

OFFICE OF THE STATE COMPTROLLER

ANSWERS TO VENDOR QUESTIONS FOR FSA ADMINISTRATION

1. Please describe the current member experience. The request mentions the State has a dedicated or custom toll-free line provided today. What are the days/hours of operation of the phone line?

9:00 a.m. to 5:00 p.m. Monday-Friday

2. Please describe the types (benefit fair, in-person meetings, webinars, etc.) of open enrollment events that you've conducted in the past. Are you able to outline the locations, dates, times, past attendance numbers, etc.? How was open enrollment education handled in 2020? **No in-person meetings conducted.** How will it be done for 2021? **Presently undecided. Prior to 2020 past the vendor participated in in person benefit fairs. Since 2016 enrollment has been handled online, with members able to submit forms by mail, email or fax. During 2020, all enrollments were handled remotely following announcement to state agencies.**
3. Please confirm the total administrative costs for the FSA in 2020, inclusive of administrative fees and any additional a-la-cart fees.

FY 2020 expenses were \$181,001.70

4. Please describe how the Transit benefits program currently works. Does it offer an online ordering platform or do employees make purchases directly with the transit authority of their choice using a sponsored debit card?

Participants can use debit cards to pay for transit services. There is no online ordering platform

5. Is Non-discrimination testing currently included as part of the FSA administration? Would a self-service non-discrimination testing tool meet the expectations of the State?

No.

6. Under the Content of Proposal section, is there an item 17 that is missing between the Website section and Fee Structure section?

Please ignore (unintended omission).

7. Regarding the secure Core-CT Production Supplier Portal, is there a process map that can be shared so we can understand navigation steps for downloading a file once logged in?

Steps are as below:

- **Log into supplier portal**
- **Use the Upload/Download option in Main Menu to upload/download files**

8. Does the secure Core-CT Production Supplier Portal log-in require any additional secondary authentications such as two-factor authentication or Image identification?

No

Are bots allowed to log-in to the portal?

Yes, if they have correct credentials.

Note: we were able to get to the log-in screen using <https://corect.ct.gov:10400/psp/PSPRD/signon.html> , which ports us over to <https://coreps.ct.gov/psp/PSPRD/?cmd=login>, but were not able to access the test site using <https://corect.ct.gov:15000/psp/PSTPR/?cmd=login&languageCd=ENG&>

Use

Core-CT Test Supplier Portal

<https://corepstpr.ct.gov/psp/PSTPR/?cmd=login&languageCd=ENG&>

9. Will State of Connecticut allow offshore resources to complete specified tasks? What about backroom processes?

No. Given the amount of PII involved in administration of these programs we do not allow offshore resources to be used for enrollment or processing

10. How do FSA enrollments occur today?

Employees can enroll using paper forms or by using vendor's online portal,

11. Is State of Connecticut committed to a paper enrollment process for FSA enrollment?

No What percentage of enrollments are submitted electronically vs paper? **There were 4629 enrollments in 2020; 1610 (35%) were submitted electronically.**

12. How do State of Connecticut employees enroll in other health benefits (medical, dental, vision, etc.)? Is FSA and Commuter enrollment not integrated in this process

They enroll in health benefits through agency HR contacts. Open enrollment for health benefits occurs in May. There is a plan to roll out e-benefits for some agencies in the future. The FSA and commuter benefits are not integrated in the health benefit enrollment process. ?

13. Does the State of Connecticut have an interest in increasing the number of employees that enroll in the FSA and Commuter Benefits?

We think this is a valuable benefit and want to encourage its use..

14. Has State of Connecticut considered using state funds to “seed” or “match” to influence/increase participation in their FSA plan, or Commuter Benefits?

No.

15. Has participation in FSA and Commuter increased/decreased/stayed the same in the past year or two?

Participation in the Medflex plan has increased in the last year or two. Participation in the Parking/Transit Programs has stayed about the same as has Dependent Care. Most employees have access to free parking at work. Use of public transit for commuting is not widespread.

16. Assuming there has been some level of change, when does State of Connecticut expect commuter benefits to return to normal levels of utilization?

We expect to return to full time office utilization by September; however, there is strong interest in teleworking, which may reduce commuting.

17. FSA & Commuter benefits has less than 1% of your eligible population enrolled, how has your current provider communicated to your employees to help influence participation? How much of a factor will this be with your current selection process?

The parking benefit is not popular because most employees have free onsite parking; efforts to enlist employees in Transit have had limited success, largely due to state of public transit services. Most employees prefer to use their own cars (rather than public transport) to get to work.

