**STATE OF MAINE**

**Department of Administrative and Financial Services**

 *Office of Employee Health & Wellness*



**RFP# 202412221**

**Health & Welfare Benefits Consulting**

|  |  |  |
| --- | --- | --- |
| **RFP Coordinator** | **NAME:** | Roberta Dupont |
| **TITLE:** | Benefits & Wellness Coordinator |
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| *All communication regarding the RFP must be made through the RFP Coordinator.* |

|  |  |
| --- | --- |
| **Submitted Questions Due Date** | January 15, 2025, no later than 11:59 p.m., local time |
| *All questions must be received by the RFP Coordinator by the date and time listed above.*  |

|  |  |  |
| --- | --- | --- |
| **Proposal Submission Deadline** | **DATE:** | January 29, 2025, no later than 11:59 p.m., local time. |
| **TO:** | Proposals@maine.gov |
| *Proposals must be received electronically by the Office of State Procurement Services by the date and time listed above.* |

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PUBLIC NOTICE

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**State of Maine**

**Department of Administrative and Financial Services**

**RFP# 202412221**

**Health & Welfare Benefits Consulting**

The State of Maine is seeking proposals for Health & Welfare Benefits Program consulting services.

A copy of the RFP and all related documents can be obtained at: <https://www.maine.gov/dafs/bbm/procurementservices/vendors/rfps>

Proposals must be submitted to the Office of State Procurement Services, via e-mail, at: Proposals@maine.gov. Proposal submissions must be received no later than 11:59 p.m., local time, on January 29, 2025. Proposals will be opened the following business day.

**\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\***

**RFP TERMS/ACRONYMS with DEFINITIONS**

The following terms and acronyms, as referenced in the RFP, have the meanings indicated below:

|  |  |
| --- | --- |
| **Term/Acronym** | **Definition** |
| **ACO** | Accountable Care Organization |
| **Agreement** | Agreement to Purchase Services outlined within theState Services Contract (SC) and it’s Riders |
| **Academies** | Town Academies participating in the State health insurance program  |
| **Ancillary** | Quasi-governmental Agency participating in a state benefit program |
| **ASO** | Administrative Services Only |
| **BAA** | Business Associate Agreement |
| **Contract** | Formal and legal binding agreement  |
| **Department** | State of Maine Department of Administrative and Financial Services, Office of Employee Health & Wellness.  |
| **DCFSA** | Dependent Care Flexible Spending Account |
| **DC**  | Deferred Compensation |
| **EAP** | Employee Assistance Program  |
| **EHW** | Office of Employee Health & Wellness |
| **ERISA** | Employee Retirement Income Security Act of 1974  |
| **FSA** | Flexible Spending Account |
| **HCFSA** | Health Care Flexible Spending Account |
| **HIPAA** | Health Insurance Portability and Accountability Act  |
| **LSA** | Lifestyle Spending Account |
| **NEDD** | Northeast Delta Dental |
| **PBM** | Prescription Benefit Management |
| **PPO**  | Preferred Provider Organization  |
| **Provider** | Organization providing services under this Contract  |
| **RFP** | Request for Proposal |
| **SEHC**  | State Employee Health Commission |
| **State** | State of Maine |
| **TPA** | Third Party Administrator |

**State of Maine**

**Department of Administrative and Financial Services**

*Office of Employee Health & Wellness*

**RFP# 202412221**

**Health & Welfare Benefits Consulting**

**PART I INTRODUCTION**

1. **Purpose and Background**

The Department of Administrative & Financial Services, Office of Employee Health & Wellness (Department) is seeking health and wellness benefits consulting services as defined in this Request for Proposals (RFP) document. This document provides instructions for submitting proposals, the procedure and criteria by which the awarded Bidder will be selected, and the contractual terms which will govern the relationship between the State of Maine (State) and the awarded Bidder.

Maine State government provides a comprehensive set of benefits programs for active and retired State, quasi-governmental agency (Ancillary) based on the following schedule:

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Participating Group** | **Medical** | **Dental** | **Vision** | **FSA** | **EAP** |
| State Employees | Yes | Yes | Yes | Yes | Yes |
| State Retirees | Yes |  | Yes |  | Yes |
| Ancillary Employees | Yes | Yes |  |  | Some |
| Ancillary Retirees | Yes |  |  |  |  |

As of October 15, 2024 the subscriber contract census of the eligible groups is:

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Participating Group** | **Medical** | **Dental** | **Vision** | **FSA** | **EAP** |
| Active Employees | 13,141 | 13,315 | 8,640 | 2,324 | 13,877 |
| Non-Medicare Retirees | 1,523 |  |  |  |  |
| Medicare Advantage Retirees | 9,699 |  |  |  |  |

The following entities comprise eligible Ancillary groups:

* Maine Educational Center for the Deaf & Hard of Hearing
* Lee Academy
* Finance Authority of Maine
* Maine Service Employees Association
* Maine Community College System
* Maine State Employee Association
* Maine Agriculture in the Classroom
* Maine Potato Board
* Maine Dairy and Nutrition Council
* Maine Retirement Savings Board
* Maine Turnpike Authority
* Maine Maritime Academy
* Maine Public Employees Retirement System
* Northern New England Passenger Rail
* Maine Port Authority
* Maine Developmental Disability
* Maine School of Science & Mathematics
* City of Portland Retired Firefighters & Law Enforcement Officers
* Child Development Service
* Several Small Boards and Commissions

Maine State Government group medical insurance plans are provided under two group insurance contracts:

* A third-party administration agreement with Anthem Maine for its self-insured PPO medical plan offered to actively employees and pre-65 retirees
* A fully insured Medicare Advantage program offered to its post-64 retirees.

Pharmacy Benefit Management (PBM) service for the PPO plan is provided by Capital RX on a carved-out basis.

