State of Maine
<u>Master Score Sheet</u>

RFP# 202411199					
Paid Family and Medical Leave (PFML) Claims Administration					
Bidder Name:		**Aflac**	**Aidkit**	**Alera**	**Broadspire**
Proposed Cost:		$3,900,000 Implementation $126,384,000 Ongoing	$5,847,250 Implementation $40,200,000 Ongoing	$1,500,000 Implementation $89,550,000 Ongoing	$755,000 Implementation $98,452,800 Ongoing
Scoring Sections	**Points Available**				
Section I: Preliminary Information	Pass/Fail	Pass	Pass	Pass	Pass
Section II: Organization Qualifications and Experience	30	25	5	16	20
Section III: Proposed Services	45	40	5	22	28
Section IV: Cost Proposal	10 Implementation 15 Ongoing	1.03 Implementation 2.58 Ongoing	0.68 Implementation 8.10 Ongoing	2.67 Implementation 3.64 Ongoing	5.30 Implementation 3.31 Ongoing
TOTAL	<u>**100**</u>	<u>**68.61**</u>	<u>**18.78**</u>	<u>**44.31**</u>	<u>**56.61**</u>

		Bidder Name:	Charles Taylor	Nava	Public Consulting Group	SaviLinx
		Proposed Cost:	$500,000 Implementation $30,448,750 Ongoing	$18,244,385 Implementation $21,702,748 Ongoing	$944,321 Implementation $131,130,000 Ongoing	$4,350,489 Implementation $63,498,351 Ongoing
Scoring Sections	Points Available					
Section I: Preliminary Information	Pass/Fail					
Section II: Organization Qualifications and Experience	30		9	12	22	22
Section III: Proposed Services	45		15	13	33	34
Section IV: Cost Proposal	10 Implementation 15 Ongoing		8 Implementation 10.69 Ongoing	0.22 Implementation 15.00 Ongoing	4.24 Implementation 2.48 Ongoing	0.92 Implementation 5.13 Ongoing
TOTAL	100		42.69	40.22	61.72	62.05

Scoring Sections	Points Available	Bidder Name: Sedgwick	Unum
		Proposed Cost: $400,000 Implementation $71,760,000 Ongoing	$5,000,000 Implementation $245,568,000 Ongoing
Section I: Preliminary Information	Pass/Fail	Pass	Pass
Section II: Organization Qualifications and Experience	30	12	28
Section III: Proposed Services	45	18	26
Section IV: Cost Proposal	10 Implementation 15 Ongoing	10 Implementation 0 Ongoing	0.80 Implementation 1.33 Ongoing
TOTAL	100	40	56.13

Award Justification Statement
RFP# 202411199
Paid Family and Medical Leave (PFML) Claims Administration

I.   Summary

The Department of Labor (MDOL), as part of implementing the State's Paid Family and Medical Leave (PFML) program, needs to partner with a vendor to administer claims filed under the program. By statute, benefits will begin to be payable to eligible workers who provide documentation of their need for leave on May 1, 2026, and we need a vendor to begin to take leave requests by April 1, 2026. The vendor will take in these requests, determine the claimants' eligibility and sufficiency of documentation submitted. Then, if the leave is approvable, the vendor will calculate the claimants' benefit amount using earnings data captured in the existing Paid Leave Contributions Portal and process payments via direct deposit or debit card. The vendor will provide excellent customer service and allow workers, employers, and health care providers to interact with them through an online portal, by phone, and by mail or fax when needed.

II.   Evaluation Process

The four-person evaluation team reviewed each proposal individually, then met to score the proposals as a group. During the scoring meeting, a member of a two-person technical assessment team provided to the evaluation team a summary of their technical review of each proposal. Evaluation team members have expertise in the areas of IT, state government contracting, the PFML program, and vendor oversight.

III.   Qualifications & Experience

The evaluation team noted that the awarded bidder:
   a. Has experience administering claims for another state's PFML program
   b. Is a large, stable company with a long history of expertise administering similar claims in the private sector

IV.   Proposed Services

The evaluation team noted that the awarded bidder:
   a. Presented a thorough and clear proposal to provide the services requested, along with a detailed implementation work plan
   b. Indicated they can achieve project readiness by February 2, 2026, ahead of the requested April 1, 2026 go-live date
   c. Already has a number of employees working in Maine and is committed to ensuring that key roles are staffed in Maine
   d. Met the standards of the technical assessment review

V.   Cost Proposal

The awarded bidder was entitled to 1.03 out of 10 available points based on its implementation cost proposal, as compared to the lowest of all bidders' implementation cost proposals.

The awarded bidder was entitled to 2.58 out of 15 available points based on its ongoing cost proposal, as compared to the lowest of all bidders' ongoing cost proposals.

VI.   Conclusion

The awarded bidder's proposal materials and experience lead all members of the valuation team to believe that the awarded bidder will provide claims administration services that will allow the PFML program to be successful.

Rev. 8/25/2021

STATE OF MAINE
DEPARTMENT OF LABOR

Janet T. Mills
Governor

Laura Fortman
Commissioner

March 7, 2025

Alice Cotti
American Family Life Assurance Company of Columbus
1932 Wynnton Road
Columbus, GA 31999

SUBJECT: Notice of Conditional Contract Award under RFP # 202411199, Paid Family and Medical Leave (PFML) Claims Administration

Dear Ms. Cotti:

This letter is in regard to the subject Request for Proposals (RFP), issued by the State of Maine Department of Labor for Paid Family and Medical Leave (PFML) Claims Administration. The Department has evaluated the proposals received using the evaluation criteria identified in the RFP, and the Department is hereby announcing its conditional contract award to the following bidder:

- American Family Life Assurance Company of Columbus

The bidder listed above received the evaluation team's highest ranking. The Department will be contacting the aforementioned bidder soon to negotiate a contract. As provided in the RFP, the Notice of Conditional Contract Award is subject to execution of a written contract and, as a result, this Notice does NOT constitute the formation of a contract between the Department and the apparent successful vendor. The vendor shall not acquire any legal or equitable rights relative to the contract services until a contract containing terms and conditions acceptable to the Department is executed. The Department further reserves the right to cancel this Notice of Conditional Contract Award at any time prior to the execution of a written contract.

As stated in the RFP, following announcement of this award decision, all submissions in response to the RFP are considered public records available for public inspection pursuant to the State of Maine Freedom of Access Act (FOAA). 1 M.R.S. §§ 401 et seq.; 5 M.R.S. § 1825-B (6).

This award decision is conditioned upon final approval by the State Procurement Review Committee, the awarded bidder demonstrating to the satisfaction of MaineIT a full SOC1 Type I report SOC2 Type II report, and the successful negotiation of a contract. A Statement of Appeal Rights has been provided with this letter; see below.

Thank you for your interest in doing business with the State of Maine.

Sincerely,

Sarah Brydon

Sarah Brydon

Claims Administration Division Director

STATEMENT OF APPEAL RIGHTS

Any person aggrieved by an award decision may request an appeal hearing. The request must be made to the Director of the Bureau of General Services, in writing, within 15 days of notification of the contract award as provided in 5 M.R.S. § 1825-E (2) and the Rules of the Department of Administrative and Financial Services, Bureau of General Services, Office of State Procurement Services [formerly the Division of Purchases], Chapter 120, § (2) (2).

Janet T. Mills
Governor

Laura Fortman
Commissioner

March 7, 2025

Scott Bryant
AidKit, Inc.
2000 S. Colorado Blvd, Bldg 1-2000 - #177
Denver, CO 80222

SUBJECT: Notice of Conditional Contract Award under RFP # 202411199, Paid Family and Medical Leave (PFML) Claims Administration

Dear Mr. Bryant:

This letter is in regard to the subject Request for Proposals (RFP), issued by the State of Maine Department of Labor for Paid Family and Medical Leave (PFML) Claims Administration. The Department has evaluated the proposals received using the evaluation criteria identified in the RFP, and the Department is hereby announcing its conditional contract award to the following bidder:

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Sincerely,

Sarah Brydon

Sarah Brydon

Claims Administration Division Director

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**Janet T. Mills
Governor**

**Laura Fortman
Commissioner**

March 7, 2025

Karen English
Alera Group
3 Parkway N, Suite 500
Deerfield, IL 60015

SUBJECT: Notice of Conditional Contract Award under RFP # 202411199, Paid Family and Medical Leave (PFML) Claims Administration

Dear Ms. English:

This letter is in regard to the subject Request for Proposals (RFP), issued by the State of Maine Department of Labor for Paid Family and Medical Leave (PFML) Claims Administration. The Department has evaluated the proposals received using the evaluation criteria identified in the RFP, and the Department is hereby announcing its conditional contract award to the following bidder:

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Thank you for your interest in doing business with the State of Maine.

Sincerely,

Sarah Brydon

Sarah Brydon

Claims Administration Division Director

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STATE OF MAINE
DEPARTMENT OF LABOR

Janet T. Mills
Governor

Laura Fortman
Commissioner

March 7, 2025

Kristi Doyle
Broadspire
1391 NW 136th Ave.
Sunrise, FL 33323

SUBJECT: Notice of Conditional Contract Award under RFP # 202411199, Paid Family and Medical Leave (PFML) Claims Administration

Dear Ms. Doyle:

This letter is in regard to the subject Request for Proposals (RFP), issued by the State of Maine Department of Labor for Paid Family and Medical Leave (PFML) Claims Administration. The Department has evaluated the proposals received using the evaluation criteria identified in the RFP, and the Department is hereby announcing its conditional contract award to the following bidder:

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Thank you for your interest in doing business with the State of Maine.

rev. 8/26/24

Sincerely,

Sarah Brydon

Sarah Brydon

Claims Administration Division Director

STATEMENT OF APPEAL RIGHTS

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STATE OF MAINE
DEPARTMENT OF LABOR

Janet T. Mills
Governor

Laura Fortman
Commissioner

March 7, 2025

Katie Mahon
Charles Taylor
1700 Eastpoint Parkway
Louisville, KY 40223

SUBJECT: Notice of Conditional Contract Award under RFP # 202411199, Paid Family and Medical Leave (PFML) Claims Administration

Dear Ms. Mahon:

This letter is in regard to the subject Request for Proposals (RFP), issued by the State of Maine Department of Labor for Paid Family and Medical Leave (PFML) Claims Administration. The Department has evaluated the proposals received using the evaluation criteria identified in the RFP, and the Department is hereby announcing its conditional contract award to the following bidder:

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Sincerely,

Sarah Brydon

Sarah Brydon

Claims Administration Division Director

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**Janet T. Mills
Governor**

**Laura Fortman
Commissioner**

March 7, 2025

Carlos Bejarano
Nava PBC
601 13th St. NW, Floor 12
Washington, DC 20005

SUBJECT: Notice of Conditional Contract Award under RFP # 202411199, Paid Family and Medical Leave (PFML) Claims Administration

Dear Mr. Bejarano:

This letter is in regard to the subject Request for Proposals (RFP), issued by the State of Maine Department of Labor for Paid Family and Medical Leave (PFML) Claims Administration. The Department has evaluated the proposals received using the evaluation criteria identified in the RFP, and the Department is hereby announcing its conditional contract award to the following bidder:

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Sarah Brydon

Sarah Brydon

Claims Administration Division Director

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STATE OF MAINE
DEPARTMENT OF LABOR

Janet T. Mills
Governor

Laura Fortman
Commissioner

March 7, 2025

James Waldinger
Public Consulting Group LLC
148 State Street, 10th floor
Boston, MA 02109

SUBJECT: Notice of Conditional Contract Award under RFP # 202411199, Paid Family and Medical Leave (PFML) Claims Administration

Dear Mr. Waldinger:

This letter is in regard to the subject Request for Proposals (RFP), issued by the State of Maine Department of Labor for Paid Family and Medical Leave (PFML) Claims Administration. The Department has evaluated the proposals received using the evaluation criteria identified in the RFP, and the Department is hereby announcing its conditional contract award to the following bidder:

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Sincerely,

Sarah Brydon

Sarah Brydon

Claims Administration Division Director

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Janet T. Mills
Governor

Laura Fortman
Commissioner

March 7, 2025

Tom McGraw
SaviLinx, LLC
74 Orion Street Suite 2, Unit 300
Brunswick, ME 04011

SUBJECT: Notice of Conditional Contract Award under RFP # 202411199, Paid Family and Medical Leave (PFML) Claims Administration

Dear Mr. McGraw:

This letter is in regard to the subject Request for Proposals (RFP), issued by the State of Maine Department of Labor for Paid Family and Medical Leave (PFML) Claims Administration. The Department has evaluated the proposals received using the evaluation criteria identified in the RFP, and the Department is hereby announcing its conditional contract award to the following bidder:

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Sincerely,

Sarah Brydon

Sarah Brydon

Claims Administration Division Director

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**STATE OF MAINE
DEPARTMENT OF LABOR**

Janet T. Mills
Governor

Laura Fortman
Commissioner

March 7, 2025

Joseph Guagno
Sedgwick Claims Management Services, Inc.
8125 Sedgwick Way
Memphis, TN 38125

SUBJECT: Notice of Conditional Contract Award under RFP # 202411199, Paid Family and Medical Leave (PFML) Claims Administration

Dear Mr. Guagno:

This letter is in regard to the subject Request for Proposals (RFP), issued by the State of Maine Department of Labor for Paid Family and Medical Leave (PFML) Claims Administration. The Department has evaluated the proposals received using the evaluation criteria identified in the RFP, and the Department is hereby announcing its conditional contract award to the following bidder:

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Sarah Brydon

Claims Administration Division Director

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Janet T. Mills
Governor

Laura Fortman
Commissioner

March 7, 2025

Umberto Speranza
Unum Group
2211 Congress Street
Portland, ME 04102

SUBJECT: Notice of Conditional Contract Award under RFP # 202411199, Paid Family and Medical Leave (PFML) Claims Administration

Dear Mr. Speranza:

This letter is in regard to the subject Request for Proposals (RFP), issued by the State of Maine Department of Labor for Paid Family and Medical Leave (PFML) Claims Administration. The Department has evaluated the proposals received using the evaluation criteria identified in the RFP, and the Department is hereby announcing its conditional contract award to the following bidder:

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Sincerely,

Sarah Brydon

Sarah Brydon

Claims Administration Division Director

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STATE OF MAINE
TEAM CONSENSUS EVALUATION NOTES

RFP #: 202411199
RFP TITLE: Paid Family and Medical Leave (PFML) Claims Administration
BIDDER: Aflac
DATE: 02/18/2025

SUMMARY PAGE

Department Name: Department of Labor
Name of RFP Coordinator: Sarah Brydon
Names of Evaluators: Kimberly Smith, Luke Monahan, Timothy Applegate, Rene LeBlanc

Pass/Fail Criteria	Pass	Fail
Section I. Preliminary Information (Eligibility)		
• **Compliance attestation/pledge; attestation that savings will not derive from failure to provide adequate wages**	x	
Scoring Sections	Points Available	Points Awarded
Section II. Organization Qualifications and Experience	**30**	**25**
Section III. Proposed Services	**45**	**40**
Section IV. Cost Proposal	**Implementation 10 Ongoing 15**	**Implementation 1.03 Ongoing 2.58**
Total Points	**100**	**68.61**

RFP #: 202411199
RFP TITLE: Pᴀɪᴅ Fᴀᴍɪʟʏ ᴀɴᴅ Mᴇᴅɪᴄᴀʟ Lᴇᴀᴠᴇ (PFML) Cʟᴀɪᴍꜱ Aᴅᴍɪɴɪꜱᴛʀᴀᴛɪᴏɴ
BIDDER: Aflac
DATE: 02/18/2025

OVERVIEW OF SECTION I
Preliminary Information

Section I. Preliminary Information

Evaluation Team Comments:

(Intentionally left blank)

STATE OF MAINE
TEAM CONSENSUS EVALUATION NOTES

RFP #: 202411199
RFP TITLE: Pᴀɪᴅ Fᴀᴍɪʟʏ ᴀɴᴅ Mᴇᴅɪᴄᴀʟ Lᴇᴀᴠᴇ (PFML) Cʟᴀɪᴍs Aᴅᴍɪɴɪsᴛʀᴀᴛɪᴏɴ
BIDDER: Aflac
DATE: 02/18/2025

EVALUATION OF SECTION II
Organization Qualifications and Experience

	Points Available	Points Awarded
Section II. Organization Qualifications and Experience	**30**	**25**

Evaluation Team Comments:

- The organization is a large company with a long history and demonstrated financial stability.

- The proposal demonstrates that the organization has extensive experience administering relevant claims in the private sector.

- The organization is the current administrator of claims for the CT PFML program's public plan, which covers 1.5 million workers.

- The proposal contemplates use of subcontractors that are established, reliable companies.

- Note that a file provided was encrypted so did not arrive as intended. That made it more difficult to suss out some pieces of the File 2 information, but much of it was available in other documents including the bidder's Annual Report.

STATE OF MAINE
TEAM CONSENSUS EVALUATION NOTES

RFP #: 202411199
RFP TITLE: PAID FAMILY AND MEDICAL LEAVE (PFML) CLAIMS ADMINISTRATION
BIDDER: Aflac
DATE: 02/18/2025

EVALUATION OF SECTION III
Proposed Services

	Points Available	Points Awarded
Section III. Proposed Services	**45**	**40**

Evaluation Team Comments:

- The proposal provides a thorough and clear explanation of how the bidder will meet the needs of the program as outlined in the RFP. The work plan included in the proposal notes readiness by February 2026, ahead of schedule requirements.

- The bidder currently employs 50 employees in Maine and the proposal indicates that key roles will be held by Maine workers. The proposal indicates that some roles will be staffed by workers in other states (e.g. CT, FL) for business continuity reasons.

- The bidder will make three portals (Admin, Worker, Employer) available 24/7, through which external users will be able to perform the requested functions to interact with the program.

- The proposed worker portal will be ADA compliant, mobile/desktop friendly, and available in English or Spanish. The bidder will also accept claims submitted via telephone, fax, or mail.

- The proposed employer portal will provide requested functionality, including the ability to assert that a request presents an undue hardship.

- The proposed admin portal for Department staff to view claims data and audit functionality.

- The bidder recommends that providers submit information via fax and email rather than via an online portal, citing previous experience with providers and preferred communication mechanisms.

- The proposal includes clear and specific KPI metrics relative to claims processing, accuracy, and customer service.

- The proposal met the state's Technical Assessment requirements.

STATE OF MAINE
TEAM CONSENSUS EVALUATION NOTES

RFP #: 202411199
RFP TITLE: Paid Family and Medical Leave (PFML) Claims Administration
BIDDER: Aflac
DATE: 02/18/2025

EVALUATION OF SECTION IV
Cost Proposal

Lowest Submitted Implementation Cost Proposal	÷	Implementation Cost Proposal Being Scored	X	Score Weight	=	Score
$400,000	÷	**$3,900,000**	**X**	**10 points**	**=**	**1.03**

Lowest Submitted Ongoing Cost Proposal	÷	Ongoing Cost Proposal Being Scored	X	Score Weight	=	Score
$21,702,748	÷	**$126,384,000**	**X**	**15 points**	**=**	**2.58**

Evaluation Team Comments:

(Intentionally left blank)

RFP #: 202411199
RFP TITLE: Paid Family and Medical Leave (PFML) Claims Administration
BIDDER: Aidkit
DATE: 02/18/2025

SUMMARY PAGE

Department Name: Department of Labor
Name of RFP Coordinator: Sarah Brydon
Names of Evaluators: Kimberly Smith, Luke Monahan, Timothy Applegate, Rene LeBlanc

Pass/Fail Criteria	Pass	Fail
Section I. Preliminary Information (Eligibility)		
• **Compliance attestation/pledge; attestation that savings will not derive from failure to provide adequate wages**	x	
Scoring Sections	**Points Available**	**Points Awarded**
Section II. Organization Qualifications and Experience	**30**	**5**
Section III. Proposed Services	**45**	**5**
Section IV. Cost Proposal	**Implementation 10 Ongoing 15**	**Implementation 0.68 Ongoing 8.10**
Total Points	**100**	**18.78**

STATE OF MAINE
TEAM CONSENSUS EVALUATION NOTES

RFP #: 202411199
RFP TITLE: Pᴀɪᴅ Fᴀᴍɪʟʏ ᴀɴᴅ Mᴇᴅɪᴄᴀʟ Lᴇᴀᴠᴇ (PFML) Cʟᴀɪᴍs Aᴅᴍɪɴɪsᴛʀᴀᴛɪᴏɴ
BIDDER: Aidkit
DATE: 02/18/2025

OVERVIEW OF SECTION I
Preliminary Information

Section I. Preliminary Information

Evaluation Team Comments:

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RFP #: 202411199
RFP TITLE: Pᴀɪᴅ Fᴀᴍɪʟʏ ᴀɴᴅ Mᴇᴅɪᴄᴀʟ Lᴇᴀᴠᴇ (PFML) Cʟᴀɪᴍꜱ Aᴅᴍɪɴɪꜱᴛʀᴀᴛɪᴏɴ
BIDDER: Aidkit
DATE: 02/18/2025

EVALUATION OF SECTION II
Organization Qualifications and Experience

	Points Available	Points Awarded
Section II. Organization Qualifications and Experience	**30**	**5**

Evaluation Team Comments:

- The organization is a relatively new company, having been created in 2021.

- The organization has done projects in other states before but they have been comparatively smaller than what is needed here, and the organization did not present claims administration experience.

- Information provided shows substantial growth but creates concerns about the ongoing stability and viability of the organization.

STATE OF MAINE
TEAM CONSENSUS EVALUATION NOTES

RFP #: 202411199
RFP TITLE: Pᴀɪᴅ Fᴀᴍɪʟʏ ᴀɴᴅ Mᴇᴅɪᴄᴀʟ Lᴇᴀᴠᴇ (PFML) Cʟᴀɪᴍs Aᴅᴍɪɴɪsᴛʀᴀᴛɪᴏɴ
BIDDER: Aidkit
DATE: 02/18/2025

EVALUATION OF SECTION III
Proposed Services

	Points Available	Points Awarded
Section III. Proposed Services	**45**	**5**

Evaluation Team Comments:

- The proposal focuses on software and does not address claims administration services specified in the RFP.

- The proposal is presented in a disorganized way, lacking detail, and using vague terminology to describe what they intend to provide. Key portions of the RFP were not addressed.

- The proposal does not include an implementation work plan that aligns with the needs of the program as outlined in the RFP or is detailed enough to create confidence in the possibility of a successful rollout. Specifically, the work plan indicates that portions of the rollout would be delivered after the program is statutorily required to begin.

- The proposal indicates staff in Maine would be hired if selected, but the bidder does not currently have a Maine presence or Maine workers.

- The proposal did not meet the state's Technical Assessment requirements.

RFP #: 202411199
RFP TITLE: Paid Family and Medical Leave (PFML) Claims Administration
BIDDER: Aidkit
DATE: 02/18/2025

EVALUATION OF SECTION IV
Cost Proposal

Lowest Submitted Implementation Cost Proposal	÷	Implementation Cost Proposal Being Scored	X	Score Weight	=	Score
$400,000	÷	**$5,847,250**	**X**	**10 points**	**=**	**0.68**

Lowest Submitted Ongoing Cost Proposal	÷	Ongoing Cost Proposal Being Scored	X	Score Weight	=	Score
$21,702,748	÷	**$40,200,000**	**X**	**15 points**	**=**	**8.10**

Evaluation Team Comments:

(Intentionally left blank)

RFP #: 202411199
RFP TITLE: Paid Family and Medical Leave (PFML) Claims Administration
BIDDER: Alera
DATE: 02/18/2025

SUMMARY PAGE

Department Name: Department of Labor
Name of RFP Coordinator: Sarah Brydon
Names of Evaluators: Kimberly Smith, Luke Monahan, Timothy Applegate, Rene LeBlanc

Pass/Fail Criteria	Pass	Fail
Section I. Preliminary Information (Eligibility)		
• **Compliance attestation/pledge; attestation that savings will not derive from failure to provide adequate wages**	**X**	
Scoring Sections	Points Available	Points Awarded
Section II. Organization Qualifications and Experience	**30**	**16**
Section III. Proposed Services	**45**	**22**
Section IV. Cost Proposal	**Implementation 10 Ongoing 15**	**Implementation 2.67 Ongoing 3.64**
Total Points	**100**	**44.31**

RFP #: 202411199
RFP TITLE: Paid Family and Medical Leave (PFML) Claims Administration
BIDDER: Alera
DATE: 02/18/2025

OVERVIEW OF SECTION I
Preliminary Information

Section I. Preliminary Information

Evaluation Team Comments:

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RFP #: 202411199
RFP TITLE: PAID FAMILY AND MEDICAL LEAVE (PFML) CLAIMS ADMINISTRATION
BIDDER: Alera
DATE: 02/18/2025

EVALUATION OF SECTION II
Organization Qualifications and Experience

	Points Available	Points Awarded
Section II. Organization Qualifications and Experience	**30**	**16**

Evaluation Team Comments:

- The organization has significant experience with employee benefits programs in the private sector.

- The organization has worked with other states: PFML consulting and actuarial work in NH and CT, claims administration for 300k workers in NY.

- The organization names subcontractors that are established, well-known companies. Subcontractors for call center and technology solution.

- The proposal indicates there have been no judgments against the organization in the last 5 years, but declined to answer if there is any pending or closed litigation.

STATE OF MAINE
TEAM CONSENSUS EVALUATION NOTES

RFP #: 202411199
RFP TITLE: Pᴀɪᴅ Fᴀᴍɪʟʏ ᴀɴᴅ Mᴇᴅɪᴄᴀʟ Lᴇᴀᴠᴇ (PFML) Cʟᴀɪᴍs Aᴅᴍɪɴɪsᴛʀᴀᴛɪᴏɴ
BIDDER: Alera
DATE: 02/18/2025

EVALUATION OF SECTION III
Proposed Services

	Points Available	Points Awarded
Section III. Proposed Services	**45**	**22**

Evaluation Team Comments:

- The proposal is well organized but responses are brief and not very detailed.

- The proposal describes user-centric design for portal access, with support for English and Spanish, but indicates no access by mail.

- The organization states they have customers in Maine, would assign as project manager a Maine-based employee, and would recruit a team in Maine if selected.

- The organization indicates they will follow a 5-step overpayment process but the proposal does not describe what will happen if a recipient of an overpayment does not comply with repayment.

- The proposal includes a sample work plan with a graph showing months when activities will occur, with actual specific dates are to be determined. The proposal indicates specific timeframes would be clarified after selection and contract negotiation, which gives the impression that the organization didn't put a lot of thought into how they would meet the requirements of the RFP.

- The proposal met the state's Technical Assessment requirements.

RFP #: 202411199
RFP TITLE: PAID FAMILY AND MEDICAL LEAVE (PFML) CLAIMS ADMINISTRATION
BIDDER: Alera
DATE: 02/18/2025

EVALUATION OF SECTION IV
Cost Proposal

Lowest Submitted Implementation Cost Proposal	÷	Implementation Cost Proposal Being Scored	X	Score Weight	=	Score
$400,000	÷	$1,500,000	X	10 points	=	2.67

Lowest Submitted Ongoing Cost Proposal	÷	Ongoing Cost Proposal Being Scored	X	Score Weight	=	Score
$21,702,748	÷	$89,550,000	X	15 points	=	3.64

Evaluation Team Comments:

(Intentionally left blank)

STATE OF MAINE
TEAM CONSENSUS EVALUATION NOTES

RFP #: 202411199
RFP TITLE: Paid Family and Medical Leave (PFML) Claims Administration
BIDDER: Broadspire
DATE: 02/18/2025

SUMMARY PAGE

Department Name: Department of Labor
Name of RFP Coordinator: Sarah Brydon
Names of Evaluators: Kimberly Smith, Luke Monahan, Timothy Applegate, Rene LeBlanc

Pass/Fail Criteria	Pass	Fail
Section I. Preliminary Information (Eligibility)		
• **Compliance attestation/pledge; attestation that savings will not derive from failure to provide adequate wages**	x	
Scoring Sections	Points Available	Points Awarded
Section II. Organization Qualifications and Experience	**30**	**20**
Section III. Proposed Services	**45**	**28**
Section IV. Cost Proposal	**Implementation 10 Ongoing 15**	**Implementation 5.30 Ongoing 3.31**
Total Points	**100**	**56.61**

STATE OF MAINE
TEAM CONSENSUS EVALUATION NOTES

RFP #: 202411199
RFP TITLE: Pᴀɪᴅ Fᴀᴍɪʟʏ ᴀɴᴅ Mᴇᴅɪᴄᴀʟ Lᴇᴀᴠᴇ (PFML) Cʟᴀɪᴍꜱ Aᴅᴍɪɴɪꜱᴛʀᴀᴛɪᴏɴ
BIDDER: Broadspire
DATE: 02/18/2025

OVERVIEW OF SECTION I
Preliminary Information

Section I. Preliminary Information

Evaluation Team Comments:

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STATE OF MAINE
TEAM CONSENSUS EVALUATION NOTES

RFP #: 202411199
RFP TITLE: PAID FAMILY AND MEDICAL LEAVE (PFML) CLAIMS ADMINISTRATION
BIDDER: Broadspire
DATE: 02/18/2025

EVALUATION OF SECTION II
Organization Qualifications and Experience

	Points Available	Points Awarded
Section II. Organization Qualifications and Experience	**30**	**20**

Evaluation Team Comments:

- The organization is a large, publicly traded company with extensive experience administering leave and disability claims in the private sector and for very large employee populations. The proposal does note the Arizona State Retirement System as a reference client.

- The organization's RESTORE model points to respect, empowerment, sustainability, training, and recognition.

- The proposal provided an organizational chart but did not include much detail about staff or their experience.

- The proposal did not include specifics on litigation and instead indicated there is no pending litigation that would impact the bidder's ability to meet their obligations if selected.

- The organization saw a financial loss in 2022 relative to international business but seems to have rebounded in the years since.

RFP #: 202411199
RFP TITLE: PAID **F**AMILY AND **M**EDICAL **L**EAVE **(PFML) C**LAIMS **A**DMINISTRATION
BIDDER: Broadspire
DATE: 02/18/2025

EVALUATION OF SECTION III
Proposed Services

	Points Available	Points Awarded
Section III. Proposed Services	**45**	**28**

Evaluation Team Comments:

- The proposal indicated that the organization can provide the services requested in the RFP, but that some enhancements might be necessary to accomplish that. It was not clear what the nature of those enhancements would be, or what implications those enhancements might have. In some areas the proposal was not specific or detailed in describing how requirements would be met.

- The proposal speaks to claim reporting by phone, portal, email, and mail, as well as 24/7 mobile-friendly portal access, and toll free phone access. The organization can support English and Spanish and use a language line for other languages. The proposal mentions that phone support is available 24/7 but was not clear whether 24/7 customer service support would rely on overseas staff.

- The organization would create a Maine satellite office if selected. Currently Boston is their closest site.

- The proposal indicates that overpayments are handled through use of a collection agency, but the organization indicated they are willing to discuss that if selected. The proposal was not clear as to whether the state's PFML fund would be made whole prior to the organization recouping overpaid money from the recipient.

- The proposal includes a detailed work plan with a targeted completion date ahead of the date required by statute.

- The organization recommended KPIs with appropriate metrics and goals, and included penalties for not meeting agreed-upon KPIs.

- The proposal did not meet the state's Technical Assessment requirements.

STATE OF MAINE
TEAM CONSENSUS EVALUATION NOTES

RFP #: 202411199
RFP TITLE: PAID FAMILY AND MEDICAL LEAVE (PFML) CLAIMS ADMINISTRATION
BIDDER: Broadspire
DATE: 02/18/2025

EVALUATION OF SECTION IV
Cost Proposal

Lowest Submitted Implementation Cost Proposal	÷	Implementation Cost Proposal Being Scored	X	Score Weight	=	Score
$400,000	÷	**$755,000**	**X**	**10 points**	**=**	**5.30**

Lowest Submitted Ongoing Cost Proposal	÷	Ongoing Cost Proposal Being Scored	X	Score Weight	=	Score
$21,702,748	÷	**$98,452,800**	**X**	**15 points**	**=**	**3.31**

Evaluation Team Comments:

(Intentionally left blank)

STATE OF MAINE
TEAM CONSENSUS EVALUATION NOTES

RFP #: 202411199
RFP TITLE: Pᴀɪᴅ Fᴀᴍɪʟʏ ᴀɴᴅ Mᴇᴅɪᴄᴀʟ Lᴇᴀᴠᴇ (PFML) Cʟᴀɪᴍs Aᴅᴍɪɴɪsᴛʀᴀᴛɪᴏɴ
BIDDER: Charles Taylor
DATE: 02/18/2025

SUMMARY PAGE

Department Name: Department of Labor
Name of RFP Coordinator: Sarah Brydon
Names of Evaluators: Kimberly Smith, Luke Monahan, Timothy Applegate, Rene LeBlanc

Pass/Fail Criteria	Pass	Fail
Section I. Preliminary Information (Eligibility)		
• **Compliance attestation/pledge; attestation that savings will not derive from failure to provide adequate wages**	x	
Scoring Sections	Points Available	Points Awarded
Section II. Organization Qualifications and Experience	**30**	**9**
Section III. Proposed Services	**45**	**15**
Section IV. Cost Proposal	**Implementation 10 Ongoing 15**	**Implementation 8 Ongoing 10.69**
Total Points	**100**	**42.69**

RFP #: 202411199
RFP TITLE: Paid Family and Medical Leave (PFML) Claims Administration
BIDDER: Charles Taylor
DATE: 02/18/2025

OVERVIEW OF SECTION I
Preliminary Information

Section I. Preliminary Information

Evaluation Team Comments:

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STATE OF MAINE
TEAM CONSENSUS EVALUATION NOTES

RFP #: 202411199
RFP TITLE: PAID FAMILY AND MEDICAL LEAVE (PFML) CLAIMS ADMINISTRATION
BIDDER: Charles Taylor
DATE: 02/18/2025

EVALUATION OF SECTION II
Organization Qualifications and Experience

	Points Available	Points Awarded
Section II. Organization Qualifications and Experience	**30**	**9**

Evaluation Team Comments:

- The organization is a large company with many years of experience administering leave and disability claims in the private sector for clients and projects that appear to be smaller in scope.

- The proposal includes an organizational chart but it is very high-level and does not provide useful information.

- While the proposal did include financial information, it appears the organization's liabilities significantly exceed its assets.

RFP #: 202411199
RFP TITLE: Pᴀɪᴅ Fᴀᴍɪʟʏ ᴀɴᴅ Mᴇᴅɪᴄᴀʟ Lᴇᴀᴠᴇ (PFML) Cʟᴀɪᴍꜱ Aᴅᴍɪɴɪꜱᴛʀᴀᴛɪᴏɴ
BIDDER: Charles Taylor
DATE: 02/18/2025

EVALUATION OF SECTION III
Proposed Services

	Points Available	Points Awarded
Section III. Proposed Services	**45**	**15**

Evaluation Team Comments:

- The proposal indicates the organization prioritizes usability, accessibility, and seamless integration. An online portal would be available for workers to take actions such as submitting claims, uploading documents, and opting for tax withholdings, and for employers to take actions such as asserting an undue hardship and reviewing claim statuses, and for health care providers to submit information.

- The proposal did not indicate that workers would be able to create a claim by mail if necessary.

- The proposal did not provide any specific commitments regarding staffing in Maine, which presents concern about remaining compliant with the "meaningful presence in Maine" statutory requirement.

- The proposal refers to a claim denial process that could include review by Department staff, however this was not contemplated in the RFP.

- The proposal mentions multilingual services and auto translation of text, but it is not clear how this would be accomplished.

- The proposal included a basic implementation work plan with high-level goals and timeframes. Most of the implementation content did not have a lot of detail. The most detail was found relative to migration of data from an old system to a new system. However, there will be no such migration as part of this project.

- Recommendations for KPIs were generally appropriate but not specific about metrics, goals, or penalties.

- The proposal did not meet the state's Technical Assessment requirements.

RFP #: 202411199
RFP TITLE: PAID FAMILY AND MEDICAL LEAVE (PFML) CLAIMS ADMINISTRATION
BIDDER: Charles Taylor
DATE: 02/18/2025

EVALUATION OF SECTION IV
Cost Proposal

LOWEST SUBMITTED IMPLEMENTATION COST PROPOSAL	÷	IMPLEMENTATION COST PROPOSAL BEING SCORED	X	SCORE WEIGHT	=	SCORE
$400,000	÷	$500,000	X	10 POINTS	=	8.00

LOWEST SUBMITTED ONGOING COST PROPOSAL	÷	ONGOING COST PROPOSAL BEING SCORED	X	SCORE WEIGHT	=	SCORE
$21,702,748	÷	$30,448,750	X	15 POINTS	=	10.69

Evaluation Team Comments:

(Intentionally left blank)

STATE OF MAINE
TEAM CONSENSUS EVALUATION NOTES

RFP #: 202411199
RFP TITLE: Paid Family and Medical Leave (PFML) Claims Administration
BIDDER: Nava
DATE: 02/18/2025

SUMMARY PAGE

Department Name: Department of Labor
Name of RFP Coordinator: Sarah Brydon
Names of Evaluators: Kimberly Smith, Luke Monahan, Timothy Applegate, Rene LeBlanc

Pass/Fail Criteria	Pass	Fail
Section I. Preliminary Information (Eligibility)		
• **Compliance attestation/pledge; attestation that savings will not derive from failure to provide adequate wages**	x	
Scoring Sections	Points Available	Points Awarded
Section II. Organization Qualifications and Experience	**30**	**12**
Section III. Proposed Services	**45**	**13**
Section IV. Cost Proposal	**Implementation 10 Ongoing 15**	**Implementation 0.22 Ongoing 15**
Total Points	**100**	**40.22**

RFP #: 202411199
RFP TITLE: Paid Family and Medical Leave (PFML) Claims Administration
BIDDER: Nava
DATE: 02/18/2025

OVERVIEW OF SECTION I
Preliminary Information

Section I. Preliminary Information

Evaluation Team Comments:

(Intentionally left blank)

RFP #: 202411199
RFP TITLE: PAID FAMILY AND MEDICAL LEAVE (PFML) CLAIMS ADMINISTRATION
BIDDER: Nava
DATE: 02/18/2025

EVALUATION OF SECTION II
Organization Qualifications and Experience

	Points Available	Points Awarded
Section II. Organization Qualifications and Experience	**30**	**12**

Evaluation Team Comments:

- The organization has significant experience with public sector clients and projects, but not necessarily with the specific type of work outlined in the RFP. The proposal refers to prior work in the context of creating and providing software, but does not describe prior experience with respect to staffing for administration of claims.

