



UNIVERSITY OF COLORADO HEALTH AND WELFARE TRUST
and the
CU HEALTH PLAN

REQUEST FOR PROPOSALS
Benefit Management and Wellness Program Portal and Services

October 16, 2017

Background Information Document

I. INTRODUCTION

A. Bid Information and Distribution

This solicitation is published using the CU Health Plan website at <http://www.becolorado.org/trust/documents>. Offerors may download solicitation documents and information from the site. Inquiries about the solicitation and proposal submissions may be sent to cuhealthplan@cu.edu.

B. Scope of the Request for Proposal

The purpose of this Request for Proposal (RFP) is to solicit proposals for a benefit management and wellness program portal and the associated services for use by CU Health Plan participants (participant facing) and CU Health Plan Administration/Employers (management facing) that will display appropriate information about the participant's applicable enrollment and/or program progress in the CU Health Plan self-funded medical/dental/vision plans and the Be Colorado wellness programs (participant facing) and the same for all members (management facing).

CU Health Plan Administration aims to launch this benefit management and wellness program portal on July 1, 2018, with implementation for the July 1 launch beginning January 2018. It is the CU Health Plan's intent to award one contract, although the CU Health Plan reserves the right to award multiple contracts, if it is in its best interest to do so.

CU Health Plan Administration is seeking a Vendor who can provide a "best in class" adaptable benefit management and wellness program portal to ease the current strain on members and management. Currently, a member must visit multiple websites and log into several different portals to access all of his/her CU Health Plan and Be Colorado enrollment and program progress. CU Health Plan Administration envisions a "one stop shop" where participants can see their medical plan enrollment as well as their progress toward wellness program incentives, current FSA/HSA balances, etc. Proposals may include any type of portal models. The scope of services for the administration of this benefit portal shall include, but not be limited to, the ability to:

- Display the member's current health, dental, and vision insurance enrollment;
- Display the member's current enrollment in an FSA/HSA, as well as their current balance;
- Display the member's current enrollment and progress in Be Colorado Wellness programs;
- Have the ability to add and track newly developed wellness programs;
- Display and track wellness programs that may be specific to an individual employer;
- Integrate with various apps that may provide updates to progress in various programs;
- Accept (and update) enrollment files from multiple vendors at multiple timeframes;
- Provide CUHP and Employers management facing access;
- Deliver superior customer service
- Deliver reports including enrollment status, progress, member use and trends

Proposals shall include market competitive portal designs. The selection of finalists will be based upon the proposed portal's design, capability, integration ability, reporting library, and the proposed innovative solutions.

C. Request for Proposal Cancellation

The CU Health Plan reserves the right to cancel all or any part of this RFP at any time, without penalty.

D. Supplemental Solicitation Instructions

Except as specified in the Offeror's proposal, the submission of the Offeror's proposal will indicate acceptance of the terms and conditions set forth in this RFP. Offerors must disclose in their proposal, terms and conditions or required clarifications of terms and conditions not consistent with these instructions. The CU Health Plan reserves the right to clarify terms and conditions not having an appreciable effect on quality, price/cost risk or delivery schedule during post-award formalization of the contract.

E. News Releases

News releases pertaining to this RFP shall NOT be made prior to execution of the contract without prior written approval by the CU Health Plan.

F. Proprietary and Confidential Information

Any restrictions on the use or inspection of material contained within the proposal shall be clearly stated in the proposal itself. Written requests for confidentiality shall be submitted by the Offeror with the proposal. Neither a proposal in its entirety nor proposal price information will be considered confidential and proprietary. Any information that will be included in any resulting contract cannot be considered confidential.

The CU Health Plan will make a written determination as to the apparent validity of any written request for confidentiality. In the event the CU Health Plan does not concur with the Offeror's request for confidentiality, the written determination will be sent to the Offeror.

G. Request for Proposal Response Material Ownership

All material submitted regarding this RFP becomes the property of the University of Colorado, as Plan Sponsor of the CU Health Plan. The CU Health Plan has the right to use any or all information and material presented in reply to the RFP, subject to limitations outlined in the clause, Proprietary and Confidential Information.