Two Medicare Advantage plans are offered to those retirees age 65 or older:

* A plan covering those participants enrolled in Medicare Parts A and B
* Another for those enrolled in only Medicare Part B.

In addition to medical plan offerings, the State also extends one hybrid (‘retention’) dental PPO plan to all eligible employees through Northeast Delta Dental and a Vision Insurance plan through Anthem.

A description of the benefits available under these plans may be viewed at the following URL:

 [www.maine.gov/bhr/oeh](http://www.maine.gov/bhr/oeh)

Medical, Wellness, Dental and Employee Assistance Plans are administered under the guidance of the State Employee Health Commission (SEHC). The SEHC is a twenty-four-member labor/management organization serving as trustees for the group health and dental plans. The SEHC’s membership is comprised of individuals representing employees of the State of Maine Executive Branch, State of Maine Judicial Branch, Maine Community College System, and Maine Turnpike Authority, Maine Public Employees Retirement System and the Maine Maritime Academy. Additionally, two members are appointed by the Maine State Employees Association and the Maine Association of Retirees to represent retirees eligible to participate in the group health plan. While dependent premium contributions are a subject of collective bargaining, the benefit design of the medical and dental plans is the purview of the SEHC.

The State employee health and wellness benefit plans and other related benefit programs are administered by the Department. Principal coordination for plan implementation and ongoing administration between the State and the selected bidder will be managed by the EHW.

Consulting services associated with this RFP are generally limited to medical, dental, pharmacy and vision programs, although ad hoc advice may be requested on a very limited basis regarding FSA, LSA, EAP, Wellness program administration and design.

1. **General Provisions**
	1. From the time the RFP is issued until award notification is made, all contact with the State regarding the RFP must be made through the RFP Coordinator. No other person/ State employee is empowered to make binding statements regarding the RFP. Violation of this provision may lead to disqualification from the bidding process, at the State’s discretion.
	2. Issuance of the RFP does not commit the Department to issue an award or to pay expenses incurred by a Bidder in the preparation of a response to the RFP. This includes attendance at personal interviews or other meetings and software or system demonstrations, where applicable.
	3. All proposals must adhere to the instructions and format requirements outlined in the RFP and all written supplements and amendments (such as the Summary of Questions and Answers), issued by the Department. Proposals are to follow the format and respond to all questions and instructions specified below in the “Proposal Submission Requirements” section of the RFP.
	4. Bidders will take careful note that in evaluating a proposal submitted in response to the RFP, the Department will consider materials provided in the proposal, information obtained through interviews/presentations (if any), and internal Departmental information of previous contract history with the Bidder (if any). The Department also reserves the right to consider other reliable references and publicly available information in evaluating a Bidder’s experience and capabilities.
	5. The proposal must be signed by a person authorized to legally bind the Bidder and must contain a statement that the proposal and the pricing contained therein will remain valid and binding for a period of 180 days from the date and time of the bid opening.
	6. The RFP and the awarded Bidder’s proposal, including all appendices or attachments, will be the basis for the final contract, as determined by the Department.
	7. Following announcement of an award decision, all submissions in response to this RFP will be public records, available for public inspection pursuant to the State of Maine Freedom of Access Act (FOAA) ([1 M.R.S. § 401](http://www.mainelegislature.org/legis/statutes/1/title1sec401.html) et seq.). State contracts and information related to contracts, including bid submissions, are generally public records per FOAA.
	8. In the event that a Bidder believes any information that it submits in response to this RFP is confidential, it must mark that information accordingly and include citation to legal authority in support of the Bidder’s claim of confidentiality. In the event that the Department receives a FOAA request that includes submissions marked as confidential, the Department shall evaluate the information and any legal authority from the Bidder to determine whether the information is an exception to FOAA’s definition of public record. If the Department determines to release information that a Bidder has marked confidential, it shall provide advance notice to the Bidder to allow for them to seek legal relief.
	9. The Department, at its sole discretion, reserves the right to recognize and waive minor informalities and irregularities found in proposals received in response to the RFP.
	10. All applicable laws, whether or not herein contained, are included by this reference. It is the Bidder’s responsibility to determine the applicability and requirements of any such laws and to abide by them.
2. **Contract Term**

The Department is seeking cost-efficient proposals to provide services, as defined in this RFP, for the anticipated contract period defined in the table below. The dates below are estimated and may be adjusted, as necessary, in order to comply with all procedural requirements associated with the RFP and the contracting process. The actual contract start date will be established by a completed and approved contract.

Contract Renewal: Following the initial term of the contract, the Department may opt to renew the contract for two renewal periods, as shown in the table below, and subject to continued availability of funding and satisfactory performance.

The term of the anticipated contract, resulting from the RFP, is defined as follows:

|  |  |  |
| --- | --- | --- |
| **Period** | **Start Date** | **End Date** |
| Initial Period of Performance | 06/01/2025 | 05/31/2028 |
| Renewal Period #1 | 06/01/2028 | 05/31/2029 |
| Renewal Period #2 | 06/01/2029 | 05/31/2030 |

1. **Number of Awards**

The Department anticipates making up to one (1) award for each category of Service:

* Consultant Services
* Legal Services
* Workers Compensation Services

Bidders may propose to provide services for one or multiple categories. Bidders proposing to provide more than one category of service must submit a single proposal with all categories addressed within.

**PART II SCOPE OF SERVICES TO BE PROVIDED**

The Department is seeking an advisor to provide qualified, licensed employee benefit consulting services for medical, dental, vision, pharmacy and wellness programs. This advisor shall perform a full range of consulting services related to the design, maintenance, communication, and improvement of the aforementioned benefit programs. In particular, the advisor must be able to demonstrate experience in the strategic development, oversight, and direct contracting negotiations with health provider organizations. It is also expected that the advisor has experience with risk sharing arrangements within ACO contracting. The consultant must be able to provide or have access to, as part of their services, actuarial, underwriting and data analytic service resources.