18. What is the aggregate forfeiture balance for the Plan Year?

\$137,805 in 2020.

19. How does State of Connecticut use the aggregate forfeiture balance?

Forfeiture funds are used to offset administrative costs

20. Section III – How are on-going claims funded? What is the frequency of funding?

Claims are funded by employee deductions, the majority of which are collected bi-weekly. The State provides advances for Medflex at the beginning of the plan year.

21. Section IV.2. – Does “all expenses incurred” include travel expenses for the three HPBSD staff? **No** Does it include salaries of the HPBSD staff? **No** Under what circumstances do you anticipate making such a visit? **Not at the present time.**

22. Section V.G.2.b) – If we have exceptions, how may we submit those?

Please submit any proposed revisions to the contract with your bid.

23. Section V.I.10. – The first link displays this message: “The page you have requested has moved to <https://coreps.ct.gov/>, Please update your links.” The second link does not function and displays this message: “The server at corect.ct.gov is taking too long to respond.” Can you confirm the correct links?

[Core-CT Production Supplier Portal](#)

<https://coreps.ct.gov/psp/PSPRD/?cmd=login&languageCd=ENG&>

Steps are as below:

Log into supplier portal

Use the Upload/Download option in Main Menu to upload/download files

24. Section VII.A. – How does size factor into the evaluation? We want to be sure this does not limit competition of qualified vendors.

This is not a factor, provided the vendor devotes sufficient resources to the program.

25. Section VII.E. – How does “availability in the State” factor into the evaluation? We want to be sure this in no way limits competition from out-of-state vendors. **Out of state vendors are welcome and encouraged to respond; however, account support is important. Thus, vendors should be prepared to show how the relationship will be fostered and what resources will be made available.**

26. Section IX.B.1. – Is IVR offered now? **No** If so, what information is provided through IVR?

27. Section IX.C. – Are debit cards offered for all accounts? If not, for which accounts are cards offered?

Debit cards are not currently offered for DCAP accounts.

28. Section IX.D.14. – Does the State allow for evergreen elections during open enrollment?

No

29. Attachment II. – The only link that functions is the last one listed. Can you confirm the other links?

Links have been updated in Attachment II, page 10 below.

30. Given the current national health and safety concerns around the COVID 19 virus, our workforce transitioned working from home. Are you willing to accept electronic signatures and/or waive notary/seal requirements on all required RFP forms/documents?

We expect that most vendors should have access to notaries by the RFP due date

31. Item #2 in section IV of the RFP (Schedule & Selection Process) states: “Selection of the TPA may be conditioned upon a site visit by up to three representatives from the HPBSD, to be conducted at a mutually agreeable date and time.” What does HPBSD stand for?

Healthcare Policy & Benefit Services Division of the Office of the State Comptroller

32. Item #13 in section I of the RFP (Content of Proposal) states: “Acknowledgement: Each proposal must contain the Contractor’s acknowledgement that it accepts as final the determinations of the State Comptroller.” What type of determinations may the State Comptroller make that may impact this RFP and resulting contract?

The Comptroller’s selection of a vendor or alternatively, the Comptroller’s decision to reject all proposals

33. Page 8 of the main RFP document says to submit 1 redacted copy of our proposal on USB. Page 16 says to submit 2 redacted copies of our proposal on CD/DVD (one original and one copy). Please confirm.

Submit 1 redacted copy on USB.

34. What was the original effective date of each product?

Responsibility for administering DCAP and QTA programs was transferred to the Comptroller’s office in 1995. The Medflex program was introduced in 2010.

35. Please confirm that all deposits are 100% Employee paid. (No employer contribution to the plans).

Confirmed

36. Please provide the last 36 months data including the following items, split by product:

Enrollment Counts 2019

Plan Type	Number Enrolled
DCAP	577
QTA	115
MEDFLEX	3768

As of Dec. 2020, enrollment in the respective plans was as follows:

Plan Type	Number Enrolled
DCAP	1168
Parking	116
Transit	274

Contributions 2020 DCAP: \$3,573,192L QTRAN: \$103,585, QPRK: \$32,107

MEDFLEX: \$6,605,967

Forfeitures 2019 Plan Year: DCAP--\$72,285; QTA--\$7476; MEDFLEX--\$58,044

(2020 Plan Year Forfeitures—not yet calculated due to expanded carryover and runout as allowed by COVID relief legislation

37. What are the current Fees for each product? Are fees paid per account or per participant? Why is the plan out to bid? Is this a due diligence bid? Are you currently experiencing any issues with PBS?

