



# Questions and Answers for Request for Proposal for Consumer Decision Support Tools for the MNsure Website

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**1. It has been reported in the press that MNsure will not be paying outside vendors for online tools. Instead, the state's health exchange will partner with companies that offer free plan comparison tools online.** (Snowbeck, Christopher. "[MNsure to consider more shopping tools for website.](http://www.startribune.com/business/299930921.html)" (<http://www.startribune.com/business/299930921.html>))

**a. Is it true that MNsure will not be paying the vendor to provide the online tool referred to in this RFP?**

No, these are separate initiatives but with a shared goal of enhancing the consumer shopping experience. The online tools referenced in the StarTribune article are potential additional resources that are expected to be identified through ongoing market development work as proposed by MNsure Board of Directors.

**b. Will MNsure consider tools provided by vendors that receive commissions or other payments related to their tools either directly or indirectly from health insurance carriers, even though such payments might raise concerns about perceived and/or actual conflicts of interest? We have noted in other RFPs related to MNsure that "an entity with a significant proportion of its budget funded by carriers ... is not eligible to respond to this request for proposals due to concerns about perceived and/or actual conflicts of interest."**

Yes. MNsure will consider tools provided by vendors that receive commissions or other payments related to their tools either directly or indirectly from health insurance carriers. However, all vendors submitting a response to this Request for Proposals have an affirmative duty to review and disclose any perceived, potential or actual conflicts of interests. This information is included at the following locations of the Request for Proposals:

- General Requirements: Conflicts of Interest (page 8)
- General Requirements: Organizational Conflicts of Interest (page 9)

**2. Does the 100 QHP count referenced in the RFP include the CSR variations of the Silver tier plans?**

No. In 2015, of the 84 individual market QHPs offered, 25 were Silver tier plans. Six variants exist for each Silver plan, three variants for Gold, Platinum, and Bronze, and one variant for Catastrophic plans.

**3. What are the MNsure-expected SLA site performance requirements? Hosting cost estimates are very dependent on these variables.**

For site availability or performance issues, our expectation would be that correction or repair be completed within 24 hours. For changes needed to correct inaccurate data, our expectation would be that corrections are completed within same business day and treated as priority. MNsure's expected hours of business operation during Open Enrollment are Monday-Friday 8 AM-8 PM; Saturday-Sunday 8 AM-4:30 PM.

**4. Do you have an expectation of additional insurance carriers (payers) joining either the individual or SHOP marketplaces during the 5-year period to which this RFP refers?**

We expect additional carriers to join the individual and SHOP marketplaces during the next five years but have no additional details at this time.

**5. Since a SHOP plan comparison tool requires knowing, among other things, the plans available to the employee and contribution scenario provided by the employer, does MNsure:**

**a. Envision an interactive relationship between MNsure and the tool provider to provide these data points,**

MNsure SHOP would expect the consumer (broker, employer, employee) to shop for plans available to them based on the offering of their employer and/or based upon their geographic location (county). MNsure will provide the vendor with plan data for SHOP plans.

**b. Envision that the employee will have another way to know this information (and what would that be?) and be able to select from a choice menu at the point of entry to the tool,**

(See above)

**c. Not anticipate a plan comparison tool for users of the SHOP marketplace?**

Yes, the tool(s) should support shopping for QHPs for the employer and employee.

**Is the expectation different for the first year than for later years, and, if so, in what ways?**

No, although we would expect agility to support a natural progression toward future enhancement of the tool(s) per continuous improvement and feedback.

**6. In order to facilitate an exchange-wide doctor directory, will MNsure require its participating insurance carriers to provide the tool vendor with doctor lists for each of their networks uniquely identifying participating doctors by NPI (or what other type of identifiers?) and associating each QHP with a network in which the doctor participates? Will MNsure require the carriers to provide other information on each doctor such as addresses, practice groups, specialty, accepting new patients, etc.?**

MNsure would work with carriers to determine what provider directory information is available to be shared with vendor for 2016 Open Enrollment. At this time, MNsure does not intend to require carriers to provide information not currently available or required. We invite vendors to share their experience and recommendations on how to best access this information.

**7. Will MNsure provide all QHP Summary of Benefits and Coverage documents to the tool provider in order to facilitate the QA activities related to out-of-pocket cost modelling?**

MNsure will have access to all SBCs at the plan variant level once plan data is made available to MNsure. These could be provided to the vendor, recognizing potential time delay associated with later 2016 filing deadline for these documents.