It is expected that the advisor take a proactive, strategic approach in working with the State of Maine to identify trends, both industry-wide and within our individual programs, and provide us with the tools to successfully effect positive, value-based change in the States’ health programs as well as be a leader in driving change with the Maine health care market.

1. **General Requirements**

The successful Bidder(s) must provide support and high-level results in the following areas:

1. Providing attendance at regular meetings and negotiations throughout Maine;
2. Maintaining established relationships with Maine-based healthcare networks and associated health data management organizations;
3. Complying with state and federal laws/legislation;
4. Providing expertise, advice and support for development and support of health and wellness initiatives, population health management and value based insurance design
5. Advising and participating in the design of cutting-edge contracting solutions with Maine primary and acute care healthcare systems. This will involve participation in on-site and telephonic meetings with the Department, health systems, and their consultants to redesign;
6. Advising on and providing assistance with negotiations on ACO/Risk Sharing agreements and other creative contracting solutions;
7. Assisting the Department and SEHC in matters pertaining to competitive bidding and/or negotiations with vendors including health and dental insurances, managed care and prescription drug vendors;
8. Benchmarking of health & welfare plan with other state government and industry standards;
9. Advising in the negotiation of third-party administration contracts and associated performance guarantees;
10. Underwriting analysis for self/fully insured health, dental, pharmacy and vision plans (employee and retiree group plans) including premium/COBRA rate development;
11. Providing plan design and evaluation/modeling;
12. Assisting in the development of competitive bidding, associated with employee benefits administration and in the analysis of bidders’ responses;
13. Reporting on cost, utilization and other key plan drivers for the health, dental and vision programs;
14. Consulting on other ongoing vendor management issues such as eligibility administration, claims processing, appeals with insurers and TPAs;
15. Assisting with the content and development of communication/education materials;
16. Reviewing plan documentation including SPDs, Plan documents, and benefit administrator contracts; and
17. Performing other benefit consulting duties as initiated by the Department or SEHC.
18. **Specific Responsibilities**

Specific responsibilities may include, but are not limited to:

1. Attending any operational meetings and contract negotiations;
2. Assisting the Department in compliance with laws and regulations related to employee benefits;
3. Researching, alerting and advising of any new developments in state and federal law and employee benefit programs on an ongoing basis;
4. Working with the Department on strategic planning with regard to all health and welfare coverage;
5. Advise and assist in controlling and reducing plan costs and developing strategic initiatives based on subscriber outcomes;
6. Supporting the Department’s vendors in developing unique contracting solutions with Maine healthcare system;
7. Assisting in the development of summaries used in competitive bidding for health and dental plans in accordance with State practices. Support for competitive bidding may include drafting specification and scope of work, as well as assisting with the evaluation process in varying capacities.
8. Assisting the Department with provider negotiations on all contractual issues including premiums rates, benefit levels, and plan design.
9. Providing expertise and advice in support of the wellness programing, services, and PHM strategies.
10. Assisting with benefits communications strategy including the drafting and review of documents and recommendation of non-traditional communication methods;
11. Providing useful data, data analysis and reporting for use in subsequent benefit solution strategies, and the use of eligibility and claims data warehouse in generating these reports:
	1. Utilization and cost trends
	2. Claims experience, and claim administration metrics
	3. Performance measurement and service guarantees
12. Attending SEHC, Department meetings, and periodic vendor meetings.
13. **Core Services**

Core services are activities that expand upon the aforementioned General Requirements and Specific responsibilities and are consistently and routinely performed over the course of a contract period.

1. Maintenance of a single claims, administrative fee and other expense database capturing all related benefit program (medical, pharmacy and dental) expenses for monthly reporting;
2. Maintenance of a claims database specific to incurred and paid claims and tracked by individual procedures for medical, pharmacy and dental claims;
3. Production of an annual Incurred But Not Paid actuarial report by September 7th each year as required by the State for claim reserve and reporting requirements;
4. Attendance at all monthly State Employee Health Commission and Committee meetings in Augusta, Maine; remotely or in person when applicable.
5. Presentation of four (4) claims and expense summary reports per year, on a quarterly (every 3 months) basis to the SEHC each Plan year;
6. A semi-annual analysis and presentation to the SEHC specific to federal legislative events which may impact benefits program design and/or administration;
7. Generation of preliminary and final underwriting reports which estimate the subsequent plan year’s claim and expense levels for medical and pharmacy programs;
8. Attendance at SEHC Plan Design Committee to examine plan design alternatives to the active medical plan, Medicare Advantage plan, Dental, and pharmacy benefit programs;
9. Performing the primary liaison role between Employee Health & Benefits and the medical ASO provider, pharmacy benefit manager and dental plan insurer for annual contract renewal negotiations;
10. Renegotiation of annual stop loss renewal over plan years;
11. Assisting EHW in development of Stop Loss competitive bidding in per year of the contract;
12. Make available to the Department a PBM auditing program to ensure PBM contract terms are conformed to and provide audit outcome reporting to the Department; audit program results must be delivered to the Department semi-annually;
13. Have biweekly (every other week) 1 hour “issue review” conference calls with the Department.
14. **Ad Hoc Services**

Ad Hoc Activities are activities that expand upon the aforementioned General Requirements and Specific responsibilities, and are generally projects that are performed inconsistently or as the result of an unexpected event in a benefit programs life cycle