H. Acceptance of Proposal Content

The contents of the proposal and the terms of this RFP will become contractual obligations of the successful Offeror.

I. Proposal Costs

Quotes are expected to be guaranteed as specified in this Background Information document.

J. Selection of Successful Proposal and Notice of Intent to Award

The CU Health Plan reserves the right to make an award on receipt of initial proposals, so Offerors are encouraged to submit their most favorable proposal ("Best and Final") at the time established for receipt of proposals. Offerors not meeting the Mandatory Requirements identified in this Background Information document shall be ineligible for further consideration. The CU Health Plan may conduct discussions with Offerors in the competitive range for the purpose of promoting understanding of the CU Health Plan's requirements and the Offeror's proposal, to clarify requirements, make adjustments in services to be performed and in prices.

Upon review and approval of the recommendation for award, the CU Health Plan will issue a "Notice of Intent to Make an Award" letter(s) to all Offerors.

The CU Health Plan reserves the right to enlist any finalist Offeror to this RFP should the initial award be terminated during or after the first plan year.

K. Parent Company

If an Offeror is owned or controlled by a parent company, the name, main office address and parent company's tax identification number shall be provided in the proposal.

L. Certification of Independent Price Determination

1. By submission of this proposal each Offeror, and in the case of a joint proposal each party, thereto, certifies as to its own organization, that in connection with this procurement:
 - a. The prices in this proposal have been arrived at independently, without consultation, communication, or agreement, for the purpose of restricting competition, as to any matter relating to such prices with any other Offeror or with any competitor;
 - b. Unless otherwise required by law, the prices which have been quoted in this proposal have not been knowingly disclosed by the Offeror and will not knowingly be disclosed by the Offeror prior to opening, directly or indirectly, to any other Offeror or to any competitor; and,
 - c. No attempt has been made or will be made by the Offeror to induce any other person or firm to submit or not to submit a proposal for the purpose of restricting competition.
2. Each person signing the Request for Proposal Cover Sheet document included in this proposal certifies that:
 - a. He/she is the person in the Offeror's organization responsible within that organization for the decision as to the prices being offered herein and that he/she has not participated, and will not participate, in any action contrary to 1a through 1c above; or,
 - b. He/she is not the person in the Offeror's organization responsible within that organization for the decision as to the prices being offered herein but that he/she has been authorized in writing to act as agent for the persons responsible for such decision in certifying that such persons have not participated, and will not participate, in any action contrary to 1a through 1c above, and as their agent does hereby so certify; and he/she has not participated, and will not participate in any action contrary to 1a through 1c above.
3. A proposal will not be considered for award where 1a or 1c above has been deleted or modified. Where 1b above has been deleted or modified, the proposal will not be considered for award unless the Offeror furnishes with the proposal a signed statement which sets forth in detail the circumstances of the disclosure and the head of the agency, or his/her designee, determines that such disclosure was not made for the purpose of restricting competition.

M. Standard Contract

The UCHWT Standard Contract Provisions and HIPAA Business Associate Agreement, (attached as **University of Colorado Health and Welfare Trust Standard Provisions.pdf** and **Blank BAA for RFP FY19.pdf**) shall govern this procurement and are hereby incorporated by reference.

II. PROPOSAL INFORMATION

A. General Information

1. CU Health Plan Overview

The Regents of the University of Colorado sponsor the University of Colorado Health and Welfare Plan (CU Health Plan) which is funded through the University of Colorado Health and Welfare Trust (Trust).

The Trust is a voluntary employees' beneficiary association as defined under section 501(c)(9) of the Internal Revenue Code. The Trust was established and adopted in 2010 by and among the Regents of the University of Colorado (CU), the University of Colorado Hospital Authority (UCHealth), and University Physicians, Incorporated (CU Medicine) to provide a funding mechanism for the benefit of CU, UCH, and CU Medicine employees and their eligible dependents.