- The proposal contemplates that critical components of the requested services (claims administration and customer support) would be done by a subcontractor.

- The proposal included an organizational chart that was very basic and included only the names of subcontractors for critical functions.

- The organization provided financial information demonstrating that its financial foundation is strong.

RFP #: 202411199
RFP TITLE: Paid Family and Medical Leave (PFML) Claims Administration
BIDDER: Nava
DATE: 02/18/2025

EVALUATION OF SECTION III
Proposed Services

	Points Available	Points Awarded
Section III. Proposed Services	**45**	**13**

Evaluation Team Comments:

- The proposal is primarily focused on software, not the services requested in the RFP. Critical components would be subcontracted. Some areas of the RFP were not addressed in the proposal at all, and some were addressed with minimal specifics.

- The proposal mentions leveraging UI data but that is not a foundational component of the requested services.

- The proposal indicates the organization will be able to interface with the existing PFML Contributions Portal.

- The proposal speaks to a bias toward hiring in Maine, not a commitment to hire in Maine at specific levels or volumes. It is not clear whether current Maine staffing is minimal or nonexistent.

- The implementation work plan did not go into enough depth to create a sense of confidence that the organization would be able to accomplish a successful rollout by the deadline.

- The proposal did not include relevant metrics, goals, or SLAs. Rather, the proposal described what their software is able to track. The proposal did include that 100% of Maine workers will be able to create an account, but this is an unnecessary metric; only workers who request leave will need an account.

- The proposal did not meet the state's Technical Assessment requirements.

STATE OF MAINE
TEAM CONSENSUS EVALUATION NOTES

RFP #: 202411199
RFP TITLE: PAID FAMILY AND MEDICAL LEAVE (PFML) CLAIMS ADMINISTRATION
BIDDER: Nava
DATE: 02/18/2025

EVALUATION OF SECTION IV
Cost Proposal

Lowest Submitted Implementation Cost Proposal	÷	Implementation Cost Proposal Being Scored	X	Score Weight	=	Score
$400,000	÷	**$18,244,385**	**X**	**10 points**	**=**	**0.22**

Lowest Submitted Ongoing Cost Proposal	÷	Ongoing Cost Proposal Being Scored	X	Score Weight	=	Score
$21,702,748	÷	**$21,702,748**	**X**	**15 points**	**=**	**15**

Evaluation Team Comments:

(Intentionally left blank)

STATE OF MAINE
TEAM CONSENSUS EVALUATION NOTES

RFP #: 202411199
RFP TITLE: Pᴀɪᴅ Fᴀᴍɪʟʏ ᴀɴᴅ Mᴇᴅɪᴄᴀʟ Lᴇᴀᴠᴇ (PFML) Cʟᴀɪᴍs Aᴅᴍɪɴɪsᴛʀᴀᴛɪᴏɴ
BIDDER: Public Consulting Group
DATE: 02/18/2025

SUMMARY PAGE

Department Name: Department of Labor
Name of RFP Coordinator: Sarah Brydon
Names of Evaluators: Kimberly Smith, Luke Monahan, Timothy Applegate, Rene LeBlanc

Pass/Fail Criteria	Pass	Fail
Section I. Preliminary Information (Eligibility)		
• **Compliance attestation/pledge; attestation that savings will not derive from failure to provide adequate wages**	x	
Scoring Sections	Points Available	Points Awarded
Section II. Organization Qualifications and Experience	**30**	**22**
Section III. Proposed Services	**45**	**33**
Section IV. Cost Proposal	**Implementation 10 Ongoing 15**	**Implementation 4.24 Ongoing 2.48**
Total Points	**100**	**61.72**

RFP #: 202411199
RFP TITLE: Paid Family and Medical Leave (PFML) Claims Administration
BIDDER: Public Consulting Group
DATE: 02/18/2025

OVERVIEW OF SECTION I
Preliminary Information

Section I. Preliminary Information

Evaluation Team Comments:

(Intentionally left blank)

STATE OF MAINE
TEAM CONSENSUS EVALUATION NOTES

RFP #: 202411199
RFP TITLE: Paid Family and Medical Leave (PFML) Claims Administration
BIDDER: Public Consulting Group
DATE: 02/18/2025

EVALUATION OF SECTION II
Organization Qualifications and Experience

	Points Available	Points Awarded
Section II. Organization Qualifications and Experience	**30**	**22**

Evaluation Team Comments:

- The organization has significant experience in consulting and coordinating services for a lot of different types of customers, including in the public sector, but does not have experience in PFML or in the direct provision of services like claims administration.

- The proposal included an organizational chart with experience levels, resumes, and job descriptions.

- The organization disclosed 17 litigations in the last 5 years, stating that none would compromise the organization's ability to complete the work requested. The organization provided information showing a low-risk financial situation.

STATE OF MAINE
TEAM CONSENSUS EVALUATION NOTES

RFP #: 202411199
RFP TITLE: Paid Family and Medical Leave (PFML) Claims Administration
BIDDER: Public Consulting Group
DATE: 02/18/2025

EVALUATION OF SECTION III
Proposed Services

	Points Available	Points Awarded
Section III. Proposed Services	**45**	**33**

Evaluation Team Comments:

- The proposal describes a fully customized system built off existing technology. The proposal had a lot of detail about customer service and call center services, with less detail about claims administration functions.

- The proposal indicates claims will be accepted online or by phone, using a dynamic intake questionnaire.

- The proposal indicates customer service support will include bilingual staff as well as a language line, and that Google Translate will be used for translation of some languages.

- The organization has 14 active projects in Maine, and office in Portland, and staff across the state. A call center staff of 70 would also be hired in Maine if the organization is selected.

- The proposal indicates that benefit payments will be processed weekly, not daily, and that the state may need to approve each payment file. While the proposal notes that these recommendations can be discussed, they raise questions about what the organization frames as their responsibility versus the state's responsibility.

- The proposal includes an implementation work plan that includes specific details and dates.

- The proposal includes appropriate KPIs that are indicative of good service, but does not include penalties for missed KPIs.

- The proposal did not meet the state's Technical Assessment requirements.

STATE OF MAINE
TEAM CONSENSUS EVALUATION NOTES

RFP #: 202411199
RFP TITLE: Paid Family and Medical Leave (PFML) Claims Administration
BIDDER: Public Consulting Group
DATE: 02/18/2025

EVALUATION OF SECTION IV
Cost Proposal

Lowest Submitted Implementation Cost Proposal	،	Implementation Cost Proposal Being Scored	X	Score Weight	=	Score
$400,000	،	**$944,321**	X	**10 points**	=	**4.24**

Lowest Submitted Ongoing Cost Proposal	،	Ongoing Cost Proposal Being Scored	X	Score Weight	=	Score
$21,702,748	،	**$131,130,000**	X	**15 points**	=	**2.48**

Evaluation Team Comments:

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RFP #: 202411199
RFP TITLE: Paid Family and Medical Leave (PFML) Claims Administration
BIDDER: SaviLinx
DATE: 02/18/2025

SUMMARY PAGE

Department Name: Department of Labor
Name of RFP Coordinator: Sarah Brydon
Names of Evaluators: Kimberly Smith, Luke Monahan, Timothy Applegate, Rene LeBlanc

Pass/Fail Criteria	Pass	Fail
Section I. Preliminary Information (Eligibility)		
• **Compliance attestation/pledge; attestation that savings will not derive from failure to provide adequate wages**	x	
Scoring Sections	Points Available	Points Awarded
Section II. Organization Qualifications and Experience	**30**	**22**
Section III. Proposed Services	**45**	**34**
Section IV. Cost Proposal	**Implementation 10 Ongoing 15**	**Implementation 0.92 Ongoing 5.13**
Total Points	100	62.05

RFP #: 202411199
RFP TITLE: Paid Family and Medical Leave (PFML) Claims Administration
BIDDER: SaviLinx
DATE: 02/18/2025

OVERVIEW OF SECTION I
Preliminary Information

Section I. Preliminary Information

Evaluation Team Comments:

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STATE OF MAINE
TEAM CONSENSUS EVALUATION NOTES

RFP #: 202411199
RFP TITLE: Paid Family and Medical Leave (PFML) Claims Administration
BIDDER: SaviLinx
DATE: 02/18/2025

EVALUATION OF SECTION II
Organization Qualifications and Experience

	Points Available	Points Awarded
Section II. Organization Qualifications and Experience	**30**	**22**

Evaluation Team Comments:

- The organization was founded in 2013 and states a core purpose of helping people and elevating human connection. It has experience with public sector work, including with the state of Maine (call center support for Maine CDC, Maine SUI, and Maine PFML), however it does not have experience providing end-to-end claims administration services.

- The proposal includes detailed organizational charts with key staff named and roles defined.

- The organization provided financial information showing a net loss in 2022 followed by a recovery in 2023, an overall rating of low-moderate risk, and overall current stability. The organization has been involved in no litigation in the last 5 years.

RFP #: 202411199
RFP TITLE: Pᴀɪᴅ Fᴀᴍɪʟʏ ᴀɴᴅ Mᴇᴅɪᴄᴀʟ Lᴇᴀᴠᴇ (PFML) Cʟᴀɪᴍs Aᴅᴍɪɴɪsᴛʀᴀᴛɪᴏɴ
BIDDER: SaviLinx
DATE: 02/18/2025

EVALUATION OF SECTION III
Proposed Services

	Points Available	Points Awarded
Section III. Proposed Services	**45**	**34**

Evaluation Team Comments:

- The proposal contemplates GSI Benefit Exchange Network (BEN) to be used as the portal and processing technology system, providing access for claimants, employers, and health care providers. Claims would be accepted by phone or online, no mention of mail. The proposal indicates that Department staff will have read-only system access as requested in the RFP.

- The proposal includes the use of French and Spanish bilingual agents within the call center. Questions can be addressed through IVR or portal outside call center hours of operation.

- The organization was founded in Maine, and already has sites in Brunswick and Caribou. The proposal commits to 50% or more staffing in Maine.

- The proposal discusses fraud prevention strategies, but indicates that suspected fraud cases will be referred to the state.

- The proposal discusses overpayment options (e.g., credit card, payment plans, or reduction of future benefits) but did not commit to making the fund whole before recovering overpaid money.

- The proposal indicates that the organization can commit to processing 1099 forms as the end of the year.

- The proposal included an implementation work plan with detailed milestones and goal dates.

- The proposal met the state's Technical Assessment requirements.

RFP #: 202411199
RFP TITLE: Paid Family and Medical Leave (PFML) Claims Administration
BIDDER: SaviLinx
DATE: 02/18/2025

EVALUATION OF SECTION IV
Cost Proposal

Lowest Submitted Implementation Cost Proposal	،	Implementation Cost Proposal Being Scored	X	Score Weight	=	Score
$400,000	،	$4,350,489	X	10 points	=	0.92

Lowest Submitted Ongoing Cost Proposal	،	Ongoing Cost Proposal Being Scored	X	Score Weight	=	Score
$21,702,748	،	$63,498,351	X	15 points	=	5.13

Evaluation Team Comments:

(Intentionally left blank)

RFP #: 202411199
RFP TITLE: PAID FAMILY AND MEDICAL LEAVE (PFML) CLAIMS ADMINISTRATION
BIDDER: Sedgwick
DATE: 02/18/2025

SUMMARY PAGE

Department Name: Department of Labor
Name of RFP Coordinator: Sarah Brydon
Names of Evaluators: Kimberly Smith, Luke Monahan, Timothy Applegate, Rene LeBlanc

Pass/Fail Criteria	Pass	Fail
Section I. Preliminary Information (Eligibility)		
• **Compliance attestation/pledge; attestation that savings will not derive from failure to provide adequate wages**	x	
Scoring Sections	Points Available	Points Awarded
Section II. Organization Qualifications and Experience	**30**	**12**
Section III. Proposed Services	**45**	**18**
Section IV. Cost Proposal	**Implementation 10 Ongoing 15**	**Implementation 10 Ongoing 0**
Total Points	**100**	**40**

RFP #: 202411199
RFP TITLE: Pᴀɪᴅ Fᴀᴍɪʟʏ ᴀɴᴅ Mᴇᴅɪᴄᴀʟ Lᴇᴀᴠᴇ (PFML) Cʟᴀɪᴍs Aᴅᴍɪɴɪsᴛʀᴀᴛɪᴏɴ
BIDDER: Sedgwick
DATE: 02/18/2025

OVERVIEW OF SECTION I
Preliminary Information

Section I. Preliminary Information

Evaluation Team Comments:

(Intentionally left blank)

STATE OF MAINE
TEAM CONSENSUS EVALUATION NOTES

RFP #: 202411199
RFP TITLE: Pᴀɪᴅ Fᴀᴍɪʟʏ ᴀɴᴅ Mᴇᴅɪᴄᴀʟ Lᴇᴀᴠᴇ (PFML) Cʟᴀɪᴍs Aᴅᴍɪɴɪsᴛʀᴀᴛɪᴏɴ
BIDDER: Sedgwick
DATE: 02/18/2025

EVALUATION OF SECTION II
Organization Qualifications and Experience

	Points Available	Points Awarded
Section II. Organization Qualifications and Experience	**30**	**12**

Evaluation Team Comments:

- The organization has a long history as a large TPA, with extensive experience providing leave and disability claims administration services in the private sector, including for very large employer populations.

- The organization provided financial information indicating a financial stress score of moderate-high.

- The proposal included an organizational chart with job descriptions for Maine PFML project.

RFP #: 202411199
RFP TITLE: Pᴀɪᴅ Fᴀᴍɪʟʏ ᴀɴᴅ Mᴇᴅɪᴄᴀʟ Lᴇᴀᴠᴇ (PFML) Cʟᴀɪᴍs Aᴅᴍɪɴɪsᴛʀᴀᴛɪᴏɴ
BIDDER: Sedgwick
DATE: 02/18/2025

**EVALUATION OF SECTION III
Proposed Services**

	Points Available	Points Awarded
Section III. Proposed Services	**45**	**18**

Evaluation Team Comments:

- The proposal seemed in some places to include responses that may have been copied and pasted from private sector PFML proposals. The tone of the proposal is not in alignment with the way the state wants claimants to be treated.

- The organization currently has 56 Maine employees and is committed to increasing their presence in Maine if selected.

- The proposal states that the organization agrees to support everything requested at a high level, but when more specifics were presented, those were indicated as areas where workarounds would be needed.

- The proposal indicates that claims will be able to be submitted by phone, portal, or email, but not by mail. A customer service call center will be available for Tier 1 claimant questions through call or live chat, with Tier 2 questions going to a claims agent to get a response in one business day. Two-way text, web messaging, and 24/7 portal chat bot are also described.

- The proposal indicated the organization would process reconsiderations and grant access to Department staff for appeal processing purposes.

- The proposal included an implementation work plan that would meet required timelines but did not include specific details. It also referred to child support enforcement which calls into question whether content was copied and pasted from another proposal.

- The proposal included KPI recommendations and 7% fees at risk for failure to meet them.

- The proposal did not meet the state's Technical Assessment requirements.

RFP #: 202411199
RFP TITLE: Pᴀɪᴅ Fᴀᴍɪʟʏ ᴀɴᴅ Mᴇᴅɪᴄᴀʟ Lᴇᴀᴠᴇ (PFML) Cʟᴀɪᴍꜱ Aᴅᴍɪɴɪꜱᴛʀᴀᴛɪᴏɴ
BIDDER: Sedgwick
DATE: 02/18/2025

EVALUATION OF SECTION IV
Cost Proposal

Lowest Submitted Implementation Cost Proposal	؛	Implementation Cost Proposal Being Scored	X	Score Weight	=	Score
$400,000	؛	**$400,000**	**X**	**10 points**	**=**	**10**

Lowest Submitted Ongoing Cost Proposal	؛	Ongoing Cost Proposal Being Scored	X	Score Weight	=	Score
$21,702,748	؛	**n/a**	**X**	**15 points**	**=**	**0**

Evaluation Team Comments:

The organization modified the Cost Proposal Form to reflect only 1 year instead of the full period of performance for Ongoing Costs. Because they failed to follow the instructions provided, they were given 0 out of 15 points for Ongoing Costs.

RFP #: 202411199
RFP TITLE: Paid Family and Medical Leave (PFML) Claims Administration
BIDDER: Unum
DATE: 02/18/2025

SUMMARY PAGE

Department Name: Department of Labor
Name of RFP Coordinator: Sarah Brydon
Names of Evaluators: Kimberly Smith, Luke Monahan, Timothy Applegate, Rene LeBlanc

Pass/Fail Criteria	Pass	Fail
Section I. Preliminary Information (Eligibility)		
• **Compliance attestation/pledge; attestation that savings will not derive from failure to provide adequate wages**	x	
Scoring Sections	Points Available	Points Awarded
Section II. Organization Qualifications and Experience	**30**	**28**
Section III. Proposed Services	**45**	**26**
Section IV. Cost Proposal	**Implementation 10 Ongoing 15**	**Implementation 0.80 Ongoing 1.33**
Total Points	**100**	**56.13**

RFP #: 202411199
RFP TITLE: PAID FAMILY AND MEDICAL LEAVE (PFML) CLAIMS ADMINISTRATION
BIDDER: Unum
DATE: 02/18/2025

OVERVIEW OF SECTION I
Preliminary Information

Section I. Preliminary Information

Evaluation Team Comments:

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STATE OF MAINE
TEAM CONSENSUS EVALUATION NOTES

RFP #: 202411199
RFP TITLE: PAID FAMILY AND MEDICAL LEAVE (PFML) CLAIMS ADMINISTRATION
BIDDER: Unum
DATE: 02/18/2025

EVALUATION OF SECTION II
Organization Qualifications and Experience

	Points Available	Points Awarded
Section II. Organization Qualifications and Experience	**30**	**28**

Evaluation Team Comments:

- The organization is a large company with a long history and extensive history providing leave and disability claims administration services for the private sector, including to customers with large employee populations.

- The proposal was somewhat disorganized. Some of the requested information was provided through generic, general reports rather than condensed and summarized to be relevant to this specific proposal.

- The proposal includes financial information indicating stability and a low-moderate risk level.

STATE OF MAINE
TEAM CONSENSUS EVALUATION NOTES

RFP #: 202411199
RFP TITLE: PAID FAMILY AND MEDICAL LEAVE (PFML) CLAIMS ADMINISTRATION
BIDDER: Unum
DATE: 02/18/2025

EVALUATION OF SECTION III
Proposed Services

	Points Available	Points Awarded
Section III. Proposed Services	**45**	**26**

Evaluation Team Comments:

- The proposal did address all areas of the RFP but did not go into a lot of detail. Responses were very brief (e.g., reciting a portion of the RFP and responding with "confirmed").

- The proposal did not include proposed processes or strategies reconsiderations or for undue hardship assertions, indicating that these would be developed with the Department during implementation. The proposal contemplates leveraging the existing PFML Contributions Portal for employers to submit undue hardship assertions.

- The organization declines to allow Department staff access to the organization's system for any reason, including oversight.

- The proposal included a detailed implementation work plan with milestones and goals.

- The proposal referred to a go-live date of 5/1/2026, which is not in alignment with the RFP.

- The proposal included some general metrics, but did not include specific metrics they asserted they could meet, and did not include any penalties for failing to meet success metrics. The proposal indicated that the state would receive metrics via static reporting and did not refer to any real-time data or dashboards for Department staff.

- The organization currently employs 2,250 Maine employees and has a home office in Portland.

- The proposal did not meet the state's Technical Assessment requirements.

STATE OF MAINE
TEAM CONSENSUS EVALUATION NOTES

RFP #: 202411199
RFP TITLE: PAID FAMILY AND MEDICAL LEAVE (PFML) CLAIMS ADMINISTRATION
BIDDER: Unum
DATE: 02/18/2025

EVALUATION OF SECTION IV
Cost Proposal

Lowest Submitted Implementation Cost Proposal	÷	Implementation Cost Proposal Being Scored	X	Score Weight	=	Score
$400,000	÷	**$5,000,000**	**X**	**10 points**	**=**	**0.80**

Lowest Submitted Ongoing Cost Proposal	÷	Ongoing Cost Proposal Being Scored	X	Score Weight	=	Score
$21,702,748	÷	**$245,568,000**	**X**	**15 points**	**=**	**1.33**

Evaluation Team Comments:

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RFP #: 202411199
RFP TITLE: PAID FAMILY AND MEDICAL LEAVE (PFML) CLAIMS ADMINISTRATION
BIDDER NAME: Aflac
DATE: 2/13/2025
EVALUATOR NAME: Kimberly Smith
EVALUATOR DEPARTMENT: Labor

Individual Evaluator Comments:
Organization Qualifications and Experience
- Overview of Organization
    - Submission files difficult to determine order
    - SOC I and II Type II certifications provided – excellent
    - BCDR is thorough and seems well-tested
    - Is the vendor for Connecticut – covers 1.5 million workers

- National and global recognition – multiple – p27-28
    - Subcontractors – multiple, "big name" companies
    - Organizational Chart – not included
    - Financial Viability – not included
    - Certificate of Insurance – not included
    - Presence in SOM: Currently 50 employees, committed to hiring claims staff largely from Maine. Some will be in CT and FL; capitalize on existing operations and provides business continuity

Proposed Services
- Services to be Provided
    - 3 portals (Admin, Worker, Employer) 24x7 availability; will use Maine workers and employers for usability testing (III p6)
    - ADA compliant – important
    - Mobile and desktop friendly
    - Includes ID validation
    - English and Spanish – other languages?
    - CT system connects to CT ReEmployCT system, therefore likely replicate connection to ReEmployME (Maine UI system)
        - Employee portal seems to cover all requirements
        - Employer portal seems to cover all requirements, undue hardship logged either by calling or uploading documentation
        - Employer-wide declarations 'opt-out' of undue hardship not included; covered by including a recurring statement on the employment verification form
        - Admin portal – will allow for viewing documents, phone calls completed, and communications with claimant; dashboards available, customized during implementation;
        - Health care providers – can submit documentation by mail, fax or email; fax and mailed documents uploaded by Aflac staff using barcodes on forms; CT health care providers conduct about 77% of

RFP #: 202411199
RFP TITLE: Paid Family and Medical Leave (PFML) Claims Administration
BIDDER NAME: Aflac
DATE: 2/13/2025
EVALUATOR NAME: Kimberly Smith
EVALUATOR DEPARTMENT: Labor

- activity by fax, Aflac saying that provider portal may not be cost effective, but willing to discuss. Providers will have dedicated email address and can call.
  - Appeals – can accommodate both initial reconsideration and appeals to DOL; DOL hearings officers will be able to upload documentation to case, but claims system cannot be accessed by DOL staff. Aflac will provide claims records within two business days. (III p14). Not sure how this relates to statement earlier about access to documents.
  - Claims call center – 8-6 EST M-F. will have dedicated DOL number. All calls recorded. Live monitoring available (unsure if DOL can do this or just Aflac mgmt.)
  - Documents review – within 5 business days of receipt
  - Benefits decisions – within 5 business days of all documentation received; notification sent to claimant and employer
  - Claims have a set date to submit documentation, but automatically get a 15-day extension if not all are submitted. If after extension documentation is still missing, claim denied within 5 business days
  - Benefit calculation can be configured in Aflac system
  - Call center will answer 80% of calls within 30 seconds, commit to less than 3% abandonment rate and 85% first call resolution
  - Overpayment recovery, fraud detection and prevention all build in processes
  - KPI Recommendations
    - Suggested SLA provided; all seem appropriate and indicative of good service
    - Responses to categories included in RFP are good
  - Implementation – Work Plan
    - Includes interviews with Maine's functional leads
    - Aflac team includes PM, Operations Executive, Account Executive, and Director of Leave Solutions
    - Implementation team remains in place through and beyond golive
    - Recruiting: includes background checks, will use Maine JobLink, work with veterans and VR services; 8 week training program
    - Sample project plan provided. Has good level of detail, assume the sample is because of assumed dates and that it is adjustable. Begins with March 2025 contract award, kickoff begins end of April. Works for contract negotiation and appeals period. All Modules would go live April 1, 2026

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STATE OF MAINE
INDIVIDUAL EVALUATION NOTES

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RFP #: 202411199
RFP TITLE: Paid Family and Medical Leave (PFML) Claims Administration
BIDDER NAME: Aflac
DATE: 1/30/2025
EVALUATOR NAME: Luke Monahan
EVALUATOR DEPARTMENT: Maine Department of Labor

Individual Evaluator Comments:
Organization Qualifications and Experience
- Overview of Organization
  - A general annual report included in this section. It appears another file may not have been submitted that would have addressed some of the sections below.
  - Operating for 69 years, in multiple countries for insurance services.
  - 12,000+ employees.
  - Provides life insurance products including medical and disability replated products.
  - P - Only private company fully operation benefits administration for a State-mandated PFML program (Connecticut PFML).

- Subcontractors
  - Not addressed.

- Organizational Chart
  - Not addressed. Executive staff found in annual report.

- Litigation
  - Not addressed.

- Financial Viability
  - Financial information included in annual report present a sound financial foundation of the company.
  - No balance sheets or Dun & Bradstreet provided.

- Certificate of Insurance
  - Not addressed

Proposed Services
- Services to be Provided
  - P - Aflac only private insurance carrier operating a state mandated PFML program in Connecticut.
  - Received recent recognition by the Governor of CT for its performance of the CT PFML program.
  - Propose using maine.gov as an entry point to claims portal with Aflac.
  - Accessibility and Usability testing enhances portal experience.
  - Claimant portal to initiate leave applications.

RFP #: 202411199
RFP TITLE: Paid Family and Medical Leave (PFML) Claims Administration
BIDDER NAME: Aflac
DATE: 1/30/2025
EVALUATOR NAME: Luke Monahan
EVALUATOR DEPARTMENT: Maine Department of Labor

- Desktop or mobile friendly
- Portal available in English or Spanish.
- P – password resets, language preference, FAQ guides, overpayment features.
- Provides requested functionality – dashboard picture included to show what it looks like.
  - Employer Portal
    - Employers can review claims, submit info, raise undue hardship claim.
    - Provides requested functionality
  - Admin portal
    - For DOL staff to see claim data.
    - Data dashboard and audit functionality.
  - Provider portal
    - I - Company notes providers generally do not use online portals and can submit info via mail fax or email.
    - Providers can call customer service line 8am-6pm to answer questions.
  - Claims Administration uses a cloud-based Salesforce system.
  - Will develop and review process guide to ensure compliance with rules.
  - Will build API with contributions portal for wage data.
  - Claims can submitted via portal, telephone, mail or fax.
  - The claims manager will review the claim within 5 days of receiving all the info.
  - If approved benefits are calculated within the system.
  - Reconsiderations processed.
  - Can provide claims info in 2 days for appeal hearings.
  - Dedicated PFML customer support line M-F 8am-5pm.
  - Calls recorded for quality.
  - 80% of calls answered within 3 seconds.
  - Claimants receive welcome packet after claim with information and on process and information to provide.
  - The team manager reviews all denials before finalization.
  - Language access – all base services provided in English and Spanish with language line abilities for other languages.
  - Payment process described – 1099G form issued to claimants at end of year.
  - Provides debit card payments as requested.

RFP #: 202411199
RFP TITLE: Paid Family and Medical Leave (PFML) Claims Administration
BIDDER NAME: Aflac
DATE: 1/30/2025
EVALUATOR NAME: Luke Monahan
EVALUATOR DEPARTMENT: Maine Department of Labor

- o Overpayment recovery specialists to reach out when overpayment is made for collections.
- o Identity verification for claims on the front end. If flagged as suspicious gets sent to a special investigations' unit for review.
- o Claims software Salesforce, Majesco/Claims vantage.
- o Engages usability testing throughout processes.
- o Maine presence
  - ▪ Currently there are 50 remote workers in Maine
  - ▪ Commitment to ensuring key roles with Maine based employees.
- o Says they can meet all required deadlines for implementation.
- o Quality assurance process described page 24-26.

- Implementation – Work Plan
  - o P – work plan notes readiness by 2/2/26.
  - o P – prior history of successful roll out of CT PFML plan on tight timeline.
  - o P – Very detailed program implementation schedule with all major steps and milestones listed creates a lot of confidence, along with CT PFML roll out, that this vendor can achieve the deliverables in the timeframes provided.

- KPI Recommendations
  - o Starting page 28. Full metrics proposed in Exhibit A.
  - o Key indicators - 90% initial claims decided 5 business days, 80% of calls answered 30 seconds or less, 85% or more first call resolution, 90% claim determination accuracy,
  - o P – very thorough metric proposal.
  - o Q – penalties not mentioned?

STATE OF MAINE
INDIVIDUAL EVALUATION NOTES

RFP #: 202411199
RFP TITLE: Pᴀɪᴅ Fᴀᴍɪʟʏ ᴀɴᴅ Mᴇᴅɪᴄᴀʟ Lᴇᴀᴠᴇ (PFML) Cʟᴀɪᴍs Aᴅᴍɪɴɪsᴛʀᴀᴛɪᴏɴ
BIDDER NAME: Aflac
DATE: 02/17/2025
EVALUATOR NAME: Timothy Applegate
EVALUATOR DEPARTMENT: MDOL

Individual Evaluator Comments:
Organization Qualifications and Experience
- Overview of Organization:
  - Bidder mentions many projects, including PFML projects. They mention supporting projects and building systems.
  - Stated qualifications and skills are designing and developing software.
  - The 'meaningful presence in Maine' area was not addressed.
- Subcontractors: The bidder does not call them subcontractors but mentions nine (9) software platforms it uses to support its business processes. A further four (4) 'supporting tools' were mentioned as well.
- No organizational chart provided.
- Bidder did not provide information concerning litigation.
- Limited financial information provided. Large cash reserves.
- Certificate of insurance provided.

Proposed Services
- Services to be Provided:
  - Aflac provided a very thorough and detailed overview of the methods and resources they will use on their existing platform. The proposal covered all questions and discussed the employee, employer and administrative functions of their system. They also provide information on their customer support process which covers all aspects and demonstrated a depth of experience with customer service.
  - Bidder addressed and confirmed all items under 'Online Portal'.
  - 'Claims processing' will utilize ReEmployME data – will need MOU.
  - Detailed overview of reconsideration process.
  - Dedicated call center.
  - 80% answer withing 30 seconds, 3% abandonment rate and 85% first call resolution.
  - 'Payments section thorough. Did not address 'restoring money to trust fund'.
  - Robust fraud protection. Multifactor controls.
  - All items for 'Claims System' addressed.

- KPI recommendations:
  - Reconsideration and appeal overturn rates – Aflac proposes and independent, dedicated group of reconsideration case managers. They offer to provide documentation if requested.

STATE OF MAINE
INDIVIDUAL EVALUATION NOTES

RFP #: 202411199
RFP TITLE: Pᴀɪᴅ Fᴀᴍɪʟʏ ᴀɴᴅ Mᴇᴅɪᴄᴀʟ Lᴇᴀᴠᴇ (PFML) Cʟᴀɪᴍs Aᴅᴍɪɴɪsᴛʀᴀᴛɪᴏɴ
BIDDER NAME: Aflac
DATE: 02/17/2025
EVALUATOR NAME: Timothy Applegate
EVALUATOR DEPARTMENT: MDOL

- o Call center metrics – The bidder provided their standards for speed to answer, abandon rate and first call resolution.
- o Metrics on claims - 98% of ineligibility notices are issued within 5 days. 90% of initial decisions are issued within 5 business days.
- o Audit expectations – bidder provided information on reviewing/auditing phone calls to ensure a high level of customer service. They did not provide information concerning reviews of claim submissions.

- Implementation – Work Plan:
  - o Bidder provided a very detailed implementation time chart.

RFP #: 202411199
RFP TITLE: Paid Family and Medical Leave (PFML) Claims Administration
BIDDER NAME: AFLAC
DATE: 2/3/2025
EVALUATOR NAME: Rene LeBlanc
EVALUATOR DEPARTMENT: MaineIT

<u>Individual Evaluator Comments</u>:
Organization Qualifications and Experience
- Overview of Organization
  - It appears the actual e-mail with this section was corrupted so we could not adequately review it.
  - Provided their 2023 Sustainability Report, but it was identified as 2025 focus in the introductions.
    - The financials were for 2019-2023.
- Subcontractors
  - They did not mention whether they would use subcontractors or not.
- Appendix C
  - Company Overview
    - Provided in the solution
  - 3 reference projects
    - Not Provided due to the file error.
    - They did note that they are CT's PFML vendor.
- Organizational Chart
  - Did not provide
- List of Litigations
  - Did not address
- Financial Viability (D&B)
  - Did not provide, but did provide financial info in the sustainability document.
- Certificate of Insurance
  - Did not provide.

Proposed Services
- Services to be Provided
  - Platform based on Salesforce SaaS solutions
  - All services, processing and data are performed within the US
  - Claims to be the only carrier currently administering a mandated State Paid Leave program -- CT.
  - MFA Authentication
  - 3 portals:
    - Claimant
    - Admin
    - Employer
  - All 3 portals available 24x7
  - Access from computers, phones and tablets

RFP #: 202411199
RFP TITLE: Paid Family and Medical Leave (PFML) Claims Administration
BIDDER NAME: AFLAC
DATE: 2/3/2025
EVALUATOR NAME: Rene LeBlanc
EVALUATOR DEPARTMENT: MaineIT

- o All requirements available day 1
- o ADA Compliant
- o They confirmed they would meet all requirements in the RFP
- o They provided screenshots of their portal and discussed how it met our requirements.
- o Do have a presence in Maine

- Implementation – Work Plan
  - o They provided an "Illustrative Sample"
    - ▪ It wasn't clear if that is a schedule they plan to use
    - ▪ The plan did show a go-live date of 4/1/26, so they did take that into account.

STATE OF MAINE
INDIVIDUAL EVALUATION NOTES

RFP #: 202411199
RFP TITLE: Paid Family and Medical Leave (PFML) Claims Administration
BIDDER NAME: AidKit
DATE: 2/13/2025
EVALUATOR NAME: Kimberly Smith
EVALUATOR DEPARTMENT: Labor

Individual Evaluator Comments:
Organization Qualifications and Experience

- Overview of Organization
  - Files fairly well labeled
  - Schedule 3 in Cost Proposal not completed correctly
  - Founded in 2021
  - Multiple government customers
- Subcontractors – unknown
  - Organizational Chart – team is named with estimated FTE per person. No info on experience levels
  - Financial Viability – strong growth in three years, 2021-2023; SOM contract would likely be the largest single contract/customer based on annual income; no D&B
  - Certificate of Insurance – provided. Includes $5M cyber
  - Presence in SOM: committed to establishing a meaningful presence

Proposed Services
- Services to be Provided
  - AidKit will provide a customizable system and training on the system
  - Does NOT provide staffing for claims
  - System is highly configurable
- KPI Recommendations
  - Suggestions include administrative efficiency as well as claims profiles
  - Nothing about system uptime and performance
- Implementation – Work Plan
  - High-level plan that goes live for claims taking by April 2026. May 2026 for claims processing and benefit disbursements
  - Post-go-live for health care providers and employers: June-August 2026, including undue hardship. Maine cannot process claims and make benefit payments without this functionality, would violate the law.

STATE OF MAINE
INDIVIDUAL EVALUATION NOTES

RFP #: 202411199
RFP TITLE: Paid Family and Medical Leave (PFML) Claims Administration
BIDDER NAME: Aidkit
DATE: 1/28/2025
EVALUATOR NAME: Luke Monahan
EVALUATOR DEPARTMENT: Maine Department of Labor

<u>Individual Evaluator Comments</u>:
Organization Qualifications and Experience

- Overview of Organization
  - "Tech-enabled services company with a proprietary underlying technology platform system"
  - Created in 2021 – registered as a public benefits corporation in Delaware and "on track to full B-Copr certification".
  - Proposes Saas claims administration software.
    - N – the RFP is asking for claims administration services, not just software.
  - Providing services in 8 States (not Maine) to 40 programs.
  - 3 references – Colorado DOL Benefit Recovery fund, City of Cambridge for Rise Up Cambridge initiative, California Department of Social Services for Guaranteed Income Pilot Programs.
  - N – No Claims administration experience.
  - N – small scale technology projects comparatively.
- Subcontractors
  - N – RFP did not address this.
- Organizational Chart
  - Top level org chart provided with key executive staff named.
- Litigation
  - None in the last 5 years.
- Financial Viability
  - N – only balance sheet provided, no Dunn & Bradstreet as requested. Very small and new business gives concerns about viability.
- Certificate of Insurance
  - Provided

Proposed Services
- Services to be Provided
  - N – this vendor is only selling claims administration and portal software which is not what the RFP asks for.
  - N – 10 pages only, which even for a software system, provides a severe lack of detail that creates grave concerns this proposal would provide services required for a contract of this scope.
  - N – overall proposal is disorganized, confused, and ineffective in speaking to the requirements of the RFP.

RFP #: 202411199
RFP TITLE: Paid Family and Medical Leave (PFML) Claims Administration
BIDDER NAME: Aidkit
DATE: 1/28/2025
EVALUATOR NAME: Luke Monahan
EVALUATOR DEPARTMENT: Maine Department of Labor

- o Discusses an online portal through which workers can submit claims, manage benefits usage, view leave balance, and access resources.
- o Upload photo ID for verification.
- o The system allows customer support through phone, email, live chat, text messaging and video calls.
- o Discusses APIs the system could include with contributions portal and "multiple sources and systems".
- o Mentions "tax withholding options are seamlessly integrated into the disbursement workflow".
- o Fraud prevention addressed through identity verification, human review workflows for claim anomalies, and form verification against other databases.
- o N – no discussion on fraud investigations, just system prevention.
- o N – 3 sentences on data reporting.
- o N – proposal discusses training program to train PFML staff on the software. Again – not what the RFP requested. Maine PFML does not have staff to do claims adjudication.
- o Maine presence – says they are committed to "hire local staff and establish a satellite office in the state". There is no Maine presence.
- Implementation – Work Plan
  - o N – basic work plan that focuses on software system development and roll out.
  - o N – not what the state is asking for in the RFP and not even enough detail to create confidence in a software roll out.
- KPI Recommendations
  - o N – KPI recommendation around claims processing and call center customer service, but proposed services do not even address providing these services. It's unclear what the vendor is even proposing here.