We decline to provide unit costs; fees are paid per participant. We are required to go out to bid every 5 years. No issues with the current vendor.

38. How are claims funded today? Do you fund claims as they are paid, or send payroll deductions and use a replenishment account?

Claims are funded by employee contributions. At the beginning of the plan year the State advances funds for Medflex, as needed.

39. What is the frequency of funding between the State and the vendor?

See response above; employee contributions are collected through payroll deductions.

40. Do you have any pain points with existing vendors and administration today that you would like to be addressed?

Would like to see reduction of plan enrollment errors by participants and smoother implementation of deductions at beginning of plan year.

41. Are you looking for your new vendor to track plan eligibility and capture enrollments for the State?

Yes, please describe your process for doing this.

42. RFP, Attachment III, section 6(g) (page 31): Can the State clarify its intention with respect to this provision? Specifically, we want to clarify that it is not the State's intention to make the winning bidder responsible for Plan Benefits and, where applicable, attorney fees, court costs, and expenses incurred in connection with a litigant's demand for Plan Benefits?

The intent of the provision is to require vendor responsibility for losses/claims that resulting from its own negligence, mistakes or failure to perform.

43. With respect to the RFP provisions that propose that the contractor insert provisions into its subcontracts, please confirm that the State agrees that these would apply only to subcontractors engaged exclusively to provide services for the State and not the contractor's existing, book of business, subcontractors? As examples, we note Attachment III, section 6(I) (the last sentence of the second paragraph) and 7.C.5. (pages 32 and 47-48). **Confirmed**
44. With respect to RFP, Attachment III, section 7.H.3.(page 51), can the State provide a copy of the applicable "written policy of the Board or State concerning the confidentiality of Confidential Information" for review?

See Conn.Gen.Stat.§1-210 (b) (5) describing data that is exempt from disclosure under the State's Freedom of Information Act. : (5) (A) Trade secrets, which for purposes of the Freedom of Information Act, are defined as information, including formulas, patterns, compilations, programs, devices, methods, techniques, processes, drawings, cost data, customer lists, film or television scripts or detailed production budgets that (i) derive independent economic value, actual or potential, from not being generally known to, and not being readily ascertainable by proper means by, other persons who can obtain economic value from their disclosure or use, and (ii) are the subject of efforts that are reasonable under the circumstances to maintain secrecy; and

(B) Commercial or financial information given in confidence, not required by statute;

45. (Section V., Letter G, 2 – Transmittal Letter) To support the health and safety of employees, will you accept an electronic signature of the authorized representative on the transmittal letter? **Yes**
46. (Section V., Letter I – Content of Proposals) Question 17 is missing. Is there an additional question or is this a typographical error to be ignored?

Please ignore the omission.

47. (Section II – Statement of Objectives) What is the current per participant fee?

We decline to provide unit costs; we want each bidder to give us its best price and service offering.

48. (Section V, Letter I, 12 – Sales and Marketing) What is the current primary method of participant communication? Is there an interest in increasing participation through additional/alternative resources or methods? **The current vendor communicates with members primarily through personal email. We are interested in learning about additional resources. Please note, that we have limited ability to allow vendors to communicate with employees through official state email.**

49. (Section III, Letter E – Scope of Work) For the State-specific Program website, could this be TPA-hosted site where State employees access marketing materials and other information? **Yes** What additional information can you provide regarding goals and objectives? **Our objective is to obtain the best service for our employees; thus, a vendor’s success in promoting these programs and making them easy to use is very important.**
50. (Section III, Letter P – Scope of Work) Will you provide more detail for this statement: “Conform to current and future federal/state reporting requirements?” **Provide required information in connection with annual reporting for legislature.**
51. (Section III, letter C – Scope of Work) Other than PeopleSoft, do you use additional outside Payroll vendors? **No** If so, which providers do you use? **N/A**
52. Section III, Letter B – Scope of Work) Currently, how do you provide your enrollment data to your TPA? Are you open to electronic enrollment? **Yes**
- The vendor receives a census file to support its annual open enrollment efforts. Eligibility data is updated through new employee and termination reports.**
53. (Section IX, Letter B, 1 – Employee Statement Mailings) To provide the most current account utilization information, are participant statements in digital/email form acceptable? **Yes**
54. Page 3 of the RFP indicates that “Online enrollment services are of interest to the State.” Question: Can you describe the enrollment method used today for the FSA and QTA programs? Is it an online enrollment method using the State’s Benefits/HRIS Portal or the vendor’s portal? **Vendor’s portal** Is it a paper-based enrollment? Or, a combination of the two? **Combination of the two.**
55. Page 4 of the RFP indicates that Progressive Benefit Solutions, Inc. is the incumbent administrator and has been in place since 2006. Question: Is the basis for this bid primarily due to the contract ending and therefore, State-mandated procurement? **Yes** Can you identify 1 or 2 compelling reasons that would cause the State to seriously consider transitioning the programs to another vendor? **All proposals will be given serious consideration. We seek to work with the vendor that offers the most competitive mix of service and cost.**
56. Page 4 of the RFP Section III Scope of Work E. Develop a State-specific Program web site. Question: Is this is a requirement for a State-specific microsite or is the State looking for a totally separate instance of vendor’s website? **This should be a vendor website.**
57. Page 7 of the RFP states that the Transmittal Letter must: “Explicitly indicate unequivocal acceptance of all of the requirements of this RFP and acknowledge receipt of any and all amendments to this RFP.” Question: May our response include requested deviations, alternatives or exceptions, or will this render the proposal non-responsive? **Bidders are permitted to include suggested deviations to contract language.**