The CU Health Plan strives to mitigate the rising cost of healthcare by using data and research surrounding effective health and wellness plan design. The CU Health Plan also uses innovation and technology to enhance traditional health benefits.

The CU Health Plan has about 35,000 employee participants, resulting in about 75,000 members. The Plan offers six medical plans, three dental plans, a vision plan, flexible spending, and health savings accounts; each employer can choose which plan combinations to offer their employees.

All CU Health Plan participants have access to Be Colorado, the Plan's integrated wellness program. Be Colorado currently consists of Be Colorado Move (incentivized physical activity tracking), Health Risk Assessment, Biometric Screenings and Flu Shots, Smoking Cessation, and Brussels and Muscles, a childhood movement and nutrition campaign.

Additional information about the CU Health Plan can be found online at www.becolorado.org.

2. Employer Overviews

CU Health Plan offers health care benefits for employees, retirees and dependents of the following Employers:

- *University of Colorado (CU)* - The University of Colorado is recognized as one of the leading public universities in the nation and offers a broad range of academic opportunities for Colorado residents and nonresidents. The University's four campuses include: Boulder—a comprehensive research university, Colorado Springs—a prominent regional university, Denver—a downtown urban campus with strong ties to the growing Denver Metro area, and Anschutz Medical Campus—a prominent national health care professions research and education university.
- *University Physicians, Incorporated (CU Medicine)* – CU Medicine is dedicated to providing business operations and administrative support to the University of Colorado School of Medicine's 1,600 providers. Located adjacent to the Anschutz Medical Campus in Aurora, CU Medicine offers a variety of career opportunities for healthcare support and administrative staff. In addition, CU Medicine serves as a resource for patients and physicians seeking information about the University of Colorado network.
- *University of Colorado Hospital Authority (UCHealth)* – University of Colorado Hospital in Aurora was founded in 1921 by the Colorado General Assembly as part of the University of Colorado medical campus. UCH is now the region's leading tertiary care and referral center. The University of Colorado Hospital acquired two additional hospital systems: the Poudre Valley Hospital System with campuses in Fort Collins and Loveland, and the Memorial Hospital System with two campuses in Colorado Springs, and now operates as UCHealth. Currently the UCHealth system includes several hospitals across the Front Range and in Steamboat Springs, with many primary care and specialty clinics around the state.

3. Plan Year and Open Enrollment

The CU Health Plan operates all participant benefit plans on a July through June plan year with a designated open enrollment period for each employer during April/May. Please note that for the 2018-2019 benefit year, we are not seeking plan enrollment capability. Each employer will use their existing enrollment mechanisms, however in the future, benefit plan enrollment could be made through the Offeror's portal.

Coverage for employees and/or dependents is effective the first of the month following date of hire or effective on the date of hire, if hired on the first of the month.

B. RFP Description, Information Provided, and Response Format

1. Issuing Office and Request For Proposal Description

This RFP is issued by the CU Health Plan for the University of Colorado Health and Welfare Trust. The CU Health Plan does not currently have a benefit portal; this is a first of its kind contract and offering for the CU Health Plan. This RFP is for service effective July 1, 2018, with implementation occurring between January 1 and June 30, 2018.

2. Response Format

Proposals are being requested in **both** electronic and paper formats. The Questionnaire should remain in the Microsoft Excel format provided through the CU Health Plan website (www.becolorado.org/trust). Bidders are required to provide all proposal attachments in electronic format. Attachments that cannot be submitted electronically must be provided on paper. Responses must include:

- An electronic version of the completed Questionnaire, including all attachments listed throughout and at the end of the Questionnaire. The Questionnaire must be completed and returned in the form format in which it was provided. Please notice that the Questionnaire includes both drop-down boxes and free format response areas, depending on the question type.
- One (1) original (marked as such) and five (5) paper copies, each in a three-ring binder, including the Questionnaire and all attachments listed throughout and at the end of the Questionnaire, as well as the following:
 - A copy of a completed **Request for Proposal Cover Sheet.doc** signed in ink by the Offeror or officer of the Offeror, legally authorized to bind the Offeror for each proposal being submitted.