STATE OF MAINE
INDIVIDUAL EVALUATION NOTES

RFP #: 202411199
RFP TITLE: Paid Family and Medical Leave (PFML) Claims Administration
BIDDER NAME: AidKit
DATE: 02/17/2025
EVALUATOR NAME: Timothy Applegate
EVALUATOR DEPARTMENT: MDOL

Individual Evaluator Comments:
Organization Qualifications and Experience:
- Overview of Organization
  - Bidder mentions having 40 contracts in 8 states the details of which were not provided.
  - Bidder provided descriptions of three projects, all of which are system based and did not address all items in the Scope of Services.
  - The 'meaningful presence in Maine' was not demonstrated or addressed in the overview. The Scope of Services did show that AidKit has no presence in Maine.
- Subcontractors:
  - Not addressed.
- Organizational Chart:
  - Organizational chart included. It includes – program management, engineering and technical and support and QA teams. The chart did not address claims administration.
- Litigation:
  - The bidder attests that AidKit is not involved in any current or past litigation.
- Financial Viability:
  - Summary balance sheets provided. Not enough detail to get comprehensive picture of finances. Current assets greater than liabilities. AR high.
  - Income statements provided, also not very detailed.
  - Dun and Bradstreet snapshot not provided.
- Certificate of Insurance:
  - Provided.

Proposed Services
- Services to be Provided:
  - AidKit provided a broad overview of their system. Many details were no provided – such as how their payment processing system works. The need for call center staff was not addressed. The proposed solution does not cover the scope of the project – for instance AidKit's scope of services does not address the 'Online Portal' section but used vague terms to describe their 'solution'.
- KPI recommendations:
  - Reconsideration and appeal overturn rates – this was mentioned but AidKit did not provide any details or proposed rates.

STATE OF MAINE
INDIVIDUAL EVALUATION NOTES

RFP #: 202411199
RFP TITLE: Paid Family and Medical Leave (PFML) Claims Administration
BIDDER NAME: AidKit
DATE: 02/17/2025
EVALUATOR NAME: Timothy Applegate
EVALUATOR DEPARTMENT: MDOL

- o Call center metrics – The bidder provided proposed five metrics without any proposed times or rates.
- o Metrics on claims – The bidder has proposed metrics but has not provided any information on target rates.
- o Audit expectations – no specifics provided.
- Implementation – Work Plan:
  - o Bidder provided a detailed four phase implementation timeline. Phase 1 includes 'Define measurable KPIs'. That is something that needed to be addressed in the proposal, not after. It does not address customer service needs.

STATE OF MAINE
INDIVIDUAL EVALUATION NOTES

RFP #: 202411199
RFP TITLE: Paid Family and Medical Leave (PFML) Claims Administration
BIDDER NAME: AidKit
DATE: 2/3/2025
EVALUATOR NAME: Rene LeBlanc
EVALUATOR DEPARTMENT: MaineIT

<u>Individual Evaluator Comments</u>:
Organization Qualifications and Experience
- Overview of Organization
    - Provided in Appendix C
- Subcontractors
    - They did not mention whether they would use subcontractors or not.
- Appendix C
    - Company Overview
        - Provided
    - 3 reference projects
        - Provided.
            - 1 was Unemployment
            - None were family leave
- Organizational Chart
    - Provided – Included narrative for each person as well.
- List of Litigations
    - Provided affirmation that they are not currently or in the past 5 years been involved in any litigations.
- Financial Viability (B&D)
    - Provided Financials and profit & loss for 2021-2023.
    - Did not provide B&D
- Certificate of Insurance
    - Provided

Proposed Services

- Services to be Provided
    - Already have a workflow process that meets our needs
        - Will need to be tailored to our actual functionality
    - ADA Compliant
    - They committed to hiring Maine citizens for support the system
    - Providing software, but doesn't sound like they propose to actually operate it or run the claims processes.

- Implementation – Work Plan
    - Provided a phased deployment schedule
        - Initial portal deployed April, 2026
        - Claims processing delivered May, 2026

STATE OF MAINE
INDIVIDUAL EVALUATION NOTES

RFP #: 202411199
RFP TITLE: Paid Family and Medical Leave (PFML) Claims Administration
BIDDER NAME: AidKit
DATE: 2/3/2025
EVALUATOR NAME: Rene LeBlanc
EVALUATOR DEPARTMENT: MaineIT

- Final functionality delivered December 2026
- Included calendar year 2027 for full system deployment, reporting and optimization.

RFP #: 202411199
RFP TITLE: Paid Family and Medical Leave (PFML) Claims Administration
BIDDER NAME: Alera
DATE: 2/16/2025
EVALUATOR NAME: Kimberly Smith
EVALUATOR DEPARTMENT: Labor

Individual Evaluator Comments:
Organization Qualifications and Experience

- Overview of Organization
    - Appreciate organization of files for submission
    - Nationwide provider of Employee Benefits programs; 25K clients of different sizes and industries
    - Services include PFML consulting, admin and actuarial services
    - NH: PFML lead consultant and actuary
    - CT: PFML actuary
    - NY: end-to-end PFML claims administration - ~300K workers – NY govt only?
    - Litigation statement is sufficient
- Subcontractors
    - ADP
    - Salesforce
- Organizational Chart –
    - Lynne Noel – Maine attorney will oversee the implementation
    - Appears solid leadership and team
    - SOM team will include both TPA and consulting staff (p5 file3)
- Financial Viability – not provided
- Certificate of Insurance – provided; $10M for "Insurance Services Professional Liability"
- Presence in SOM: difficult to judge, but Alera states they have customers in the SOM and are engaged with SOM communities. Have offices in the northeast. Will recruit claim team in Maine

Proposed Services

- Services to be Provided
    - Online Portal: 24.7 access, English and Spanish versions, mobile friendly
    - Claims Processing: online portal, workers and employers can get assistance by phone, email, text or chat; 8am-8PM contact center hours on all business days
    - Payments through ADP, typically available next day by EFT, once approved
    - Fraud det/prev: automated and manual edits, reviewed by fraud team
    - Portal access: 24x7 for claimants, employers and administrators; designed to be intuitive

RFP #: 202411199
RFP TITLE: Pᴀɪᴅ Fᴀᴍɪʟʏ ᴀɴᴅ Mᴇᴅɪᴄᴀʟ Lᴇᴀᴠᴇ (PFML) Cʟᴀɪᴍꜱ Aᴅᴍɪɴɪꜱᴛʀᴀᴛɪᴏɴ
BIDDER NAME: Alera
DATE: 2/16/2025
EVALUATOR NAME: Kimberly Smith
EVALUATOR DEPARTMENT: Labor

- o   Generally, brief responses

- KPI Recommendations
  - o   Provides recommendations and provision for up to 1.5% of contract for failing to meet metrics. DOL would have to determine how to distribute across KPIs based on what we value
  - o   Measures are appropriate and indicative of good service

- Implementation – Work Plan
  - o   High-level, cell shading shows all work completed for April 2026, but actual dates TBD; Bulk of work completed by Feb 2026
  - o   6g – integration with Maine's payment gateway – uncertain what this means

RFP #: 202411199
RFP TITLE: Paid Family and Medical Leave (PFML) Claims Administration
BIDDER NAME: Alera Group, Inc.
DATE: 1/28/2025
EVALUATOR NAME: Luke Monahan
EVALUATOR DEPARTMENT: Maine Department of Labor

Individual Evaluator Comments:
Organization Qualifications and Experience
- Overview of Organization
  - Private, independent financial services firm.
  - It started in 2007 with 190 offices across the nation with 4,200 staff.
  - Maine presence is noted as offices in New England and engagement with current Maine employers. Notes project manager is a Maine based employee.
  - Provides PFML consulting services currently.
  - Actuary firm for CT Paid Leave Authority.
  - 3 references are –
    - State of NH as consultant and actuary for their Department of Administrative Services and the voluntary Granite State Paid Family and Medical Leave Plan.
    - City of New York claims administrative New York's insurance mandate PFML law (TPA of PFML claims for New York City) covering 300,000 workers.
    - Standard Security – administrator of NJ temporary disability benefits program.
  - P – some good experience as claims TPA for comparable programs.
- Subcontractors
  - ActecSystems for call center overflow and after hour support.
  - ADP for benefit payments including tax withholding and reporting.
  - Realized Solutions for Technology systems development.
- Organizational Chart
  - High level org chart of executive staff provided. '
  - Key staff named with summary biographies.
- Litigation
  - N – company declined to answer if there are pending or closed litigations in previous 5 years.
    - They do note that there have been no judgments against Alera in the last 5 years.
- Financial Viability
  - N – company declined to provide requested documentation and noted a call can be scheduled with CFO if required.
- Certificate of Insurance
  - Provided.

STATE OF MAINE
INDIVIDUAL EVALUATION NOTES

RFP #: 202411199
RFP TITLE: Paid Family and Medical Leave (PFML) Claims Administration
BIDDER NAME: Alera Group, Inc.
DATE: 1/28/2025
EVALUATOR NAME: Luke Monahan
EVALUATOR DEPARTMENT: Maine Department of Labor

Proposed Services
- Services to be Provided
  - N - Overall answers were well organized but short and could have benefited from more details. The vendor said they would do certain things but did not explain how they would do them.
  - Portal
    - 24/7 access for claimants and employers.
    - User friendly design. Available in English and Spanish.
    - Secure data privacy.
    - API capabilities.
    - N – no details on how it works or what it looks like.
  - Claims administration.
    - Claims processing system works for full cycle of claim, including some automation on front end.
      - Claims reviewed by claims management team.
      - Customer support –
        - Dedicated customer support team to answer questions of claimants through process.
        - Phone, email, text, and online chat.
      - Payments –
        - Payment system integrated with the payroll company ADP.
        - Electronic deposits next business day, with option for debit cards or checks.
        - Offers tax services around withholding and reporting.
        - 5 step overpayment process: identify the overpayment, calculate the amount, notify the affected party, send a repayment request, complete the recovery.
        - Q – what if the person ignores the request?
      - Fraud detection –
        - A multilayered approach that involves automation and manual oversight by trained fraud investigators.
        - System flags suspicious cases for investigation.
  - Claims Processing System
    - ClaimsVantage, Salesforce based platform.
    - Highly customizable to adapt to state specific programs.
    - API abilities to integrate with other systems.

RFP #: 202411199
RFP TITLE: Paid Family and Medical Leave (PFML) Claims Administration
BIDDER NAME: Alera Group, Inc.
DATE: 1/28/2025
EVALUATOR NAME: Luke Monahan
EVALUATOR DEPARTMENT: Maine Department of Labor

- Access through desktop, mobile, and telephone.
- Claim updates available to claimants through the system.
- Reporting for State administrators through customizable reports.
- Automation used for system efficiency and flagging claims for further review.
- Intuitive system design, proactive customer support, and customer satisfaction surveys used.
- Claims administration is handled by TPA team of vendors, but the consultant team will be involved in implementation to lend their expertise.

- Implementation – Work Plan
  - Notes that full workplan will be developed at project kick off meeting.
  - Sample template provided, but no specific dates entered.
  - Vendor does say they can meet claims applications effective 4/1/2026.
- KPI Recommendations
  - Chart starting on page 7,
  - P - Thorough metrics proposed with good target goals.
  - Key indicators – 80% of calls answered 30 seconds or less, 90% of claims processed within 5 business days of receiving all info, at least 90% claim determination accuracy.
  - P – penalties noted for failing to meet a KPI.

RFP #: 202411199
RFP TITLE: Pᴀɪᴅ Fᴀᴍɪʟʏ ᴀɴᴅ Mᴇᴅɪᴄᴀʟ Lᴇᴀᴠᴇ (PFML) Cʟᴀɪᴍs Aᴅᴍɪɴɪsᴛʀᴀᴛɪᴏɴ
BIDDER NAME: Alera
DATE: 02/17/2025
EVALUATOR NAME: Timothy Applegate
EVALUATOR DEPARTMENT: MDOL

<u>Individual Evaluator Comments</u>:
Organization Qualifications and Experience:
- Overview of Organization:
  - Bidder mentions currently providing paid family and medical leave (PFML) consulting, administrative services, and actuarial services and are currently the lead consultant and actuarial firm for the State of New Hampshire PFML program and actuarial for Connecticut Paid Leave.
  - Bidder provided descriptions of three projects: Implementation and maintenance of Granite State Paid Family Leave Plan. Claims administration for New York Paid Family Leave and administration of New Jersey Temporary Disability Benefits.
  - The 'meaningful presence in Maine' was demonstrated by Alera's established relationships with Maine businesses.
- Subcontractors:
  - Alera proposed 3 subcontractors: ActecSystems for telephonic customer service. ADP for benefit payment and taxes. Realized Solutions for a technology application.
- Organizational Chart:
  - Organizational chart included. The bidder proposes using their TPA team for day-to-day processes, the TPA management team would provide implementation.
- Litigation: Alera declined to provide specifics about allegations or settlements. They did say that there have been no judgments entered in the past 5 years and there is no pending litigation that would affect services to Maine.
  - The bidder attests that AidKit is not involved in any current or past litigation.
- Financial Viability:
  - No financial information was provided and Alera proposed a call with their Director of Tax of Chief Financial Officer.
- Certificate of Insurance:
  - Provided.

Proposed Services:
- Services to be Provided:
  - Alera provided a lengthy document, but it did not address several items in the RFP.
  - The Online Portal section is broad and did not address most items on the list.

STATE OF MAINE
INDIVIDUAL EVALUATION NOTES

RFP #: 202411199
RFP TITLE: PAID FAMILY AND MEDICAL LEAVE (PFML) CLAIMS ADMINISTRATION
BIDDER NAME: Alera
DATE: 02/17/2025
EVALUATOR NAME: Timothy Applegate
EVALUATOR DEPARTMENT: MDOL

- o Claims Processing provides a general overview but does not address what was requested in the RFP.
- o The Payments section is broad and vague but did include a section about overpayments and is 'integrated' with ADP.
- o Fraud Detection and Prevention addressed each point in the RFP.
- o The Claims System section did not address the needed reports but did address systems integration.
- o Transparency was fully addressed.
- o Efficiency of Operations did not fully address all items requested in the RFP, specifically timeline.
- o User Experience addressed all areas.
- o The Quality of Work section was nearly a page long but did not address the two areas in the RFP.
- KPI recommendations:
  - o Reconsideration and appeal overturn rates – Issuance of ineligibility notice is 99% within 5 business days. Issuance of initial decision is 90% withing 5 business days.
  - o Call center metrics – The bidder provided proposed seven metrics: Staff accessibility at 99%, blockage rate, less than 2%, Call abandonment rate, less than 3%, Speed of answer, 80% answered in under 30 seconds, First call resolution 85%. They also included surveys and quality reviews.
  - o Metrics on claims – Time coding of payment, 98% within 3 business days, Accuracy of claim decision, 90% and a 98% accuracy of benefit calculation.
  - o Audit expectations – audits will be performed on 5% of claims.
- Implementation – Work Plan:
  - o Bidder provided a detailed actions/tasks list, but it did not provide details on resources or a timeline.

STATE OF MAINE
INDIVIDUAL EVALUATION NOTES

RFP #: 202411199
RFP TITLE: Paid Family and Medical Leave (PFML) Claims Administration
BIDDER NAME: Alera
DATE: 2/4/2025
EVALUATOR NAME: Rene LeBlanc
EVALUATOR DEPARTMENT: MaineIT

<u>Individual Evaluator Comments</u>:
Organization Qualifications and Experience
- Overview of Organization
    - Provided
    - Are CT's actuarial firm for the PFML.
- Subcontractors
    - ActecSystems – Telephonic intake
    - ADP – Benefits Payments Processing
    - Realized Solutions – Technology application development
- Appendix C:
    - Company Overview
        - Provided
    - 3 reference projects
        - Provided.
            - NH PFML Actuarial Service
            - City of NY Paid Family Leave
            - NJ Temporary Disability Benefits
- Organizational Chart
    - Provided – Included narrative for each person as well.
- List of Litigations
    - Declined to provide but said "There have been no judgments entered against Alera Group in the past five (5) years. Nor is there any currently pending litigation which would materially affect the ability of Alera Group to provide services to the State of Maine."
- Financial Viability (D&B)
    - Said we need to call to discuss financial information, including D&B.
- Certificate of Insurance
    - Provided

Proposed Services
- Services to be Provided
    - Claims system powered by ClaimVantage, a Salesforce based platform the integrates all aspects of claims process.
    - 24/7 secure access.
    - Online, mobile and telephone access to portals.
    - Multilingual with English and Spanish available. Can add others as needed.
    - ADA Compliant

RFP #: 202411199
RFP TITLE: Paid Family and Medical Leave (PFML) Claims Administration
BIDDER NAME: Alera
DATE: 2/4/2025
EVALUATOR NAME: Rene LeBlanc
EVALUATOR DEPARTMENT: MaineIT

- Implementation – Work Plan
  - They said the actual work schedule will be developed immediately following the contract implementation
    - Provided a sample schedule
    - They did state their commitment to deliver the claims portal for April 1, 2026.

RFP #: 202411199
RFP TITLE: Pᴀɪᴅ Fᴀᴍɪʟʏ ᴀɴᴅ Mᴇᴅɪᴄᴀʟ Lᴇᴀᴠᴇ (PFML) Cʟᴀɪᴍs Aᴅᴍɪɴɪsᴛʀᴀᴛɪᴏɴ
BIDDER NAME: Broadspire
DATE:　　　　　2/16/2025
EVALUATOR NAME: Kimberly Smith
EVALUATOR DEPARTMENT: Labor

<u>Individual Evaluator Comments</u>:
Organization Qualifications and Experience
- Overview of Organization
  - Appreciate the organization of files for submission
  - Publicly traded on NYSE
  - Global claims management provider
  - 2,000 employees serving clients globally having 10,000 workers
  - RESTORE – respect, empowerment, sustainability, training, recognition
  - Newsweek ranking, global trustworthy company
  - Govt reference: AZ state retirement – disability retirement
  - Litigation: general disclosure of settlement agreements with claimants or for licensing claims
- Subcontractors - Identified in own file – all subs of Broadspire
- Organizational Chart – provided, but no description of experience
- Financial Viability – annual reports provided
  - $1B+ revenues, although had a loss in 2022, rebounded in 2023
  - No one customer exceeds 10% of revenues (except in international arm), although top 3 combined do in Platform Solutions. Statement that revenues are subject to fluctuations in claims and insurance markets. Loss in 2022 attributable to International Operations. Broadspire arm appears solid in three years provided.
- Certificate of Insurance – provided
- Presence in SOM: would develop "specific business unit" to support Maine, extension of Boston office. anticipates ~80% of dedicated staff are within Maine.

Proposed Services
- Services to be Provided
  - "concierge quality service levels while effectively managing claim exposures" App C p1
  - Generally, as requirements confirmed. Some are indicated as enhancements – concerning with IT's caution about long-term cost of enhancements with Salesforce
  - Claimants will have assigned Claims Specialist who they can contact directly
  - 24x7 availability of portal; dedicated toll-free line for calls; Call Center HQ in IL, a portion of CSRs will be in Maine Admin Office. Call Center is 24x7 using CSRs in IL, GA, and the Phillipines. This can be restricted at our discretion.

RFP #: 202411199
RFP TITLE: Pᴀɪᴅ Fᴀᴍɪʟʏ ᴀɴᴅ Mᴇᴅɪᴄᴀʟ Lᴇᴀᴠᴇ (PFML) Cʟᴀɪᴍs Aᴅᴍɪɴɪsᴛʀᴀᴛɪᴏɴ
BIDDER NAME: Broadspire
DATE: 2/16/2025
EVALUATOR NAME: Kimberly Smith
EVALUATOR DEPARTMENT: Labor

- o Languages: English and Spanish; language line for other translation needs
  - o Overpayments: typically includes collections agency, but willing to discuss. Metrics included for accuracy in payment
  - o Able to share data or give access to DOL for claims review
  - o Does not provide access for health care providers
  - o Images of first page of three internal policies included – unsure of purpose
- KPI Recommendations
  - o Recommendation includes performance guarantees, offsets in future invoices
  - o 10% overall performance guarantees for ongoing services, max 2% for any one category
  - o 2.5% performance guarantees for Year 1 Implementation
- Implementation – Work Plan
  - o Excellent detail. 3/18/2025 start, complete by early January 2026

STATE OF MAINE
INDIVIDUAL EVALUATION NOTES

RFP #: 202411199
RFP TITLE: Paid Family and Medical Leave (PFML) Claims Administration
BIDDER NAME: Broadspire
DATE: 1/28/2025
EVALUATOR NAME: Luke Monahan
EVALUATOR DEPARTMENT: Maine Department of Labor

Individual Evaluator Comments:
Organization Qualifications and Experience
- Overview of Organization
    - A wholly owned subsidiary of Crawford and Company.
    - Crawford and Company have 10,000 employees in 70 countries.
    - Broadspire has 2,000 employees, with 200 focused on disability and leave (including PFML) programs.
    - Maine presence – would form a business unit in Maine to support this project, an extension of their Boston, MA office. Anticipates 80% of the services provided by this new Maine office.
    - Currently covers clients between 1,000 covered lives and 200,000 covered lives – including private sector, public sector, and insurance carriers.
    - Noted Newsweek rating of one of world's most trusted companies in 2023 and 2024.
    - 3 references are – T-Mobile as the TPA for their STD, Leave, and ADA accommodations administration, PwC as TPA for STD and Leave programs, and Arizona State Retirement System as TPA for state disability pension system.
    - P – long history of doing leave administration for very large clients, including public clients.

- Subcontractors
    - ADP for payments.
    - Allied Universal Compliance & Investigations for surveillance.
    - Conga for communications and correspondence technology.
    - Relational Junction as a Data Warehouse.
    - Trade Harbor for voice authorization.
    - Xerox for document imaging.

- Organizational Chart
    - Several org charts provided of company executives, disability management, and then proposed Maine PFML project and operation teams.

- Litigation
    - N - Declined to list out cases and claims there are no pending cases that will "impact our operation, financial strength or the ability to meet the obligations of this proposal"

STATE OF MAINE
INDIVIDUAL EVALUATION NOTES

RFP #: 202411199
RFP TITLE: Paid Family and Medical Leave (PFML) Claims Administration
BIDDER NAME: Broadspire
DATE: 1/28/2025
EVALUATOR NAME: Luke Monahan
EVALUATOR DEPARTMENT: Maine Department of Labor

- Financial Viability
    - Provided 3 annual financial reports.
    - No Dun & Bradstreet.

- Certificate of Insurance
    - Provided.

Proposed Services
- Services to be Provided
    - Salesforce cloud-based portal, 24/7 availability, mobile friendly.
    - Can be tailored to exist Department site and Contributions portal for seamless user experience.
    - Can initiate claims, upload documents, track claims and payments, and engage support agents. Can include all knowledge base resources.
    - Confirmed all requested functionality related to the portal in from the RFP.
    - Claims Administration
        - Claims processing –
            - The vendor will develop and maintain the process guide in accordance with rules.
            - Will allow claims by phone, portal, and email or mail.
            - After intake, the claimant will have a specialist assigned to communicate with during claim.
            - Software will auto calculate benefit amount, if wages not readily available will have wage verification form. Will also calculate over and underpayments.
            - Will conduct reconsiderations as a new review with submitted documents.
        - Customer support
            - Calls taken in core hours and after hours.
            - Support through text, email, and phone, including with assigned PL Specialist.
            - Case notes and all calls recorded.
            - Will provide required notices with claimants preferred contact method – email, letter, text or portal.
            - Spanish or English customer support with language line for others.
        - Payments

RFP #: 202411199
RFP TITLE: Paid Family and Medical Leave (PFML) Claims Administration
BIDDER NAME: Broadspire
DATE: 1/28/2025
EVALUATOR NAME: Luke Monahan
EVALUATOR DEPARTMENT: Maine Department of Labor

- Payments made weekly through EFT or Stored Value Card.
- ADP provides withholding and tax reporting.
- Will calculate overpayment and generate request to remit from claimant. May use collection agency if needed.
  - Fraud
    - Automated data checks and AI to flag suspicious cases.
    - Also, will provide Audit & Assurance specialists for identifying and mitigating fraud.
    - Flagged cases for further review, including direct verification from medical provider if needed.
  - Claims system
    - The department will have full access to system and data analytics, including dashboards and customized reports.
    - Can integrate with contributions portal for wage data.
    - Majesco software base.
- Uses Scrum approach for project design and refinement
- Maine presence – 80% of staff will be provided by new Maine Satellite office. No staff in Maine currently and Boston nearest current office.
- Uses Jira project management system.
- Can meet 4/1/2026 start date of applications.
- Notes "partially confirmed" to agile development in so far as it effects required staffing that could change scope of contract.
- Notes healthcare providers do not have access to portal.
- The quality assurance team monitors all aspects of claims processing. Random review of calls, review of claims processing, etc.
- Agrees to penalties for failing to meet an agreed upon KPI proposed.
- Implementation – Work Plan
  - P - Detailed project plan included with detailed milestones and dates.
- KPI Recommendations
  - Proposed KPIs in separate table with appropriate metrics and goals.
  - Key indicators – 98% of claims decided within 21 calendar days of application, 80% of calls answered within 30 seconds, 4 out of 5 claimant satisfaction.
  - P - Also proposes penalties for not meeting agreed upon KPIs.

RFP #: 202411199
RFP TITLE: PAID FAMILY AND MEDICAL LEAVE (PFML) CLAIMS ADMINISTRATION
BIDDER NAME: Broadspire
DATE: 02/17/2025
EVALUATOR NAME: Timothy Applegate
EVALUATOR DEPARTMENT: MDOL

Individual Evaluator Comments:
Organization Qualifications and Experience:
- Overview of Organization:
    - Bidder mentions having 200 employees dedicated to Disability & Leave of Absence which includes PFML.
    - Bidder provided descriptions of three projects: T-Mobile for STD, Leave and ADAAA admin. PwC for STD and Leave programs as of 7/1/23. Arizona State Retirement System disability pension administrator.
    - The 'meaningful presence in Maine' is a proposal to open a separate business in Maine to support PFML.
- Subcontractors:
    - Broadspire proposed six subcontractors: ADP for check cutting, Allied Universal Compliance and Investigations for surveillance, Conga for claims correspondence and communications, Relational Junction for a data warehouse, Trade Harbor for secure voice authorization and Xerox for document imaging.
- Organizational Chart:
    - Organizational chart included.
- Litigation: Bidder did say they have paid fines and settlements but did not provide any detail.
- Financial Viability:
    - Three publicly available Forms 10-K were provided.
- Certificate of Insurance:
    - Provided.

Proposed Services:
- Services to be Provided:
    - Broadspire addressed each requirement in the RFP. Most items were listed as 'Confirmed' with no further details. Others noted that 'This is an enhancement for the State of Maine' with no further details.
    - Claims Processing addresses all items in a detailed manner.
    - Customer Support will be handled by Broadspire employees. They anticipate 80% Maine based employees. All areas of RFP addressed.
    - The Payments section addresses all items. The overpayment section did not address restoring the money to the trust fund, instead they will 'follow our standard overpayment process' that is not outlined.
    - Fraud Detection and Prevention addressed each point in the RFP. They claim that they will be using other state agency databases, but did not

RFP #: 202411199
RFP TITLE: Pᴀɪᴅ Fᴀᴍɪʟʏ ᴀɴᴅ Mᴇᴅɪᴄᴀʟ Lᴇᴀᴠᴇ (PFML) Cʟᴀɪᴍꜱ Aᴅᴍɪɴɪꜱᴛʀᴀᴛɪᴏɴ
BIDDER NAME: Broadspire
DATE: 02/17/2025
EVALUATOR NAME: Timothy Applegate
EVALUATOR DEPARTMENT: MDOL

> discuss how they would negotiate an agreement with those agencies. Broadspire proposes to investigate fraud with questions like 'What is the member's disability?' 'What is the effective date of the disability?' This demonstrates a lack of understanding of the nature of PFML.
> o The Claims System section addressed all items.
> o Access was addressed. Currently the system does not allow access for healthcare providers and that will need to be built.
> o Transparency was fully addressed and confirmed.
> o Efficiency of Operations addressed all items requested in the RFP except for flexibility for future changes.
> o User Experience addressed all areas. Broadspire mentions again that healthcare providers do not have access to their portal.
> o The Quality of Work section was addressed and confirmed. A reminder of the performance guarantee was provided as proof the KPIs would be met.

- KPI recommendations:
  - o Reconsideration and appeal overturn rates – Issuance of ineligibility was not addressed. Issuance of initial decision is 95% withing 5 business days.
  - o Call center metrics – The bidder provided proposed three metrics: Intake Satisfaction – 85%. Average Speed of Answer 80% within 30 seconds or less. Abandonment Rate – 5% or less.
  - o Metrics on claims – 95% in five days of initial claim or 3 days from determination date.
  - o Audit expectations – TBD.
- Implementation – Work Plan:
  - o Bidder provided a detailed implementation plan with dates.

STATE OF MAINE
INDIVIDUAL EVALUATION NOTES

RFP #: 202411199
RFP TITLE: Paid Family and Medical Leave (PFML) Claims Administration
BIDDER NAME: Broadspire
DATE: 2/4/2025
EVALUATOR NAME: Rene LeBlanc
EVALUATOR DEPARTMENT: MaineIT

Individual Evaluator Comments:
Organization Qualifications and Experience
- Overview of Organization
  - Provided
  - Sounds like they have a large experience in PFML, but then they don't reference it in their projects.
- Subcontractors
  - Majesco (formerly ClaimVantage) – SaaS solution for foundation of their claims admin platform, LeaveTech
  - ADP – Benefits Payments Processing
  - Allied Universion Compliance & Investigations – Surveillance
  - Conga - Claim Correspondence / communications\
  - Relational Junction – Data Warehouse
  - Trade Harbor – Secure Voice Authorization
  - Xerox – Document Imaging

- Appendix C
  - Company Overview
    - Provided
    - Wholly owned subsidiary of Crawford and Company
  - 3 reference projects
    - Provided.
      - T-Mobile for STD, Leave
      - PwC for STD and Leave
      - Arizona State Retirement System
- Organizational Chart
  - Provided
    - Included the organizations Executive team
    - Included the proposed team to support the Maine PFML project.
- List of Litigations
  - Did not specifically provide.
    - Stated there are no pending litigations that would impact their operation, financial strength or ability to meet the obligation of the proposal.
- Financial Viability (D&B)
  - Provided Annual Report for 2021, 2022 and 2023 with financials.

RFP #: 202411199
RFP TITLE: Paid Family and Medical Leave (PFML) Claims Administration
BIDDER NAME: Broadspire
DATE: 2/4/2025
EVALUATOR NAME: Rene LeBlanc
EVALUATOR DEPARTMENT: MaineIT

- Certificate of Insurance
    - Provided

Proposed Services
- Services to be Provided
    - Claims system powered by Majesco (formerly ClaimVantage), a Salesforce based platform the integrates all aspects of claims process.
        - Will be tailored to reflect Maine's branding experience.
    - 24/7 secure access.
    - Confirmed most requirements would be met. Had partials below:
        - Include an explanation of overpayment recovery
        - Ensure external end users have access to the online portal from devices including computers, tablets and phones. The portal is device agnostic so users would be able to access, however, healthcare providers do not have access to the portal. They anticipate building this for the State of Maine.
        - Ability to flexibly adapt to future changes. Unable to commit without knowing what future changes may be required. Will work in partnership to do their best to provide automated solution.

- Implementation – Work Plan
    - They said the actual work schedule will be developed immediately following the contract implementation
    - Provided a sample schedule
    - They did state their commitment to deliver the claims portal for April 1, 2026.

RFP #: 202411199
RFP TITLE: Pᴀɪᴅ Fᴀᴍɪʟʏ ᴀɴᴅ Mᴇᴅɪᴄᴀʟ Lᴇᴀᴠᴇ (PFML) Cʟᴀɪᴍs Aᴅᴍɪɴɪsᴛʀᴀᴛɪᴏɴ
BIDDER NAME: Charles Taylor
DATE: 2/16/2025
EVALUATOR NAME: Kimberly Smith
EVALUATOR DEPARTMENT: Labor

Individual Evaluator Comments:
Organization Qualifications and Experience
- Overview of Organization
  - Appreciate the organization of files for submission
  - Litigation: None
- Subcontractors – None
- Organizational Chart – included
  - Financial Viability – 2021, 2022 BS and IS provided; 2021 shows loss, recovered in 2022; $85M to $103M in revenues. 2021 loss covered by parent company Jewel MidCo Ltd, London.
- Certificate of Insurance – included
- Presence in SOM: no specifics; operates in hybrid model; no indication of workers in Maine. Would not be compliant with law.

Proposed Services
- Services to be Provided
  - Prioritizes usability, accessibility, and seamless integration with state systems
  - Human-centered design, adhere to ADA and other accessibility requirements
  - Claim submission by multilingual web portal, telephone, dedicated MainePFML email
  - Data verification imbedded in processes
  - Claim approvals timely, denials made "in line with State of Maine parameters"
  - Payments – either through Pre-Funded Loss Account (SOM to provide 1.5 months worth of funding, then replenish on monthly basis) or Zero Balance Account (report of payments to be provided, then SOM sends ACH pmt and benefits are released); debit cards also available
    - Claims mgmt. SOC1 compliant, Claims pmt. SOC2 compliant
    - Segregation of duties between claims and payments
    - Good controls listed
  - Screenshots of portal graphs and claimant mobile app are easy to understand
  - Allows for access by SOM staff for claims monitoring, access to claim-level info
- KPI Recommendations
  - Recommendations are appropriate, although suggested SLAs not provided

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INDIVIDUAL EVALUATION NOTES

RFP #: 202411199
RFP TITLE: Pᴀɪᴅ Fᴀᴍɪʟʏ ᴀɴᴅ Mᴇᴅɪᴄᴀʟ Lᴇᴀᴠᴇ (PFML) Cʟᴀɪᴍs Aᴅᴍɪɴɪsᴛʀᴀᴛɪᴏɴ
BIDDER NAME: Charles Taylor
DATE: 2/16/2025
EVALUATOR NAME: Kimberly Smith
EVALUATOR DEPARTMENT: Labor

- Implementation – Work Plan
    - Shows only activity for March and April 2025

STATE OF MAINE
INDIVIDUAL EVALUATION NOTES

RFP #: 202411199
RFP TITLE: Paid Family and Medical Leave (PFML) Claims Administration
BIDDER NAME: Charles Taylor
DATE: 1/28/2025
EVALUATOR NAME: Luke Monahan
EVALUATOR DEPARTMENT: Maine Department of Labor

<u>Individual Evaluator Comments</u>
Organization Qualifications and Experience
- Overview of Organization
    - Focused on claims administration and risk management services as TPA.
    - 140 years' experience.
    - Services focused on FMLA/Leave of Absence claims.
    - References are:
        - Montgomery County – FMLA program claims administration.
        - Olympia Hospitality – leave management administration.
        - Otterbein – "claims administration"
    - N – relatively small clients/projects.
    - N – no government contracting experience noted.
- Subcontractors
    - None.
- Organizational Chart
    - Top level org chart of proposed Maine team provided with executive staff named.
- Litigation
    - None within 5 years.
- Financial Viability
    - Balance sheets and income statements provided.
    - Vendor says it did not receive Dun & Bradstreet in time but will forward it along.
- Certificate of Insurance
    - Provided

Proposed Services
- Services to be Provided
    - Portal
        - Proprietary online portal system.
        - Submit claims, update leave dates, upload documents, dashboard to check claim status and leave balances, set communication preference to SMS or email, manage direct deposits, opt for tax withholdings, and repay overpayments.
        - Employers can raise undue hardship and see claim status for their employees.
        - Allow healthcare providers to submit documentation and correspond.

RFP #: 202411199
RFP TITLE: Paid Family and Medical Leave (PFML) Claims Administration
BIDDER NAME: Charles Taylor
DATE: 1/28/2025
EVALUATOR NAME: Luke Monahan
EVALUATOR DEPARTMENT: Maine Department of Labor

- API with Contributions portal and other systems.
  - Claims Administration
    - Apply through portal, phone, email.
    - Program process guide will be created and maintained as a living document as rules and statute change.
    - Will use system tools to cross check claims data, pull in wage data from state, and ask for additional information when needed.
    - Payments made direct deposit, check or debit cards.
    - Offers to have state do review before claim denials. Decisions made within 7 days of completed application.
    - Customer support phone, email, text.
    - Underpayments paid within 10 days.
    - Overpayments identified, letter sent within 5 days requesting repayment, recovery actions 10 days from notification.
      - Q – what are the recovery actions?
    - Fraud addressed through proprietary system analytics to flag and team to fully identify, investigate, and prosecute fraud as necessary. Staff training annually on fraud detection.
  - Claims system
    - Proprietary system, with automation supports.
    - API eligible to Contributions portal.
    - Auto translated texts in preferred language.
    - Data analytics through dashboards and custom reports.
    - Department staff will have access to system for oversight, including appeal staff to review claim data.

- User surveys and focus group for quality improvement.
- Presence in Maine – "Charles Taylor operates with a hybrid model, combining in-person and remote work approaches for enhanced flexibility and efficiency. This approach allows us to leverage a geographically diverse team, with employees working remotely from various parts of the country, to enhance our client service capabilities"
  - N – not committing to a % of Maine based staff, or a commitment to a Maine based office.
- Commits to application starting 4/1/2026.
- Quality assurance through regular review meetings, integrated feedback mechanisms, data dashboards, regular performance reviews against KPIs, analysis of any deviations of performance, and continual workflow refinement.

STATE OF MAINE
INDIVIDUAL EVALUATION NOTES

RFP #: 202411199
RFP TITLE: Paid Family and Medical Leave (PFML) Claims Administration
BIDDER NAME: Charles Taylor
DATE: 1/28/2025
EVALUATOR NAME: Luke Monahan
EVALUATOR DEPARTMENT: Maine Department of Labor

- Implementation – Work Plan
    - Very basic workplan with high level goals and timeframes provided.
    - N – creates concerns about meeting all deliverables on tight timeframe.

- KPI Recommendations
    - Proposed metrics to track page 14.
    - N – no specified goals of those metrics.
    - N – no penalty mentioned for failing to meet a KPI.

STATE OF MAINE
INDIVIDUAL EVALUATION NOTES

RFP #: 202411199
RFP TITLE: PAID FAMILY AND MEDICAL LEAVE (PFML) CLAIMS ADMINISTRATION
BIDDER NAME: Charles Taylor
DATE: 02/17/2025
EVALUATOR NAME: Timothy Applegate
EVALUATOR DEPARTMENT: MDOL

<u>Individual Evaluator Comments</u>:
Organization Qualifications and Experience:
- Overview of Organization:
  - Bidder mentions expertise in claims administration and key points of their system.
  - Bidder provided descriptions of three projects: Montgomery County Ohio FMLA, Olympia Hospitality's leave management system (Maine based), Otterbein's claim administration system.
  - The 'meaningful presence in Maine' will be collaboration with remote staff in other time zones.
- Subcontractors:
  - Charles Taylor will not use subcontractors.
- Organizational Chart:
  - Organizational chart included. Minimal.
- Litigation: Bidder attests that they are not party to any litigation.
- Financial Viability:
  - Balance sheets and statement of income.
  - Accounts receivable concerning. High travel and entertainment expenses. Current liabilities more than twice the assets.
- Certificate of Insurance:
  - Provided.

