules be established for each medical, dental, Rx coverage option in a client's Plan(s)?
- 29) Can the MCJHIF specify the verification documentation requirements for each of its dependent types and subtypes? Please explain. Communication/Letter Content
- 30) Do you agree the MCJHIF specify and customize the content of letters used in your firm's service? Please explain to what extent.

- 31) Does your system allow clients to revise the letters prior to final issue?
- 32) Does your system retain copies of the specific letters sent to employees / dependents?
- 33) How many different pieces of communication are used in your standard service? Please specify the timing and number of communications anticipated for each employee / retiree. Provide sample communication pieces.
- 34) Are reminder/deadline approaching mailings included in your service? If so, please include additional costs in your proposal.
- 35) Does your firm provide online resources for employees & retirees to use that would enable them to view their individual status in the audit process? Please describe.
- 36) What other resources are available to employees and retirees throughout the audit process? Please describe.
- 37) Are letters/forms pre-populated with specific information about the employee & retirees and their dependents?
- 38) How does your firm ensure accurate tracking and delivery of each mailing?
- 39) Please list the dependent types and subtypes currently available in your system.
- 40) Please describe the process of adding additional dependent types and subtypes, if necessary.
- 41) Please describe the process of associating the required verification document(s) necessary to evidence eligibility for each dependent type/subtype.

Eligibility Verification Documentation

- 42) Does your system have a limit as to the number of verification documents required for any dependent type or subtype?
- 43) Is all of the verification documentation your firm receives imaged or otherwise retained in digital format? If yes, can you provide your clients with all of its verification images on storage media?
- 44) Do you retain hardcopy of the verification evidence beyond termination of services? If so, for how long?
- 45) Can clients direct your firm to destroy the hardcopy evidence? If yes, please describe the process.

Data Entry of Verification Documentation Attributes

- 46) Please describe the process used to capture the attributes of employee and dependent eligibility verification documents.

- 47) Are personnel able to access other modules within your application/system while entering data?
- 48) How does your firm prevent data from being removed from your facilities?
- 49) What is the cycle time between receipt of documentation/evidence and completion of the data entry process?
- 50) How does your system enable escalation of ambiguous documentation from data entry personnel to a supervisor/team lead?
- 51) Please provide an overview of your system's management reporting features including historical capabilities.
- 52) List some of the information available in your firm's management reports.
- 53) How often are the reports updated?
- 54) Can the reports be accessed and/or printed via a website? Please provide samples of your management reports.
- 55) Provide your firm's security and disaster recovery/fault tolerance statements. (Describe your backup cycles for live application and data archiving purposes.)
- 56) Describe MCJHIF's ability to determine system access for those HR personnel involved in the audit. Data Exchange/Reporting
- 57) Describe the process by which census is imported into your system.
- 58) Please attach your firm's census import file specification.
- 59) Do you accept other census file formats, particularly those of carriers?
- 60) Describe the process by which those dependents that are to be cancelled are communicated to the MCJHIF or its carriers.
- 61) Can you develop export files of "to be cancelled" dependents that match the specifications of a carriers?

References

- 62) Identify the three largest clients serviced by the principal consultant and provide contact information for each. Include nature of business and location.

Cost Proposal

Provide a detailed cost proposal for the Dependent Eligibility Audit process described in your Request for Proposal response. Include any Performance Guarantees or Return on Investment

Guarantees your firm offers, including the performance metric(s), service level(s) and fees at risk.

QUESTIONS

Please direct questions to:

Dave Hissey and/or Lynn Collins

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All proposals must be submitted in accordance with the attached Standardized Submission Requirements and Selection Criteria established by the Middlesex County Joint Health Insurance Fund as its Fair and Open Public Solicitation Process for Professional Services.