C. Schedule of Proposal Activities

The timing of activities related to this RFP is as follows:

Activity	Date
RFP posted	Monday, October 16, 2017
Questions deadline (no questions accepted after this date/time)	Tuesday, October 31, 2017 4:30 p.m. MT
Proposal submission deadline (Electronic & Paper)	Friday, November 10, 2017 3:00 p.m. MT
Finalist presentations	Tentatively the week of November 27th
Estimated contract award date	Friday, December 8, 2017
Contract period	July 1, 2018 through June 30, 2019 with options to renew for four additional one plan-year periods

D. Inquiries and Official Means of Communications

An Offeror, who finds any discrepant, incomplete, or otherwise questionable terms, specifications, or conditions in this RFP should submit questions to cuhealthplan@cu.edu. **The subject line of all inquiries should state RFP–Benefit Portal.**

No inquiries will be accepted after 4:30 p.m. (Mountain Time) on October 31, 2017. Offerors are not permitted to contact any other CU Health Plan Administration or other CU, UCHealth, CU Medicine

participant or employee concerning this RFP.

E. Proposal Submission Requirements

- **Electronic copies of all proposals are to be submitted and received no later than 3:00 p.m. (Mountain Time), Friday, November 10, 2017 at the following email address:**

cuhealthplan@cu.edu

- **Paper copies of all proposals and attachments are to be received no later than 3:00 p.m. (Mountain Time), Friday, November 10, 2017 at the following address.**

Send the original and five (5) copies to:

CU Health Plan Administration
1999 Broadway, Suite 820
Denver, Colorado 80202

- Late proposals will be accepted at the discretion of CU Health Plan Administration.
- Proposals that are determined to be at a variance with the submission requirements may not be accepted.

F. Mandatory Requirements

To be considered a qualified candidate, Offeror must present a proposal that meets the following requirements.

- Responds concisely to **all** questions in the proposal Questionnaire.
- Includes complete fee exhibits.
- Assumes that the term of the contract between the UCHWT/CU Health Plan and the Offeror is for one-year beginning July 1, 2018, with options to renew up to four one plan-year renewals.
- Includes innovative and market competitive portal capabilities with frequent updates planned to reflect the market.
- Assumes no minimum participation standards.
- Has the ability to receive and load electronic eligibility files weekly (or as requested) in compliance with HIPAA.
- Agrees to enter timely into a contract with the University of Colorado Health and Welfare Trust that documents the Offeror's agreement to these requirements. Unnecessary delays or extended negotiations shall give the CU Health Plan the right to select another Offeror.
- Agrees to accept a CU Health Plan-directed EFT for all administrative fee payments. The CU Health Plan's payments of fees will not be considered past due until at least thirty (30) calendar days after the due date.
- Accepts and agrees to all, or substantially all, of the provisions in the Trust's Standard Provisions attached to this RFP, including the Business Associate Agreement. Any objections to provisions in the Standard Provisions or Business Associate Agreement must be **clearly noted** in the General Information section of the Questionnaire.

G. Additional Conditions of Proposal Submission

- It is the responsibility of the offering company to include all information requested by this RFP. Failure of the offering company to provide in its proposal any information requested in this RFP may result in disqualification of the proposal.
- The offering company must be a corporation in good standing under the laws of its State of incorporation. It must be qualified and authorized to do business in the State of Colorado and have the power and authority to enter into a contract to provide the services requested in this RFP.