Proposed Services:
- Services to be Provided:
  - Alera provided a lengthy document, but it did not address several items in the RFP.
  - The Online Portal section is broad and did not address most items on the list.
  - Claims Processing provides a general overview but does not address what was requested in the RFP.
  - The Payments section is broad and vague but did include a section about overpayments and is 'integrated' with ADP.
  - Fraud Detection and Prevention addressed each point in the RFP.
  - The Claims System section did not address the needed reports but did address systems integration.
  - Transparency was fully addressed.
  - Efficiency of Operations did not fully address all items requested in the RFP, specifically timeline.
  - User Experience addressed all areas.

RFP #: 202411199
RFP TITLE: Pᴀɪᴅ Fᴀᴍɪʟʏ ᴀɴᴅ Mᴇᴅɪᴄᴀʟ Lᴇᴀᴠᴇ (PFML) Cʟᴀɪᴍs Aᴅᴍɪɴɪsᴛʀᴀᴛɪᴏɴ
BIDDER NAME: Charles Taylor
DATE: 02/17/2025
EVALUATOR NAME: Timothy Applegate
EVALUATOR DEPARTMENT: MDOL

- o The Quality of Work section was nearly a page long but did not address the two areas in the RFP.
- KPI recommendations:
  - o Reconsideration and appeal overturn rates – Issuance of ineligibility notice is 99% within 5 business days. Issuance of initial decision is 90% withing 5 business days.
  - o Call center metrics – The bidder provided proposed seven metrics: Staff accessibility at 99%, blockage rate, less than 2%, Call abandonment rate, less than 3%, Speed of answer, 80% answered in under 30 seconds, First call resolution 85%. They also included surveys and quality reviews.
  - o Metrics on claims – Time coding of payment, 98% within 3 business days, Accuracy of claim decision, 90% and a 98% accuracy of benefit calculation.
  - o Audit expectations – audits will be performed on 5% of claims.
- Implementation – Work Plan:
  - o Bidder provided a detailed actions/tasks list, but it did not provide details on resources or a timeline.

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INDIVIDUAL EVALUATION NOTES

RFP #: 202411199
RFP TITLE: Paid Family and Medical Leave (PFML) Claims Administration
BIDDER NAME: Charles Taylor
DATE: 2/4/2025
EVALUATOR NAME: Rene LeBlanc
EVALUATOR DEPARTMENT: MaineIT

<u>Individual Evaluator Comments</u>:
Organization Qualifications and Experience
- Overview of Organization
    - Provided, but does not really convey how they are qualified.
- Subcontractors
    - Does not use subcontractors
- Appendix C:
    - Company Overview
        - Provided
    - 3 reference projects
        - Provided
            - Montgomery County (Ohio?) FMLA
            - Olympia Hospitality (Maine) leave management
            - Otterbein claims administration
- Organizational Chart
    - Provided but totally unuseful.
- List of Litigations
    - Did not specifically provide.
        - Stated there are no pending litigations that would impact their operation, financial strength or ability to meet the obligation of the proposal.
- Financial Viability (D&B)
    - Provided Balance Sheets and Income Statements.
    - Stated D&B is being obtained and they will provide when available.
- Certificate of Insurance
    - Provided

Proposed Services
- Services to be Provided
    - It was clearer than other proposals that they are offering a claims admin "service" and plan to do the processing themselves.
    - Proprietary Claims System
    - ADA Compliant
    - 24/7 secure access.
    - Claims can be submitted online, or by calling a phone number.
- Implementation – Work Plan
    - Very light on detail

STATE OF MAINE
INDIVIDUAL EVALUATION NOTES

RFP #: 202411199
RFP TITLE: Paid Family and Medical Leave (PFML) Claims Administration
BIDDER NAME: Charles Taylor
DATE: 2/4/2025
EVALUATOR NAME: Rene LeBlanc
EVALUATOR DEPARTMENT: MaineIT

- Had the most details on how they would migrate legacy data, which we don't have.
- Did have a 4/1/2026 delivery

STATE OF MAINE
INDIVIDUAL EVALUATION NOTES

RFP #: 202411199
RFP TITLE: Paid Family and Medical Leave (PFML) Claims Administration
BIDDER NAME: Nava
DATE: 2/17/2025
EVALUATOR NAME: Kimberly Smith
EVALUATOR DEPARTMENT: Labor

Individual Evaluator Comments:
Organization Qualifications and Experience
- Overview of Organization
  - Government experience – PFML in MA, MN, MD – only one operating is MA; NJ unemployment;
- Subcontractors –
  - Adonde – call center, online help, adjudication, appeals
  - Aquia – infrastructure and security
- Organizational Chart – provided, little detail, Maine team is titles and brief description only
- Financial Viability – income statements are strong; D&B low risk
- Certificate of Insurance – provided; includes prof liability, technology errors and omissions, and cyber
- Presence in SOM: all US-based workers, bias towards hiring Maine workers; not sure if this would constitute meaningful presence

Proposed Services
- Services to be Provided
  - PFML Accelerator method – implemented MN bonding leave in two months
  - System screenshots are appealing
  - "Login-less" health care provider submissions;
  - ID verification – ID.ME or Login-gov (would need to use Login.gov)
  - Generalized proposal, sounds good but hard to know
- KPI Recommendations
  - Generalized; no SLAs
  - "100% of Maine workers are able to create an account" – unnecessary measure; same for employers; accounts only needed if a claim is submitted.
- Implementation – timeline acceptable

STATE OF MAINE
INDIVIDUAL EVALUATION NOTES

RFP #: 202411199
RFP TITLE: Paid Family and Medical Leave (PFML) Claims Administration
BIDDER NAME: Nava
DATE: 1/28/2025
EVALUATOR NAME: Luke Monahan
EVALUATOR DEPARTMENT: Maine Department of Labor

<u>Individual Evaluator Comments</u>:
Organization Qualifications and Experience
- Overview of Organization
    - Rescued and rebuilt Healthcare.gov
    - 500 staff focused on software development.
    - Provided software for MA, MN and MA PFML programs as well as many other governmental programs including Veteran Affairs, Medicaid and Medicare, and Department of Health and Human Services programs.
    - Three references – MA PFML provided claims management software, NJ SUI provided UI system modernization (software), MN PFML program (software)
    - N – this bidder is only providing software solutions previously, not direct claim administration. Maine PFML needs more than software as it has no claims designated staff.
- Subcontractors
    - Vendor proposes subcontracting claims and customer support center to Adonde LLC.
    - N – this vendor is subcontracting the requested services of the RFP.
    - Also subcontracting with Aquia, inc. for security.
- Organizational Chart
    - Very basic org chart provided of top leadership.
    - N – all organizational charts related to Claims administration services and customer service call centers just listed as the company Adonde.
- Litigation
    - No litigation open or closed.
- Financial Viability
    - Balance sheets provided.
    - Dun and Bradstreet snapshot provided.
- Certificate of Insurance
    - Provided.

Proposed Services
- Services to be Provided
    - N - Vendor is proposing providing claims administration software – this was not requested in Maine RFP. Maine was requested claims administration services, without the intent to buy software.
    - Portal functionality described –
        - N- appears relegated to subcontractor.
        - users register, provide identity verification.

RFP #: 202411199
RFP TITLE: Paid Family and Medical Leave (PFML) Claims Administration
BIDDER NAME: Nava
DATE: 1/28/2025
EVALUATOR NAME: Luke Monahan
EVALUATOR DEPARTMENT: Maine Department of Labor

- ▪ Can submit claim information and supporting information.
- ▪ View claim status and update leave information.
- ▪ Documents provided including 1099 income forms.
  - o Payment status
  - o Employer portal
    - ▪ N – relegated to subcontractor.
    - ▪ Employers can register
    - ▪ View and confirm leave information
    - ▪ Submit undue hardship concern.
    - ▪ Receive notifications. N – proposes leveraging UI data – but Maine PFML has its own portal for this data. Not sure if Vendor missed that point in the RFP.
  - o Healthcare provider portal.
    - ▪ N – appears relegated to subcontractor.
    - ▪ Proposes that healthcare providers do not want to log into a portal but can sign a medical certification digitally through their Electronic Medical Record Systems.
    - ▪ Also proposes paper forms to provide for medical providers.
  - o Claims administration
    - ▪ N – completely relegated to subcontractor.
    - ▪ Short discussion of Nava's claims administration software and an intuitive workflow for back-office staff.
    - ▪ APIs set up for PFML contributions portal, call center, etc.
  - o N – call center also completely relegated to subcontractor, proposes hiring these staff (from zero?) with preference for Maine workers.
  - o N – payment processing relegated to subcontractor.
  - o N – discussed overpayments that claimants will be notified but unclear what comes next. For instance, "Nava and X Staff will work closely with the Department's PFML team to build a SOP for handling outstanding overpayments" – the vendor should be providing these services.
  - o N – fraud relegated to subcontractor. Discussions on how the system will flag claims for fraud risk, but then what? No discussion of response and investigations of fraud.
  - o Overall – the vendor completely fails to deliver the requirements of the RFP, which is asking for Claims administration services, not software.
- • Implementation – Work Plan
  - o N – very basic workplan spreadsheet provided a couple key milestones in implementation in first year by month, and without enough depth or detail to create any confidence that this proposal will be successful.

STATE OF MAINE
INDIVIDUAL EVALUATION NOTES

RFP #: 202411199
RFP TITLE: Paid Family and Medical Leave (PFML) Claims Administration
BIDDER NAME: Nava
DATE: 1/28/2025
EVALUATOR NAME: Luke Monahan
EVALUATOR DEPARTMENT: Maine Department of Labor

- KPI Recommendations
    - Lists KPIs related to portal functionality page 16.
    - KPIs related to benefit determinations page 17.
    - KPIs related to payments page 17.
    - KPIS appeals 17.
    - Call center KPIs 18.
    - N - No proposed goals. Vendor appears to be listing metrics that there software can track, not services that they will provide with their specific goals and penalties for failing to meet.

RFP #: 202411199
RFP TITLE: PAID FAMILY AND MEDICAL LEAVE (PFML) CLAIMS ADMINISTRATION
BIDDER NAME: Nava PBC
DATE: 02/17/2025
EVALUATOR NAME: Timothy Applegate
EVALUATOR DEPARTMENT: MDOL

<u>Individual Evaluator Comments</u>
Organization Qualifications and Experience
- Overview of Organization:
    - Bidder mentions many projects, including PFML projects. They mention supporting projects and building systems – they do not mention actual administration of benefits.
    - Stated qualifications and skills are designing and developing software.
    - The 'meaningful presence in Maine' area was not addressed.
    - The online portal section does not align with the RFP.
    - Claims processing will be handled by subcontractor. Section did not address all questions.
- Subcontractors:
    - The Bidder proposed Adonde for the customer support center. Aquia for payment processing.
- Organizational Chart:
    - The bidder provided the information, the staffing plan does not align with the organizational chart and is confusing. The 'Maine PFML Program Manager' position seems to be assigned double duty – Minnesota *and* Maine.
- Litigation:
    - The bidder says there are no current or closed litigation cases.
- Financial Viability:
    - Balance sheets and income statements provided.
    - High working capital.
    - Financial risk is low. Strong financial position.
- Certificate of Insurance:
    - Provided.

Proposed Services:
- Services to be Provided:
    - Submissions of leave requests use FEIN. Most employees will struggle to find their employers FEIN.
    - Hard to follow all services to be provided.
    - Propose integration with state accounting system – probably undeliverable.
    - For HCPs Nava proposes they provide documentation digitally but do not describe how it will work.
    - They propose direct integrations with healthcare provider medical records. This was not requested in the proposal nor is it feasible.

STATE OF MAINE
INDIVIDUAL EVALUATION NOTES

RFP #: 202411199
RFP TITLE: Paid Family and Medical Leave (PFML) Claims Administration
BIDDER NAME: Nava PBC
DATE: 02/17/2025
EVALUATOR NAME: Timothy Applegate
EVALUATOR DEPARTMENT: MDOL

- o Outsourcing claims administration to Adonde. Nava provides software only.
- o Subcontractor for payments.
- o Bidder did not address making state fund whole in case of overpayment.
- o Mentioned 'X staff' for handling overpayments – unsure if that is a typo or another subcontractor.
- o Fraud identification handled by, not yet approved, integrations and other services.
- o For claims system performance the bidder proposed a long list of applications and tools.
- KPI recommendations:
  - o The bidder proposes many different measurements, but did not propose actual rates like the RFP requested.
- Implementation – Work Plan: provided.

STATE OF MAINE
INDIVIDUAL EVALUATION NOTES

RFP #: 202411199
RFP TITLE: Paid Family and Medical Leave (PFML) Claims Administration
BIDDER NAME: NAVA
DATE: 2/4/2025
EVALUATOR NAME: Rene LeBlanc
EVALUATOR DEPARTMENT: MaineIT

<u>Individual Evaluator Comments</u>
Organization Qualifications and Experience
- Overview of Organization
    - Provided
        - Stated they have PFML experience with Mass, Minnesota and Mayland.
        - Claims they are the only vendor providing human-centered PFML Program
- Subcontractors
    - Adonde LLC – Manage Claims Admin workflows and call center
    - Aquia Inc. – Infrastructure and Security workflows
- Appendix C
    - Company Overview
        - Provided
    - 3 reference projects
    - Provided
        - MASS – PFML
        - NJ – UI
        - Minnesota – Currently building PFML solution
- Organizational Chart
    - Provided
        - Included both Senior Management AND the proposed project team management
            - Passed off to vendors when they were used.
        - Also included a staffing plan discussion.
- List of Litigations
    - No current or closed litigation cases
- Financial Viability (D&B)
    - Provided Balance Sheets and Income Statements.
    - Provided D&B but added a caveat that they are working to provide updated information to D&B..
- Certificate of Insurance
    - Provided

Proposed Services
- Services to be Provided
    - Specifically called out their ability to interface to the Constituent Portal for authentication.

RFP #: 202411199
RFP TITLE: Paid Family and Medical Leave (PFML) Claims Administration
BIDDER NAME: NAVA
DATE: 2/4/2025
EVALUATOR NAME: Rene LeBlanc
EVALUATOR DEPARTMENT: MaineIT

- o For every function, they identified if there would be assistance from a sub-contractor, and what that would be if needed.
  - o ADA Compliant
  - o 24/7 secure access.

- Implementation – Work Plan
  - o Provided a basic work plan
  - o Shows "coordinate full launch" in April, but Public Launch in May
  - o No real detail

RFP #: 202411199
RFP TITLE: Pᴀɪᴅ Fᴀᴍɪʟʏ ᴀɴᴅ Mᴇᴅɪᴄᴀʟ Lᴇᴀᴠᴇ (PFML) Cʟᴀɪᴍs Aᴅᴍɪɴɪsᴛʀᴀᴛɪᴏɴ
BIDDER NAME: PCG
DATE: 2/16/2025
EVALUATOR NAME: Kimberly Smith
EVALUATOR DEPARTMENT: Labor

Individual Evaluator Comments
Organization Qualifications and Experience
- Overview of Organization
    - Submission files organized
    - Public sector services – 37 years
    - Contracts in all US states; 3000 contracts globally; 2000 US employees
        - In Health, Human Services, Technology, and Education sectors
        - Health, Business Outsourcing: claims processing, case management, quality oversight, call centers
        - AK, NJ, NY and ME DHHS – ME OFI – eligibility operations support
    - Litigation: 17 cases listed
    - TPA services result in ~$1.2B in claims paid (Services file p24)
- Subcontractors - None
- Organizational Chart – provided, includes description of experience levels, resumes and job descriptions
- Financial Viability – 2021-2023 statements provided, with D&B, generally low-risk
- Certificate of Insurance – provided; includes professional/cyber
- Presence in SOM: 14 active projects in Maine, mostly with DHHS, but also Cumb County, Northern Light, SOM Judicial.
    - Portland office, staff working across the state; three of leads currently reside in Maine; recruitment of CSRs will primarily be within Maine, estimated 70 staff

Proposed Services
- Services to be Provided
    - PCG "understands the critical role vendors play in delivering solutions that are comprehensive, agile and supportive of communities' dynamic needs."
    - Portal supports workers, employers, health care providers, and MDOL staff
    - Support timely review of all submissions – portal, phone, mail
    - "meet Mainers wherever they are"
    - Claims process seems straightforward
    - Employers would have own account for submitting documents, including undue hardship
    - Push notifications – opt in
    - Uses Google translate for alternative languages. KAS-this can be problematic
    - Benefits paid by EFT/direct deposit but they can send checks

RFP #: 202411199
RFP TITLE: Pᴀɪᴅ Fᴀᴍɪʟʏ ᴀɴᴅ Mᴇᴅɪᴄᴀʟ Lᴇᴀᴠᴇ (PFML) Cʟᴀɪᴍs Aᴅᴍɪɴɪsᴛʀᴀᴛɪᴏɴ
BIDDER NAME: PCG
DATE: 2/16/2025
EVALUATOR NAME: Kimberly Smith
EVALUATOR DEPARTMENT: Labor

- o Verifies identity, employment, private plan eligibility, documentation of leave necessity
- o Virtual call center: 8am-6pm operating hours; hire bilingual staff and use language line
- o Payment processing: weekly file to be approved by SOM, either in portal or through submitted report. Zero Balanced Account so once SOM approves payment file, funds to be transferred and then benefits released. Not a desirable process to require SOM to approve payment file. Puts burden on SOM when SOM has not been involved in eligibility determination. Would require SOM to review case files. Also, limiting payments to once weekly is not sufficient. PCG does state that this is their recommendation based on State of Washington and is open to other options.
- o "PCG Value Add" – includes automation of routine tasks, quality management, staff management and timekeeping. Unclear how this would help SOM outside of PCG efficiently managing its process. Like the statement that data will not be used to train its other models.
- o System integration – able to integrate with MS Outlook, Active Directory, SOM accounting system. PFML Contributions system?
- KPI Recommendations
  - o KPIs and SLAs are appropriate and indicative of good service
- Implementation – Work Plan
  - o Detailed project plan with durations and dates, May 2025 and implementation complete early March 2026.

RFP #: 202411199
RFP TITLE: Paid Family and Medical Leave (PFML) Claims Administration
BIDDER NAME: Public Consulting Group, LLC
DATE: 1/28/2025
EVALUATOR NAME: Luke Monahan
EVALUATOR DEPARTMENT: Maine Department of Labor

<u>Individual Evaluator Comments</u>:
Organization Qualifications and Experience
- Overview of Organization
    - Consulting, operations, and technology firm.
    - Serving mostly public sector clients for 37 years.
    - 2,000 employees in 20 offices, 3,000 contracts in 50 States.
    - 4 focus areas Health, Human Services, Technology Consulting, and Education.
    - 3 core competencies Systems/Data/Technology, Strategy/Design/Intelligence, and People/Processes/Management.
    - Lists many public projects, including several Maine projects, with many focused on call center support, eligibility, and program evaluation.
    - 3 References are –
        - Maine Office for Family Independence as call center support and recently eligibility determinations related to Mainecare applications.
        - State of Connecticut Office of State Comptroller as TPA for Connecticut Essential Workers COVID-19 Assistance fund.
        - The State of Washington Healthcare Authority developed a portal to facilitate financial executor functions.
    - P – good experience in government contracts.
    - N – no experience in PFML programs or end to end STD/Leave claims processing programs.
- Subcontractors
    - None.
- Organizational Chart
    - Project org chart provided with key staff named and roles defined in each team.
    - Teams are Implementation, Project Administration Team, Operations Team (including claims, customer support, and benefits), Client relations team, Technology team.
    - Resumes proved for key staff.
- Litigation
    - 17 cases listed in past 5 years.
- Financial Viability
    - Balance sheets, financial information, and Dunn & Bradstreet provided.
- Certificate of Insurance
    - Provided.

Proposed Services

RFP #: 202411199
RFP TITLE: Paid Family and Medical Leave (PFML) Claims Administration
BIDDER NAME: Public Consulting Group, LLC
DATE: 1/28/2025
EVALUATOR NAME: Luke Monahan
EVALUATOR DEPARTMENT: Maine Department of Labor

- Services to be Provided
    - N – in general this section has way too much information and not logically organized. Makes it harder to assess proposed services and could benefit from being more concise.
    - Propose system be called Leave Eligibility Assistance Portal (LEAP) to include front portal and back end claims processing system.
    - Claims submitted through portal, phone, or mail.
    - Operational summary on pages 18-22.
    - Will develop comprehensive process guide for claims administration.
    - Claims start with a questionnaire for claimants with skip questions in portal so claimants do not have to answer more questions than needed.
    - LEAP serves as a CRM system for calls and other customer support.
    - After questionnaire, claimant will be asked to submit supporting documentation in 5 step process – documentation of qualifying event, verifying identity, verifying employer, vendor will verify documentation, and vendor will verify wages.
    - The vendor will provide reconsiderations. If denied, will provide documents requested to appeal unit, and document outcome in claims system.
    - Customer service center with Amazon Connect telephony system and remote workforce. All calls recorded. LEAP still CRM for documentation.
    - 8am-6pm live support. After hours and additional support through IVR, self-service, chatbots, email/webform submissions.
    - Bilingual agents (French/English and Spanish/English) with language line for others.
    - Payments through EFT, Debit Card, or paper checks through weekly payment files.
    - Tax withholdings noted. Reporting not mentioned.
    - Vendor commits to restoring overpayments to fund within 15 days. Recovery work done by payment plan, offsetting future payments, third party error coordination, tax offsets, and escalation to law enforcement or state approved collection agencies.
    - Fraud is addressed through upfront and on-going staff training to identify red flags and fraudulent documents.
    - Claims processing is done through LEAP system. Will allow for custom analytics and reporting. Automation software for claims administration. The system can connect with Contributions portal and other required systems as needed.

RFP #: 202411199
RFP TITLE: Paid Family and Medical Leave (PFML) Claims Administration
BIDDER NAME: Public Consulting Group, LLC
DATE: 1/28/2025
EVALUATOR NAME: Luke Monahan
EVALUATOR DEPARTMENT: Maine Department of Labor

- o LEAP system built for program will allow for full access and customization for PFML staff.
- o Maine Presence – physical office in Portland, contracts since 1998, three key staff on implementation are Maine based, hiring 70 staff with preference to Maine based workers.
- o Project management process pages 64-67.
- o Intuitive design for user experience.
- o System training for PFML staff provided.
- o Quality assurance process page 79-88.
- o N – consistent with their prior experience, proposed services provide a lot of detail around call center and customer service, and much less information on how claims adjudication would work.
- Implementation – Work Plan
  - o Very detailed project timeline provided with detailed milestones and due dates for each.
- KPI Recommendations
  - o Proposed KPIs 92-94.
  - o Key indicators – 80% of calls answered in less than 30 seconds, 90% initial claims decided in 5 days from completed application, 90% claim accuracy decision.
  - o No penalties noted for missed KPIs.

RFP #: 202411199
RFP TITLE: PAID FAMILY AND MEDICAL LEAVE (PFML) CLAIMS ADMINISTRATION
BIDDER NAME: Public Consulting Group
DATE: 02/17/2025
EVALUATOR NAME: Timothy Applegate
EVALUATOR DEPARTMENT: MDOL

Individual Evaluator Comments:
Organization Qualifications and Experience:
- Overview of Organization:
    - Bidder mentions having contracts in all 50 states and that they have an understanding of the legal and regulatory requirements and fiscal constraints that limit public agencies.
    - Bidder provided detailed descriptions of three projects, one ongoing with Maine. The contracts included data entry and analysis for Medicaid, TPA for a fund in Connecticut which included claims administration and the development of a Medicaid portal in Washington. The 'meaningful presence in Maine' was demonstrated by pages of Maine contract information.
    - All areas of 'Online Portal' addressed in detail.
    - All areas of 'Claims Processing' addressed in detail.
    - Custmer service will be handled in-house. PCG demonstrated several customer service oriented projects.
    - PCG addressed restoring overpayments to trust fund and will do so within 15 calendar days.
- Subcontractors:
    - No contractors will be used.
- Organizational Chart:
    - Detailed chart including all team members, years of experience and job descriptions broken down by team: Implementation, project administration, operations, client services and technology teams.
- Litigation:
    - Bidder listed 17 lawsuits, five of which are still pending. The bidder insists that no current or past litigation matters would compromise their ability to perform the work in the proposal.
- Financial Viability:
    - Balance sheets provided. Liquid.
    - Income statements provided.
    - Dun and Bradstreet snapshot provided. Demonstrates a low risk assessment.
- Certificate of Insurance:
    - Provided.

RFP #: 202411199
RFP TITLE: PAID FAMILY AND MEDICAL LEAVE (PFML) CLAIMS ADMINISTRATION
BIDDER NAME: Public Consulting Group
DATE: 02/17/2025
EVALUATOR NAME: Timothy Applegate
EVALUATOR DEPARTMENT: MDOL

Proposed Services:
- Services to be Provided:
  - PGC is offering a fully customized system that is built off their existing technology. They provided a detailed overview of what their system will be able to do. The proposal covered all aspects of the system, from claims to disbursement of payment. The proposal is lengthy and wordy.
- KPI recommendations:
  - Reconsideration and appeal overturn rates – Not specifically addressed.
  - Call center metrics – The bidder provided their standards for speed to answer, abandon rate and first call resolution.
  - Metrics on claims - 99% of ineligibility notices are issued within 5 days. 90% of initial decisions are issued within 5 business days.
  - Audit expectations – no specifics provided.
- Implementation – Work Plan:
  - Bidder provided a very detailed implementation time chart.

RFP #: 202411199
RFP TITLE: Paid Family and Medical Leave (PFML) Claims Administration
BIDDER NAME: Public Consulting Group
DATE: 2/5/2025
EVALUATOR NAME: Rene LeBlanc
EVALUATOR DEPARTMENT: MaineIT

<u>Individual Evaluator Comments</u>
Organization Qualifications and Experience
- Overview of Organization
  - Provided
    - They are proposing a Third-Party Administration (TPA) solution because they are not an insurance company or claims processing service
    - Their expertise is in finding services and coordinating those services with businesses.
    - They have a deep background in supporting State of Maine programs
- Subcontractors
  - Said they will not be utilizing subcontractors
    - Don't know how that can be if they are functioning as a TPA
- Appendix C
  - Company Overview
    - Provided
    - They also provided a very long list of the projects / services they provide for the State of Maine
      - Majority were with Health and Human Services
      - Also a lot of Education services
  - 3 reference projects
  - Provided.
    - Maine – OFI
    - CT – TPA for Covid Essential Workers fund
    - Washington State – Health Care payments
- Organizational Chart
  - Provided PCG's Corporate Organization chart in their qualification section
  - They did provide a proposed organization for the project, along with a narrative of the implementation team approach.
  - They also provided resumes for key leaders in their proposed implementation team organization.
- List of Litigations
  - No current or past litigation cases that would compromise PCG's ability to perform work.
  - Listed 17 active litigation cases
- Financial Viability (D&B)
  - Provided financial statements for the last three years

RFP #: 202411199
RFP TITLE: Paid Family and Medical Leave (PFML) Claims Administration
BIDDER NAME: Public Consulting Group
DATE: 2/5/2025
EVALUATOR NAME: Rene LeBlanc
EVALUATOR DEPARTMENT: MaineIT

- o Provided latest D&B.
- Certificate of Insurance
  - o Provided

Proposed Services
- Services to be Provided
  - o Provided a matrix indicating where in the proposal each of our stated requirements was addressed.
    - ▪ I didn't note any requirements they would not provide.
  - o They also provided references for many indicating where they have successfully implemented similar services.
  - o Accepting On-line, phone and e-mail applications.
  - o ADA Compliant
  - o 24/7 secure access.
- Implementation – Work Plan
  - o Provided a work plan
    - ▪ Very Thorough plan
    - ▪ Had go-live of 4/1/2026
    - ▪ Provided post go-live activities through 7/1/2026

RFP #: 202411199
RFP TITLE: PAID FAMILY AND MEDICAL LEAVE (PFML) CLAIMS ADMINISTRATION
BIDDER NAME: SaviLinx
DATE: 2/16/2025
EVALUATOR NAME: Kimberly Smith
EVALUATOR DEPARTMENT: Labor

<u>Individual Evaluator Comments</u>
Organization Qualifications and Experience
- Overview of Organization
  - Core purpose is "helping people" and "elevating the human connection"
  - Founded 2013
  - Litigation: None
- Subcontractors –
  - Zelus – partners with Savi on MAPFML, handles onboarding, training and process development, knowledge-based articles
  - Geo Solutions (GSI) – government programs – 12 UI states, 4 more in process; launched DC PFML in 2019,
  - Slalom – consulting firm, global; work on PFML programs in CT, CO, NJ, MD; seems to bring oversight role, reviewing SOPs, performing efficiency validations
  - USB – experience with MA and DC PFML
- Organizational Chart – provided list of leadership team across all companies; org charts for implementation and then ongoing services; job descriptions included
- Financial Viability – net loss in 2022, recovered in 2023; provided D&B, overall rating low-moderate risk, considered stable.
- Certificate of Insurance – provided; no special riders
- Presence in SOM: Maine-based company, offices in Brunswick and Caribou; familiarity with state government agencies and work; at least half of call center staff will be Maine-based; Slalom also has presence in Maine, staff working in Maine, projects with DPS, MCJA and MaineIT. Pro bono work for Maine non-profits.

Proposed Services
- Services to be Provided
  - GSI Benefit Exchange Network (BEN) has been live for DC PFML since 2020; BEN web based portal with access for claimants, employers and health care providers; claims can be filed online or via call center;
  - Claimants can upload via portal on mobile or computer, can complete forms using speech recognition, use IVR;
  - All communications, letters, emails, texts, are saved in Message Center as well as converted and saved as Documents
  - Contact changes included in audit log, can be configured for manual review

RFP #: 202411199
RFP TITLE: Pᴀɪᴅ Fᴀᴍɪʟʏ ᴀɴᴅ Mᴇᴅɪᴄᴀʟ Lᴇᴀᴠᴇ (PFML) Cʟᴀɪᴍs Aᴅᴍɪɴɪsᴛʀᴀᴛɪᴏɴ
BIDDER NAME: SaviLinx
DATE: 2/16/2025
EVALUATOR NAME: Kimberly Smith
EVALUATOR DEPARTMENT: Labor

- o Overpayments can be repaid by future benefit offset, scheduled repayment plan, credit/debit, check;
- o Unsure what is meant by crediting employer for benefit overpayments (p23)
- o BEN does cover undue hardship
- o SOP/Process Guide will be responsibility of Savi, and they will use Zelus to lead the guide development; Slalom will validate that tech solutions are in compliance with law and rules
- o Description of calculating benefit amount is generalized; doesn't reference tiered formula or developing interface with FAST system
- o Good – ongoing process improvement – Savi will review reconsiderations to ID trends and improve the processing in response (p34)
- o Call Center will use "Accent Neutralization" AI – real time removal of any accents from MS-based staff. interesting.
- o Call center hours 8-5 M-F; portal 24x7
- o Bilingual agents can communicate in French and Spanish; other languages through translation services
- o BEN comes with English, Spanish and Haitian Creole; GSI staff manually translate all text, using native language speakers; BEN has built in Google translate function for 100+ languages; Savi will use French-speaking staff to edit the French Google translation to add it as a fourth core language offering.
- o Benefit payments by direct deposit, debit card, or check (if SOM chooses). USB partner for debit cards.
- o Overpayments: "with both compassionate care and fiscal responsibility" p45
- o Fraud: Lexis Nexis optional add-on (addl cost)
- o Dashboard will be custom designed, once live updates every 15 minutes; sample on p45 looks good
- o Access, p61. DOL will have read-only access
- KPI Recommendations
    - o Dashboards provided, but didn't see specific recommendations for SLAs
- Implementation – Work Plan
    - o Detailed work plan provided meeting necessary dates

STATE OF MAINE
INDIVIDUAL EVALUATION NOTES

RFP #: 202411199
RFP TITLE: Paid Family and Medical Leave (PFML) Claims Administration
BIDDER NAME: SaviLinx
DATE: 1/29/2025
EVALUATOR NAME: Luke Monahan
EVALUATOR DEPARTMENT: Maine Department of Labor

<u>Individual Evaluator Comments</u>
Organization Qualifications and Experience
- Overview of Organization
    - Founded in 2013 in Brunswick, Maine.
    - Currently contracted with Maine PFML as call center for employer questions.
    - 3 references are:
        - MA PFML program as call center support, preliminary adjudication of claims, document processing, knowledge base and SOP development.
        - Maine SUI program – call center support during COVID-19 pandemic.
        - Maine CDC – call center support.
    - P – good experience with Maine government, and PFML experience.
    - N – prior work primarily call center support, not full end to end claims processing for PFML, STD, and leave programs.

- Subcontractors
    - Zelus – for SOP and Knowledge base development.
    - Geographic Solutions – for claims processing technology system.
    - Slalom – for process consulting.
    - US Bank – for debit cards.

- Organizational Chart
    - Detailed org charts provided with key staff named and roles described.
    - Job descriptions for key roles provided.
- Litigation
    - No litigation in the last 5 years.
- Financial Viability
    - Balance sheets provided.
    - Dun & Bradstreet provided.
- Certificate of Insurance
        - Provided.

Proposed Services
- Services to be Provided
    - Online Portal
        - Will use Geographic Solutions' Benefit Exchange Network as base system for portal.

RFP #: 202411199
RFP TITLE: Paid Family and Medical Leave (PFML) Claims Administration
BIDDER NAME: SaviLinx
DATE: 1/29/2025
EVALUATOR NAME: Luke Monahan
EVALUATOR DEPARTMENT: Maine Department of Labor

- Employees can submit claims through the portal or call an agent to help them submit in the portal. They will enter leave into and be able to upload documents.
- Mobile friendly, manual data entry or through dragon voice recognition.
- Self-service to check claim status. Send and receive correspondence, chat with vendor agents.
- Enter information for repayments for payment plan, future benefit offset or make check or mobile payments.
- Notices generated and delivered through Portal.
- N – "suspected fraud cases referred to state" – we need vendor to investigate and respond to these.
- N – only method of application through portal? Mail applications are not mentioned, and phone calls seem to be customer support to people applying through portal.
- Portal allows employers to view claims status and benefit amount. Allow employers to file and manage appeals. Can submit undue hardship concerns.
- Portal allows healthcare providers to upload documentation, interact with claims staff to answer questions.
  o Claims Administration.
    - Will use Zelus to develop and maintain process manual for claims administration.
    - N – again stated that only online or phone assisted applications – no mail application process which will be necessary for some Maine workers.
    - Will collect documentation and ask for additional documentation when needed through agents.
    - Reconsiderations accepted through portal or fax, considered by separate Senior Claims examiners, and decision provided with appeal rights if denied.
    - Customer service provided through portal, call center, and interactive IVR system. M-F 8am-5pm for calls. After hours through portal messages and IVR.
    - N - Notifications to employees made via phone, email, text, mail, but require signing into portal to see the notifications.
    - French and Spanish offered through bi-lingual call agents with state's language line for others (additional cost).
    - Payments made EBT, debit card, or check.

RFP #: 202411199
RFP TITLE: Paid Family and Medical Leave (PFML) Claims Administration
BIDDER NAME: SaviLinx
DATE: 1/29/2025
EVALUATOR NAME: Luke Monahan
EVALUATOR DEPARTMENT: Maine Department of Labor

- - Can calculate deductions and taxes and provide 1099 form at end of year.
    - Will set up APIs with state WC and SUI to help prevent overpayments. Overpayment process described starting page 46.
    - Fraud prevention through system flagging and agents flagging. Link to DMV for identity verification. Sr. Claims agents "work with department" to investigate fraud – state doesn't have staff to support this.
    - Claims system BEN with Slalom providing operational support and verification.
    - Business analytics on claims data 52-58.
  - State staff will have access to BEN system for oversight and data.
  - Client surveys for quality improvement.
  - Maine presence – Maine founded and based company. Offices in Brunswick and Caribou. Commits to 50% staffing from Maine.
  - Can meet start time frame of 4/1/26 for PFML applications to begin.
  - Quality ensured through business reviews, consistent leadership meetings, client questionnaires and user feedback,
  - Quality assurance plan starting page 89.

- Implementation – Work Plan
  - Detailed work plan beginning on page 100 with detailed milestones and goal dates.

- KPI Recommendations
  - Proposed KPIs page 100-101.
  - Key indicators - 80% of claims without undue hardship in 2 days of all the info received, 95% claim accuracy, average speed to answer calls under 60 seconds.
  - No penalties in the first 6 months, but then penalties after for missing KPIs.

RFP #: 202411199
RFP TITLE: Paid Family and Medical Leave (PFML) Claims Administration
BIDDER NAME: Savilinx
DATE: 02/13/2025
EVALUATOR NAME: Timothy Applegate
EVALUATOR DEPARTMENT: MDOL

<u>Individual Evaluator Comments</u>
Organization Qualifications and Experience:
- Overview of Organization:
    - Bidder outlined their experience with managing PFML call center for Massachusetts and Maine.
    - Bidder will not directly provide claims processing system.
    - Bidder provided descriptions of three projects: Massachusetts PFML where they provide call center support. Maine BUC call support during COVID-19. Maine CDC hotline support.
    - The 'meaningful presence in Maine' is demonstrated by physical locations in Maine.
- Subcontractors:
    - Zelus – Massachusetts based management consulting firm to assist in developing SOPs and KBs.
    - Geographic Solutions – Florida based software developer to provide claims administration system.
    - Slalom – Massachusetts based service company that will review SOPs and perform efficiency validation.
- Organizational Chart:
    - Organizational chart included. Very detailed.
- Litigation: Bidder attests that they are not party to any litigation.
- Financial Viability:
    - Balance sheets and statement of income (2021, 2022).
    - Strong financial position.
    - Accounts receivable high.
- Certificate of Insurance:
    - Provided.