**8. Deliverable 3, section A requires the vendor to populate the tools with the vendor's own test data to allow for testing. Section B references the need for MNsure to test the tool with 2015 plan data. Is the vendor required to populate the tool with Minnesota 2015 plan data as opposed to data from another state and will MNsure provide this data in the CCIIO template format?**

Yes, our expectation per Deliverable Three in the Request for Proposals is that the vendor will have actual 2015 plan data to test. MNsure will provide that 2015 plan data to the vendor.

**9. Is Google Analytics an acceptable mechanism for the tracking requested in Section 24 Security and Data Protection (referenced in Technical Requirement 4)?**

Vendor must ensure State data is secure and that all third parties with access to State data can meet the security requirements as outlined in the RFP.

**10. The state regulations referred to in the RFP (Section 24 Security and Data Protection, referenced in Technical Requirement 4) suggest that both physical and logical separation of state data is required. Given the additional requirements within your regulations that data be encrypted both at rest and in transit, and the current state of secure cloud hosting/computing, is logical separation with encryption enough to satisfy the requirement?**

Yes. If data is encrypted and controls are in place to ensure data is logically separated from other clients.

**11. The RFP references the ability to use the CCIIO templates. Would the data from these templates be provided in its native XML format?**

MNsure will be able to provide the 2015 and 2016 data in excel format as received from Department of Commerce. MNsure is able to request XML format, recognizing there may be a delay for receipt of those files.

**12. The RFP references the ability to use the CCIO templates. Would we receive ALL CCIO templates listed here?**

- i. Accreditation Templates
- ii. Admin Templates\*
- iii. Business Rules Templates
- iv. Essential Community Providers (ECP) Templates
- v. Network Templates\*
- vi. Plan and Benefits Templates\*
- vii. Plan Crosswalk Templates\*
- viii. Prescription Drug Templates
- ix. Rate Data Templates\*
- x. Service Area Templates\*
- xi. Unified Rate Review Template (URRT)\*

Templates noted above with an asterisk are shared with MNsure by Department of Commerce as their regulatory review is completed. As 2016 plan data becomes public, MNsure is able to transfer vendor-required data and Templates identified as containing information required to support vendor methodology in determining plan comparison results. Files in CCIO Template format transferred to the vendor may contain both on and off-MNsure plan data and vendor will be responsible for separation of that data for use in populating the tool(s) for on-MNsure plans.

**13. The Project Overview references leveraging the decision support tools for individual or small group qualified health plans. Is MNsure's timeline for offering an on-line plan comparison of small group plans the same as with individual plan comparison of November 1, 2015?**

Ideally, the timeline for offering SHOP small group comparison tools will also be November 1, 2015 availability. Please note that SHOP premium rates can change quarterly, and that there are SHOP-specific business rules that may differ slightly from individual market QHP.

**14. Does MNsure have a cleansed data set for supporting provider network directories, or would it be the responsibility of the vendor to collect provider network data?**

See #6 above.

**15. Will MNsure be able to provide the vendor with quality rating comparison data prior to this data being available from CMS for the 2017 open enrollment?**

We are unsure at this time what carrier quality rating data may be made available for 2016. We would welcome a discussion with the vendor on their prior experience or recommendations on what quality-related information might be made available to consumers prior to 2017 Open Enrollment.

**16. If Consumer Decision Support tools can be integrated into the MNSure IT system without disruption to current MNSure IT development efforts, will MNSure consider these tools?**

MNSure will consider this, but as stated in the Request for Proposals it is our intention to assure minimal disruption to current IT development efforts, and we seek tools that at this time are distinct and not integrated into the MNSure IT system.

**17. Can we assume that the Consumer Decision Support Tools will be available to consumers in anonymous shopping only?**

Our expectation is that the tools will be available to anonymous shopping consumers as well as registered users determining plan selection.

**18. For Deliverable Two (consumer testing), does MNSure expect to be able to be an external viewer to observe the sessions, and therefore the consumer testing must occur within the St. Paul metropolitan area?**

No.

**19. Can MNSure provide reasoning for carrier testing to be limited to only their own data?**

Carrier data is considered non-public data during the time that data will be viewed and tested by each carrier.

**20. Is the test plan identified in Deliverable Three to be included with the RFP response, or submitted following contract award?**

We expect vendors to provide a written proposal of their plan for required testing as part of this proposal.