1. Provide a lead consulting role in the medical ASO plan development and review analysis per plan year;
2. Provide lead consulting role in the potential conversion of ‘retention’ dental plan to a self-insured dental plan for plan year including the development of an associated competitive bidding to potential ASO vendors;
3. Prove strategic consulting services for medical plan quality and pricing initiatives including the analysis of data related to the potential development high-quality primary care and specialist networks;
4. Provide fiscal estimates for legislatively proposed bills which impact the cost structure of the medical (including Medicare Advantage), pharmacy or dental plan;
5. Provide consulting services for wellness program design updates on an annual basis;
6. Attendance at meetings with EHW related to Ad Hoc services.
7. **Workers Compensation Services**

Workers Compensation Pharmacy Benefits Administration. Identification of qualified vendors who could provide effective pharmacy solution for Client. Evaluate accepted RFP responses and assist Department with

1. Financial Review – ensure costs identified within vendor’s response have been offered in line with criteria identified within the RFP.
2. Competency Review – evaluate responses to ensure vendor has the resources, staff and infrastructure required in order to perform to the terms of their response.
3. Compliance Review – ensure response has addressed all questions and inquiries presented in the RFP document.
4. Assist Department with identification and selection of most suitable provider based on submitted RFP responses. Bidder can provide scorecard for evaluation.
5. Outline performance guarantee language request. Language shared with Client by request or built with Department per specific scope. Monies owed is vendor dependent. Optional Service: Bidder’s will annually audit the performance of the PBM against services in contract as agreed to between Client and awarded vendor.
6. **Legal Services**

Legal Benefits Administration Support including development review and negation of medical and pharmacy RFP’s, guidance on fiduciary compliance and compliant with state and federal laws and regulation's

1. The State of Maine is self-funded but in some instances is also subject to laws that govern employment-based health, benefits, knowledge and experience regarding self-funded govern employment-based health benefits. Bidders must include the number of clients they have in the areas of self-funded plans and employment-based health benefits, the number of covered lives associated with these clients (either in total or by size bands), and the number of years they have worked with clients in these two areas.
2. Bidders must describe the support, guidance, and services proposed to assist with decisions around plan design and management, explaining how their guidance and services would consider that the State of Maine plan is subject to Maine laws governing employment-based health benefits.
3. You are required to describe the priority opportunities, challenges, and other issues currently facing self-insured health plans, as well as how your firm assists plan sponsors in addressing these areas.

**PART III KEY RFP EVENTS**

1. **Questions**
	1. **General Instructions:** It is the responsibility of all Bidders and other interested parties to examine the entire RFP and to seek clarification, in writing, if they do not understand any information or instructions.
		1. Bidders and other interested parties should use **Appendix F** (Submitted Questions Form) for submission of questions. If used, the form is to be submitted as a WORD document.
		2. Questions must be submitted, by e-mail, and received by the RFP Coordinator identified on the cover page of the RFP as soon as possible but no later than the date and time specified on the RFP cover page.
		3. The RFP Number and Title must be included in the subject line of the e-mail containing the submitted questions. The Department assumes no liability for assuring accurate/complete/on time e-mail transmission and receipt.
	2. **Question & Answer Summary:** Responses to all questions will be compiled in writing and posted on the following website no later than seven (7) calendar days prior to the proposal due date: [Office of State Procurement Services RFP Page](https://www.maine.gov/dafs/bbm/procurementservices/vendors/rfps). It is the responsibility of all interested parties to go to this website to obtain a copy of the Question & Answer Summary. Only those answers issued in writing on this website will be considered binding.
2. **Amendments**

All amendments released in regard to the RFP will also be posted on the following website: [Office of State Procurement Services RFP Page](https://www.maine.gov/dafs/bbm/procurementservices/vendors/rfps). It is the responsibility of all interested parties to go to this website to obtain amendments. Only those amendments posted on this website are considered binding.

1. **Proposal Submission**
	1. **Proposals Due:** Proposals must be received no later than 11:59 p.m. local time, on the date listed on the cover page of the RFP.
		1. Any e-mails containing original proposal submissions or any additional or revised proposal files, received after the 11:59 p.m. deadline, will be rejected without exception.
	2. **Delivery Instructions:** E-mail proposal submissions must be submitted to the Office of State Procurement Services at Proposals@maine.gov.
		1. Only proposal submissions received by e-mail will be considered. The Department assumes no liability for assuring accurate/complete e-mail transmission and receipt.
			1. Proposal submission e-mails that are successfully received by the proposals@maine.gov inbox will receive an automatic reply stating as such.
		2. E-mails containing links to file sharing sites or online file repositories will not be accepted as submissions. Only e-mail proposal submissions that have the actual requested files attached will be accepted.
		3. Encrypted e-mails received which require opening attachments and logging into a proprietary system will not be accepted as submissions. Bidders should work with their Information Technology team to ensure that the proposal submission will not be encrypted due to any security settings.
		4. File size limits are 25MB per e-mail. Bidders may submit files separately across multiple e-mails, as necessary, due to file size concerns. All e-mails and files must be received by the due date and time listed above.
	3. **Submission Format:**
		1. Bidders are to insert the following into the subject line of their e-mail proposal submission: **“RFP# 202412221 Proposal Submission – [Bidder’s Name]”**
		2. Bidder’s proposal submissions are to be broken down into multiple files, with each file named as it is titled in bold below, and include:
* **File 1 [Bidder’s Name] – Preliminary Information:**

*PDF format preferred*

**Appendix A** (Proposal Cover Page)

**Appendix B** (Responsible Bidder Certification)

* **File 2 [Bidder’s Name] – Organization Qualifications and Experience:**

*PDF format preferred*

**Appendix C** (Organization Qualifications and Experience Form) and all required information and attachments stated in PART IV, Section II.

* **File 3 [Bidder’s Name] – Proposed Services:**

*PDF format preferred*

All required information and attachments stated in PART IV, Section III.