Proposed Services:
- Services to be Provided:
    - Savilinx provided a lengthy document and addressed all issues in RFP. Savilinx will use a subcontractor to build the system.
    - The Online Portal section is broad and addresses most items on the list and explains how they will be addressed.
    - Processing a payment to return funds was not addressed. The bidder explained their process for pulling back overpaid funds, but did not say they would make the Maine Paid Leave fund whole first.
    - Claims Processing is detailed but paints Savilinx as a intermediary rather than a provider. Savilinx is a contact center, not software provider.

REV 4/4/2023

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STATE OF MAINE
INDIVIDUAL EVALUATION NOTES

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RFP #: 202411199
RFP TITLE: Pᴀɪᴅ Fᴀᴍɪʟʏ ᴀɴᴅ Mᴇᴅɪᴄᴀʟ Lᴇᴀᴠᴇ (PFML) Cʟᴀɪᴍs Aᴅᴍɪɴɪsᴛʀᴀᴛɪᴏɴ
BIDDER NAME: Savilinx
DATE: 02/13/2025
EVALUATOR NAME: Timothy Applegate
EVALUATOR DEPARTMENT: MDOL

- o Customer Service section addressed all areas. Being a call center, this is Savilinx' strongest area.
- o The Payments section addresses the areas outlined in the RFP. Savilinx defers to their third-party system to address tax issues. Saviinx mentions new IRS guidance on PFML in the RFP – but does not address the need for both 1099s and W-2s; they only mention 1099s.
- o Fraud Detection and Prevention addressed each point in the RFP. The proposal included many items that required state or federal data sharing agreements that are not in place or planned and would incur additional costs.
- o The Claims System section brings in a different subcontractor. Reports will be compiled using different reports pulled from multiple sources, including the FAST MPL system.
- o Transparency was fully addressed.
- o Access was addressed.
- o Efficiency of Operations fully addressed all items requested in the RFP. Savilinx will utilize subcontractors for solutions.
- o User Experience addressed all areas.
- o The Quality of Work section addressed all areas in the RFP.
- KPI recommendations:
  - o Reconsideration and appeal overturn rates – overturn of denial should not be more than 5%. Overturned appeals should be equal to or less than 5%.
  - o Call center metrics – The bidder provided nine (9) KPIs. Some detail provided. ASA – less than or equal to 60 seconds. Abandoned call – not less than 7%.
  - o Metrics on claims – 95% accuracy.
  - o Audit expectations – 2 claims per week per manager.
- Implementation – Work Plan:
  - o Bidder provided a detailed actions/tasks list.

RFP #: 202411199
RFP TITLE: Paid Family and Medical Leave (PFML) Claims Administration
BIDDER NAME: SaviLinx
DATE: 2/5/2025
EVALUATOR NAME: Rene LeBlanc
EVALUATOR DEPARTMENT: MaineIT

<u>Individual Evaluator Comments</u>
Organization Qualifications and Experience
- Overview of Organization
  - Provided
    - They are also involved in MA DFML since 2020.
    - Maine based with experience delivering services to SOM agencies.
    - Currently involved in PFML as the contributions portal call center provider.
- Subcontractors
  - ZELUS – Woman owned management consulting firm.
  - Call Center Training
  - Geographic Solutions – Develop Claims Admin program
  - Slalom – Experience in delivering multiple PFML projects
- Appendix C:
  - Company Overview – provided
  - Maine Based, woman owned company
  - Primary experience seems to be call centers, but they also have experience with MA PFML program
  - They are planning on subbing out all the actual development and programming
  - 3 reference projects - provided.
    - Mass – DFML
      - Sounds like all telephony support, documentation, process flow definitions.
      - Doesn't sound like they actually have the claims processing system.
    - Maine – BUC – COVID Call Center
    - Maine – CDC – COVID Hot-Line call center
- Organizational Chart
  - Provided their overall organization as a narrative
  - They then provided a proposed organization for the project, along with identifying where DOL members would fit in.
  - Lastly, they provided a very large organization for Ongoing Operations.
- List of Litigations
  - No current or past litigation cases in the last 5 years.
- Financial Viability (D&B)
  - Provided financial statements for the last three years
  - Provided latest D&B.
- Certificate of Insurance

RFP #: 202411199
RFP TITLE: Paid Family and Medical Leave (PFML) Claims Administration
BIDDER NAME: SaviLinx
DATE: 2/5/2025
EVALUATOR NAME: Rene LeBlanc
EVALUATOR DEPARTMENT: MaineIT

- o Provided
- Proposed Services
  - o Services to be Provided
    - They agreed to support all functions
    - Emphasized human experience and ease of use.
    - ADA Compliant
    - 24/7 secure access.
  - o Implementation – Work Plan
    - Provided a work plan
      - It was extremely difficult to tell what would happen when
      - The first several pages were all just holidays.
      - One section had several pages of items and all were going to begin on 5/28/25 and finish on 5/30/25.
      - It had one section where implementation planning was going to be completed on 4/30/2026, but the very last section in the plan had a go-live on 4/1/2026.

RFP #: 202411199
RFP TITLE: PAID FAMILY AND MEDICAL LEAVE (PFML) CLAIMS ADMINISTRATION
BIDDER NAME: Sedgewick
DATE: 2/17/2025
EVALUATOR NAME: Kimberly Smith
EVALUATOR DEPARTMENT: Labor

<u>**Individual Evaluator Comments**</u>
Organization Qualifications and Experience
- Overview of Organization
    - Disability/leave management provider
    - 230+ clients, 20 w/ more than 100k employees, largest with 1.5M+ employees
    - Largest TPA in the US
    - Litigation, one disclosed. Non issue.
- Subcontractors – provided
- Organizational Chart – provided, with job descriptions. No names or experience levels
- Financial Viability – operating income is positive, although other expenses result in net loss each year. D&B overall is "moderate" with "some financial stress concerns" – financial stress score is moderate-high. Cost proposal is unrealistic if intended to cover full contract term, appears Sedgewick modified the form to only list year one costs.
- Certificate of Insurance – provided; includes prof liability and commercial crime
- Presence in SOM: commitment to open office in Maine; would also serve other clients from Maine to increase presence; currently have 56 workers in Maine and 4 clients

Proposed Services
- Services to be Provided
    - Generally, agrees to comply with all specs. Little information given on how.
    - "high level of service at a great value"
    - Responses feel rote – little consideration given to responses. Many feel like they are referring to leave management for an employer, not a family and medical leave program
    - Refers to DOL as the employer when suggesting request "agent of the employer" status for 1099Gs p8
    - Withholdings – can only be done for full "pay-periods" p9 and can deduct medical, dental, vision etc. not applicable to PFML
    - "Patterns of absence" indicators of fraud – PFML leave may very well have patterns – i.e. treatments on the same days of the week p11
    - Tone is off-putting; does not project how PFML claimants should be treated – feels like 'just a number'
    - 24/7/365 telephonic support -   p7
    - Determinations rendered within two days of completed application p8

RFP #: 202411199
RFP TITLE: Paid Family and Medical Leave (PFML) Claims Administration
BIDDER NAME: Sedgewick
DATE: 2/17/2025
EVALUATOR NAME: Kimberly Smith
EVALUATOR DEPARTMENT: Labor

- o English and Spanish available, others through translation service
- o Responses to fraud indicate they need more clarification of our intent.
- o Can provide required access for DOL staff
- o System does not include health care providers
- KPI Recommendations
  - o 7% admin fees at risk for KPIs
- Implementation – Work Plan – high level only

RFP #: 202411199
RFP TITLE: Paid Family and Medical Leave (PFML) Claims Administration
BIDDER NAME: Sedgwick
DATE: 1/29/2025
EVALUATOR NAME: Luke Monahan
EVALUATOR DEPARTMENT: Maine Department of Labor

Individual Evaluator Comments
Organization Qualifications and Experience
- Overview of Organization
    - Founded in 1969. From 1983-2013 it expanded into leave management including STD/LTD, FMLA, ADA and Paid Leave programs.
    - Largest TPA in the country, 33,000 employees with 7,500 dedicated to disability/leave of absence.
    - 500+ employer clients for TPA of disability/leave management.
    - 20 clients with 100,000+ employees, the largest client has 1,500,000 employees.
    - 98% client retention rate, with 50% of new business coming from existing clients.
    - 3 references are-
        - PepsiCo – since 2003 has managed their STD/LTD, FMLA, WC, and managed care claims.
        - Koch Industries – 2017 for STD/LTD, FMLA, leave of absence and military leave.
        - General Motors – 30 years for their STD/LTD, leave of absence, and WC.
    - P – good experience in TPA for leave management with very large employee bases.
- Subcontractors
    - Dane Street and ExamWorks for independent medical exams.
    - GLOBO – for translation services.
    - Conduent for document imaging.
- Organizational Chart
    - Proposed org chart for Maine project provided with key staff roles defined.
- Litigation
    - Notes occasionally litigation but only lists 1 in Maine in the past 5 years that was dismissed.
- Financial Viability
    - Balance sheets and financial statements provided.
    - Dun & Bradstreet provided.
- Certificate of Insurance
    - Provided.
Proposed Services
- Services to be Provided
    - Claims Portal

RFP #: 202411199
RFP TITLE: Paid Family and Medical Leave (PFML) Claims Administration
BIDDER NAME: Sedgwick
DATE: 1/29/2025
EVALUATOR NAME: Luke Monahan
EVALUATOR DEPARTMENT: Maine Department of Labor

- Existing proprietary online portal allows for online submission. Mobile friendly.
- Can submit claim info, upload documents, check claim status, web message or online chat with vendor agent.
- Employees can set communication preferences as text or email.
  - N – no mail option?
- Payment processing and electing for Tax withholding a manual process not handled through portal.
- Employers can access the portal to see claim status and benefit amount and raise undue hardship.
- Healthcare providers and other third parties cannot access the portal but propose using shared email box for them to send documentation and answer questions related to claims.
- Claims processing.
  - Will develop and maintain process guide.
  - Intake due via portal, phone, email.
    - N – no mail option.
  - Once all the info is completed, claim processed in 2 business days, unless more information is needed. Outgoing correspondence is email, text, phone (no mail).
  - Calculate benefits with data from portal and employee/employer if necessary. Payments can be made at any cadence and made via EBT or debit card.
  - Leave balances available to view in portal and employee notified when exhausted.
  - Reconsiderations will be processed as needed.
  - P – state appeal staff can process appeals in their system and view all claims data and notes.
  - Call center to take tier 1 claimant questions through call or live chat, with tier 2 going to claims agent. Calls to tier 2 returned in 1 business day. Also 2-way text and web messaging. 24/7 chat bot and self service through portal.
  - Online educational materials for claimants provided.
  - Portal available in English or Spanish. Call agents English, Spanish, French. Translation lines for others.
  - Can do deductions and tax withholdings and filings, providing W2 (1099?) forms to claimants.
  - Will process underpayments and overpayments. Proposes using the right of recovery form at intake for overpayment. Sending

RFP #: 202411199
RFP TITLE: Paid Family and Medical Leave (PFML) Claims Administration
BIDDER NAME: Sedgwick
DATE: 1/29/2025
EVALUATOR NAME: Luke Monahan
EVALUATOR DEPARTMENT: Maine Department of Labor

notification when one is made, then demand letter, and a referral to collections if necessary.
- It has an internal special investigations unit for fraud prevention, identification, investigation, and mitigation. Investigate for potential state law prosecution and benefit suspension.
- Fraud prevention through system flagging for suspicious cases and manual claim management staff flagging. Can create a fraud tip hotline for Maine. Lower-level cases investigated by claims and medical staff, higher level referred to SIU.
- Claims system.
  - Proprietary in-house system.
  - Department staff will have access for oversight and business analytics.
  - Can establish needed APIs including with Contributions portal.
  - Appeals unit could have access to view claims data and enter notes. Changes in cases (if appeal changes the decision) need to be made by vendor staff.
- Client surveys of employees, employer, and Department staff for process improvement.
- Their system uses iterative and agile design capabilities, with AI integration.
- Data analytics through self-service dashboard, custom reports, and ad hoc reporting.
- Maine presence – vendor will open a new office in Maine and staff with Maine employees. They will place other clients in the building as well to increase Maine presence overall. Will balance with current teleworkers for their expertise. 56 current Maine employees. 4 current clients in Maine.
- Can meet the goal of providing applications by 4/1/206.
- Quality assurance through claim and fiscal audits, performance standards and issue monitoring, supervisory and management reviews, documented work processes, claim verification practices, and customer satisfaction polling.
- Implementation – Work Plan
  - Project plan with milestones by month attached.
- KPI Recommendations
  - KPI recommendations provided.

RFP #: 202411199
RFP TITLE: Paid Family and Medical Leave (PFML) Claims Administration
BIDDER NAME: Sedgwick
DATE: 1/29/2025
EVALUATOR NAME: Luke Monahan
EVALUATOR DEPARTMENT: Maine Department of Labor

- o Key indicators - Claims decided 21 calendar days, at least 80% of calls answered in 30 seconds, 90% claim accuracy, 3 out 4 four star rating on client survey.
- o P - 7% service fee penalty for guaranteed KPIs.

STATE OF MAINE
INDIVIDUAL EVALUATION NOTES

RFP #: 202411199
RFP TITLE: PAID FAMILY AND MEDICAL LEAVE (PFML) CLAIMS ADMINISTRATION
BIDDER NAME: Sedgwick
DATE: 02/13/2025
EVALUATOR NAME: Timothy Applegate
EVALUATOR DEPARTMENT: MDOL
Individual Evaluator Comments

Organization Qualifications and Experience:
- Overview of Organization:
    - Bidder outlined their experience being a leader in disability/leave. Largest TPA in the country.
    - Bidder will not directly provide claims processing system.
    - Bidder provided descriptions of three projects: PepsiCo where they provide short- and long-term disability admin. Koch Industries short- and long – term disability admin. General Motors short- and long – term disability admin.   Maine BUC call support during COVID-19. Maine CDC hotline support.
    - The 'meaningful presence in Maine' is a commitment to opening an office in Maine and staffing it with Maine residents.
- Subcontractors:
    - Dane Street/ExamWorks – independent medical exam services.
    - GLOBO Language Solutions – translation services.
    - Conduent – Document imaging.
- Organizational Chart:
    - Organizational chart included. Very detailed.
- Litigation: Bidder provided information about one action in Maine. Not all like RFP asked for.
- Financial Viability:
    - Balance sheets and statement of income (2021, 2022).
    - Strong financial position.
    - Dun and Bradstreet give low risk.
- Certificate of Insurance:
    - Provided.

Proposed Services:
- Services to be Provided:
    - Sedgwick provided a lengthy document and addressed all issues in RFP. Sedgwick will use a subcontractor to build the system.
    - The Online Portal section is broad and addresses most items on the list and explains how they will be addressed.
    - Processing a payment to return funds is not handled in their portal and is a manual process. They did not say they would replenish the fund prior to collections process.
    - Claims Processing is and Sedgwick agrees to meet all terms.
    - Customer Service section addressed all areas. Some areas are confusing - what is the difference between a call center representative and a leave representative?

RFP #: 202411199
RFP TITLE: Paid Family and Medical Leave (PFML) Claims Administration
BIDDER NAME: Sedgwick
DATE: 02/13/2025
EVALUATOR NAME: Timothy Applegate
EVALUATOR DEPARTMENT: MDOL

- o The Payments section addresses the areas outlined in the RFP. They propose being the agent for benefits.
- o Overpayment recovery does not address making trust fund whole.
- o Fraud Detection and Prevention addressed each point in the RFP. The mention a lot of flags and patterns, but not much detail.
- o The Claims System section brings was addressed but they did ask for further information concerning portal resolution times, chat resolutions, claim filing completion.
- o Transparency was fully addressed. A lot of AI usage.
- o Access was addressed.
- o Efficiency of Operations fully addressed all items requested in the RFP.
- o User Experience addressed all areas.
- o The Quality of Work section addressed all areas in the RFP.
- KPI recommendations:
  - o Sedgwick did not specifically address the KPIs but are willing to place 7% of service fees at risk to demonstrate a commitment to excellent service delivery.
- Implementation – Work Plan:
  - o Bidder provided a detailed actions/tasks list.

RFP #: 202411199
RFP TITLE: Paid Family and Medical Leave (PFML) Claims Administration
BIDDER NAME: Sedgwick
DATE: 2/5/2025
EVALUATOR NAME: Rene LeBlanc
EVALUATOR DEPARTMENT: MaineIT

Individual Evaluator Comments

Organization Qualifications and Experience

- Overview of Organization
    - Provided
        - They have over 230 customers.
        - Then they say they have over 500 disability / leave of absence clients????
        - 59% of fortune 500 companies
        - 20 clients with over 100,000 employees
        - 1 client with 1.5M employees
        - We'd be extremely "small potatoes" to them
        - They made a commitment to open an office within Maine for long term support.
- Subcontractors
    - Listed 4
- Appendix C:
    - Company Overview
        - Provided
        - See Overview of Organization above
    - 3 reference projects
        - Provided.
        - PepsiCO – Administer Short and long term disability, FMLA, Workers Comp managed care, auto claims.
        - Koch Industries - Administer Short and long term disability, FMLA, LOA and Military Leave
        - General Motors - Administer Short and long term disability, LOA, and Workers Comp
- Organizational Chart
    - Provided one with almost no detail.
    - Did not provide anything related to this project.
- List of Litigations
    - One Listed
        - Dismissed as Sedgwick was not the proper defendant..
- Financial Viability (B&D)
    - Provided financial statements for the last three years
    - Provided latest D&B.
- Certificate of Insurance
    - Provided

STATE OF MAINE
INDIVIDUAL EVALUATION NOTES

RFP #: 202411199
RFP TITLE: Paid Family and Medical Leave (PFML) Claims Administration
BIDDER NAME: Sedgwick
DATE: 2/5/2025
EVALUATOR NAME: Rene LeBlanc
EVALUATOR DEPARTMENT: MaineIT

Proposed Services
- Services to be Provided
    - They agreed to support all functions
    - There were a few items which they could not completely agree to (in employer section) but they offered work-arounds.
- Implementation – Work Plan
    - Provided a work plan
        - It was broken down by month
        - Had "soft go-live" on 4/1/2026 which included:
            - IVR
            - Intake
            - mySedgwick
            - Banking
        - Had official go-live on 5/1/2026
        - Check cutting / payroll services
        - SOM Sedgwick interface
            - Child Support Enforcement ???
            - Month 9
            - Where did this come from?
        - Reports

RFP #: 202411199
RFP TITLE: Paid Family and Medical Leave (PFML) Claims Administration
BIDDER NAME: UNUM
DATE: 2/18/2025
EVALUATOR NAME: Kimberly Smith
EVALUATOR DEPARTMENT: Labor

<u>Individual Evaluator Comments</u>
Organization Qualifications and Experience
- Overview of Organization
    - Having to open multiple document files to complete the review of "File 1" is time-consuming and not user-friendly
    - 175 years in the insurance benefits industry
    - Litigation: disclosures indicate always some related to claims handling, no amounts disclosed
- Subcontractors – provided
- Organizational Chart – provided with titles and job descriptions. No proposed or sample names with experience levels given
- Financial Viability – ~$1B annual revenues, profit each year; D&B low-moderate risk, stable
- Certificate of Insurance – provided
- Presence in SOM: founded and chartered in Maine in 1848. Employs ~2,250 people in Maine, $235M in wages and benefits paid in Maine. 22,000 hours of community service by Maine workers. Total taxes paid to state $31M; benefits paid to Maine policy holders $120M

Proposed Services
- Services to be Provided
    - Generally, all requirements are "confirmed" but little detail is provided. Proposal is in outline format. Responses are short, little to evaluate.
    - Appreciate suggestion of combining employer signon/portal with contributions portal
    - Plan for addressing undue hardship is pending – will develop during implementation – risky for SOM
    - Employer options for responding to requests are telephone, fax, or mailing address. Not portal?
    - Health care providers will not have access to the portal – options are telephone, fax, or mailing address. This is 3a. 3b only includes telephone or in writing.
    - DOL staff will not have access to the system
- KPI Recommendations – measures recommended, no SLA suggestions
- Implementation – project plan appropriate

RFP #: 202411199
RFP TITLE: Paid Family and Medical Leave (PFML) Claims Administration
BIDDER NAME: Unum
DATE: 1/29/2025
EVALUATOR NAME: Luke Monahan
EVALUATOR DEPARTMENT: Maine Department of Labor

<u>Individual Evaluator Comments</u>
Organization Qualifications and Experience
- Overview of Organization
  - N – a lot of the requested information was provided through more generic general reports as opposed to condensed and summarized relevant to this proposal.
  - 175 years in the benefits industry.
  - Union Mutual founded in Maine in 1848. Portland Maine office is one of 4 home offices for what is now Unum Group.
  - Focus on innovation and customer service.
  - Notes #1 ranking in disability insurance on America's Best Customer Service in Newsweek in 2024.
  - Three references are:
    - ADP Workforce Now – secure connection between Unum and employer's Workforce Now program. API integrations spend claims administration and delivery.
    - Costco Wholesale Corporation – 220,000 covered lives for STD/LTD and other leave programs.
    - Tenet Healthcare – 75,000 covered lives for LTD and total leave claims.
  - The last 3 annual reports provided.
  - P – large, established insurance company with experience in leave management products.
- Subcontractors
  - EXL – for intake coordination, eligibility, and contact center.
  - Welocalize – for written translation.
  - Fineos – for claims administration software.
  - Quinnox – for automation support.
  - Cognizant – for automation and modernization support.
  - CryaCom – for verbal translation.
- Organizational Chart
  - Org chart of proposed Maine PFML implementation and operational teams provided.
  - Key staff roles described.
- Litigation
  - Refers to provided Form 10-Q and Form 10-K reports, not listed out.
- Financial Viability
  - Financial balance sheets and documents provided.
  - Dun & Bradstreet provided.

RFP #: 202411199
RFP TITLE: Paid Family and Medical Leave (PFML) Claims Administration
BIDDER NAME: Unum
DATE: 1/29/2025
EVALUATOR NAME: Luke Monahan
EVALUATOR DEPARTMENT: Maine Department of Labor

- Certificate of Insurance
    - Provided.

Proposed Services
- Services to be Provided
    - N – total document length 12 pages, half of which is language from the RFP itself. Answers were short, often just "confirmed" in response to RFP requirement, and provided little or no details on how the requirement would be met. This makes it extremely difficult to score this section based on the amount of information provided.
    - An online portal will be provided to submit claims applications, update information, complete tasks on information required for leave, upload needed file, review payments, and set communication preferences.
    - Payment method can be selected through portal as direct deposit, debit card, or check.
    - Communication methods can be mail, email, text, messages and portal notifications.
    - Claims can be accepted through portal, telephone, mail, or fax.
    - Portal provides step by step guide through application process with call center support.
    - N – vendor is proposing that employer portal functionality be built into Contributions portal, which would change the scope of that contract.
    - Employer interactions can be handled through telephone, fax, and mail.
    - N - No established process for undue hardship submissions, rather vendor says they will work with department to develop.
    - Vendor notes healthcare providers will not use portal and propose they receive information from Third Parties via phone, fax, or mail.
    - Vendor will develop guide and administer claims in accordance with statue and rule. Will pull wage data to calculate benefits.
    - Vendor notes they "will develop with the Department" a reconsideration process and process for sending information to the state for appeals – did not propose either process in detail.
    - Vendor notes call center support Monday-Friday 8am-5pm and 24/7 portal support with self service and sending web messages. Tier 1 calls go to the benefit advisor, tier 2 calls go to assigned benefit specialist.
    - Translation services for call with CyraCom.
    - Tax withholdings will be made with benefit payment.
    - All underpayments are addressed with appropriate payments.

STATE OF MAINE
INDIVIDUAL EVALUATION NOTES

RFP #: 202411199
RFP TITLE: Paid Family and Medical Leave (PFML) Claims Administration
BIDDER NAME: Unum
DATE: 1/29/2025
EVALUATOR NAME: Luke Monahan
EVALUATOR DEPARTMENT: Maine Department of Labor

- o If overpayment occurs it is send to the Financial Recovery Unit. The employee will be notified of the overpayment and asked to repay via check or ACH.
- o Fraud is addressed through well-trained staff. Staff will alert red flags on claims. Once flagged sent to Special Investigative Unit for review. SIU investigates these allegations and reports to law enforcement and State as necessary.
- o Claims processing system will provide data analytics around claims.
- o N – vendor declines to allow Department access to claims system for oversight. The vendor said the required information can be provided through reporting and meetings.
- o The vendor will send case information to the State on appeal level.
- o Vendor proposes metrics reported through static reporting. No mention of real-time data dashboards for Department staff.
- o Maine presence – company originated in Maine, has a home office in Maine (Portland), and employes 2,250 Maine workers.
- o Will develop and track project plan for 4/1/26 application start date.
- Implementation – Work Plan
  - o Detailed project plan with detailed milestones and goals provided.
- KPI Recommendations
  - o N – vendor provided some general metrics to track, but did not provide specific metrics they would propose to meet, nor did they note a penalty for failing to meet a KPI.

RFP #: 202411199
RFP TITLE: Paid Family and Medical Leave (PFML) Claims Administration
BIDDER NAME: Unum
DATE: 02/13/2025
EVALUATOR NAME: Timothy Applegate
EVALUATOR DEPARTMENT: MDOL

Individual Evaluator Comments
Organization Qualifications and Experience:
- Overview of Organization:
    - Not provided.
- Subcontractors:
    - Not provided
- Organizational Chart:
    - Not provided
- Litigation:
    - Not provided.
- Financial Viability:
    - Publicly available annual reports from (2021, 2022, 2023).
    - Strong financial position.
    - AMB UIG scored at A rating.
- Certificate of Insurance:
    - Not Provided.

Proposed Services:
- Services to be Provided:
    - Unum provided a very basic document mostly with one word answers.
    - The Online Portal section addressed most items with 'Confirmed' and lacked details.
    - Processing a payment to return funds was addressed with 'confirmed'.
    - Claims Processing will be figured out during implementation. Many areas were short and details left out.
    - Customer Service section addressed all areas, but not in much detail.
    - The Payments section addresses the areas outlined in the RFP.
    - Overpayment recovery is recover funds and then make trust fund whole.
    - Fraud Detection and Prevention addressed each point in the RFP. Fraud detection is based on 'well-trained, alert staff.'
    - The Claims System section addressed all points. They pointed to integration with most of the large payroll processors.
    - Transparency was fully addressed. They pointed their presence in Maine.
    - Access was addressed.
    - Efficiency of Operations fully addressed all items requested in the RFP.
    - User Experience addressed all areas.
    - The Quality of Work section addressed all areas in the RFP.
- KPI recommendations:
    - Unum provided nine (9) KPIs but no specifics on standards.
- Implementation – Work Plan:

STATE OF MAINE
INDIVIDUAL EVALUATION NOTES

RFP #: 202411199
RFP TITLE: Paid Family and Medical Leave (PFML) Claims Administration
BIDDER NAME: Unum
DATE: 02/13/2025
EVALUATOR NAME: Timothy Applegate
EVALUATOR DEPARTMENT: MDOL

- o Bidder provided a fairly detailed actions/tasks list.

RFP #: 202411199
RFP TITLE: Paid Family and Medical Leave (PFML) Claims Administration
BIDDER NAME: UNUM
DATE: 2/5/2025
EVALUATOR NAME: Rene LeBlanc
EVALUATOR DEPARTMENT: MaineIT

Individual Evaluator Comments
Organization Qualifications and Experience
- Overview of Organization
  - Provided
    - More than 175 years in the benefits industry
    - Large local presence
    - Didn't really present any PFML related experience or describe how they would be able to meet the need....
    - Sounded like "we're big and have been in the insurance industry a long time so we can do this".
- Subcontractors
  - 6 listed in a separate Subcontractor folder
    - Not really clear how they will integrate
    - Mostly sounded like translator services
- Appendix C:
  - Company Overview
    - Provided
    - See Overview of Organization above
    - 3 reference projects
      - Provided.
      - ADP Workforce Now – Interface with UNUM Benefits systems
      - Costco – Lots of acronyms. Paid Leave, Short and Long Term disability
      - Tenet – Doesn't really say what they do
- Organizational Chart
  - Provided one with job titles.
  - Had an extensive write-up about the duties and responsibilities for each.
- List of Litigations
  - Provided a statement that they hold a reserve for litigations that would prevent any impact in their ability to perform this project.
  - They further reference their financial reports indicating any specifics about litigations would be identified there.
- Financial Viability (D&B)
  - Provided financial statements
  - Provided latest D&B.
- Certificate of Insurance
  - Provided

RFP #: 202411199
RFP TITLE: Paid Family and Medical Leave (PFML) Claims Administration
BIDDER NAME: UNUM
DATE: 2/5/2025
EVALUATOR NAME: Rene LeBlanc
EVALUATOR DEPARTMENT: MaineIT

Proposed Services
- Services to be Provided
    - This document was very terse with little details or discussion.
    - Many of the requirements were answered as "we will determine how to meet this during the requirements gathering" or similar
        - This isn't a bad response, just different from others seen.
- Implementation – Work Plan
    - Provided an "illustrative" work plan
    - Only 2 pages of limited detail
    - Had "pre-implementation readiness check" scheduled for 4/1/2026
    - Had go-live on 5/1/2026

STATE OF MAINE
TECHNICAL ASSESSMENT

RFP #: 202411199
RFP TITLE: PFML Claims Administration
BIDDER NAME: Aflac
DATE: 02/14/2025
EVALUATOR NAMES: Sharon Horne, Ben Haschalk
EVALUATOR DEPARTMENT: DAFS/OIT

Consensus Evaluator Comments:

Overall Consensus
Met

Data Compliance		
Publicly available information	NIST 800-171	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
		Quality of Evidence: ☐ *Strong* ☒ *Adequate* ☐ *Weak*
		Salesforce, least privileged, employee training. No artifacts provided
	Maine FOAA	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
		Quality of Evidence: ☐ *Strong* ☐ *Adequate* ☒ *Weak*
		Weak evidence. Requirement not addressed.
Confidential Personally Identifiable Information (PII)	Maine Breach Notification Law	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
		Quality of Evidence: ☐ *Strong* ☐ *Adequate* ☒ *Weak*
		Weak evidence. Requirement not addressed.
	NIST 800-53: Rev5	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
		Quality of Evidence: ☐ *Strong* ☐ *Adequate* ☒ *Weak*
		Weak evidence. Mention of access controls, intrusion detection & prevention DDoS, egress filtering anti-virus, etc., however no artifacts provided.
	Privacy Act of 1974	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
		Quality of Evidence: ☐ *Strong* ☐ *Adequate* ☒ *Weak*
		Weak evidence. Requirement not addressed. Mentioned privacy team investigates breaches.
	U.S. DHHS-OCSE	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
		Quality of Evidence: ☐ *Strong* ☐ *Adequate* ☒ *Weak*
		Weak evidence. Requirement not addressed.
	HIPAA	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*

STATE OF MAINE
TECHNICAL ASSESSMENT

RFP #: 202411199
RFP TITLE: PFML CLAIMS ADMINISTRATION
BIDDER NAME: Aflac
DATE: 02/14/2025
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EVALUATOR DEPARTMENT: DAFS/OIT

Personal Health Information		*Quality of Evidence:* □ *Strong* □ *Adequate* ☒ *Weak*
		Weak evidence. Compliance standards for the platform, no evidence of the vendor's application compliance (Salesforce).
	HIPAA BAA	*Quality of Response:* □ *Strong* ☒ *Adequate* □ *Weak*
		Quality of Evidence: □ *Strong* □ *Adequate* ☒ *Weak*
		Weak evidence. Compliance standards for the platform, no evidence of the vendor's compliance.
	HITECH	*Quality of Response:* □ *Strong* ☒ *Adequate* □ *Weak*
		Quality of Evidence: □ *Strong* □ *Adequate* ☒ *Weak*
		Weak evidence. Compliance standards for the platform, no evidence of the vendor's compliance.
Federal Tax Information	Internal Revenue Service Tax Information Security Guidelines for Federal, State and Local Agencies: IRS Pub 1075	*Quality of Response:* □ *Strong* ☒ *Adequate* □ *Weak*
		Quality of Evidence: □ *Strong* □ *Adequate* ☒ *Weak*
		Weak evidence. Many controls listed, but no verbiage stating compliance with requirement.
	IRS Pub 1075 Contractor Language Addendum required	*Quality of Response:* □ *Strong* ☒ *Adequate* □ *Weak*
		Quality of Evidence: □ *Strong* □ *Adequate* ☒ *Weak*
		Weak evidence. Many controls listed, but no verbiage stating compliance with requirement.
Payment Card Information	Payment Card Industry Data Security Standard	*Quality of Response:* □ *Strong* ☒ *Adequate* □ *Weak*
		Quality of Evidence: □ *Strong* □ *Adequate* ☒ *Weak*

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	(PCI DSS) v 3.2	Weak evidence. No artifact, mention they don't store CC data in their claims system, but refer to Aflac financial system but no mention if that stores cc info, they contract out debit cards with Fiserv but no mention if they are compliance
	Nacha Operating Rules (ACH)	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
		Quality of Evidence: ☐ *Strong* ☐ *Adequate* ☒ *Weak*
		Weak evidence. No artifact, mention they don't store CC data in their claims system, but refer to Aflac financial system but no mention if that stores cc info, they contract out debit cards with Fiserv but no mention if they are compliance

MaineIT	
H1	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	Quality of Evidence: ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	Spoke to Salesforce datacenter and AWS for ancillary applications
H2	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	Quality of Evidence: ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	Provide a document to allow us access to SOC reports but links did not work.
H3	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	Quality of Evidence: ☐ *Strong* ☐ *Adequate* ☒ *Weak*
	Weak evidence. No reference to NIST alignment / standard servicing etc.
A1	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	Quality of Evidence: ☐ *Strong* ☐ *Adequate* ☒ *Weak*
	Weak evidence. Not provided. Report would not allow for access.
A2	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	Quality of Evidence: ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	Described a solid process but did not provide any standards documents
A3	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*

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	Quality of Evidence: ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	They said they would present, but did not present any artifact
A4	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	Quality of Evidence: ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	Open to API
Information Security Standards	
S1	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	Quality of Evidence: ☐ *Strong* ☐ *Adequate* ☒ *Weak*
	Weak evidence. Blanket 'we comply' – cited ISO program/strategy with no evidence of.
S2	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	Quality of Evidence: ☐ *Strong* ☐ *Adequate* ☒ *Weak*
	Weak evidence. Mention this is in place for another state but did not provide any artifacts of their risk assessment process
S3	*Quality of Response:* ☐ *Strong* ☐ *Adequate* ☒ *Weak*
	Answered No
	Quality of Evidence: ☐ *Strong* ☐ *Adequate* ☒ *Weak*
	Weak evidence. ('will notify the client with 48hrs') of a confirmed breach not a 'discovery"
S4	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	Quality of Evidence: ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	Medium residual risk level
S5	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	Quality of Evidence: ☐ *Strong* ☐ *Adequate* ☒ *Weak*
	Weak evidence. (deferred to SOC2 report) which link did not work.
Cloud Service Provider Reqs	
CSP1	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	Quality of Evidence: ☐ *Strong* ☐ *Adequate* ☒ *Weak*
	Weak evidence.
CSP2	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*

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	Quality of Evidence: ☐ *Strong* ☐ *Adequate* ☒ *Weak*
	Weak evidence. ("We envision")
CSP3	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	Quality of Evidence: ☐ *Strong* ☐ *Adequate* ☒ *Weak*
	Weak evidence. ***This evidence is copy/pasted through CSP14**
CSP4	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	Quality of Evidence: ☐ *Strong* ☐ *Adequate* ☒ *Weak*
	Weak evidence. This evidence is copy/pasted through CSP14. Agree with the "intent" with details worked out during implementation stage. Referenced their overview & audit of security program. This overview did not cover the items in the State's policy.
CSP5	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	Quality of Evidence: ☐ *Strong* ☐ *Adequate* ☒ *Weak*
	Weak evidence. This evidence is copy/pasted through CSP14. Agree with the "intent" with details worked out during implementation stage. Referenced their overview & audit of security program. This overview did not cover the items in the State's policy.
CSP6	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	Quality of Evidence: ☐ *Strong* ☐ *Adequate* ☒ *Weak*
	This evidence is copy/pasted through CSP14. Agree with the "intent" with details worked out during implementation stage. Referenced their overview & audit of security program. This overview did not cover the items in the State's policy, while mention of TLS no details on version or AES
CSP7	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	Quality of Evidence: ☐ *Strong* ☐ *Adequate* ☒ *Weak*
	Weak evidence. This evidence is copy/pasted through CSP14. Agree with the "intent" with details worked out during implementation stage. Referenced their overview & audit of security program. This overview did not cover the items in the State's policy, Some items covered but other not, like session timeouts, rules of behavior, media disposal,
CSP8	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	Quality of Evidence: ☐ *Strong* ☐ *Adequate* ☒ *Weak*

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	Weak evidence. This evidence is copy/pasted through CSP14. Agree with the "intent" with details worked out during implementation stage. Referenced their overview & audit of security program. This overview did not cover the items in the State's policy, some items covered like timeout but session termination, concurrent session control, unsuccessful logon attempts
CSP9	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	Quality of Evidence: ☐ *Strong* ☐ *Adequate* ☒ *Weak*
	Weak evidence. This evidence is copy/pasted through CSP14. Agree with the "intent" with details worked out during implementation stage. Referenced their overview & audit of security program. This overview did not cover the items in the State's policy.
CSP10	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	Quality of Evidence: ☐ *Strong* ☐ *Adequate* ☒ *Weak*
	Weak evidence. This evidence is copy/pasted through CSP14. Agree with the "intent" with details worked out during implementation stage. Referenced their overview & audit of security program. This overview did not cover the all of the items in the State's policy, some items covered like risk assessment, vulnerability scanning but categorization was not covered.
CSP11	*Quality of Response:* ☐ *Strong* ☐ *Adequate* ☐ *Weak*
	Quality of Evidence: ☐ *Strong* ☐ *Adequate* ☒ *Weak*
	Weak evidence. This evidence is copy/pasted through CSP14. Agree with the "intent" with details worked out during implementation stage. Referenced their overview & audit of security program. Regular scans, regular patching, penetration test annually
CSP12	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	Quality of Evidence: ☐ *Strong* ☐ *Adequate* ☒ *Weak*
	Weak evidence. This evidence is copy/pasted through CSP14.
CSP13	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	Quality of Evidence: ☐ *Strong* ☐ *Adequate* ☒ *Weak*
	Weak evidence. This evidence is copy/pasted through CSP14.
CSP14	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	Quality of Evidence: ☐ *Strong* ☐ *Adequate* ☒ *Weak*

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	This evidence is copy/pasted through CSP14. Agree with the "intent" with details worked out during implementation stage. Referenced their overview & audit of security program. This overview did not cover the items in the State's policy.
NIST Reqs	
N1	*Quality of Response:* ☐ *Strong* ☐ *Adequate* ☒ *Weak*
	Answered 'N/A'
	Quality of Evidence: ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	Salesforce and AWS. Their vendors, salesforce and are ISO 27001 certified
N2	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	Quality of Evidence: ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	Formal and informal training methods, phishing campaigns, annual security awareness, privileged user and supervisor specialized training.
N3	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	Quality of Evidence: ☐ *Strong* ☐ *Adequate* ☒ *Weak*
	Weak evidence. Describes N6 requirement. Business resilience and recovery dept staffed with current certification from DRI or BCI. Provided a written procedure which was for planning only.
N4	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	Quality of Evidence: ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	The internal audit department conducts quarterly security and information technology control. Engage with independent audit forms for SOC2 Type II, security maturity, annual Sarbanes Oxley compliance HIPPA compliance
N5	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	Quality of Evidence: ☐ *Strong* ☐ *Adequate* ☒ *Weak*
	Weak evidence. Generic policy description does not address the requirement.
N6	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	Quality of Evidence: ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	They have a business resilience and recovery department within their global security division. Staffed with certified professionals. Maintain written procedures which were provided.
N7	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*

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	Quality of Evidence: ☐ *Strong* ☐ *Adequate* ☒ *Weak*
	Weak evidence. ISO-program cited but not provided. Privacy policy does not cover all aspects of requirement.
N8	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	Quality of Evidence: ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	Implemented a formal and centralized identity and access mgmt. program. Based on least privilege. Quarterly access reviews on key systems.
N9	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	Quality of Evidence: ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	Maintains regional crisis mgmt. structure, to detect, monitor, identity threats, malicious activity, failures and natural disasters. Emergency response procedures are in place.
N10	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	Quality of Evidence: ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	Admin controls in place, DDos, DLP
N11	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	Quality of Evidence: ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	Formal change mgmt. process, security scan prior to deployment with remediation plans. Systems must be compliant with information security architecture, policies, and applicable security standards or have an approved exception.
N12	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	Quality of Evidence: ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	Response reference information is governed with a strong data protection strategy and the use of standards. Unclear if they have a policy to address the NIST media protection controls.
N13	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	Quality of Evidence: ☐ *Strong* ☐ *Adequate* ☒ *Weak*
	Reference to their risk mgmt. program, which in the narrative did not mention supply chain risk.
N14	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*

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	Quality of Evidence: ☐ Strong ☒ Adequate ☐ Weak
	SOC2 and ISO program document referenced

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Consensus Evaluator Comments:

Overall Consensus
Not Met

Data Compliance		
Publicly available information	NIST 800-171	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
		Quality of Evidence: ☐ *Strong* ☐ *Adequate* ☒ *Weak*
		Weak evidence. Compliance planned Q2 in 2025 – evidence (i.e. is this a 3ʳᵈ party audit)?
	Maine FOAA	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
		Quality of Evidence: ☐ *Strong* ☐ *Adequate* ☒ *Weak*
		No details on how it is ensured.
Confidential Personally Identifiable Information (PII)	Maine Breach Notification Law	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
		Quality of Evidence: ☐ *Strong* ☐ *Adequate* ☒ *Weak*
		Weak evidence.
	NIST 800-53: Rev5	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
		Quality of Evidence: ☐ *Strong* ☐ *Adequate* ☒ *Weak*
		Weak evidence. Compliance planned Q2 2025– evidence (i.e. is this a 3ʳᵈ party audit)?
	Privacy Act of 1974	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
		Quality of Evidence: ☐ *Strong* ☐ *Adequate* ☒ *Weak*
		Weak evidence.*Evidence details 'Maine Breach Notification Law' Does not answer Privacy requirement.
	U.S. DHHS-OCSE	*Quality of Response:* ☐ *Strong* ☐ *Adequate* ☒ *Weak*
		'N/A' response.
		Quality of Evidence: ☐ *Strong* ☐ *Adequate* ☒ *Weak*

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		'does not operate within the scope of OCSE' Bidder states "If work intersects, will adhere"
Personal Health Information	HIPAA	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
		Quality of Evidence: ☐ *Strong* ☐ *Adequate* ☒ *Weak*
		No additional artifacts
	HIPAA BAA	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
		Quality of Evidence: ☐ *Strong* ☒ *Adequate* ☐ *Weak*
		BAA will be part of contract
	HITECH	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
		Quality of Evidence: ☐ *Strong* ☐ *Adequate* ☒ *Weak*
		No additional artifacts
Payment Card Information	Payment Card Industry Data Security Standard (PCI DSS) v 3.2	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
		'N/A' response. Will need to be followed up in contract to ensure the bidder is responsible for sub-contractor compliance.
		Quality of Evidence: ☐ *Strong* ☒ *Adequate* ☐ *Weak*
		While response was N/A, the vendor uses a sub-contractor for services which is normal behavior.
	Nacha Operating Rules (ACH)	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
		Quality of Evidence: ☐ *Strong* ☒ *Adequate* ☐ *Weak*
Federal Tax Information	Internal Revenue Service Tax Information Security Guidelines for Federal, State and Local	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
		Quality of Evidence: ☐ *Strong* ☐ *Adequate* ☒ *Weak*

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	Agencies: IRS Pub 1075	No evidence.
	IRS Pub 1075 Contractor Language Addendum required	*Quality of Response:* ☐ Strong ☒ Adequate ☐ Weak
		Quality of Evidence: ☐ Strong ☒ Adequate ☐ Weak
		No evidence. Bidder will sign the contractor language addendum.