**21. Will MNSure be willing to allow the vendor to implement best practices and general recommendations identified from previous consumer testing sessions?**

MNSure would welcome a discussion of those recommendations and any findings resulting from previous consumer testing completed by the vendor.

**22. Deliverable Four identifies the need to update benefits to reflect any modifications that have occurred. How will the vendor be notified when a modification has occurred? What is the expected timeline for the updates to be applied following notification?**

Any identified needed change to correct inaccurate data will be reported to the vendor by MNSure as discovered. Our expectation is that required updates would then be treated as a priority by the vendor with same business day turnaround time. Please see #3 above.

**23. Does MNSure have a preferred hosting option?**

The MNsure website itself is hosted on the State of Minnesota platform, SDL Tridion WCMS, part of the IT consolidation. MNsure welcomes a discussion of vendor recommendations on hosting applications that are linked from the website. We do not anticipate tools would be integrated into the MNsure IT system at this time, but would be hosted by the vendor. Should the decision be made for MNsure to host the application, it could be hosted at MN.IT Central, depending on the solution.

**24. Section 2 references financial statements. Can we assume that these statements do not count towards the page limits specified for these sections and parts?**

Yes. The financial statements do not count toward the page limits specified in Section 2.

**25. Section 3, Part 2A suggests data will be provided to the vendor to incorporate into the cost calculation. Is this data limited to consumer-provided data, or does MNsure have data that should be incorporated into the overall cost calculation?**

MNsure's expectation is that the vendor will provide detailed information on how data provided to the vendor, whether through filed CCIIO Templates or user-specific information collected in response to vendor defined questions, will be incorporated into the user-specific cost calculations. Also please see Technical Requirement Six.

**26. The documents identified in Section 8 (Required Documents) are noted as determining pass/fail requirements. If the vendor does not claim resident vendor status, how does that weigh into the proposal scoring?**

Both Attachment 5 (Veterans Preference Form) and Attachment 6 (Resident Vendor Form) are submissions to be completed by vendors if applicable.

**27. Is MNsure open to alternative pricing structures, such as transaction, per user or other such models?**

Yes. MNsure requests that vendors submit the "best financial proposal to complete the work for the duration of the contract based on the proposed work plan." MNsure is seeking the vest value for these services.

**28. Should we assume the extensions referred to in Section 9 are up to four (4) one year extensions?**

MNsure reserves the right to determine the length of the extensions at a later date. However, it is most likely that should extensions occur, MNsure will execute up to two 2-year extensions.

**29. Can MNsure provide examples of information that would be interpreted as marketing materials, per the note on page 5 of the RFP under Proposal Sections and Content Requirements?**

While we cannot provide specific examples, our expectation is that vendor proposals only include the information requested in Request for Proposal submission requirements, and that provides information specific to the proposed tools and vendor capabilities.

**30. Technical Requirement One indicates that MNsure is looking for Tools that are hosted by the Vendor. One approach to providing vendor hosted tools is through a Software as a Service (SaaS) license and delivery model. How will MNsure evaluate proposals that leverage SaaS infrastructure given Deliverable Five suggests that State technical/IT staff will be able to make coding changes to the solution, which seems mutually exclusive in a typical SaaS implementation? Will the state also consider a change to accommodate differences for SaaS models?**

Yes, MNsure would consider this.

**31. In section 10.2 subsection a, the RFP includes broad intellectual property rights to the State; “The State owns all rights, title and interest in all of the intellectual property rights, including copyrights, patents, trade secrets, trademarks and service marks in the works and documents created and paid for under this Contract...” Will the State accept proposed tools that are licensed software products? If yes, what are the minimum license terms that would be acceptable to the State? Will the state also consider a change to accommodate differences for SaaS models?**

- 1) Yes. The State is open to vendors proposing licensed software products as a tool to meet MNsure’s needs.
- 2) If the vendor wishes to submit language for consideration other than that identified in the template, the proposer must follow the instructions as identified in Section 7: Acceptance of MNsure Contract.
- 3) Yes. The State will consider a change to accommodate differences in SaaS models.

**32. Does MNsure have multi-lingual requirements for the Consumer Decision Support Tools for Open Enrollment 2016? Do these multi-lingual requirements change for Open Enrollment 2017?**

MNsure does not have multi-lingual requirements for Tools to be available for 2016 Open Enrollment. We have no decision on 2017 requirements at this time.