* **File 4 [Bidder’s Name] – Cost Proposal:**

*PDF format preferred*

**Appendix D** (Cost Proposal Form) and all required information and attachments stated in PART IV, Section IV.

**PART IV PROPOSAL SUBMISSION REQUIREMENTS**

This section contains instructions for Bidders to use in preparing their proposals. The Department seeks detailed yet succinct responses that demonstrate the Bidder’s qualifications, experience, and ability to perform the requirements specified throughout the RFP.

Bidders’ proposals must follow the outline used below, including the numbering, section, and sub-section headings. Failure to use the outline specified in PART IV, or failure to respond to all questions and instructions throughout the RFP, may result in the proposal being disqualified as non-responsive or receiving a reduced score. The Department, and its evaluation team, has sole discretion to determine whether a variance from the RFP specifications will result either in disqualification or reduction in scoring of a proposal. Rephrasing of the content provided in the RFP will, at best, be considered minimally responsive.

Bidders are not to provide additional attachments beyond those specified in the RFP for the purpose of extending their response. Additional materials not requested will not be considered part of the proposal and will not be evaluated. Bidders must include any forms provided in the submission package or reproduce those forms as closely as possible. All information must be presented in the same order and format as described in the RFP.

**A. Proposal Format and Contents**

**Section I Preliminary Information** (File #1)

* 1. **Proposal Cover Page**

Bidders must complete **Appendix A** (Proposal Cover Page). It is critical that the cover page show the specific information requested, including Bidder address(es) and other details listed. The Proposal Cover Page must be dated and signed by a person authorized to enter into contracts on behalf of the Bidder.

* 1. **Responsible Bidder Certification**

Bidders must complete **Appendix B** (Responsible Bidder Certification). The Responsible Bidder Certification must be dated and signed by a person authorized to enter into contracts on behalf of the Bidder.

**Section II Organization Qualifications and Experience** (File #2)

* 1. **Overview of the Organization**

Bidders must complete **Appendix C** (Qualifications and Experience Form) describing their qualifications and skills to provide the requested services in the RFP. Bidders must include three (3) examples of projects which demonstrate their experience and expertise in performing these services, as well as highlighting the Bidder’s stated qualifications and skills.

* 1. **Subcontractors**

If subcontractors are to be used, Bidders must provide a list that specifies the name, address, phone number, contact person, and a brief description of the subcontractors’ organizational capacity and qualifications.

* 1. **Organizational Chart**

Bidders must provide an organizational chart.  The organizational chart must include the project being proposed.  Each position must be identified by position title and corresponding to the personnel job descriptions.

* 1. **Litigation**

Bidders must attach a list of all current litigation in which the Bidder is named and a list of all closed cases that have closed within the past five (5) years in which the Bidder paid the claimant either as part of a settlement or by decree.  For each, list the entity bringing suit, the complaint, the accusation, amount, and outcome.

* 1. **Financial Viability**

Bidders must provide the following information for each of the past three tax years:

* + 1. Balance Sheets or equivalent
		2. Income (Profit/Loss) Statements or equivalent
	1. **Licensure/Certification**

Bidders may provide documentation of any applicable licensure/certification or specific credentials that are related to providing the proposed services of the RFP.

* 1. **Certificate of Insurance**

Bidders must provide a certificate of insurance on a standard ACORD form (or the equivalent) evidencing the Bidder’s general liability, professional liability and any other relevant liability insurance policies that might be associated with the proposed services.

**Section III Proposed Services** (File #3)

* 1. **Services to be Provided**

Bidders must discuss the Scope of Services referenced above in Part II of the RFP and what the Bidder will offer, including a description of the methods and resources the Bidder will use and how each task involved will be accomplished. Bidders must also describe how the expectations and/or desired outcomes as a result of these services will be achieved. If subcontractors are involved, Bidders must clearly identify the work each will perform. Succinctly answer all questions presented in **Appendix E, Service Questionnaire.**

**Section A. General Services**

1. Describe how the firm will service this account and provide customer service and quality assurance.
2. Describe how you will work collaboratively with this Department and its third-party vendors, specifically speaking to your expected level of involvement.
3. Specify your particular expertise or involvement in the employee benefits industry with:
	1. Benefit plan marketing, negotiation, contracting & implementation
	2. Strategic Planning
	3. Health Care Cost Control
	4. Health Care Quality Initiatives
	5. Value Based Insurance Design
	6. ACO Risk Sharing Arrangements
	7. Narrow –network plan design
	8. Wellness & Disease Management
	9. Legal Compliance
	10. Financial Reporting
	11. Employee Benefit Communications
	12. Benefit enrollment and administration software
4. What would you consider your strongest assets that you would be bringing to this engagement?

**Section B. Health Plan Strategy**

1. Please state your developmental plan for the effective management of the State's Benefits-related policies.
2. Please provide a description of how you will analyze current plan design to develop cost-control strategies, funding and purchasing options.
3. Describe how you evaluate all insurers or alternative markets for financial security, market niche, cost competitiveness and service reputation and capability.
4. Describe the issues and challenges, as you view them, facing the State of Maine as a benefit plan sponsor in the next three years related to employee benefits.

**Section C. Legal and Compliance**

1. State the three most challenging compliance issues that could face the State of Maine in administering its group health plan in the next 5 years.

**Section D. Reporting**

1. What standard health and dental plan-related reports do you offer to your clients? Are these reports imbedded within your standard fees are they charged on fee-for-service basis?
2. What is the process and fees for ad-hoc reporting?
3. Please provide a sample “dashboard” report which might be provided to the SEHC on a monthly basis.

**Section IV Cost Proposal** (File #4)

* 1. **General Instructions**
		1. Bidders must submit a cost proposal that covers the entire period of the initial contract. Please use the expected “Initial Period of Performance” dates stated in PART I, C.
		2. The cost proposal must include the costs necessary for the Bidder’s to fully comply with the contract terms, conditions, and RFP requirements.
		3. The cost proposal must also include all costs related to any travel that may be incurred during the course of Core Services in Part II C within this RFP.