MaineIT

H1	*Quality of Response:* ☐ Strong ☒ Adequate ☐ Weak
	Quality of Evidence: ☐ Strong ☒ Adequate ☐ Weak
	Hosted in secure, high performance data center compliant with industry standards
H2	*Quality of Response:* ☐ Strong ☒ Adequate ☐ Weak
	Quality of Evidence: ☐ Strong ☐ Adequate ☒ Weak
	Weak evidence. No detail of plan.
H3	*Quality of Response:* ☐ Strong ☒ Adequate ☐ Weak
	Quality of Evidence: ☐ Strong ☐ Adequate ☒ Weak
	Weak evidence. No detail of practice.
A1	*Quality of Response:* ☐ Strong ☒ Adequate ☐ Weak
	Quality of Evidence: ☐ Strong ☐ Adequate ☒ Weak
	Weak evidence. No detail of solution
A2	*Quality of Response:* ☐ Strong ☒ Adequate ☐ Weak
	Quality of Evidence: ☐ Strong ☐ Adequate ☒ Weak
	Weak evidence. Detail of design standards not provided.
A3	*Quality of Response:* ☐ Strong ☒ Adequate ☐ Weak
	Quality of Evidence: ☐ Strong ☒ Adequate ☐ Weak
	Risk of not coming to agreement of SLAs
A4	*Quality of Response:* ☐ Strong ☒ Adequate ☐ Weak

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	Quality of Evidence: ☐ *Strong* ☒ *Adequate* ☐ *Weak*
Information Security Standards	
S1	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	Quality of Evidence: ☐ *Strong* ☐ *Adequate* ☒ *Weak*
	Weak evidence. Security plan cited but not provided.
S2	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	Quality of Evidence: ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	Bidder aware of need to ensure contractor compliance.
S3	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	Quality of Evidence: ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	State requires 'may effect' Bidders response stated 'affecting'
S4	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	Quality of Evidence: ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	Commitment, balance innovation vs security, obligations, 3rd party dependencies, and governance & oversight. Had adequate physical evidence.
S5	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	Quality of Evidence: ☒ *Strong* ☐ *Adequate* ☐ *Weak*
	AidKit SBOM.xlsx
Cloud Service Provider Reqs	
CSP1	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	Quality of Evidence: ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	Industry standard architecture, modern authentication, compliance with NIST security, data protection, access control and regular security updated
CSP2	*Quality of Response:* ☐ *Strong* ☐ *Adequate* ☒ *Weak*
	Quality of Evidence: ☐ *Strong* ☐ *Adequate* ☒ *Weak*

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	Weak evidence. Does not meet requirement. Will build external SSO using MS AD & Okta – not sure this if part of what was proposed as cost
CSP3	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	Quality of Evidence: ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	Undergo testing for functionality, security, accessibility, data migration and system performance
CSP4	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	Quality of Evidence: ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	Fully ADA compliant with screen reader, keyboard navigability, multilingual
CSP5	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	Quality of Evidence: ☐ *Strong* ☐ *Adequate* ☒ *Weak*
	Weak evidence. SOC2 type II and HIPAA compliant, adhere to all regulatory requirements, privacy practices. No evidence of compliance received
CSP6	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	Quality of Evidence: ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	256 AES with TLS 1.3, SFTP and FTPS
CSP7	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	Quality of Evidence: ☐ *Strong* ☐ *Adequate* ☒ *Weak*
	Weak evidence. Platform is designed with robust security including encryption, multifactor, secure data mgmt. compliance with SOC 2 and HIPAA
CSP8	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	Quality of Evidence: ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	Least privilege, rbac, secure authentication mechanism. 2 factor and strict policies.
CSP9	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	Quality of Evidence: ☐ *Strong* ☐ *Adequate* ☒ *Weak*
	Weak evidence. RBAC, least privilege and separation of duties, follow industry best practices
CSP10	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*

RFP #: 202411199
RFP TITLE: PFML Claims Administration
BIDDER NAME: AidKit
DATE: 02/12/2025
EVALUATOR NAMES: Sharon Horne, Ben Haschalk
EVALUATOR DEPARTMENT: DAFS/OIT

	Quality of Evidence: ☐ *Strong* ☐ *Adequate* ☒ *Weak*
	Weak evidence. Follows best practices for RA, VS, and IR. Implement regular RA, VS and mitigation of vulnerabilities but not all of the components address
CSP11	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	Quality of Evidence: ☐ *Strong* ☐ *Adequate* ☒ *Weak*
	Weak evidence. Structured approach to VS, scanning for known vulnerabilities, apply patches and assigning severity levels but not all components addressed
CSP12	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	Quality of Evidence: ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	Follow rigorous protocols, performs regular security assessments, vulnerable scans, security measures are regularly tested and verified by internal and external audits.
CSP13	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	Quality of Evidence: ☐ *Strong* ☐ *Adequate* ☒ *Weak*
	Weak evidence. Structured approach with baseline config, patch mgmt., regular conf updates
CSP14	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	Quality of Evidence: ☐ *Strong* ☐ *Adequate* ☒ *Weak*
	Evidence weak. Structured approach with baseline config, patch mgmt., regular conf updates but all components are not addressed.
NIST Reqs	
N1	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	Quality of Evidence: ☐ *Strong* ☐ *Adequate* ☒ *Weak*
	Evidence weak. Bidder stated 'Safeguards are in place' however no evidence of those safeguards provided
N2	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	Quality of Evidence: ☐ *Strong* ☐ *Adequate* ☒ *Weak*
	Evidence weak. Stated an ongoing awareness and training to employees but no details of how.

STATE OF MAINE
TECHNICAL ASSESSMENT

RFP #: 202411199
RFP TITLE: PFML CLAIMS ADMINISTRATION
BIDDER NAME: AidKit
DATE: 02/12/2025
EVALUATOR NAMES: Sharon Horne, Ben Haschalk
EVALUATOR DEPARTMENT: DAFS/OIT

N3	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	Quality of Evidence: ☐ *Strong* ☐ *Adequate* ☒ *Weak*
	Weak evidence. Comprehensive planning process in place for DR & BPC, no evidence of that process provided.
N4	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	Quality of Evidence: ☐ *Strong* ☐ *Adequate* ☒ *Weak*
	Evidence weak. Track and log system activity was all that was mentioned.
N5	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	Quality of Evidence: ☐ *Strong* ☐ *Adequate* ☒ *Weak*
	Weak evidence.
N6	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	Quality of Evidence: ☐ *Strong* ☐ *Adequate* ☒ *Weak*
	Weak evidence. Background check and stringent personnel security procedures, only detail provided was background checks
N7	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	Quality of Evidence: ☐ *Strong* ☐ *Adequate* ☒ *Weak*
	Weak evidence. Handle PII with highest standards and informs uses of how their data is process – no insight into what those high standards are
N8	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	Quality of Evidence: ☐ *Strong* ☐ *Adequate* ☒ *Weak*
	Weak evidence. Identification and authentication measures are in place, no details on those measures
N9	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	Quality of Evidence: ☐ *Strong* ☐ *Adequate* ☒ *Weak*
	Weak evidence. Defined a plan to detect, respond to and resolve security incidents, no details how they detect, how they respond or how they resolve.
N10	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	Quality of Evidence: ☐ *Strong* ☐ *Adequate* ☒ *Weak*

RFP #: 202411199
RFP TITLE: PFML Cʟᴀɪᴍs Aᴅᴍɪɴɪsᴛʀᴀᴛɪᴏɴ
BIDDER NAME: AidKit
DATE: 02/12/2025
EVALUATOR NAMES: Sharon Horne, Ben Haschalk
EVALUATOR DEPARTMENT: DAFS/OIT

	Weak evidence. Employing protection strategies for data during transmission was the only detail provided.
N11	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	Quality of Evidence: ☐ *Strong* ☐ *Adequate* ☒ *Weak*
	Weak evidence. Regular updates, security patches and optimization are applied timely – unclear what timely means
N12	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	Quality of Evidence: ☐ *Strong* ☐ *Adequate* ☒ *Weak*
	Weak evidence. Measures are in place for secure storage and disposal of sensitive data, unclear if measures indicate a policy exists.
N13	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	Quality of Evidence: ☐ *Strong* ☐ *Adequate* ☒ *Weak*
	Weak evidence. Continuously evaluates and mitigates supply chain risks – unclear how they do this
N14	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	Quality of Evidence: ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	They will answer any questions we may have.

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TECHNICAL ASSESSMENT

RFP #: 202411199
RFP TITLE: PFML CLAIMS ADMINISTRATION
BIDDER NAME: Alera
DATE: 02/12/2025
EVALUATOR NAMES: Sharon Horne, Ben Haschalk
EVALUATOR DEPARTMENT: DAFS/OIT

Consensus Evaluator Comments:

Overall Consensus
Met

Data Compliance		
Publicly available information	NIST 800-171	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
		Quality of Evidence: ☐ *Strong* ☒ *Adequate* ☐ *Weak*
		Alera Cybersecurity Policy and Plan 2024.pdf *Alera Group SOC 2 June 2023.pdf*
	Maine FOAA	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
		Quality of Evidence: ☐ *Strong* ☐ *Adequate* ☒ *Weak*
		Not addressed, Bidder refers to security inherent in platform, then references their policies and some audits but these artifacts don't address the specific requirement for the solution presented
Confidential Personally Identifiable Information (PII)	Maine Breach Notification Law	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
		Quality of Evidence: ☐ *Strong* ☐ *Adequate* ☒ *Weak*
		Not addressed, Bidder refers to security inherent in platform, then references their policies and some audits but these artifacts don't address the specific requirement for the solution presented
	NIST 800-53: Rev5	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
		Quality of Evidence: ☐ *Strong* ☒ *Adequate* ☐ *Weak*
		Alera Cybersecurity Policy and Plan 2024.pdf *Alera Group SOC 2 June 2023.pdf*
	Privacy Act of 1974	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
		Quality of Evidence: ☐ *Strong* ☐ *Adequate* ☒ *Weak*
		Not addressed, Bidder refers to security inherent in platform, then references their policies and some audits

RFP #: 202411199
RFP TITLE: PFML CLAIMS ADMINISTRATION
BIDDER NAME: Alera
DATE: 02/12/2025
EVALUATOR NAMES: Sharon Horne, Ben Haschalk
EVALUATOR DEPARTMENT: DAFS/OIT

		but these artifacts don't address the specific requirement for the solution presented
	U.S. DHHS-OCSE	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
		Quality of Evidence: ☐ *Strong* ☐ *Adequate* ☒ *Weak*
		Not addressed, Bidder refers to security inherent in platform, then references their policies and some audits but these artifacts don't address the specific requirement for the solution presented
Personal Health Information	HIPAA	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
		Quality of Evidence: ☐ *Strong* ☐ *Adequate* ☒ *Weak*
		Not addressed, Bidder refers to security inherent in platform, then references their policies and some audits but these artifacts don't address the specific requirement for the solution presented
	HIPAA BAA	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
		Quality of Evidence: ☐ *Strong* ☐ *Adequate* ☒ *Weak*
		Not addressed, Bidder refers to security inherent in platform, then references their policies and some audits but these artifacts don't address the specific requirement for the solution presented
	HITECH	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
		Quality of Evidence: ☐ *Strong* ☐ *Adequate* ☒ *Weak*
		Not addressed, Bidder refers to security inherent in platform, then references their policies and some audits but these artifacts don't address the specific requirement for the solution presented
Payment Card Information	Payment Card Industry Data Security Standard (PCI DSS) v 3.2	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
		Quality of Evidence: ☐ *Strong* ☐ *Adequate* ☒ *Weak*
		Not addressed, Bidder refers to security inherent in platform, then references their policies and some audits

STATE OF MAINE
<u>TECHNICAL ASSESSMENT</u>

RFP #: 202411199
RFP TITLE: PFML Claims Administration
BIDDER NAME: Alera
DATE: 02/12/2025
EVALUATOR NAMES: Sharon Horne, Ben Haschalk
EVALUATOR DEPARTMENT: DAFS/OIT

		but these artifacts don't address the specific requirement for the solution presented
	Nacha Operating Rules (ACH)	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
		Quality of Evidence: ☐ *Strong* ☐ *Adequate* ☒ *Weak*
		Not addressed, Bidder refers to security inherent in platform, then references their policies and some audits but these artifacts don't address the specific requirement for the solution presented
Federal Tax Information	Internal Revenue Service Tax Information Security Guidelines for Federal, State and Local Agencies: IRS Pub 1075	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
		Quality of Response: ☐ *Strong* ☐ *Adequate* ☒ *Weak*
		Not addressed, Bidder refers to security inherent in platform, then references their policies and some audits but these artifacts don't address the specific requirement for the solution presented
	IRS Pub 1075 Contractor Language Addendum required	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
		Quality of Response: ☐ *Strong* ☐ *Adequate* ☒ *Weak*
		Not addressed, Bidder refers to security inherent in platform, then references their policies and some audits but these artifacts don't address the specific requirement for the solution presented

MaineIT	
H1	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	Quality of Evidence: ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	Alera Cybersecurity Policy and Plan 2024.pdf *Alera Group SOC 2 June 2023.pdf*
H2	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*

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TECHNICAL ASSESSMENT

RFP #: 202411199
RFP TITLE: PFML Claims Administration
BIDDER NAME: Alera
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EVALUATOR NAMES: Sharon Horne, Ben Haschalk
EVALUATOR DEPARTMENT: DAFS/OIT

	Quality of Evidence: ☐ Strong ☒ Adequate ☐ Weak
	Alera Cybersecurity Policy and Plan 2024.pdf *Alera Group SOC 2 June 2023.pdf*
H3	*Quality of Response: ☐ Strong ☒ Adequate ☐ Weak*
	Quality of Evidence: ☐ Strong ☒ Adequate ☐ Weak
	Alera Cybersecurity Policy and Plan 2024.pdf *Alera Group SOC 2 June 2023.pdf*
A1	*Quality of Response: ☐ Strong ☒ Adequate ☐ Weak*
	Quality of Evidence: ☐ Strong ☒ Adequate ☐ Weak
	Alera Cybersecurity Policy and Plan 2024.pdf *Alera Group SOC 2 June 2023.pdf*
A2	*Quality of Response: ☐ Strong ☒ Adequate ☐ Weak*
	Quality of Evidence: ☐ Strong ☐ Adequate ☒ Weak
	No evidence. Evidence could not be located from documents provided.
A3	*Quality of Response: ☐ Strong ☒ Adequate ☐ Weak*
	Quality of Evidence: ☐ Strong ☒ Adequate ☐ Weak
	IS Partners.Alera - 2024 Engagement Letter 7.10.24.docx (1)
A4	*Quality of Response: ☐ Strong ☒ Adequate ☐ Weak*
	Quality of Evidence: ☐ Strong ☒ Adequate ☐ Weak
Information Security Standards	
S1	*Quality of Response: ☐ Strong ☒ Adequate ☐ Weak*
	Quality of Evidence: ☐ Strong ☐ Adequate ☒ Weak
	1&2: *Alera Cybersecurity Policy and Plan 2024.pdf* *Alera Group SOC 2 June 2023.pdf* *3 is not explicitly provided.*
S2	*Quality of Response: ☐ Strong ☒ Adequate ☐ Weak*

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TECHNICAL ASSESSMENT

RFP #: 202411199
RFP TITLE: PFML Claims Administration
BIDDER NAME: Alera
DATE: 02/12/2025
EVALUATOR NAMES: Sharon Horne, Ben Haschalk
EVALUATOR DEPARTMENT: DAFS/OIT

	Quality of Evidence: ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	Alera Cybersecurity Policy and Plan 2024.pdf *Alera Group SOC 2 June 2023.pdf*
S3	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	Quality of Evidence: ☐ *Strong* ☐ *Adequate* ☒ *Weak*
	No evidence of reporting the incidents that 'may' affect
S4	*Quality of Response:* ☐ *Strong* ☐ *Adequate* ☒ *Weak*
	N/A response.
	Quality of Evidence: ☐ *Strong* ☐ *Adequate* ☒ *Weak*
	'Not in scope' evidence.
S5	*Quality of Response:* ☐ *Strong* ☐ *Adequate* ☒ *Weak*
	N/A response.
	Quality of Evidence: ☐ *Strong* ☐ *Adequate* ☒ *Weak*
	'Not in scope' evidence.
Cloud Service Provider Reqs	
CSP1	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	Quality of Evidence: ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	Alera Cybersecurity Policy and Plan 2024.pdf *Alera Group SOC 2 June 2023.pdf*
CSP2	*Quality of Response:* ☐ *Strong* ☐ *Adequate* ☒ *Weak*
	N/A response
	Quality of Evidence: ☐ *Strong* ☐ *Adequate* ☒ *Weak*
	No evidence.
CSP3	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	Quality of Evidence: ☐ *Strong* ☐ *Adequate* ☒ *Weak*
	Weak evidence. Bidder did not believe policy applied to them
CSP4	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	Quality of Evidence: ☐ *Strong* ☐ *Adequate* ☒ *Weak*
	No evidence. Evidence could not be located from documents provided.
CSP5	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*

RFP #: 202411199
RFP TITLE: PFML CLAIMS ADMINISTRATION
BIDDER NAME: Alera
DATE: 02/12/2025
EVALUATOR NAMES: Sharon Horne, Ben Haschalk
EVALUATOR DEPARTMENT: DAFS/OIT

	Quality of Evidence: ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	Alera Cybersecurity Policy and Plan 2024.pdf *Alera Group SOC 2 June 2023.pdf*
CSP6	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	Quality of Evidence: ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	Alera Cybersecurity Policy and Plan 2024.pdf *Alera Group SOC 2 June 2023.pdf*
CSP7	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	Quality of Evidence: ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	Alera Cybersecurity Policy and Plan 2024.pdf *Alera Group SOC 2 June 2023.pdf*
CSP8	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	Quality of Evidence: ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	Alera Cybersecurity Policy and Plan 2024.pdf *Alera Group SOC 2 June 2023.pdf*
CSP9	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	Quality of Evidence: ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	Alera Cybersecurity Policy and Plan 2024.pdf *Alera Group SOC 2 June 2023.pdf*
CSP10	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	Quality of Evidence: ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	Alera Cybersecurity Policy and Plan 2024.pdf *Alera Group SOC 2 June 2023.pdf*
CSP11	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	Quality of Evidence: ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	Alera Cybersecurity Policy and Plan 2024.pdf *Alera Group SOC 2 June 2023.pdf*
CSP12	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	Quality of Evidence: ☐ *Strong* ☒ *Adequate* ☐ *Weak*

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EVALUATOR NAMES: Sharon Horne, Ben Haschalk
EVALUATOR DEPARTMENT: DAFS/OIT

	Alera Cybersecurity Policy and Plan 2024.pdf *Alera Group SOC 2 June 2023.pdf*
CSP13	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	Quality of Evidence: ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	Alera Cybersecurity Policy and Plan 2024.pdf *Alera Group SOC 2 June 2023.pdf*
CSP14	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	Quality of Evidence: ☐ *Strong* ☒ *Adequate* ☒ *Weak*
	Alera Cybersecurity Policy and Plan 2024.pdf *Alera Group SOC 2 June 2023.pdf*
NIST Reqs	
N1	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	Quality of Evidence: ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	Alera Cybersecurity Policy and Plan 2024.pdf *Alera Group SOC 2 June 2023.pdf*
N2	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	Quality of Evidence: ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	Alera Cybersecurity Policy and Plan 2024.pdf *Alera Group SOC 2 June 2023.pdf*
N3	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	Quality of Evidence: ☐ *Strong* ☐ *Adequate* ☒ *Weak*
	No evidence. Evidence could not be located from documents provided.
N4	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	Quality of Evidence: ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	Alera Cybersecurity Policy and Plan 2024.pdf *Alera Group SOC 2 June 2023.pdf*
N5	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	Quality of Evidence: ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	Alera Cybersecurity Policy and Plan 2024.pdf

RFP #: 202411199
RFP TITLE: PFML CLAIMS ADMINISTRATION
BIDDER NAME: Alera
DATE: 02/12/2025
EVALUATOR NAMES: Sharon Horne, Ben Haschalk
EVALUATOR DEPARTMENT: DAFS/OIT

	Alera Group SOC 2 June 2023.pdf
N6	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	Quality of Evidence: ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	Alera Cybersecurity Policy and Plan 2024.pdf *Alera Group SOC 2 June 2023.pdf*
N7	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	Quality of Evidence: ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	Alera Cybersecurity Policy and Plan 2024.pdf *Alera Group SOC 2 June 2023.pdf*
N8	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	Quality of Evidence: ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	Alera Cybersecurity Policy and Plan 2024.pdf *Alera Group SOC 2 June 2023.pdf*
N9	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	Quality of Evidence: ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	Alera Cybersecurity Policy and Plan 2024.pdf *Alera Group SOC 2 June 2023.pdf*
N10	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	Quality of Evidence: ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	Alera Cybersecurity Policy and Plan 2024.pdf *Alera Group SOC 2 June 2023.pdf*
N11	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	Quality of Evidence: ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	Alera Cybersecurity Policy and Plan 2024.pdf *Alera Group SOC 2 June 2023.pdf*
N12	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	Quality of Evidence: ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	Alera Cybersecurity Policy and Plan 2024.pdf *Alera Group SOC 2 June 2023.pdf*

RFP #: 202411199
RFP TITLE: PFML CLAIMS ADMINISTRATION
BIDDER NAME: Alera
DATE: 02/12/2025
EVALUATOR NAMES: Sharon Horne, Ben Haschalk
EVALUATOR DEPARTMENT: DAFS/OIT

N13	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	Quality of Evidence: ☐ *Strong* ☐ *Adequate* ☒ *Weak*
	No evidence. Evidence could not be located from documents provided.
N14	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	Not required
	Quality of Evidence: ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	Not required

STATE OF MAINE
TECHNICAL ASSESSMENT

RFP #: 202411199
RFP TITLE: PFML CLAIMS ADMINISTRATION
BIDDER NAME: Broadspire
DATE: 02/12/2025
EVALUATOR NAMES: Sharon Horne, Ben Haschalk
EVALUATOR DEPARTMENT: DAFS/OIT

Consensus Evaluator Comments:

Overall Consensus
Not Met

Data Compliance		
Publicly available information	NIST 800-171	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
		Quality of Evidence: ☐ *Strong* ☐ *Adequate* ☒ *Weak*
		No evidence.
	Maine FOAA	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
		Quality of Evidence: ☐ *Strong* ☐ *Adequate* ☒ *Weak*
		No evidence.
Confidential Personally Identifiable Information (PII)	Maine Breach Notification Law	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
		Quality of Evidence: ☐ *Strong* ☐ *Adequate* ☒ *Weak*
		No evidence.
	NIST 800-53: Rev5	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
		Quality of Evidence: ☐ *Strong* ☐ *Adequate* ☒ *Weak*
		No evidence.
	Privacy Act of 1974	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
		Quality of Evidence: ☐ *Strong* ☐ *Adequate* ☒ *Weak*
		No evidence.
	U.S. DHHS-OCSE	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
		Quality of Evidence: ☐ *Strong* ☐ *Adequate* ☒ *Weak*
		No evidence.
Personal Health Information	HIPAA	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
		Quality of Evidence: ☐ *Strong* ☐ *Adequate* ☒ *Weak*
		No evidence.
		Quality of Response: ☐ *Strong* ☒ *Adequate* ☐ *Weak*

STATE OF MAINE
TECHNICAL ASSESSMENT

RFP #: 202411199
RFP TITLE: PFML CLAIMS ADMINISTRATION
BIDDER NAME: Broadspire
DATE: 02/12/2025
EVALUATOR NAMES: Sharon Horne, Ben Haschalk
EVALUATOR DEPARTMENT: DAFS/OIT

<table>
<tr><td rowspan="5" style="background:#cddcf0"></td><td rowspan="2" style="background:#cddcf0">HIPAA BAA</td><td></td></tr>
<tr><td>*Quality of Evidence: ☐ Strong ☐ Adequate ☒ Weak*
No evidence.</td></tr>
<tr><td rowspan="3" style="background:#cddcf0">HITECH</td><td>*Quality of Response: ☐ Strong ☒ Adequate ☐ Weak*</td></tr>
<tr><td></td></tr>
<tr><td>*Quality of Evidence: ☐ Strong ☐ Adequate ☒ Weak*
No evidence.</td></tr>
<tr><td rowspan="4" style="background:#cddcf0">Payment Card Information</td><td rowspan="4" style="background:#cddcf0">Payment Card Industry Data Security Standard (PCI DSS) v 3.2</td><td>*Quality of Evidence: ☐ Strong ☐ Adequate ☒ Weak*</td></tr>
<tr><td>'NO' response.</td></tr>
<tr><td>*Quality of Evidence: ☐ Strong ☐ Adequate ☒ Weak*</td></tr>
<tr><td>'do not process payments' – question becomes do they have a 3rd party? Based on solely this response is weak. Bidder does not acknowledge they own the responsibility to confirm compliance.</td></tr>
<tr><td rowspan="3" style="background:#cddcf0">Nacha Operating Rules (ACH)</td><td>*Quality of Evidence: ☐ Strong ☐ Adequate ☒ Weak*</td></tr>
<tr><td>'NO' response. *Quality of Evidence: ☐ Strong ☐ Adequate ☒ Weak*</td></tr>
<tr><td>No evidence provided.</td></tr>
<tr><td rowspan="7" style="background:#cddcf0">Federal Tax Information</td><td rowspan="4" style="background:#cddcf0">Internal Revenue Service Tax Information Security Guidelines for Federal, State and Local Agencies: IRS Pub 1075</td><td>*Quality of Response: ☐ Strong ☒ Adequate ☐ Weak*</td></tr>
<tr><td></td></tr>
<tr><td>*Quality of Response: ☐ Strong ☐ Adequate ☒ Weak*</td></tr>
<tr><td>*No evidence.*</td></tr>
<tr><td rowspan="3" style="background:#cddcf0">IRS Pub 1075 Contractor Language Addendum required</td><td>*Quality of Response: ☐ Strong ☒ Adequate ☐ Weak*</td></tr>
<tr><td>*Quality of Response: ☐ Strong ☐ Adequate ☒ Weak*</td></tr>
<tr><td>*No evidence.*</td></tr>
</table>

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MaineIT	
H1	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	Quality of Evidence: ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	Salesforce, AWS and Crawford Data center
H2	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	Quality of Evidence: ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	Formal policy, annual testing, roles defined, business impact analysis annually, relocate business activities, employee notice
H3	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	Quality of Evidence: ☐ *Strong* ☐ *Adequate* ☒ *Weak*
	Weak evidence. ('where possible') Image built with image gpos, no mention of incident mgmt. problem mgmt. or service desk
A1	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	Quality of Evidence: ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	Formal policy, annual testing, roles defined, business impact analysis annually, relocate business activities, employee notice
A2	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	Quality of Evidence: ☐ *Strong* ☐ *Adequate* ☒ *Weak*
	No evidence provided.
A3	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	Quality of Evidence: ☐ *Strong* ☐ *Adequate* ☒ *Weak*
	No evidence provided.
A4	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	Quality of Evidence: ☐ *Strong* ☐ *Adequate* ☒ *Weak*
	*exception could lead to cost i.e. conflict in requirement - Format will be defined by Broadshire
Information Security Standards	
S1	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*

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	Quality of Evidence: ☐ *Strong* ☐ *Adequate* ☒ *Weak*
	Weak evidence. Annual SOC II self assessment and independent assessment. Both can be released with a sign NDA or successful win
S2	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	Quality of Evidence: ☐ *Strong* ☐ *Adequate* ☒ *Weak*
	No evidence provided.
S3	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	Quality of Evidence: ☐ *Strong* ☐ *Adequate* ☒ *Weak*
	No evidence provided.
S4	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	Quality of Evidence: ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	Crawford & Company is willing to accept some risk if exposure is limited.
S5	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	Quality of Evidence: ☐ *Strong* ☐ *Adequate* ☒ *Weak*
	Weak evidence. (languages and platforms listed, not a full SBOM)
Cloud Service Provider Reqs	
CSP1	*Quality of Response:* ☐ *Strong* ☐ *Adequate* ☒ *Weak*
	No response provided.
	Quality of Evidence: ☐ *Strong* ☐ *Adequate* ☒ *Weak*
	No evidence provided.
CSP2	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	Quality of Evidence: ☐ *Strong* ☐ *Adequate* ☒ *Weak*
	Response does not address the requirement.
CSP3	*Quality of Response:* ☐ *Strong* ☐ *Adequate* ☒ *Weak*
	No response provided.
	Quality of Evidence: ☐ *Strong* ☐ *Adequate* ☒ *Weak*
	No evidence provided.
CSP4	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	Quality of Evidence: ☐ *Strong* ☐ *Adequate* ☒ *Weak*

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	No evidence. ('upon completion of NDA – can provide')
CSP5	*Quality of Response:* ☐ *Strong* ☐ *Adequate* ☒ *Weak*
	No response provided.
	Quality of Evidence: ☐ *Strong* ☐ *Adequate* ☒ *Weak*
	No evidence provided.
CSP6	*Quality of Response:* ☐ *Strong* ☐ *Adequate* ☒ *Weak*
	No response provided.
	Quality of Evidence: ☐ *Strong* ☐ *Adequate* ☒ *Weak*
	No evidence provided.
CSP7	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	Quality of Evidence: ☐ *Strong* ☐ *Adequate* ☒ *Weak*
	No evidence. ('upon completion of NDA – can provide')
CSP8	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	Quality of Evidence: ☐ *Strong* ☐ *Adequate* ☒ *Weak*
	No evidence. ('upon completion of NDA – can provide')
CSP9	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	Quality of Evidence: ☐ *Strong* ☐ *Adequate* ☒ *Weak*
	No evidence. ('upon completion of NDA – can provide')
CSP10	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	Quality of Evidence: ☐ *Strong* ☐ *Adequate* ☒ *Weak*
	Third Party Risk Management Policy.PNG – TPRM is not the full scope of RA "should monitor and assess the risk" does not state they do. Additional documentation can be discussed as part of the final security assessment.
CSP11	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	Quality of Evidence: ☐ *Strong* ☐ *Adequate* ☒ *Weak*
	No evidence. ('upon completion of NDA – can provide')
CSP12	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	Quality of Evidence: ☐ *Strong* ☐ *Adequate* ☒ *Weak*
	No evidence. ('upon completion of NDA – can provide')
CSP13	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*

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	Quality of Evidence: ☐ *Strong* ☐ *Adequate* ☒ *Weak*	
	Example of first page using words like "Crawford information should be subject…" additional documentation can be discussed as part of the final security assessment.	
CSP14	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*	
	Quality of Evidence: ☐ *Strong* ☐ *Adequate* ☒ *Weak*	
	Configuration and Change Management Policy.PNG – brief details, this proves the policy exists. All Crawford users are required to comply but then use "should" for vendors and 3rd partied with access to Crawford information. additional documentation can be discussed as part of the final security assessment.	
NIST Reqs		
N1	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*	
	Quality of Evidence: ☐ *Strong* ☐ *Adequate* ☒ *Weak*	
	No evidence provided.	
N2	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*	
	Quality of Evidence: ☐ *Strong* ☐ *Adequate* ☒ *Weak*	
	No evidence provided.	
N3	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*	
	Quality of Evidence: ☐ *Strong* ☐ *Adequate* ☒ *Weak*	
	No evidence provided.	
N4	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*	
	Quality of Evidence: ☐ *Strong* ☐ *Adequate* ☒ *Weak*	
	No evidence provided.	
N5	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*	
	Quality of Evidence: ☐ *Strong* ☐ *Adequate* ☒ *Weak*	
	No evidence provided.	
N6	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*	
	Quality of Evidence: ☐ *Strong* ☐ *Adequate* ☒ *Weak*	
	No evidence provided.	

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N7	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	Quality of Evidence: ☐ *Strong* ☐ *Adequate* ☒ *Weak*
	No evidence provided.
N8	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	Quality of Evidence: ☐ *Strong* ☐ *Adequate* ☒ *Weak*
	No evidence provided.
N9	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	Quality of Evidence: ☐ *Strong* ☐ *Adequate* ☒ *Weak*
	No evidence provided.
N10	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	Quality of Evidence: ☐ *Strong* ☐ *Adequate* ☒ *Weak*
	No evidence provided.
N11	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	Quality of Evidence: ☐ *Strong* ☐ *Adequate* ☒ *Weak*
	No evidence provided.
N12	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	Quality of Evidence: ☐ *Strong* ☐ *Adequate* ☒ *Weak*
	No evidence provided.
N13	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	Quality of Evidence: ☐ *Strong* ☐ *Adequate* ☒ *Weak*
	No evidence provided.
N14	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	No required but answered with no evidence?
	Quality of Evidence: ☐ *Strong* ☒ *Adequate* ☐ *Weak*

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Consensus Evaluator Comments:

Overall Consensus
Not Met

Data Compliance		
Publicly available information	NIST 800-171	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
		Quality of Evidence: ☐ *Strong* ☐ *Adequate* ☒ *Weak*
		Weak evidence.
	Maine FOAA	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
		Quality of Evidence: ☐ *Strong* ☒ *Adequate* ☐ *Weak*
		Adhere to Maine FOAA while maintaining transparency
Confidential Personally Identifiable Information (PII)	Maine Breach Notification Law	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
		Quality of Evidence: ☐ *Strong* ☒ *Adequate* ☐ *Weak*
		Dedicated legal team help CT remain fully compliance, as a result they commit to this requirement.
	NIST 800-53: Rev5	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
		Quality of Evidence: ☐ *Strong* ☐ *Adequate* ☒ *Weak*
		Weak evidence. Dedicated legal team help CT remain fully compliance, as a result they commit to this requirement.
	Privacy Act of 1974	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
		Quality of Evidence: ☐ *Strong* ☒ *Adequate* ☐ *Weak*
		Dedicated legal team help CT remain fully compliance, as a result they commit to this requirement.
	U.S. DHHS-OCSE	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
		Quality of Evidence: ☐ *Strong* ☒ *Adequate* ☐ *Weak*
		Dedicated legal team help CT remain fully compliance, as a result they commit to this requirement.