- The Offeror must make available to the CU Health Plan a copy of its most recent certified fiscal audit allowing the CU Health Plan to ascertain the fiscal condition and soundness of financial management practices pertaining to Offeror's book of business.
- The CU Health Plan reserves the right to review and to audit all of the selected Offeror's operational and administrative policies and procedures that pertain to the services provided pursuant to the UCHWT contract on an annual basis or as warranted. The CU Health Plan will provide at least 30 calendar days advance notice of the annual audit. The audit may be broadly focused and/or may be targeted in certain areas.
- All audits are to be at the Offeror's expense.
- The CU Health Plan reserves the right to reject any or all proposals if deemed in the best interest of the UCHWT to do so. A final decision will be made only after all proposals have been received and evaluated.
- The UCHWT is not liable for any costs incurred by the offering company prior to execution of an agreement or contract.
- A condition of the offering company's response shall be that the contract resulting from an award will include the RFP and the offering company's proposal as attachments. The offering company must agree that where there are contradictions or inconsistencies, the terms of the contract shall supersede those of the RFP and proposal. The contents of the proposal will become contractual obligations, unless specifically noted in the contract.
- All website and written communications regarding the CU Health Plan plans must be authorized in writing by the CU Health Plan Administration prior to distribution by the Offeror.
- The UCHWT expects Offeror acknowledgement of CU Health Plan inquiries within 24 hours if via telephone or email.
- The assessment of performance penalties as described in the RFP shall not be an exclusive remedy and shall not limit any other remedy available to the UCHWT for the Offeror's material failure to perform its obligations under the contract.
- If the offering company intends to rely upon any other entity to meet its obligations under the contract, the offering company must identify the entity(ies), detail the services to be provided by the entity(ies), and provide evidence of a binding agreement with such entity(ies) for the performance of those obligations prior to the execution of the contract. All contracts with subcontractors must contain substantially the same terms and conditions as those required between the UCHWT and the selected Offeror(s).
- If the offering company intends to use off-shore facilities to meet its obligations under the contract, the offering company must identify the location of such facilities, detail the services to be provided by such facilities and detail any contingency plan in the event of system or communication failures at any off-shore facility prior to the execution of the contract and whenever status changes.
- The offering company must be and remain in substantial compliance with all federal and state laws, statutes, regulations and bulletins, etc. as such may apply to the UCHWT or the business of the offering company.
- In the event the contract is terminated, with or without cause, the Offeror must coordinate the transition of data to the new Offeror.
- ***The University of Colorado Health and Welfare Trust shall have the right to terminate the contract at any time without cause with ninety days (90) prior written notice.***

III. SCOPE OF WORK

This section contains specific work requirements related to the administration of the benefit portal. The table identifies whether the CU Health Plan/Employers or the Offeror will perform the service. All Offerors are expected to provide the services identified under the respective heading.

Responsibility	CU Health Plan /Employers	Administrator
ENROLLMENT and ELIGIBILITY	<ul style="list-style-type: none"> • Determines eligibility in all cases and maintains a database of enrolled participants and covered dependents. • Provides a single electronic data transfer of eligibility and enrollment information to benefit portal as often as necessary in a specified format. • Verifies and reconciles enrollment numbers 	<ul style="list-style-type: none"> • Accepts enrollment information from CU Health Plan/Employers in a specific electronic format. • Re-formats (when necessary) and distributes eligibility files to platform content providers (i.e. health and dental insurance administrators and wellness program providers). • Accepts enrollment data platform content providers.
CUSTOMER SERVICE	<ul style="list-style-type: none"> • Assists members with eligibility and enrollment issues. • Monitors the service agreements. • Monitors Offeror performance and reviews customer complaints. 	<ul style="list-style-type: none"> • Assists members and Employers with access/technology issues. • Staffs a customer service department that provides telephone support to members via a toll free number, including telephone technology for the hearing impaired.
COMMUNICATIONS	<ul style="list-style-type: none"> • Develops enrollment materials. • Approves all communication materials prior to distribution. 	<ul style="list-style-type: none"> • Provides information necessary to develop enrollment materials. • Works with CU Health Plan established communication services firms. • Provides content for direct participant communications at CU Health Plan Administration's request.