Any Ad Hoc Services rendered will be expected to include travel expenses in their individual invoices.

* + 1. No costs related to the preparation of the proposal for the RFP, or to the negotiation of the contract with the Department, may be included in the proposal. Only costs to be incurred after the contract effective date that are specifically related to the implementation or operation of contracted services may be included.
	1. **Cost Proposal Form Instructions**

Bidders must fill out **Appendix D** (Cost Proposal Form), following the instructions detailed here and in the form. Failure to provide the requested information, and to follow the required cost proposal format provided, may result in disqualification or reduction in scoring of the cost proposal, at the discretion of the Department.

**PART V PROPOSAL EVALUATION AND SELECTION**

Evaluation of the submitted proposals will be accomplished as follows:

1. **Evaluation Process – General Information**
	1. An evaluation team, composed of qualified reviewers, will judge the merits of the proposals received in accordance with the criteria defined in the RFP.
	2. Officials responsible for making decisions on the award selection will ensure that the selection process accords equal opportunity and appropriate consideration to all who are capable of meeting the specifications. The goals of the evaluation process are to ensure fairness and objectivity in review of the proposals and to ensure that the contract is awarded to the Bidder whose proposal provides the best value to the State of Maine.
	3. The Department reserves the right to communicate and/or schedule interviews/presentations with Bidders, if needed, to obtain clarification of information contained in the proposals received. The Department may revise the scores assigned in the initial evaluation to reflect those communications and/or interviews/presentations.
	4. Changes to proposals, including updating or adding information, will not be permitted during any portion of the evaluation process. Therefore, Bidders must submit proposals that present their rates and other requested information as clearly and completely as possible.
2. **Scoring Weights and Process**
	1. **Scoring Weights:** Proposal scores will be based on a 100-point scale and will measure the degree to which each proposal meets the following criteria:

|  |  |  |
| --- | --- | --- |
| **Section I.** | **Preliminary Information**Proposal materials to be evaluated in this section: all elements addressed in Part IV, Section I of the RFP. | **(N/A)** |
| **Section II.** | **Organization Qualifications and Experience** Proposal materials to be evaluated in this section: all elements addressed above in Part IV, Section II of the RFP. | **(40 points)** |
| **Section III.** | **Proposed Services** Proposal materials to be evaluated in this section: all elements addressed above in Part IV, Section III of the RFP. | **(30 points)** |
| **Section IV. I** | **Cost Proposal- Core Services/ Legal/ Workers Compensation**Proposal materials to be evaluated in this section:all elements addressed above in Part IV, Section IV of the RFP. |  **(25 points)**  |
| **Section IV. I** | **Cost Proposal – Ad Hoc Services** Proposal materials to be evaluated in this section:Includes all elements addressed above in Part IV, Section IV of the RFP | **(5 points)**  |

* 1. **Scoring Process:** For proposals that demonstrate meeting the eligibility requirements in Section I, if applicable, the evaluation team will use a consensus approach to evaluate and score Sections II & III above. Members of the evaluation team will not score those sections individually but, instead, will arrive at a consensus as to assignment of points for each of those sections. Section IV, the Cost Proposal, will be scored as described below.
	2. **Scoring the Cost Proposal:** The total cost proposed for conducting all the functions specified in the RFP will be assigned a score according to a mathematical formula. The lowest bid will be awarded full points. Proposals with higher bid values will be awarded proportionately fewer points calculated in comparison with the lowest bid.

The scoring formula is for each category:

**Consultant Services**

(Lowest submitted Total Proposed Cost for Consultant services / Total Proposed Cost for consultant services being scored) x (25) = pro-rated score

**Legal Services**

(Lowest submitted Total Proposed Cost for Legal Services / Total Proposed Cost for Legal Services being scored) x (25) = pro-rated score

**Workers Compensation Services**

(Lowest submitted Total Proposed Cost for Workers Compensation Services / Total Proposed Cost for Workers Compensation Services being scored) x (25) = pro-rated score

(Lowest submitted Ad Hoc Services cost proposal / Ad Hoc Services Cost of proposal being scored) x (5) = pro-rated score

No Best and Final Offers: The State of Maine will not seek or accept a best and final offer (BAFO) from any Bidder in this procurement process.  All Bidders are expected to provide their best value pricing with the submission of their proposal.

* 1. **Negotiations:** The Department reserves the right to negotiate with the awarded Bidder to finalize a contract. Such negotiations may not significantly vary the content, nature or requirements of the proposal or the Department’s Request for Proposal to an extent that may affect the price of goods or services requested. The Department reserves the right to terminate contract negotiations with an awarded Bidder who submits a proposed contract significantly different from the proposal they submitted in response to the advertised RFP. In the event that an acceptable contract cannot be negotiated with the highest ranked Bidder, the Department may withdraw its award and negotiate with the next-highest ranked Bidder, and so on, until an acceptable contract has been finalized. Alternatively, the Department may cancel the RFP, at its sole discretion.
1. **Selection and Award**
	1. The final decision regarding the award of the contract will be made by representatives of the Department subject to approval by the State Procurement Review Committee.
	2. Notification of conditional award selection or non-selection will be made in writing by the Department.
	3. Issuance of the RFP in no way constitutes a commitment by the State of Maine to award a contract, to pay costs incurred in the preparation of a response to the RFP, or to pay costs incurred in procuring or contracting for services, supplies, physical space, personnel or any other costs incurred by the Bidder.
	4. The Department reserves the right to reject any and all proposals or to make multiple awards.
2. **Appeal of Contract Awards**

Any person aggrieved by the award decision that results from the RFP may appeal the decision to the Director of the Bureau of General Services in the manner prescribed in [5 M.R.S.A. § 1825-E](http://www.mainelegislature.org/legis/statutes/5/title5sec1825-E.html) and [18-554 Code of Maine Rules Chapter 120](https://www.maine.gov/dafs/bbm/procurementservices/policies-procedures/chapter-120).  The appeal must be in writing and filed with the Director of the Bureau of General Services, 9 State House Station, Augusta, Maine, 04333-0009 within 15 calendar days of receipt of notification of conditional contract award.