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Personal Health Information	HIPAA	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
		Quality of Evidence: ☐ *Strong* ☐ *Adequate* ☒ *Weak*
		They comply with HIPAA ensuring secure storage, transmission & access. These 3 do not ensure compliance.
	HIPAA BAA	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
		Quality of Evidence: ☐ *Strong* ☒ *Adequate* ☐ *Weak*
		They comply with the State's BAA requirement
	HITECH	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
		Quality of Evidence: ☐ *Strong* ☐ *Adequate* ☒ *Weak*
		They compile with HITECH to ensure storage, transmission & access. Does not alone ensure compliance.
Payment Card Information	Payment Card Industry Data Security Standard (PCI DSS) v 3.2	*Quality of Evidence:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
		Quality of Evidence: ☐ *Strong* ☐ *Adequate* ☒ *Weak*
		CT system undergoes several audits to ensure compliance – does not say if these are done by a 3rd party or are self-audits or what the attestation of the audits have been.
	Nacha Operating Rules (ACH)	*Quality of Evidence:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
		Quality of Evidence: ☐ *Strong* ☐ *Adequate* ☒ *Weak*
		CT system undergoes several audits to ensure compliance – does not say if these are done by a 3rd party or are self-audits or what the attestation of the audits have been.
Federal Tax Information	Internal Revenue Service Tax	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*

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Information Security Guidelines for Federal, State and Local Agencies: IRS Pub 1075	*Quality of Evidence:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*	
	Strictly follow pub 1075, with security policies and procedures to ensure compliance. No mention of the specific policies in place to do this.	
IRS Pub 1075 Contractor Language Addendum required	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*	
	Quality of Evidence: ☐ *Strong* ☒ *Adequate* ☐ *Weak*	
	Strictly follow pub 1075, with security policies and procedures to ensure compliance. No mention of the specific policies in place to do this.	

MaineIT	
H1	*Quality of Response:* ☐ *Strong* ☐ *Adequate* ☒ *Weak*
	'No' response.
	Quality of Evidence: ☐ *Strong* ☐ *Adequate* ☒ *Weak*
	Cited 'cloud-based' – the vendor likely misinterpreted the requirement. Unclear who hosts solution
H2	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	Quality of Evidence: ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	Plans include backups, geographically redundant storage, dr protocols, regular testing and compliance with RTO & RPO agreed objectives.
H3	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	Quality of Evidence: ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	Adhere to NIST with structured processes for handling changes, resolving incident and mitigating problem efficiently. Robust service desk with documented workflows, prioritizing, issues resolutions, continuous service. Regular audits, and compliance reviews, not clear if these are self audited or 3rd party. Clarity during demos.
A1	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	Quality of Evidence: ☐ *Strong* ☒ *Adequate* ☐ *Weak*

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	Robust strategies for backup/recovery, data retention and DR for the PFML program. They do this by auto back up, securely stored geographic redundancy, data retention that align with policies, legal and program requirements. Regular test. Ensure program requirements are part of the contract.
A2	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	Quality of Evidence: ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	Adhere to established app mgmt. & design standards. No mention of what those standards are, but that they include consistent system architecture, secure access controls, best practices for version control, change mgmt.
A3	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	Quality of Evidence: ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	Will develop based on the state's operational needs. Incident mgmt. includes real-time monitoring and prompt reporting. Regular review so SLA with the state. Mentioned maintenance schedules.
A4	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	Quality of Evidence: ☐ *Strong* ☒ *Adequate* ☐ *Weak*
Information Security Standards	
S1	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	Quality of Evidence: ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	Maintain a comprehensive security plan that adheres to NIST including access control, encryption protocols, intrusion detection, regular audits (no mention of 3rd party of self-audited) they will ensure full compliance based on contractual requirements.
S2	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	'N/A' response
	Quality of Evidence: ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	Marking adequate as they state subcontractors not used.
S3	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	Quality of Evidence: ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	No breaches in the last 5 years and agree to 24 hrs for security incident affecting SoM systems

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S4	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	Quality of Evidence: ☐ *Strong* ☐ *Adequate* ☒ *Weak*
	Weak evidence. ('Please see cyber security policy') document was not found. See attached Cyber Security Policy – no attachment in file 3
S5	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	Quality of Evidence: ☐ *Strong* ☐ *Adequate* ☒ *Weak*
	No evidence provided. ('provided upon selection')
Cloud Service Provider Reqs	
CSP1	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	Quality of Evidence: ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	Fully align, integrate with AD, Okta, OpenID 2.0, use NIST compliant protocols for CIA. Will integrate with the CP, ensure ASA compliance use RA, VM, robust incident mgmt. to align
CSP2	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	Quality of Evidence: ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	Microsoft AD, OpenID 2.0 Oauth 2.0 & SAML 2.0
CSP3	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	Quality of Evidence: ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	From CSP3 through 14, the evidence is just above the weak-water-mark for adequate; hinting at the fact that the vendor understands the requirement, and states compliance. Adhere to Maines DCP, there's aligns with best practices.
CSP4	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	Quality of Evidence: ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	Keyboard navigation, screen reader compatibility and mobile responsiveness
CSP5	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	Quality of Evidence: ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	Deploy secure, SOC-certified cloud-based infrastructure. Geographic redundant, access controls and continuous monitoring
CSP6	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*

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	Quality of Evidence: ☐ *Strong* ☐ *Adequate* ☒ *Weak*	
	Used encrypting channels TLS 1.3 as an example, unclear if this is a call out.	
CSP7	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*	
	Quality of Evidence: ☐ *Strong* ☐ *Adequate* ☒ *Weak*	
	Adhere to robust information security policies based on NIST for risk mgmt., incident response and continuous monitoring to protect against unauthorized access. They only named 2 of the 26 components.	
CSP8	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*	
	Quality of Evidence: ☐ *Strong* ☐ *Adequate* ☒ *Weak*	
	Implement strict access control polices, with RBAC, of the 11 controls, only a few were pulled out in their response, not the full breath of the list.	
CSP9	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*	
	Quality of Evidence: ☐ *Strong* ☒ *Adequate* ☐ *Weak*	
	Established access control procedures for user accounts, with identity verification, RBAC, and regular audits.	
CSP10	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*	
	Quality of Evidence: ☐ *Strong* ☒ *Adequate* ☐ *Weak*	
	Risk policy includes regular evaluation of system vulnerability, assessments are in line with NIST 800-30	
CSP11	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*	
	Quality of Evidence: ☐ *Strong* ☒ *Adequate* ☐ *Weak*	
	Conducts regular scans, using industry leading tools, remediate system weakness, schedule on-demand assessment	
CSP12	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*	
	Quality of Evidence: ☐ *Strong* ☐ *Adequate* ☒ *Weak*	
	Aligns with NIST 800-53, system undergo thorough evaluation before deployment, use continuous monitoring and reauthorization are conducted. However, no mention of POA&M, internal system connects and system interconnections.	
CSP13	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*	

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	Quality of Evidence: ☐ Strong ☒ Adequate ☐ Weak		
	Implements polices that ensure system and information integrity using automated monitoring tools, antivirus software and patch management.		
CSP14	*Quality of Response: ☐ Strong ☒ Adequate ☐ Weak*		
	Quality of Evidence: ☐ Strong ☒ Adequate ☐ Weak		
	Maintain a configuration management policy tracking all system changes, ensure documentation, it's reviewed and approved before implementation.		
NIST Reqs			
N1	*Quality of Response: ☐ Strong ☒ Adequate ☐ Weak*		
	Quality of Evidence: ☐ Strong ☒ Adequate ☐ Weak		
	N1 through 13, like the CSP section is barely adequate – the vendor supplies us with just enough information to provide assurance of their claimed compliance. Includes restricted access zones, video surveillance, redundant power, fire suppression system, climate control, secure facilities, access control		
N2	*Quality of Response: ☐ Strong ☒ Adequate ☐ Weak*		
	Quality of Evidence: ☐ Strong ☒ Adequate ☐ Weak		
	Mandatory annual training on data protection, incident response, phishing prevention		
N3	*Quality of Response: ☐ Strong ☒ Adequate ☐ Weak*		
	Quality of Evidence: ☐ Strong ☐ Adequate ☒ Weak		
	Planning process risk assessment, SCP, DR ---- no mention of the components of the NIST 800-53 planning controls, security & privacy planning, rules of behavior, privacy impact to name a few.		
N4	*Quality of Response: ☐ Strong ☒ Adequate ☐ Weak*		
	Quality of Evidence: ☐ Strong ☒ Adequate ☐ Weak		
	Ensures all system activity is logged		
N5	*Quality of Response: ☐ Strong ☒ Adequate ☐ Weak*		
	Quality of Evidence: ☐ Strong ☒ Adequate ☐ Weak		
	All CT personnel undergo background checks, sign confidentiality agreements, RBAC with periodically reviews.		
N6	*Quality of Response: ☐ Strong ☒ Adequate ☐ Weak*		

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	Quality of Evidence: ☐ *Strong* ☒ *Adequate* ☐ *Weak*
N7	
	Quality of Response: ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	Quality of Evidence: ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	Comprehensive contingency planning includes DR, incident response and business continuity.
N8	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	Quality of Evidence: ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	Employ secure identification and authentication mechanism with MFA, RBAC. No password or identity management controls mentioned.
N9	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	Quality of Evidence: ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	CT has a dedicated incident response team and procedures to identify, contain and resolve security incident
N10	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	Quality of Evidence: ☐ *Strong* ☐ *Adequate* ☒ *Weak*
	CT approach aligns with NIST standards for data in transit & at rest. Ensure encryption and secure configuration with monitoring for unauthorized access. However, response was missing dDOS, boundary protection, shared resource security aspects.
N11	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	Quality of Evidence: ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	Typically, enhanced functionality, security happened quarterly. 99% up time. Hits the high notes.
N12	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	Quality of Evidence: ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	Ensure secure handling, storage and disposal of all media containing sensitive data. Include encryption of data on portable media, and use certified destruction methods for decommissioning.
N13	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*

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	Quality of Evidence: ☐ *Strong* ☒ *Adequate* ☐ *Weak*	
	Mitigate risks working with trusted vendors and conducting regular audits. Suppliers require adherence to stringent security standards to prevent vulnerabilities in systems.	
N14	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*	
	Not required	
	Quality of Evidence: ☐ *Strong* ☒ *Adequate* ☐ *Weak*	
	Not required	

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EVALUATOR DEPARTMENT: DAFS/OIT

Consensus Evaluator Comments:

Overall Consensus
Not Met

Data Compliance		
Publicly available information	NIST 800-171	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
		Quality of Evidence: ☐ *Strong* ☐ *Adequate* ☒ *Weak*
		Weak evidence. Covers various controls without addressing requirement. Bidder "will develop" a plan
	Maine FOAA	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
		Quality of Evidence: ☐ *Strong* ☐ *Adequate* ☒ *Weak*
		No evidence supplied.
Confidential Personally Identifiable Information (PII)	Maine Breach Notification Law	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
		Quality of Evidence: ☐ *Strong* ☐ *Adequate* ☒ *Weak*
		Bidder states "Will implement a reasonable process (do they have a defined process or is this future state)
	NIST 800-53: Rev5	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
		Quality of Evidence: ☐ *Strong* ☐ *Adequate* ☒ *Weak*
		Weak evidence. They will implement and maintain "reasonable security procedures and practices" (do they have a defined process or is this future state)
	Privacy Act of 1974	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
		Quality of Evidence: ☐ *Strong* ☐ *Adequate* ☒ *Weak*
		Will comply statement (do they have a defined process or is this future state)
	U.S. DHHS-OCSE	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
		Quality of Evidence: ☐ *Strong* ☐ *Adequate* ☒ *Weak*
		Will comply statement (do they have a defined process or is this future state)

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Personal Health Information	HIPAA	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
		Quality of Evidence: ☐ *Strong* ☒ *Adequate* ☐ *Weak*
		Bidder employs "rigorous" technical admin and physical safeguard to ensure alignment.
	HIPAA BAA	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
		Quality of Evidence: ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	HITECH	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
		Quality of Evidence: ☐ *Strong* ☒ *Adequate* ☐ *Weak*
Payment Card Information	Payment Card Industry Data Security Standard (PCI DSS) v 3.2	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
		Quality of Evidence: ☐ *Strong* ☐ *Adequate* ☒ *Weak*
		Weak evidence. 'Will comply' implies no certification. (do they have a defined process or is this future state)
	Nacha Operating Rules (ACH)	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
		Quality of Evidence: ☐ *Strong* ☒ *Adequate* ☐ *Weak*
Federal Tax Information	Internal Revenue Service Tax Information Security Guidelines for Federal, State and Local Agencies: IRS Pub 1075	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
		Quality of Evidence: ☐ *Strong* ☐ *Adequate* ☒ *Weak*
		Will ensure they and integration comply with Pub 1075. (do they have a defined process or is this future state)
		Quality of Response: ☐ *Strong* ☒ *Adequate* ☐ *Weak*

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	IRS Pub 1075 Contractor Language Addendum required	
		Quality of Evidence: ☐ *Strong* ☐ *Adequate* ☒ *Weak*
		No mention of this addendum specifically
MaineIT		
H1	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*	
	Quality of Evidence: ☐ *Strong* ☒ *Adequate* ☐ *Weak*	
	AWS hosted	
H2	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*	
	Quality of Evidence: ☐ *Strong* ☐ *Adequate* ☒ *Weak*	
	Will provide BU & DR service, no evidence of having it **implemented**	
H3	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*	
	Quality of Evidence: ☐ *Strong* ☐ *Adequate* ☒ *Weak*	
	Weak evidence. Will strictly adhere to NIST for these items.	
A1	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*	
	Quality of Evidence: ☐ *Strong* ☒ *Adequate* ☐ *Weak*	
	Will provide a solution that includes data, configuration back up, GitHub, data retention policies, protect sensitive information, redundant infrastructure multiple AWS regions and available zones, no Single Point of Failure	
A2	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*	
	Quality of Evidence: ☐ *Strong* ☒ *Adequate* ☐ *Weak*	
	Comprehensive mgmt. & design standard, with different environments, rapid iterations, multi environment, CI/CD process promote releases	
A3	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*	
	Quality of Evidence: ☐ *Strong* ☒ *Adequate* ☐ *Weak*	
	Will comply	
A4	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*	
	Quality of Evidence: ☐ *Strong* ☒ *Adequate* ☐ *Weak*	

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Information Security Standards	
S1	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	Quality of Evidence: ☐ *Strong* ☐ *Adequate* ☒ *Weak*
	Weak evidence. '*will* tailor the SSP to comply'
S2	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	Quality of Evidence: ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	Guarantees identical restrictions as this agreement, will implement reasonable appropriate safeguards
S3	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	Quality of Evidence: ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	Notification will be made if an event it may affect the State of Maine
S4	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	Quality of Evidence: ☐ *Strong* ☐ *Adequate* ☒ *Weak*
	Weak evidence. 'available upon request' See ISO 27001 Annex Risk Management Workbook which can be provided if we request it.
S5	*Quality of Response:* ☐ *Strong* ☐ *Adequate* ☒ *Weak*
	'No' answer.
	Quality of Evidence: ☐ *Strong* ☐ *Adequate* ☒ *Weak*
	Weak evidence. Vendor states it does not own or use any software proposed for solution. The state would still need to know the components of the software regardless of ownership.
Cloud Service Provider Reqs	
CSP1	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	Quality of Evidence: ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	Comply, will integrate with the State's identity mgmt. solution, AWS select tier partner.
CSP2	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	Quality of Evidence: ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	Integrates with modern standards, like OpenID 2.0

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CSP3	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	Quality of Evidence: ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	Will develop tests that will be mandated by policy,
CSP4	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	Quality of Evidence: ☐ *Strong* ☐ *Adequate* ☒ *Weak*
	Weak evidence, no details
CSP5	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	Quality of Evidence: ☐ *Strong* ☐ *Adequate* ☒ *Weak*
	Weak evidence, no details
CSP6	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	Quality of Evidence: ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	Describe 6 points with how they will meet the policy.
CSP7	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	Quality of Evidence: ☐ *Strong* ☐ *Adequate* ☒ *Weak*
	Within 90 develop an audit and monitoring process to be implemented before public release. Could be mitigated with strong contractual language and retention
CSP8	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	Quality of Evidence: ☐ *Strong* ☐ *Adequate* ☒ *Weak*
	Note; 'we will develop' – while adequate, the response speaks as if they are talking about tailoring the application vs. *their* policy (future state).
CSP9	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	Quality of Evidence: ☐ *Strong* ☐ *Adequate* ☒ *Weak*
	Weak evidence. Note; 'we will develop' - the response speaks as if they are talking about tailoring the application vs. *their* policy (future state).
CSP10	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	Quality of Evidence: ☐ *Strong* ☐ *Adequate* ☒ *Weak*
	Note; 'we will develop' – while adequate, the response speaks as if they are talking about tailoring the application vs. *their* policy (future state).

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CSP11	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	Quality of Evidence: ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	Commit to adhere to our policy.
CSP12	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	Quality of Evidence: ☐ *Strong* ☐ *Adequate* ☒ *Weak*
	Weak evidence. They will ensure that all information assets under our control, whether they are internally hosted or involve external vendors, meet the strict security objectives and standards set forth by the NIST Special Publication 800-53 (Rev. 4). No indication they have their own policy
CSP13	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	Quality of Evidence: ☐ *Strong* ☐ *Adequate* ☒ *Weak*
	Weak evidence a policy exists.
CSP14	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	Quality of Evidence: ☐ *Strong* ☐ *Adequate* ☒ *Weak*
	Weak evidence. ('we *will* establish..')
NIST Reqs	
N1	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	Quality of Evidence: ☐ *Strong* ☐ *Adequate* ☒ *Weak*
	Weak evidence. ('we *will* establish, *will* implement, *will* create' are all future statements and no evidence of artifacts supporting the requirement)
N2	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	Quality of Evidence: ☐ *Strong* ☐ *Adequate* ☒ *Weak*
	Weak evidence. ('we *will* establish, *will* implement, *will* create' are all future statements and no evidence of artifacts supporting the requirement)
N3	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	Quality of Evidence: ☐ *Strong* ☐ *Adequate* ☒ *Weak*
	Weak evidence. ('we *will* establish, *will* implement, *will* create' are all future statements and no evidence of artifacts supporting the requirement)
N4	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*

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	Quality of Evidence: ☐ *Strong* ☐ *Adequate* ☒ *Weak*
	Weak evidence. ('we *will* establish, *will* implement, *will* create' are all future statements and no evidence of artifacts supporting the requirement)
N5	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	Quality of Evidence: ☐ *Strong* ☐ *Adequate* ☒ *Weak*
	Weak evidence. ('we *will* establish, *will* implement, *will* create' are all future statements and no evidence of artifacts supporting the requirement)
N6	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	Quality of Evidence: ☐ *Strong* ☐ *Adequate* ☒ *Weak*
	Weak evidence. ('we *will* establish, *will* implement, *will* create' are all future statements and no evidence of artifacts supporting the requirement)
N7	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	Quality of Evidence: ☐ *Strong* ☐ *Adequate* ☒ *Weak*
	Weak evidence. ('we *will* establish, *will* implement, *will* create' are all future statements and no evidence of artifacts supporting the requirement)
N8	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	Quality of Evidence: ☐ *Strong* ☐ *Adequate* ☒ *Weak*
	Weak evidence, not enough detail provided.
N9	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	Quality of Evidence: ☐ *Strong* ☐ *Adequate* ☒ *Weak*
	Weak evidence. ('we *will* establish, *will* implement, *will* create' are all future statements and no evidence of artifacts supporting the requirement)
N10	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	Quality of Evidence: ☐ *Strong* ☐ *Adequate* ☒ *Weak*
	Weak evidence. ('we *will* establish, *will* implement, *will* create' are all future statements and no evidence of artifacts supporting the requirement)
N11	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	Quality of Evidence: ☐ *Strong* ☐ *Adequate* ☒ *Weak*
	Weak evidence. ('we *will* establish, *will* implement, *will* create' are all future statements and no evidence of artifacts supporting the requirement)

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N12	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	Quality of Evidence: ☐ *Strong* ☐ *Adequate* ☒ *Weak*
	Weak evidence. ('we *will* establish, *will* implement, *will* create' are all future statements and no evidence of artifacts supporting the requirement)
N13	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	Quality of Evidence: ☐ *Strong* ☐ *Adequate* ☒ *Weak*
	Weak evidence. ('we *will* establish, *will* implement, *will* create' are all future statements and no evidence of artifacts supporting the requirement)
N14	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	N/A
	Quality of Evidence: ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	no additional comments

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RFP #: 202411199
RFP TITLE: PFML CLAIMS ADMINISTRATION
BIDDER NAME: Public Consulting Group
DATE: 02/12/25
EVALUATOR NAMES: Sharon Horne, Ben Haschalk
EVALUATOR DEPARTMENT: DAFS/OIT

Consensus Evaluator Comments:

Overall Consensus
Not Met

Data Compliance		
Publicly available information	NIST 800-171	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
		Quality of Evidence: ☐ *Strong* ☒ *Adequate* ☐ *Weak*
		Policies based on NIST, HIPAA and more. 3rd party SOC 2 Type II assessment annually. In proposal policies available upon request.
	Maine FOAA	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
		Quality of Evidence: ☐ *Strong* ☐ *Adequate* ☒ *Weak*
		Weak evidence. Requirement not addressed.
Confidential Personally Identifiable Information (PII)	Maine Breach Notification Law	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
		Quality of Evidence: ☐ *Strong* ☐ *Adequate* ☒ *Weak*
		*Weak evidence. Requirement not addressed. *This section is a copy/paste of the above section.*
	NIST 800-53: Rev5	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
		Quality of Evidence: ☐ *Strong* ☐ *Adequate* ☒ *Weak*
		Weak evidence. Policies based on NIST, HIPAA and more. 3rd party SOC 2 Type II assessment annually. In proposal policies available upon request.

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	Privacy Act of 1974	*Quality of Response:* □ *Strong* ☒ *Adequate* □ *Weak*
		Quality of Evidence: □ *Strong* □ *Adequate* ☒ *Weak*
		Weak evidence. Requirement not addressed
	U.S. DHHS-OCSE	*Quality of Response:* □ *Strong* ☒ *Adequate* □ *Weak*
		Quality of Evidence: □ *Strong* □ *Adequate* ☒ *Weak*
		Weak evidence. Requirement not addressed.
Personal Health Information	HIPAA	*Quality of Response:* □ *Strong* ☒ *Adequate* □ *Weak*
		Quality of Evidence: □ *Strong* □ *Adequate* ☒ *Weak*
		Weak evidence. HIPAA compliant, 3rd party audit annually to validate the effectiveness of their security & compliance effectiveness. Have an attestation of their 3rd party SOC 2 Type II audit.
	HIPAA BAA	*Quality of Response:* □ *Strong* ☒ *Adequate* □ *Weak*
		Quality of Evidence: □ *Strong* □ *Adequate* ☒ *Weak*
		Weak evidence. Requirement not addressed.
	HITECH	*Quality of Response:* □ *Strong* ☒ *Adequate* □ *Weak*
		Quality of Evidence: □ *Strong* □ *Adequate* ☒ *Weak*
		Weak evidence. Requirement not addressed.
Payment Card Information	Payment Card Industry	*Quality of Response:* □ *Strong* ☒ *Adequate* □ *Weak*

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	Data Security Standard (PCI DSS) v 3.2	*Quality of Evidence: ☐ Strong ☐ Adequate ☒ Weak*
		Weak evidence. ('does not apply, does not involve payment cards') – does vendor use a 3rd party?
	Nacha Operating Rules (ACH)	*Quality of Response: ☐ Strong ☒ Adequate ☐ Weak*
		Quality of Evidence: ☐ Strong ☒ Adequate ☐ Weak
Federal Tax Information	Internal Revenue Service Tax Information Security Guidelines for Federal, State and Local Agencies: IRS Pub 1075	*Quality of Response: ☐ Strong ☒ Adequate ☐ Weak*
		Quality of Evidence: ☐ Strong ☐ Adequate ☒ Weak
		Weak evidence. Policies based on NIST, HIPAA and more. 3rd party SOC 2 Type II assessment annually. In proposal policies available upon request.
	IRS Pub 1075 Contractor Language Addendum required	*Quality of Response: ☐ Strong ☒ Adequate ☐ Weak*
		Quality of Evidence: ☐ Strong ☐ Adequate ☒ Weak
		Weak evidence. No mention of addendum

MaineIT	
H1	*Quality of Response: ☐ Strong ☐ Adequate ☒ Weak*
	'No' answer.
	Quality of Evidence: ☐ Strong ☒ Adequate ☐ Weak
	AWS – provided a diagram in proposal but it was blurry and could not be reviewed.

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H2	*Quality of Response: ☐ Strong ☒ Adequate ☐ Weak*
	Quality of Evidence: ☐ Strong ☒ Adequate ☐ Weak
	Using AWS native backup for backups and snapshots. Item must be tagged for backup. They have a plan.
H3	*Quality of Response: ☐ Strong ☒ Adequate ☐ Weak*
	Quality of Evidence: ☐ Strong ☐ Adequate ☒ Weak
	Weak evidence. PCG adheres based on NIST, "this practice ensures security & compliance with regulatory requirements" with no supporting evidence.
A1	*Quality of Response: ☐ Strong ☒ Adequate ☐ Weak*
	Quality of Evidence: ☐ Strong ☒ Adequate ☐ Weak
	Use native tools in multiple AWS datacenters, RTO 24 hrs no mention of RPO
A2	*Quality of Response: ☐ Strong ☒ Adequate ☐ Weak*
	Quality of Evidence: ☐ Strong ☒ Adequate ☐ Weak
	Use Agile for their SDLC, logically & physically separate environments with distinct accounts managed via IAM with least privileges. Use VPC with different naming conventions.
A3	*Quality of Response: ☐ Strong ☒ Adequate ☐ Weak*
	Quality of Evidence: ☐ Strong ☐ Adequate ☒ Weak
	Weak evidence. CSP SLA's may not equate to vendor requirements. AWS SLA's 99.9 to 99.999 uptime for platform, no mention their application also meets this
A4	*Quality of Response: ☐ Strong ☒ Adequate ☐ Weak*
	Quality of Evidence: ☐ Strong ☒ Adequate ☐ Weak
Information Security Standards	
S1	*Quality of Response: ☐ Strong ☒ Adequate ☐ Weak*
	Quality of Evidence: ☐ Strong ☒ Adequate ☐ Weak
	Use policies, standards and process documentation using NIST 800-53 rev 5, defense in depth.
S2	*Quality of Response: ☐ Strong ☒ Adequate ☐ Weak*

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	Quality of Evidence: ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	BAA in place with PCG and vendor, yearly assessment of contractors comply with HIPAA & PCG contractual requirements.
S3	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	Quality of Evidence: ☐ *Strong* ☐ *Adequate* ☒ *Weak*
	Weak evidence. Requirement not addressed (within 24 hours)
S4	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	Quality of Evidence: ☐ *Strong* ☐ *Adequate* ☒ *Weak*
	Weak evidence. Covers risk and controls but does not address requirement.
S5	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	Quality of Evidence: ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	Home grown product using AWS on .net – only native products.

Cloud Service Provider Reqs	
CSP1	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	Quality of Evidence: ☐ *Strong* ☐ *Adequate* ☒ *Weak*
	Weak evidence. PCG agrees to comply, no mention of how.
CSP2	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	Quality of Evidence: ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	PCG agrees to comply
CSP3	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	Quality of Evidence: ☐ *Strong* ☐ *Adequate* ☒ *Weak*
	Weak evidence. PCG agrees to comply, no mention of how.
CSP4	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	Quality of Evidence: ☐ *Strong* ☐ *Adequate* ☒ *Weak*
	Weak evidence. PCG agrees to comply, no mention of how.
CSP5	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	Quality of Evidence: ☐ *Strong* ☐ *Adequate* ☒ *Weak*

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	Weak evidence. PCG agrees to comply, no mention of how.
CSP6	*Quality of Response: ☐ Strong ☒ Adequate ☐ Weak*
	Quality of Evidence: ☐ Strong ☐ Adequate ☒ Weak
	Weak evidence. PCG agrees to comply, no mention of how.
CSP7	*Quality of Response: ☐ Strong ☒ Adequate ☐ Weak*
	Quality of Evidence: ☐ Strong ☐ Adequate ☒ Weak
	Weak evidence. PCG agrees to comply, no mention of how.
CSP8	*Quality of Response: ☐ Strong ☒ Adequate ☐ Weak*
	Quality of Evidence: ☐ Strong ☐ Adequate ☒ Weak
	Weak evidence. PCG agrees to comply, no mention of how.
CSP9	*Quality of Response: ☐ Strong ☒ Adequate ☐ Weak*
	Quality of Evidence: ☐ Strong ☐ Adequate ☒ Weak
	Weak evidence. PCG agrees to comply, no mention of how.
CSP10	*Quality of Response: ☐ Strong ☒ Adequate ☐ Weak*
	Quality of Evidence: ☐ Strong ☐ Adequate ☒ Weak
	Weak evidence. PCG agrees to comply, no mention of how.
CSP11	*Quality of Response: ☐ Strong ☒ Adequate ☐ Weak*
	Quality of Evidence: ☐ Strong ☐ Adequate ☒ Weak
	Weak evidence. PCG agrees to comply, no mention of how.
CSP12	*Quality of Response: ☐ Strong ☒ Adequate ☐ Weak*
	Quality of Evidence: ☐ Strong ☐ Adequate ☒ Weak
	Weak evidence. PCG agrees to comply, no mention of how.
CSP13	*Quality of Response: ☐ Strong ☒ Adequate ☐ Weak*
	Quality of Evidence: ☐ Strong ☐ Adequate ☒ Weak
	Weak evidence. PCG agrees to comply, no mention of how.
CSP14	*Quality of Response: ☐ Strong ☒ Adequate ☐ Weak*

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	Quality of Evidence: ☐ Strong ☐ Adequate ☒ Weak
	Weak evidence. PCG agrees to comply, no mention of how.
NIST Reqs	
N1	*Quality of Response: ☐ Strong ☒ Adequate ☐ Weak*
	Quality of Evidence: ☐ Strong ☐ Adequate ☒ Weak
	Weak evidence. First sentence does not make sense, the rest are primarily technical controls not physical.
N2	*Quality of Response: ☐ Strong ☒ Adequate ☐ Weak*
	Quality of Evidence: ☐ Strong ☒ Adequate ☐ Weak
	Has a security awareness and training policy – training covers all PCG employees regardless of covered entity – retraining occurs when there are in security or HIPAA requirements or deemed necessary.
N3	*Quality of Response: ☐ Strong ☒ Adequate ☐ Weak*
	Quality of Evidence: ☐ Strong ☐ Adequate ☒ Weak
	Weak evidence. Basic, hyper-focused evidence regarding vendor SSP. PCG has an ISP with annual reviews and adjustments follows a proven methodology. Regular monitoring with internal reviews, SSSAW 16 SOC audits and annual penetration/vulnerability testing.
N4	*Quality of Response: ☐ Strong ☒ Adequate ☐ Weak*
	Quality of Evidence: ☐ Strong ☒ Adequate ☐ Weak
	Regular assessments and audits both self and 3rd party. Audit logs review. They have an Audit & Accountability policy.
N5	*Quality of Response: ☐ Strong ☒ Adequate ☐ Weak*
	Quality of Evidence: ☐ Strong ☒ Adequate ☐ Weak
	They have employment policies, with background checks, access control, security training. Pre-employment and post background checks are conducted. Quarterly HIPAA and security awareness training mandatory for network access. Internal transfers are monitored.
N6	*Quality of Response: ☐ Strong ☒ Adequate ☐ Weak*
	Quality of Evidence: ☐ Strong ☒ Adequate ☐ Weak

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	They have a BCP plan with crisis mgmt. team, tested annually. Application recovery plan is based on client agreement. Note for contract
N7	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	Quality of Evidence: ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	PCG has a privacy policy, real time notice under HIPAA privacy policy for PHI/PII.
N8	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	Quality of Evidence: ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	Multi-factor for both local and remote access, strong p/w, session time-outs, session base ip address revalidation
N9	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	Quality of Evidence: ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	They have an Incident Response plan that includes preparation, identification, containment, eradication, recovery and Follow Up.
N10	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	Quality of Evidence: ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	Encryption at rest and in transit, they do not use wep, wpa, ssl 2.0 or ssl 3.0, and use centralize encryptions keys
N11	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	Quality of Evidence: ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	AWS hosts systems, no mention of their application maintenance.
N12	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	Quality of Evidence: ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	Use AWS hosting and storage relaying on AWS practices.
N13	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	Quality of Evidence: ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	They have a supply chain risk mgmt. plan, which includes risk identification, assessment, mitigation, probability, impact, mitigation approaches and tracking and monitoring.
N14	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*

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	Quality of Evidence: ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	Vendor provided quick summation.

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Consensus Evaluator Comments:

Overall Consensus
Met

Data Compliance		
Publicly available information	NIST 800-171	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
		Quality of Evidence: ☐ *Strong* ☐ *Adequate* ☒ *Weak*
		Said they comply, but provided no detail or artifacts of how they will ensure compliance.
	Maine FOAA	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
		Quality of Evidence: ☐ *Strong* ☐ *Adequate* ☒ *Weak*
		Weak evidence. Requirement not addressed.
Confidential Personally Identifiable Information (PII)	Maine Breach Notification Law	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
		Quality of Evidence: ☐ *Strong* ☐ *Adequate* ☒ *Weak*
		Weak evidence. Requirement not addressed.
	NIST 800-53: Rev5	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
		Quality of Evidence: ☐ *Strong* ☐ *Adequate* ☒ *Weak*
		Weak evidence. SSP noted but not provided.
	Privacy Act of 1974	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
		Quality of Evidence: ☐ *Strong* ☐ *Adequate* ☒ *Weak*
		Weak evidence. Requirement not addressed.
	U.S. DHHS-OCSE	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
		Quality of Evidence: ☐ *Strong* ☐ *Adequate* ☒ *Weak*
		Weak evidence. Requirement not addressed.
Personal Health	HIPAA	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
		Quality of Evidence: ☐ *Strong* ☐ *Adequate* ☒ *Weak*

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Information		Understand HIPPA no description of compliance or artifact provided
	HIPAA BAA	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
		Quality of Evidence: ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	HITECH	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
		Quality of Evidence: ☐ *Strong* ☐ *Adequate* ☒ *Weak*
		They work with partners to ensure compliance to the goals of HITECH
Payment Card Information	Payment Card Industry Data Security Standard (PCI DSS) v 3.2	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
		Quality of Evidence: ☐ *Strong* ☐ *Adequate* ☒ *Weak*
		They don't believe this applies to this agreement. They do conduct an SAQ (self-questionnaire)
	Nacha Operating Rules (ACH)	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
		Quality of Evidence: ☐ *Strong* ☐ *Adequate* ☒ *Weak*
		Weak evidence. Requirement not addressed.
Federal Tax Information	Internal Revenue Service Tax Information Security Guidelines for Federal, State and Local Agencies: IRS Pub 1075	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
		Quality of Evidence: ☐ *Strong* ☐ *Adequate* ☒ *Weak*
		Weak evidence, none provided.
	IRS Pub 1075 Contractor Language	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*

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	Addendum required	*Quality of Response:* ☐ *Strong* ☐ *Adequate* ☒ *Weak*
		Weak evidence, none provided.
MaineIT		
H1		*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
		Quality of Evidence: ☐ *Strong* ☒ *Adequate* ☐ *Weak*
		It is a Tier III Center
H2		*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
		Quality of Evidence: ☐ *Strong* ☐ *Adequate* ☒ *Weak*
		Dependent of Border Gateway protocol and propagation of DNS – not sure this aligns with best practices. "We will stand up a full-service DR site in CA"
H3		*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
		Quality of Evidence: ☐ *Strong* ☐ *Adequate* ☒ *Weak*
		No artifacts provided, just a statement they follow NIST 800 standard
A1		*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
		Quality of Evidence: ☐ *Strong* ☒ *Adequate* ☐ *Weak*
		Relies on restoring data opposed, fully redundant production servers
A2		*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
		Quality of Evidence: ☐ *Strong* ☒ *Adequate* ☐ *Weak*
		Speaks to following industry best practices.
A3		*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
		Quality of Evidence: ☐ *Strong* ☒ *Adequate* ☐ *Weak*
		No stated performance metrics just that they meet or exceed
A4		*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
		Quality of Evidence: ☐ *Strong* ☒ *Adequate* ☐ *Weak*
Information Security Standards		
S1		*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*

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	Quality of Evidence: ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	SSP not provided but adequate definition thereof.
S2	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	Quality of Evidence: ☐ *Strong* ☐ *Adequate* ☒ *Weak*
	Weak evidence. Details not related to subcontractors.
S3	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	Quality of Evidence: ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	'As required' assumed 24 hours thought was not explicit.
S4	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	Quality of Evidence: ☐ *Strong* ☐ *Adequate* ☒ *Weak*
	Weak evidence. ('provided upon request') SaviLinx refers to Risk Mgmt policy, which they will provide upon request. No artifact provided
S5	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	Quality of Evidence: ☒ *Strong* ☐ *Adequate* ☐ *Weak*
	Complete SBOM provided.
Cloud Service Provider Reqs	
CSP1	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	Quality of Evidence: ☐ *Strong* ☐ *Adequate* ☒ *Weak*
	Could not determine if solution was shared schema or dedicated environment.
CSP2	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	Quality of Evidence: ☐ *Strong* ☒ *Adequate* ☐ *Weak*
CSP3	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	Quality of Evidence: ☐ *Strong* ☐ *Adequate* ☒ *Weak*
	Weak evidence. Does not speak to SOM DC policy.
CSP4	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	Quality of Evidence: ☐ *Strong* ☐ *Adequate* ☒ *Weak*

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	Weak evidence. Does not address policy.
CSP5	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	Quality of Evidence: ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	Geographic Solutions is a private cloud, dedicated servers, fully redundant system are deployed
CSP6	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	Quality of Evidence: ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	TLS 1.2
CSP7	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	Quality of Evidence: ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	Geographic solutions has a security plan based on several frameworks.
CSP8	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	Quality of Evidence: ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	Will comply but no artifacts provided.
CSP9	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	Quality of Evidence: ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	SaviLinx has strong practice, the requirement is for a procedure, the BEN solution (provided by GSI) has a procedure based on least privilege.
CSP10	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	Quality of Evidence: ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	SaviLinx does not refer to their policy, refer is made to an annual risk assessment, via a 3rd party auditing partner Tyler Tech. GS has a policy and is FISMA/StateRAMP moderate for system planning, polices and assessments, and audits.
CSP11	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	Quality of Evidence: ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	GS had a sound description while CAVA conducts audits and external penetration testing
CSP12	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*

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	Quality of Evidence: ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	SSP will adhere to NIST risk framework. GS uses std assessment procedures to ensure desired outcome
CSP13	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	Quality of Evidence: ☐ *Strong* ☐ *Adequate* ☒ *Weak*
	Weak evidence.
CSP14	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	Quality of Evidence: ☐ *Strong* ☐ *Adequate* ☒ *Weak*
	Weak evidence. SaviLinx says it does not apply as they don't manage SOM information assets running on SOM infrastructure. GS – State admin determines roles
NIST Reqs	
N1	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	Quality of Evidence: ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	GS describe their physical and environmental protections
N2	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	Quality of Evidence: ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	Both provides details about their security awareness & training
N3	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	Quality of Evidence: ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	"%APP%" reference, GS will provide an SSP
N4	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	Quality of Evidence: ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	GS – SOC 1,2,3 provided upon our request & use internal audits.
N5	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	Quality of Evidence: ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	GS has a personnel security policy, that policy was not provided
N6	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*

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BIDDER NAME: SaviLinx
DATE: 02/12/2025
EVALUATOR NAMES: Sharon Horne, Ben Haschalk
EVALUATOR DEPARTMENT: DAFS/OIT

	Quality of Evidence: ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	SaviLinx reference federal information process standards when compiling plans. GS – have a DR/BC plan no mention of RTO or RPO
N7	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	Quality of Evidence: ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	SaviLinx will not store PII – GS – HIPAA HITECH compliant, including PII, ePHI, FERPA.
N8	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	Quality of Evidence: ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	SaviLinx strong practices, does not refer to policies.
N9	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	Quality of Evidence: ☐ *Strong* ☐ *Adequate* ☒ *Weak*
	Mentioned the State will get its own SSP.
N10	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	Quality of Evidence: ☐ *Strong* ☐ *Adequate* ☒ *Weak*
	Response evidence lacking explicit details for State of Maine.
N11	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	Quality of Evidence: ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	Artifact found in proposed services
N12	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	Quality of Evidence: ☐ *Strong* ☒ *Adequate* ☐ *Weak*
N13	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	Quality of Evidence: ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	GS has a supply chain risk mgmt. policy and procedure
N14	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	Not required.
	Quality of Evidence: ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	Not required.