58. Page 13 of the RFP addressing Affirmative Action and Nondiscrimination indicates Regulations of Connecticut State Agencies Section 46a-68j-30(10) require agencies to consider a list of five (5) factors when awarding a contract that is subject to contract compliance requirements. Questions: 1) Is this contract subject to these contract compliance requirements? And, if so, how much weight is placed on this during the evaluation of the proposal? **Vendors are required to follow the non-discrimination provisions in the contract and confirm a commitment to affirmative action.** 2) Are there specific goals regarding the use of “Minority Business Enterprises” as subcontractors? **Not for this contract**
59. Page 14 of the RFP addressing Standard Terms and Conditions indicates Contractors responding to this RFP must adhere to the Comptroller’s contract requirements, as set forth in a sample contract attached hereto as Attachment III and must affirmatively state their willingness to adhere to those terms and conditions in a transmittal letter appended to their proposal response. Question: May our response include requested deviations, alternatives or exceptions, or will this render the proposal non-responsive? **Vendors are permitted to propose revisions to the contract.**
60. In several places throughout the RFP there are question relating to the location of where services will be performed, the physical location of employees who would be involved in this account, and specifically the location of where claims would be paid out of. Question: Is it the State’s preference that the Contractor be located in the State of Connecticut? **Not necessarily. The State is interested in working with the vendor that meets its needs and offers the best programs and value.**
61. What rate(s) does Connecticut presently pay to Progressive Benefit Solutions to provide the related services?

We decline to provide unit pricing and encourage vendors we to give us a competitive price for this work.

62. Does the state seek a better service experience, pricing, both, or is Connecticut satisfied with its present arrangement, but need to fulfill a statutory or other legislative obligation to solicit periodic bids, i.e. perform a “market check?”

We are required by statute to issue a procurement every five years. Each such occasion is viewed as a new opportunity to survey the market and try to obtain the best services for our employees.

63. Would you please share the amendments, if any, to this RFP circulated since its release?

No amendments thus far.

Attachment II (updated)

CORE-CT FILE EXCHANGE

There are currently two methods for exchanging files with the State's Core-CT system:

1. The carrier logs into the secure Core-CT Production Supplier Portal via https to download files. The URL is <https://coreps.ct.gov/psp/PSPRD/?cmd=login&languageCd=ENG&>
2. The carrier logs into the secure Core-CT SFTP Server. The URL is <https://sft.ct.gov/>

Testing Requirements

At least one test cycle must be completed successfully prior to going live employing one of the previously mentioned file transports.

* See <https://www.core-ct.state.ct.us/hr/schedule/2021.html> for the 2021 Processing Schedule.

The Core-CT Supplier Portal uses a non-standard port (10400 for Production, 15000 for Test) and that may require action by the carrier's Tech Support area to accomplish this. Vendors must report in their response to this RFP whether they were able to successfully reach the portal sign on page at: <https://coreps.ct.gov/psp/PSPRD/?cmd=login&languageCd=ENG&> or sftp server at: <https://sft.ct.gov/>

For testing purposes, the link to the TEST supplier portal is:

<https://corepstpr.ct.gov/psp/PSTPR/?cmd=login&languageCd=ENG&>

Additional information for all parties that exchange data with State's Core-CT system is available at: <http://www.core-ct.state.ct.us/hrint/>