**PART VI CONTRACT ADMINISTRATION AND CONDITIONS**

1. **Contract Document**
	1. The awarded Bidder will be required to execute a State of Maine Service Contract with appropriate riders as determined by the issuing department.

The complete set of standard State of Maine Service Contract documents, along with other forms and contract documents commonly used by the State, may be found on the Office of State Procurement Services’ website at the following link: [Office of State Procurement Services Forms Page](https://www.maine.gov/dafs/bbm/procurementservices/forms)

* 1. Allocation of funds is final upon successful negotiation and execution of the contract, subject to the review and approval of the State Procurement Review Committee. Contracts are not considered fully executed and valid until approved by the State Procurement Review Committee and funds are encumbered. No contract will be approved based on an RFP which has an effective date less than fourteen (14) calendar days after award notification to Bidders. (Referenced in the regulations of the Department of Administrative and Financial Services, [Chapter 110, § 3(B)(i)](https://www.maine.gov/dafs/bbm/procurementservices/policies-procedures/chapter-110).)

This provision means that a contract cannot be effective until at least 14 calendar days after award notification.

* 1. The State recognizes that the actual contract effective date depends upon completion of the RFP process, date of formal award notification, length of contract negotiation, and preparation and approval by the State Procurement Review Committee. Any appeals to the Department’s award decision(s) may further postpone the actual contract effective date, depending upon the outcome. The contract effective date listed in the RFP may need to be adjusted, if necessary, to comply with mandated requirements.
	2. In providing services and performing under the contract, the awarded Bidder must act as an independent contractor and not as an agent of the State of Maine.
1. **Standard State Contract Provisions**
	1. Contract Administration

Following the award, a Contract Administrator from the Department will be appointed to assist with the development and administration of the contract and to act as administrator during the entire contract period. Department staff will be available after the award to consult with the awarded Bidder in the finalization of the contract.

* 1. Payments and Other Provisions

The State anticipates paying the Contractor on the basis of net 30 payment terms, upon the receipt of an accurate and acceptable invoice. An invoice will be considered accurate and acceptable if it contains a reference to the State of Maine contract number, contains correct pricing information relative to the contract, and provides any required supporting documents, as applicable, and any other specific and agreed-upon requirements listed within the contract that results from the RFP.

**PART VII LIST OF RFP APPENDICES AND RELATED DOCUMENTS**

**Appendix A** – Proposal Cover Page

**Appendix B** – Responsible Bidder Certification

**Appendix C** – Qualifications and Experience Form

**Appendix D** – Cost Proposal Form

**Appendix E** – Service Questionnaire

**Appendix F** – Submitted Question Form

**APPENDIX A**

**State of Maine**

**Department of Administrative and Financial Services**

**RFP# 202412221**

**Health & Welfare Benefits Consulting**

|  |  |
| --- | --- |
| **Bidder’s Organization Name:** |  |
| **Chief Executive - Name/Title:** |  |
| **Tel:** |  | **E-mail:** |  |
| **Headquarters Street Address:** |  |
| **Headquarters City/State/Zip:** |  |
| *(Provide information requested below if* ***different*** *from above)* |
| **Lead Point of Contact for Proposal - Name/Title:** |  |
| **Tel:** |  | **E-mail:** |  |
| **Headquarters Street Address:** |  |
| **Headquarters City/State/Zip:** |  |

* This proposal and the pricing structure contained herein will remain firm for a period of 180 days from the date and time of the bid opening.
* No personnel currently employed by the Department or any other State agency participated, either directly or indirectly, in any activities relating to the preparation of the Bidder’s proposal.
* No attempt has been made, or will be made, by the Bidder to induce any other person or firm to submit or not to submit a proposal.
* The above-named organization is the legal entity entering into the resulting contract with the Department if they are awarded the contract.
* The undersigned is authorized to enter contractual obligations on behalf of the above-named organization.

*To the best of my knowledge, all information provided in the enclosed proposal, both programmatic and financial, is complete and accurate at the time of submission.*

|  |  |
| --- | --- |
| **Name (Print):** | **Title:** |
| **Authorized Signature:** | **Date:** |

**APPENDIX B**

**State of Maine**

**Department of Administrative and Financial Services**

**RESPONSIBLE BIDDER CERTIFICATION**

**RFP# 202412221**

**Health & Welfare Benefits Consulting**

|  |  |
| --- | --- |
| **Bidder’s Organization Name:** |  |

*By signing this document, I certify to the best of my knowledge and belief that the aforementioned organization, its principals and any subcontractors named in this proposal:*