STATE OF MAINE
TECHNICAL ASSESSMENT

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RFP TITLE: PFML Claims Administration
BIDDER NAME: Sedgwick
DATE: 02/14/25
EVALUATOR NAMES: Sharon Horne, Ben Haschalk
EVALUATOR DEPARTMENT: DAFS/OIT

Consensus Evaluator Comments:

Overall Consensus
Not Met

Data Compliance		
Publicly available information	NIST 800-171	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
		Quality of Evidence: ☐ *Strong* ☐ *Adequate* ☒ *Weak*
		Weak evidence. 'we strive..'
	Maine FOAA	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
		Quality of Evidence: ☐ *Strong* ☐ *Adequate* ☒ *Weak*
		Weak evidence. Did not address requirement.
Confidential Personally Identifiable Information (PII)	Maine Breach Notification Law	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
		Quality of Evidence: ☐ *Strong* ☐ *Adequate* ☒ *Weak*
		Weak evidence. Does not address requirement.
	NIST 800-53: Rev5	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
		Quality of Evidence: ☐ *Strong* ☒ *Adequate* ☐ *Weak*
		They provided a list of policies in their GISP, but it's not a comprehensive list, for example RA-5 vulnerability scanning, PS-1 personnel security and RA-1 risk assessment policy to name a few
	Privacy Act of 1974	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
		Quality of Evidence: ☐ *Strong* ☐ *Adequate* ☒ *Weak*
		Weak evidence. Does not address requirement, "They strive.."
	U.S. DHHS-OCSE	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
		Quality of Evidence: ☐ *Strong* ☐ *Adequate* ☒ *Weak*
		Weak evidence. Does not address requirement. "They strive.."

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Personal Health Information	HIPAA	*Quality of Response:* □ *Strong* □ *Adequate* ☒ *Weak*
		'NA' answer
		Quality of Evidence: □ *Strong* □ *Adequate* ☒ *Weak*
		Weak evidence. ('..we are considered a business associate..).
	HIPAA BAA	*Quality of Response:* □ *Strong* □ *Adequate* ☒ *Weak*
		'NA' answer
		Quality of Evidence: □ *Strong* □ *Adequate* ☒ *Weak*
		Weak evidence.
	HITECH	*Quality of Response:* □ *Strong* □ *Adequate* ☒ *Weak*
		'NA' answer
		Quality of Evidence: □ *Strong* □ *Adequate* ☒ *Weak*
		Weak evidence.
Payment Card Information	Payment Card Industry Data Security Standard (PCI DSS) v 3.2	*Quality of Response:* □ *Strong* ☒ *Adequate* □ *Weak*
		Quality of Evidence: □ *Strong* ☒ *Adequate* □ *Weak*
	Nacha Operating Rules (ACH)	*Quality of Response:* □ *Strong* ☒ *Adequate* □ *Weak*
		Quality of Evidence: □ *Strong* □ *Adequate* ☒ *Weak*
		Weak evidence. Does not address requirement.
Federal Tax Information	Internal Revenue Service Tax Information Security Guidelines for Federal, State and Local Agencies: IRS Pub 1075	*Quality of Response:* □ *Strong* ☒ *Adequate* □ *Weak*
		Quality of Evidence: □ *Strong* □ *Adequate* ☒ *Weak*
		Weak evidence. Does not address requirement.
		Quality of Response: □ *Strong* ☒ *Adequate* □ *Weak*

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	IRS Pub 1075 Contractor Language Addendum required	
		Quality of Evidence: ☐ *Strong* ☐ *Adequate* ☒ *Weak*
		Weak evidence. Does not address requirement.
MaineIT		
H1	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*	
	Quality of Evidence: ☐ *Strong* ☒ *Adequate* ☐ *Weak*	
	Global Intake is hosted in Azure, the server are in an Equinix data center in TX and secondary in IL	
H2	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*	
	Quality of Evidence: ☐ *Strong* ☒ *Adequate* ☐ *Weak*	
	Response mentioned Sedgwick secure offsite disaster recovery facilities	
H3	*Quality of Response:* ☐ *Strong* ☐ *Adequate* ☒ *Weak*	
	'No' answer	
	Quality of Evidence: ☐ *Strong* ☐ *Adequate* ☒ *Weak*	
	Weak evidence. ('we follow SDLC, not NIST') They use their own SDLC, conduct annual privacy and security strategic review in line with ISO 27001 and SOC protocols. 3rd party network penetrations test with monthly vulnerability scans are done. This answer does not address their change mgmt., incident mgmt. or problem mgmt. & service desk practices.	
A1	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*	
	Quality of Evidence: ☐ *Strong* ☒ *Adequate* ☐ *Weak*	
A2	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*	
	Quality of Evidence: ☐ *Strong* ☒ *Adequate* ☐ *Weak*	
	The bidders describe a details SDLC that aligns with industry best practices.	
A3	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*	
	Quality of Evidence: ☐ *Strong* ☒ *Adequate* ☐ *Weak*	
	Uptime 99.5, SL are reasonable	

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A4	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	Quality of Evidence: ☐ *Strong* ☒ *Adequate* ☐ *Weak*

Information Security Standards	
S1	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	Quality of Evidence: ☐ *Strong* ☐ *Adequate* ☒ *Weak*
	Weak evidence. Does not cover all requirements. Policy listing is incomplete for NIST compliance, not mention of fed compliance – no mention that they actual have a plan, like SSP
S2	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	Quality of Evidence: ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	No mention as to how they will ensure subcontractors agree to the restrictions of this RFP, then mentioned how they ensure they agree with Sedgwick policies & procedures.
S3	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	Quality of Evidence: ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	They will report based on what we have in the contract, the process aligns with the industry's best practices. The state will have to ask for the official details on the breach, remediation plan and timetable for remediation
S4	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	Quality of Evidence: ☐ *Strong* ☐ *Adequate* ☒ *Weak*
	Weak evidence. Does not address requirement.
S5	*Quality of Response:* ☐ *Strong* ☐ *Adequate* ☒ *Weak*
	'NA' response.
	Quality of Evidence: ☐ *Strong* ☐ *Adequate* ☒ *Weak*
	Weak evidence. ('does not provide…')

Cloud Service Provider Reqs		
CSP1	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*	
	Quality of Evidence: ☐ *Strong* ☐ *Adequate* ☒ *Weak*	

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	Weak evidence. They inserted yes that they are materially compliant with the policy but deviations to accommodate business practices and data protection laws. They require a written copy, will not agree to online or non-negotiable terms that can be adjusted without Sedgwick's consent. They give no other details.
CSP2	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	Quality of Evidence: ☐ *Strong* ☐ *Adequate* ☒ *Weak*
	Weak evidence. *Mostly this evidence supports the requirement but there is language that leaves room for bidder deviation.
CSP3	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	Quality of Evidence: ☐ *Strong* ☐ *Adequate* ☒ *Weak*
	Weak evidence. ('..cannot agree..')
CSP4	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	Quality of Evidence: ☐ *Strong* ☐ *Adequate* ☒ *Weak*
	Weak evidence. ('..cannot agree..')
CSP5	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	Quality of Evidence: ☐ *Strong* ☐ *Adequate* ☒ *Weak*
	Weak evidence. ('..cannot agree..')
CSP6	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	Quality of Evidence: ☐ *Strong* ☐ *Adequate* ☒ *Weak*
	Weak evidence. ('..cannot agree..')
CSP7	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	Quality of Evidence: ☐ *Strong* ☐ *Adequate* ☒ *Weak*
	Weak evidence. ('..cannot agree..')
CSP8	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	Quality of Evidence: ☐ *Strong* ☐ *Adequate* ☒ *Weak*
	Weak evidence. ('..cannot agree..')
CSP9	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	Quality of Evidence: ☐ *Strong* ☐ *Adequate* ☒ *Weak*

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	Weak evidence. ('..cannot agree..')
CSP10	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	Quality of Evidence: ☐ *Strong* ☐ *Adequate* ☒ *Weak*
	Weak evidence. ('..cannot agree..')
CSP11	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	Quality of Evidence: ☐ *Strong* ☐ *Adequate* ☒ *Weak*
	Weak evidence. ('..cannot agree..')
CSP12	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	Quality of Evidence: ☐ *Strong* ☐ *Adequate* ☒ *Weak*
	Weak evidence. ('..cannot agree..')
CSP13	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	Quality of Evidence: ☐ *Strong* ☐ *Adequate* ☒ *Weak*
	Weak evidence. ('..cannot agree..')
CSP14	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	Quality of Evidence: ☐ *Strong* ☐ *Adequate* ☒ *Weak*
	Weak evidence. ('..cannot agree..')
NIST Reqs	
N1	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	Quality of Evidence: ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	Describe reasonable controls
N2	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	Quality of Evidence: ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	Describe reasonable controls
N3	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	Quality of Evidence: ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	Describe reasonable controls
N4	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*

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	Quality of Evidence: ☐ *Strong* ☐ *Adequate* ☒ *Weak*
	Weak evidence. Not clear on what is logged, no details.
N5	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	Quality of Evidence: ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	Described reasonable controls
N6	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	Quality of Evidence: ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	Described reasonable controls
N7	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	Quality of Evidence: ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	Described reasonable controls
N8	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	Quality of Evidence: ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	Described reasonable controls
N9	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	Quality of Evidence: ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	They are implementing tools, not have implemented, monitoring happens in London, Sydney & Memphis (SME is this a problem) and incomplete based on NIST standards
N10	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	Quality of Evidence: ☐ *Strong* ☐ *Adequate* ☒ *Weak*
	Weak evidence. Lacking in any technical control detail, i.e. ciphers/protocols.
N11	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	Quality of Evidence: ☐ *Strong* ☐ *Adequate* ☒ *Weak*
	Details on what regular updates look like
N12	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*

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	Quality of Evidence: ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	Described reasonable controls
N13	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	Quality of Evidence: ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	Described reasonable controls
N14	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	Not required
	Quality of Evidence: ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	Not required

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RFP #: 202411199
RFP TITLE: PFML Claims Administration
BIDDER NAME: Unum
DATE: 02/14/2025
EVALUATOR NAMES: Sharon Horne, Ben Haschalk
EVALUATOR DEPARTMENT: DAFS/OIT

Consensus Evaluator Comments:

Overall Consensus
Not Met

Data Compliance		
Publicly available information	NIST 800-171	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
		Quality of Evidence: ☐ *Strong* ☒ *Adequate* ☐ *Weak*
		Least privileged RBA, encrypted rest and transit (not how), there is extensive auditing for customers – no mention of how only it will assist organization in complying
	Maine FOAA	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
		Quality of Evidence: ☐ *Strong* ☐ *Adequate* ☒ *Weak*
		Weak evidence. Did not address requirement.
Confidential Personally Identifiable Information (PII)	Maine Breach Notification Law	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
		Quality of Evidence: ☐ *Strong* ☐ *Adequate* ☒ *Weak*
		Weak evidence. *For this (PII) section, evidence contained a reference to non-existing area in document.
	NIST 800-53: Rev5	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
		Quality of Evidence: ☐ *Strong* ☐ *Adequate* ☒ *Weak*
		Weak evidence. As per D7/8 but the PDF does not have the column and row reference. It's assumed the answer to PII is the reference to Publicly available information above in such that answers hit some of the controls but was not comprehensive artifact.
	Privacy Act of 1974	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
		Quality of Evidence: ☐ *Strong* ☐ *Adequate* ☒ *Weak*
		Weak evidence. As per D7/8 but the PDF does not have the column and row reference. It's assumed the answer to PII is the reference to Publicly available information

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		above in such that answers hit some of the controls but was not comprehensive artifact
	U.S. DHHS-OCSE	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
		Quality of Evidence: ☐ *Strong* ☐ *Adequate* ☒ *Weak*
		As per D7/8 but the PDF does not have the column and row reference. It's assumed the answer to PII is the reference to Publicly available information above in such that had not mention of how this would be met.
Personal Health Information	HIPAA	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
		Quality of Evidence: ☐ *Strong* ☐ *Adequate* ☒ *Weak*
		Weak evidence. ('..can be restricted..', '..such as HIPAA..') They meet this with access privileges and provided detailed auditing and encryption on the wire and at rest. These 2 things are not enough to meet this requirement.
	HIPAA BAA	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
		Quality of Evidence: ☐ *Strong* ☐ *Adequate* ☒ *Weak*
		Weak Evidence They assist organizations in meeting HIPAA compliance, unclear if that is on the State or on them which is what we asked for. Communication and response is as outlined by the Administrative Safeguard in the HIPAA Security Rule. Mention of protection, selection and containment and correction of security breaches but no artifact provided. More details would be needed to establish complete compliance.
	HITECH	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
		Quality of Evidence: ☐ *Strong* ☐ *Adequate* ☒ *Weak*
		Weak evidence. Requirement not addressed.
Payment Card Information	Payment Card Industry Data Security Standard	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
		Quality of Evidence: ☐ *Strong* ☐ *Adequate* ☒ *Weak*

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	(PCI DSS) v 3.2	*Weak evidence. ('…not managed or stored..') however on the services to be provided all payment info is captured & maintained in the claim system, these statements contradict each other.*
	Nacha Operating Rules (ACH)	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
		Quality of Evidence: ☐ *Strong* ☐ *Adequate* ☒ *Weak*
		Weak evidence. ('…not managed or stored..') The answer did not address ACH, the proposal mentioned all payment info is captured & maintained in the claim system.
Federal Tax Information	Internal Revenue Service Tax Information Security Guidelines for Federal, State and Local Agencies: IRS Pub 1075	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
		Quality of Evidence: ☐ *Strong* ☐ *Adequate* ☒ *Weak*
		Weak evidence. *For this (FTI) section, evidence contained a reference to non-existing area in document. Answer referenced D7/8, assuming they mean to use their answer to the Publicly available information for this response. The answer is not comprehensive to address the over 6000 controls.
	IRS Pub 1075 Contractor Language Addendum required	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
		Quality of Evidence: ☐ *Strong* ☐ *Adequate* ☒ *Weak*
		Weak evidence. Answer referenced D7/8, assuming they mean to use their answer to the Publicly available information for this response. The answer provided does not address how they comply with this requirement.

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H1	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	Quality of Evidence: ☐ *Strong* ☒ *Adequate* ☐ *Weak*
H2	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	Quality of Evidence: ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	Use AWS replication but no mention of regions used. RTP 1 hrs RTO 24 hrs. Multi zones region in AZ in A1
H3	*Quality of Response:* ☐ *Strong* ☐ *Adequate* ☒ *Weak*
	'NO' response.
	Quality of Evidence: ☐ *Strong* ☐ *Adequate* ☒ *Weak*
	Weak evidence. CSP certification does not qualify as bidder cert or policies.
A1	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	Quality of Evidence: ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	Use HA & hourly and nightly BU for DB w/ testing available
A2	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	Quality of Evidence: ☐ *Strong* ☒ *Adequate* ☐ *Weak*
A3	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	Quality of Evidence: ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	Promise to do it as defined in "RFP and response or as determined necessary post award.
A4	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	Quality of Evidence: ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	While the bidder does not implicitly state compliance, they define a functional method that in practice, would meet compliance.
Information Security Standards	
S1	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	Quality of Evidence: ☐ *Strong* ☐ *Adequate* ☒ *Weak*

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EVALUATOR DEPARTMENT: DAFS/OIT

	Weak evidence. Response only speaks to platform not to the application residing on the platform.
S2	*Quality of Response: ☐ Strong ☒ Adequate ☐ Weak*
	Quality of Evidence: ☐ Strong ☐ Adequate ☒ Weak
	Weak evidence. Response will ensure compliance with THEIR security standards not the standards as outlined in the RFP.
S3	*Quality of Response: ☐ Strong ☒ Adequate ☐ Weak*
	Quality of Evidence: ☐ Strong ☐ Adequate ☒ Weak
	They agreed and will manage via Unum's incident response policies & procedures. No artifact provided to determine if there is a conflict.
S4	*Quality of Response: ☐ Strong ☒ Adequate ☐ Weak*
	Quality of Evidence: ☐ Strong ☐ Adequate ☒ Weak
	Weak evidence. Large snippet of bidders cybersecurity program with no risk appetite statement.
S5	*Quality of Response: ☐ Strong ☒ Adequate ☐ Weak*
	Quality of Evidence: ☐ Strong ☒ Adequate ☐ Weak
	FINEOS an Irish software development company, AWS, New Relic, Atlassian and MS outlook, Azure for secure remote access
Cloud Service Provider Reqs	
CSP1	*Quality of Response: ☐ Strong ☒ Adequate ☐ Weak*
	Quality of Evidence: ☐ Strong ☒ Adequate ☐ Weak
	Using TLS 1.2, find out their roadmap for moving away from this.
CSP2	*Quality of Response: ☐ Strong ☒ Adequate ☐ Weak*
	Quality of Evidence: ☐ Strong ☒ Adequate ☐ Weak
CSP3	*Quality of Response: ☐ Strong ☒ Adequate ☐ Weak*
	Quality of Evidence: ☐ Strong ☐ Adequate ☒ Weak
	Weak evidence. Reference to their internal policies & procedures which claims to comply with the State's.

STATE OF MAINE
TECHNICAL ASSESSMENT

RFP #: 202411199
RFP TITLE: PFML Claims Administration
BIDDER NAME: Unum
DATE: 02/14/2025
EVALUATOR NAMES: Sharon Horne, Ben Haschalk
EVALUATOR DEPARTMENT: DAFS/OIT

CSP4	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	Quality of Evidence: ☐ *Strong* ☐ *Adequate* ☒ *Weak*
	Weak evidence Reference to their internal policies & procedures which claims to comply with the State's.
CSP5	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	Quality of Evidence: ☐ *Strong* ☐ *Adequate* ☒ *Weak*
	Weak evidence. Reference to their internal policies & procedures which claims to comply with the State's.
CSP6	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	Quality of Evidence: ☐ *Strong* ☐ *Adequate* ☒ *Weak*
	Weak evidence. Reference to their internal policies & procedures which claims to comply with the State's.
CSP7	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	Quality of Evidence: ☐ *Strong* ☐ *Adequate* ☒ *Weak*
	Weak evidence. Reference to their internal policies & procedures which claims to comply with the State's.
CSP8	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	Quality of Evidence: ☐ *Strong* ☐ *Adequate* ☒ *Weak*
	Weak evidence. Reference to their internal policies & procedures which claims to comply with the State's.
CSP9	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	Quality of Evidence: ☐ *Strong* ☐ *Adequate* ☒ *Weak*
	Weak evidence. Reference to their internal policies & procedures which claims to comply with the State's.
CSP10	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	Quality of Evidence: ☐ *Strong* ☐ *Adequate* ☒ *Weak*
	Weak evidence. Reference to their internal policies & procedures which claims to comply with the State's.
CSP11	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*

RFP #: 202411199
RFP TITLE: PFML CLAIMS ADMINISTRATION
BIDDER NAME: Unum
DATE: 02/14/2025
EVALUATOR NAMES: Sharon Horne, Ben Haschalk
EVALUATOR DEPARTMENT: DAFS/OIT

	Quality of Evidence: ☐ *Strong* ☐ *Adequate* ☒ *Weak*
	Weak evidence. Reference to their internal policies & procedures which claims to comply with the State's.
CSP12	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	Quality of Evidence: ☐ *Strong* ☐ *Adequate* ☒ *Weak*
	Weak evidence. Reference to their internal policies & procedures which claims to comply with the State's.
CSP13	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	Quality of Evidence: ☐ *Strong* ☐ *Adequate* ☒ *Weak*
	Weak evidence. Reference to their internal policies & procedures which claims to comply with the State's.
CSP14	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	Quality of Evidence: ☐ *Strong* ☐ *Adequate* ☒ *Weak*
	Weak evidence. Reference to their internal policies & procedures which claims to comply with the State's.
NIST Reqs	
N1	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	Quality of Evidence: ☐ *Strong* ☐ *Adequate* ☒ *Weak*
	Weak evidence. Reference Unum policies and procedures that are audited during their SOC2 Type II reporting period.
N2	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	Quality of Evidence: ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	No artifact provided but response indicates security awareness training, that is compulsory for staff and contractors.
N3	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	Quality of Evidence: ☐ *Strong* ☐ *Adequate* ☒ *Weak*
	Uses a global internal team but did address the requirement completely
N4	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*

STATE OF MAINE
TECHNICAL ASSESSMENT

RFP #: 202411199
RFP TITLE: PFML Claims Administration
BIDDER NAME: Unum
DATE: 02/14/2025
EVALUATOR NAMES: Sharon Horne, Ben Haschalk
EVALUATOR DEPARTMENT: DAFS/OIT

	Quality of Evidence: ☐ *Strong* ☐ *Adequate* ☒ *Weak*
	Weak evidence. Partially addresses requirement
N5	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	Quality of Evidence: ☐ *Strong* ☐ *Adequate* ☒ *Weak*
	Weak evidence. Partially addresses requirement
N6	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	Quality of Evidence: ☐ *Strong* ☐ *Adequate* ☒ *Weak*
	Weak evidence. Unclear if the policies referenced are for this system, as the wording is "Unum" has robust DR & Business resiliently
N7	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	Quality of Evidence: ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	Break glass for escalation, ability to deidentify fields, all environments are deidentified. Dev / test activities (should say all env but production)
N8	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	Quality of Evidence: ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	User access controlled by the State and everyone must have multi-factor using AWS IAM – in service to be provided response, agrees to impact assessment with the CP
N9	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	Quality of Evidence: ☐ *Strong* ☐ *Adequate* ☒ *Weak*
	Weak evidence. Breach is confirmed, and our policy states breach is suspected
N10	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	Quality of Evidence: ☐ *Strong* ☐ *Adequate* ☒ *Weak*
	Weak evidence, but mention data separation principles are in place, no details of how are provided.
N11	*Quality of Response:* ☐ *Strong* ☒ *Adequate* ☐ *Weak*
	Quality of Evidence: ☐ *Strong* ☐ *Adequate* ☒ *Weak*
	Weak evidence. Did not address maintenance of the application response was around HA and recovery

STATE OF MAINE
TECHNICAL ASSESSMENT

RFP #: 202411199
RFP TITLE: PFML CLAIMS ADMINISTRATION
BIDDER NAME: Unum
DATE: 02/14/2025
EVALUATOR NAMES: Sharon Horne, Ben Haschalk
EVALUATOR DEPARTMENT: DAFS/OIT

N12	*Quality of Response:* ☐ *Strong*　☐ *Adequate*　☒ *Weak*
	'Not applicable' response.
	Quality of Evidence: ☐ *Strong*　☐ *Adequate*　☒ *Weak*
	Weak evidence. No bidder should reasonably be exempt from a media protection policy.
N13	*Quality of Response:* ☐ *Strong*　☒ *Adequate*　☐ *Weak*
	Quality of Evidence: ☐ *Strong*　☐ *Adequate*　☒ *Weak*
	Weak evidence. References their policies & procedures but these were not provided
N14	*Quality of Response:* ☐ *Strong*　☒ *Adequate*　☐ *Weak*
	Not required.
	Quality of Evidence: ☐ *Strong*　☒ *Adequate*　☐ *Weak*
	Not required.

Janet T. Mills
Governor

Laura Fortman
Commissioner

AGREEMENT AND DISCLOSURE STATEMENT
RFP #: 202411199
RFP TITLE: Paid Family and Medical Leave (PFML) Claims Administration

I, Kimberly Smith, accept the offer to become a member of the Request for Proposals (RFP) Evaluation Team for the State of Maine Department of Labor. I do hereby accept the terms set forth in this agreement AND hereby disclose any affiliation or relationship I may have in connection with a bidder who has submitted a proposal to this RFP.

Neither I nor any member of my immediate family have a personal or financial interest, direct or indirect, in the bidders whose proposals I will be reviewing. "Interest" may include, but is not limited to: current or former ownership in the bidder's company; current or former Board membership; current or former employment with the bidder; current or former personal contractual relationship with the bidder (example: paid consultant); and/or current or former relationship to a bidder's official which could reasonably be construed to constitute a conflict of interest (personal relationships may be perceived by the public as a potential conflict of interest).

I have not advised, consulted with or assisted any bidder in the preparation of any proposal submitted in response to this RFP nor have I submitted a letter of support or similar endorsement.

I understand and agree that the evaluation process is to be conducted in an impartial manner without bias or prejudice. In this regard, I hereby certify that, to the best of my knowledge, there are no circumstances that would reasonably support a good faith charge of bias. I further understand that in the event a good faith charge of bias is made, it will rest with me to decide whether I should be disqualified from participation in the evaluation process.

I agree to hold confidential all information related to the contents of Requests for Proposals presented during the review process until such time as the Department formally releases the award decision notices for public distribution.

_____
Signature

1/30/2025
_____
Date

Rev. 4/4/2023

Janet T. Mills
Governor

Laura Fortman
Commissioner

AGREEMENT AND DISCLOSURE STATEMENT
RFP #: 202411199
RFP TITLE: Paid Family and Medical Leave (PFML) Claims Administration
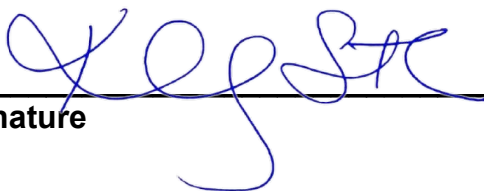
I, Luke Monahan accept the offer to become a member of the Request for Proposals (RFP) Evaluation Team for the State of Maine Department of Labor. I do hereby accept the terms set forth in this agreement AND hereby disclose any affiliation or relationship I may have in connection with a bidder who has submitted a proposal to this RFP.

Neither I nor any member of my immediate family have a personal or financial interest, direct or indirect, in the bidders whose proposals I will be reviewing. "Interest" may include, but is not limited to: current or former ownership in the bidder's company; current or former Board membership; current or former employment with the bidder; current or former personal contractual relationship with the bidder (example: paid consultant); and/or current or former relationship to a bidder's official which could reasonably be construed to constitute a conflict of interest (personal relationships may be perceived by the public as a potential conflict of interest).

I have not advised, consulted with or assisted any bidder in the preparation of any proposal submitted in response to this RFP nor have I submitted a letter of support or similar endorsement.

I understand and agree that the evaluation process is to be conducted in an impartial manner without bias or prejudice. In this regard, I hereby certify that, to the best of my knowledge, there are no circumstances that would reasonably support a good faith charge of bias. I further understand that in the event a good faith charge of bias is made, it will rest with me to decide whether I should be disqualified from participation in the evaluation process.

I agree to hold confidential all information related to the contents of Requests for Proposals presented during the review process until such time as the Department formally releases the award decision notices for public distribution.

_____   1/28/25
Signature   **Date**

Rev. 4/4/2023

STATE OF MAINE
DEPARTMENT OF LABOR

Janet T. Mills
Governor

Laura Fortman
Commissioner

AGREEMENT AND DISCLOSURE STATEMENT
RFP #: 202411199
RFP TITLE: Paid Family and Medical Leave (PFML) Claims Administration

I, Timothy I. Applegate   accept the offer to become a member of the Request for Proposals (RFP) Evaluation Team for the State of Maine Department of Labor. I do hereby accept the terms set forth in this agreement AND hereby disclose any affiliation or relationship I may have in connection with a bidder who has submitted a proposal to this RFP.

Neither I nor any member of my immediate family have a personal or financial interest, direct or indirect, in the bidders whose proposals I will be reviewing. "Interest" may include, but is not limited to: current or former ownership in the bidder's company; current or former Board membership; current or former employment with the bidder; current or former personal contractual relationship with the bidder (example: paid consultant); and/or current or former relationship to a bidder's official which could reasonably be construed to constitute a conflict of interest (personal relationships may be perceived by the public as a potential conflict of interest).

I have not advised, consulted with or assisted any bidder in the preparation of any proposal submitted in response to this RFP nor have I submitted a letter of support or similar endorsement.

I understand and agree that the evaluation process is to be conducted in an impartial manner without bias or prejudice. In this regard, I hereby certify that, to the best of my knowledge, there are no circumstances that would reasonably support a good faith charge of bias. I further understand that in the event a good faith charge of bias is made, it will rest with me to decide whether I should be disqualified from participation in the evaluation process.

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_____
Signature

____1/30/2025_____
Date

Rev. 4/4/2023

**STATE OF MAINE
DEPARTMENT OF LABOR**

Janet T. Mills
Governor

Laura Fortman
Commissioner

**AGREEMENT AND DISCLOSURE STATEMENT
RFP #: 202411199
RFP TITLE: Paid Family and Medical Leave (PFML) Claims Administration**

I, Rene LeBlanc accept the offer to become a member of the Request for Proposals (RFP) Evaluation Team for the State of Maine Department of Labor. I do hereby accept the terms set forth in this agreement AND hereby disclose any affiliation or relationship I may have in connection with a bidder who has submitted a proposal to this RFP.

Neither I nor any member of my immediate family have a personal or financial interest, direct or indirect, in the bidders whose proposals I will be reviewing. "Interest" may include, but is not limited to: current or former ownership in the bidder's company; current or former Board membership; current or former employment with the bidder; current or former personal contractual relationship with the bidder (example: paid consultant); and/or current or former relationship to a bidder's official which could reasonably be construed to constitute a conflict of interest (personal relationships may be perceived by the public as a potential conflict of interest).

I have not advised, consulted with or assisted any bidder in the preparation of any proposal submitted in response to this RFP nor have I submitted a letter of support or similar endorsement.

I understand and agree that the evaluation process is to be conducted in an impartial manner without bias or prejudice. In this regard, I hereby certify that, to the best of my knowledge, there are no circumstances that would reasonably support a good faith charge of bias. I further understand that in the event a good faith charge of bias is made, it will rest with me to decide whether I should be disqualified from participation in the evaluation process.

I agree to hold confidential all information related to the contents of Requests for Proposals presented during the review process until such time as the Department formally releases the award decision notices for public distribution.

_____   __1/30/2025_____
Signature   **Date**

Rev. 4/4/2023

Janet T. Mills
Governor

Laura Fortman
Commissioner

AGREEMENT AND DISCLOSURE STATEMENT
RFP #: 202411199
RFP TITLE: Paid Family and Medical Leave (PFML) Claims Administration

I, ___Sarah Brydon_____, accept the offer to become a member of the Request for Proposals (RFP) Evaluation Team for the State of Maine Department of Labor. I do hereby accept the terms set forth in this agreement AND hereby disclose any affiliation or relationship I may have in connection with a bidder who has submitted a proposal to this RFP.

Neither I nor any member of my immediate family have a personal or financial interest, direct or indirect, in the bidders whose proposals I will be reviewing. "Interest" may include, but is not limited to: current or former ownership in the bidder's company; current or former Board membership; current or former employment with the bidder; current or former personal contractual relationship with the bidder (example: paid consultant); and/or current or former relationship to a bidder's official which could reasonably be construed to constitute a conflict of interest (personal relationships may be perceived by the public as a potential conflict of interest).

I have not advised, consulted with or assisted any bidder in the preparation of any proposal submitted in response to this RFP nor have I submitted a letter of support or similar endorsement.

I understand and agree that the evaluation process is to be conducted in an impartial manner without bias or prejudice. In this regard, I hereby certify that, to the best of my knowledge, there are no circumstances that would reasonably support a good faith charge of bias. I further understand that in the event a good faith charge of bias is made, it will rest with me to decide whether I should be disqualified from participation in the evaluation process.

I agree to hold confidential all information related to the contents of Requests for Proposals presented during the review process until such time as the Department formally releases the award decision notices for public distribution.

Sarah Brydon _____   1-30-25
Signature   **Date**

Rev. 4/4/2023

STATE OF MAINE
DEPARTMENT OF LABOR

Janet T. Mills
Governor

Laura Fortman
Commissioner

AGREEMENT AND DISCLOSURE STATEMENT
RFP #: 202411199
RFP TITLE: Paid Family and Medical Leave (PFML) Claims Administration

I, _____ Sharon Horne _____ accept the offer to become a member of the Request for Proposals (RFP) Evaluation Team for the State of Maine Department of Labor. I do hereby accept the terms set forth in this agreement AND hereby disclose any affiliation or relationship I may have in connection with a bidder who has submitted a proposal to this RFP.

Neither I nor any member of my immediate family have a personal or financial interest, direct or indirect, in the bidders whose proposals I will be reviewing. "Interest" may include, but is not limited to: current or former ownership in the bidder's company; current or former Board membership; current or former employment with the bidder; current or former personal contractual relationship with the bidder (example: paid consultant); and/or current or former relationship to a bidder's official which could reasonably be construed to constitute a conflict of interest (personal relationships may be perceived by the public as a potential conflict of interest).

I have not advised, consulted with or assisted any bidder in the preparation of any proposal submitted in response to this RFP nor have I submitted a letter of support or similar endorsement.

I understand and agree that the evaluation process is to be conducted in an impartial manner without bias or prejudice. In this regard, I hereby certify that, to the best of my knowledge, there are no circumstances that would reasonably support a good faith charge of bias. I further understand that in the event a good faith charge of bias is made, it will rest with me to decide whether I should be disqualified from participation in the evaluation process.

I agree to hold confidential all information related to the contents of Requests for Proposals presented during the review process until such time as the Department formally releases the award decision notices for public distribution.

Signed by:

Sharon Horne
281DC2FD1AB140B...
Signature

1/31/2025
Date

Rev. 4/4/2023

**STATE OF MAINE
DEPARTMENT OF LABOR**

**Janet T. Mills
Governor**

**Laura Fortman
Commissioner**

**AGREEMENT AND DISCLOSURE STATEMENT
RFP #: 202411199
RFP TITLE: Paid Family and Medical Leave (PFML) Claims Administration**

I, Ben Haschalk_____ accept the offer to become a member of the Request for Proposals (RFP) Evaluation Team for the State of Maine Department of Labor. I do hereby accept the terms set forth in this agreement AND hereby disclose any affiliation or relationship I may have in connection with a bidder who has submitted a proposal to this RFP.

Neither I nor any member of my immediate family have a personal or financial interest, direct or indirect, in the bidders whose proposals I will be reviewing. "Interest" may include, but is not limited to: current or former ownership in the bidder's company; current or former Board membership; current or former employment with the bidder; current or former personal contractual relationship with the bidder (example: paid consultant); and/or current or former relationship to a bidder's official which could reasonably be construed to constitute a conflict of interest (personal relationships may be perceived by the public as a potential conflict of interest).

I have not advised, consulted with or assisted any bidder in the preparation of any proposal submitted in response to this RFP nor have I submitted a letter of support or similar endorsement.

I understand and agree that the evaluation process is to be conducted in an impartial manner without bias or prejudice. In this regard, I hereby certify that, to the best of my knowledge, there are no circumstances that would reasonably support a good faith charge of bias. I further understand that in the event a good faith charge of bias is made, it will rest with me to decide whether I should be disqualified from participation in the evaluation process.

I agree to hold confidential all information related to the contents of Requests for Proposals presented during the review process until such time as the Department formally releases the award decision notices for public distribution.

___Ben Haschalk_____   _____02/04/25_____
Signature   **Date**

Rev. 4/4/2023