Responsibility	CU Health Plan /Employers	Administrator
COORDINATION WITH OTHER VENDORS		<ul style="list-style-type: none"> • Supplies and/or receives data in the mutually agreed upon format on a monthly basis or as needed. • Provides administrative access to on-demand reporting.
REPORTING		<ul style="list-style-type: none"> • Provides standard and agreed upon ad hoc reports on a mutually agreed timeline. • Provides reports that show adherence to mutually agreed upon processes, policies and systems on a mutually agree timeline. • Provides performance standard monitoring reports to CU Health Plan Administration on a mutually agreed timeline. • Provides electronic file upload of all mutually agreed upon data to the CU Health Plan data warehouse based on identified file layout.
MISCELLANEOUS		<ul style="list-style-type: none"> • Allows CU Health Plan Administration to audit all operational and administrative procedures and systems used in providing services to the CU Health Plan. • Attends quarterly (or at an alternate requested frequency) meetings with CU Health Plan Administration. • Complies with all HIPAA requirements. • Advises CU Health Plan of any new regulatory compliance issues that affect the CU Health Plan's account.

IV. PERFORMANCE STANDARDS

The Trust requires all Offerors to agree to performance standards and to compensate the Trust for performance failures. These standards are included in the Performance Standards tab of the Questionnaire. This document contains the suggested standards, which will be discussed further during contract negotiations. Payment of monetary penalties for a fiscal year is to be made to the Trust no later than September 30th of the following contract year. Interest will be charged on late penalty payments due the Trust.

V. EVALUATION PROCESS AND FACTORS

A. Evaluation Process

An evaluation committee will judge the merits of proposals received in accordance with the evaluation factors stated below. Failure to provide information requested in this RFP in the format requested may result in disqualification of the proposal.

The CU Health Plan reserves the right to visit the office of any Offeror during the evaluation process in order to inspect the facilities, review established operating systems and procedures, and meet key personnel. The CU Health Plan may determine that interviews with finalists are desired. The top Offerors may be asked to come to the CU Health Plan Administration office, or designated venue, for finalist presentations at the expense of the Offeror. Any contract award will occur after the interview process and any necessary follow-up.

B. Evaluation Factors

Evaluation will be based on responses to the questions pertaining to the following areas.

Cost

- Overall competitiveness of the implementation costs.
- Overall competitiveness of portal hosting, servicing, and updating costs.
- Overall competitiveness of customer service requirements.
- Overall competitiveness of expected variable costs and an exhibited ability to meet the estimate.
- A willingness to establish a cost structure exhibiting cost competitiveness for several years.

Management Capability

- Personnel of Offeror are well qualified with extensive pertinent experience.
- Past performance, experience and qualifications demonstrate an ability to successfully perform the necessary tasks.
- Portal management addresses both access to and quality of portal services.
- Agree to performance standards as written and has the infrastructure to accomplish and monitor them.

Innovation

- Proposed designs and technologies that are market competitive.
- As applicable, provide cites for proposal foundations.
- Aimed at cost containment, member experience and the integration of each member's components.
- Ability to customize branding, including white labeling.

Technical Merit

- An approach that complies with or exceeds the CU Health Plan's requirements, warranting no clarifications or revisions.
- A demonstrated good understanding of the CU Health Plan's objectives, recognizing all dependencies, and the impact on the CU Health Plan.
- No or low performance risk.

VI. ATTACHMENTS

All information relating to the RFP can be found on the University of Colorado Health and Welfare Trust website at www.becolorado.org/trust along with this RFP Background Information document.

The files are in the following formats.

- Microsoft Word documents are Word 2010
- Microsoft Excel documents are Excel 2010

File Descriptions

Below is a description of the information provided.

- **Benefit Management and Wellness Program Portal RFP Background Information.pdf** contains the proposal instructions and background information needed to prepare the proposal. It also includes instructions for submitting questions. (This document).
- **University of Colorado Health and Welfare Trust Standard Provisions.pdf** is the University of Colorado Health and Welfare Trust's standard contractual provisions.
- **Blank BAA for RFP FY19.pdf** is an agreement regarding HIPAA requirements with which Offerors must comply.
- **Benefit Management and Wellness Program Portal RFP Questionnaire.xlsx** contains the Questionnaire and cost exhibits. **Complete and return this document** in order to be considered for possible award.
- **2017 Request for Proposal Cover Sheet.doc** is required to be signed by an authorized person in organization **and returned** with each proposal being submitted.

Links

- CU Health Plan: <http://www.becolorado.org>