1. *Are not presently debarred, suspended, proposed for debarment, and declared ineligible or voluntarily excluded from bidding or working on contracts issued by any governmental agency.*
2. *Have not within three years of submitting the proposal for this contract been convicted of or had a civil judgment rendered against them for:*
	1. *Fraud or a criminal offense in connection with obtaining, attempting to obtain, or performing a federal, state, or local government transaction or contract.*
	2. *Violating Federal or State antitrust statutes or committing embezzlement, theft, forgery, bribery, falsification or destruction of records, making false statements, or receiving stolen property.*
3. *Are not presently indicted for or otherwise criminally or civilly charged by a governmental entity (Federal, State or Local) with commission of any of the offenses enumerated in paragraph (b) of this certification.*
4. *Have not within a three (3) year period preceding this proposal had one or more federal, state, or local government transactions terminated for cause or default*.
5. *Have not entered into a prior understanding, agreement, or connection with any corporation, firm, or person submitting a response for the same materials, supplies, equipment, or services and this proposal is in all respects fair and without collusion or fraud. The above-mentioned entities understand and agree that collusive bidding is a violation of state and federal law and can result in fines, prison sentences, and civil damage awards.*
6. *Is not a foreign adversary business entity (*[*https://www.maine.gov/oit/prohibited-technologies*](https://www.maine.gov/oit/prohibited-technologies)*).*
7. *Is not on the list of prohibited companies (*[*https://www.maine.gov/oit/prohibited-technologies*](https://www.maine.gov/oit/prohibited-technologies)*) or does not obtain or purchase any information or communications technology or services included on the list of prohibited information and communications technology and services* [*https://www.maine.gov/oit/prohibited-technologies*](https://www.maine.gov/oit/prohibited-technologies) *(Title 5 §2030-B).*

|  |  |
| --- | --- |
| **Name (Print):** | **Title:** |
| **Authorized Signature:** | **Date:** |

**APPENDIX C**

**State of Maine**

**Department of Administrative and Financial Services**

## QUALIFICATIONS and EXPERIENCE FORM

**RFP# 202412221**

**Health & Welfare Benefits Consulting**

|  |  |
| --- | --- |
| **Bidder’s Organization Name:** |  |

|  |
| --- |
| **Present a brief statement of qualifications. Describe the history of the Bidder’s organization, especially regarding skills pertinent to the specific work required by the RFP and any special or unique characteristics of the organization which would make it especially qualified to perform the required work activities. You may expand this form and use additional pages to provide this information.** |
|  |

|  |
| --- |
| **Provide a description of projects that occurred within the past five (5) years which reflect experience and expertise needed in performing the functions described in Part II – Scope of Services to be Provided of the RFP. Contract history with the State of Maine, whether positive or negative, may be considered in evaluating proposals even if not provided by the Bidder.***If the Bidder has not provided similar services, note this, and describe experience with projects that highlight the Bidder’s general capabilities.*  |

|  |
| --- |
| **Project One** |
| **Client Name:** |  |
| **Client Contact Person:** |  |
| **Telephone:** |  |
| **E-Mail:** |  |
| **Brief Description of Project** |
|  |

|  |
| --- |
| **Project Two** |
| **Client Name:** |  |
| **Client Contact Person:** |  |
| **Telephone:** |  |
| **E-Mail:** |  |
| **Brief Description of Project** |
|  |

|  |
| --- |
| **Project Three** |
| **Client Name:** |  |
| **Client Contact Person:** |  |
| **Telephone:** |  |
| **E-Mail:** |  |
| **Brief Description of Project** |
|  |

**APPENDIX D**

**State of Maine**

**Department of Administrative and Financial Services**

**COST PROPOSAL FORM**

**RFP# 202412221**

**Health & Welfare Benefits Consulting**

|  |  |
| --- | --- |
| **Bidder’s Organization Name:** |  |
| **Proposed Cost:** | **$**  |

**ENTIRE PERIOD OF PERFORMANCE – CORE SERVICES**

|  |  |  |
| --- | --- | --- |
| Contract Period Segments | No. of Months | Total Charge over Entire Contract Period |
| 06/01/2025-5/31/2028 | 36 | $ |
| 06/01/2028-5/31/2029 | 12 | $ |
| 06/01/2029-5/31/2030 | 12 | $ |
| Proposed Core Activities Cost | 60 | $ |

**Workers Compensation Services**

|  |  |  |
| --- | --- | --- |
| Contract Period Segments | No. of Months | Total Charge over Initial Contract Period |
| 06/01/2025-5/31/2028 | 36 | $ |
| 06/01/2028-5/31/2029 | 12 | $ |
| 06/01/2029-5/31/2030 | 12 | $ |
| Proposed Workers Compensation Activities Cost | 60 | $ |

**Legal Services**

|  |  |  |
| --- | --- | --- |
| Contract Period Segments | No. of Months | Total Charge over Initial Contract Period |
| 06/01/2025-5/31/2028 | 36 | $ |
| 06/01/2028-5/31/2029 | 12 | $ |
| 06/01/2029-5/31/2030 | 12 | $ |
| Proposed Legal Activities Cost | 60 | $ |

**INITIAL PERIOD OF PERFORMANCE – AD HOC SERVICES**

|  |  |  |
| --- | --- | --- |
| Contract Period Segments | No. of Months | Total Charge over Initial Contract Period |
| 06/01/2025-5/31/2028 | 36 | $ |
| 06/01/2028-5/31/2029 | 12 | $ |
| 06/01/2029-5/31/2030 | 12 | $ |
| Proposed Ad Hoc Activities Cost | 60 | $ |

 **APPENDIX E**

**State of Maine**

**Department of Administrative and Financial Services**

**Service Questionnaire**

**RFP# 202412221**

**Health & Welfare Benefits Consulting**

**This Appendix may be obtained in a Word (.docx) format by double clicking on the document icon below.**

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**APPENDIX F**

**State of Maine**

**Department of Administrative and Financial Services**

**SUBMITTED QUESTIONS FORM**

**RFP# 202412221**

**Health & Welfare Benefits Consulting**

This form should be used by Bidders when submitting written questions to the RFP Coordinator as defined in Part III of the RFP.

If a question is not related to any section of the RFP, enter “N/A” under the RFP Section & Page Number. Add additional rows as necessary.

|  |  |
| --- | --- |
| **Organization Name:** |  |

|  |  |
| --- | --- |
| **RFP Section & Page Number** | **Question** |
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