**33. What percent of 300k users will use the tool? What percent of last year's enrollment enrolled directly via website? How many enrollees came through individual selling agents? Do you expect to expand to allow choice of Medicaid plans? Are you expecting the tool to be solely consumer interface or call center enabled as well?**

- 1) Our estimate at this time is approximately 20-40%. We would welcome vendor input or any vendor experience with other clients related to utilization rates.
- 2) Approximately 80-85% of 2015 enrollment was done via the website.

- 3) Approximately 15% of enrollment came through individual selling agents.
- 4) We have no plans at this time to add Medicaid-related plan choice functionality for 2016,
- 5) We expect the tool be accessible by contact center staff, but not integrated into the MNsure IT system.

**34. For qualitative usability testing, have you developed any specifications for testing? If so can you share?**

Test scripts have not been developed at this time. Testing will be based on tool(s) selected.

**35. Can you provide us with samples of MN plan data in the CCIIO templates?**

Yes, MNsure can provide the vendor with 2015 plan data.

**36. Does Minnesota plan data include plan formulary (drug coverage) information?**

Available plan data does include some basic formulary information. Full source of that information will be carrier formularies.

**37. Clarify scope around Technical Manual - it requires us to disclose full information on structure and code. Is a Software as a Service approach where the vendor owns the IP and licenses the use of it acceptable?**

Yes, we will consider SaaS model.

**38. Are there any limitations on the questions we can ask users in the decision support interface?**

As stated in the RFP, the vendor will provide MNsure with the vendor's criteria for user-specific data input determined necessary to support vendor's methodology in determining plan comparison decision results. We expect the vendor to identify those questions needed to fully support proposed decision support tools and user results.

**39. If MNsure is interested in exploring a hosted version of the Vendor's solution, what type of hosting environment will be available?**

Please also see #23 and #30 above.

**40. Does MNsure envision any "hand off" between decision support tool and exchange? I.e. automated transfer of information from the tool to exchange.**

At this time, MNsure does not anticipate tools will be integrated into the MNsure IT system or that consumer-specific results received from use of the tool will be transferred for integration into the MNsure system.

**41. In scenario where the vendor is delivering software to be hosted by MNsure, what type of environment is available to host application (operating system etc.)?**



The MNsure website itself is hosted on the State of Minnesota platform, SDL Tridion WCMS, part of the IT consolidation. Associated applications may be hosted elsewhere, such as by the vendor. Care must be taken to ensure Minnesota data practices laws are observed. Vendor must ensure State data is secure and that all third parties with access to State data can meet the security requirements as outlined in the Request for Proposals.

**42. Does MN plan data include plan network information?**

Plan data does include some basic network information. The full source for that information will be carrier network directories or carrier network data.

**43. How many plans from how many different carriers will be available on the MNsure exchange in 2016?**

MNsure does not have that 2016 info at this time. For 2015, MNsure hosts 84 individual market medical plans and 20 individual market dental plans across four health insurance carriers and two dental carriers. For 2015, MNsure SHOP hosts 58 medical plans and 20 dental plans across two medical carriers and three dental carriers.

**44. Does a Software as a Service approach using third party cloud based domestic server locations and their key management services meet the requirements of subparagraphs e. and g of the security and data management section of the Professional and Technical Services Contract?**

Vendor must ensure State data is secure and that all third parties with access to State data can meet the security requirements as outlined in the RFP. Specifically with regards to e. and g. the vendor must ensure State data is encrypted in storage and at transit using FIPS 140-2 compliant encryption modules. Vendor must ensure State data remains within the continental United States and support personnel with access to those systems are also located within the United States.

**45. Do the nonvisual access standards apply to this contract?**

Please see Technical Requirement Five at page 4 of the Request for Proposals. Tools must comply with Minnesota IT Accessibility Standards effective September 1, 2010, as updated on October 3, 2013, located at <http://mn.gov/oet/programs/policies/accessibility/index.jsp#> and provide as many accessibility options as possible.

**46. As required by subsection g and h, how does the state propose to handle security audits of open-source and third party cloud based data service?**

The contractor is responsible for ensuring that all facilities, systems, applications, and processes that could impact the security of State data are assessed. If the contractor is using a third party hosting facility the contractor must ensure the third party is assessed by either 1) conducting an independent assessment of the hosting provider using qualified third party assessors, or 2) requiring the third party to complete an assessment and provide a summary of the results. This assessment does not have to be unique to this Agreement.

**47. With regard to Section 4 of the Data Sharing Agreement, how may a contractor providing the contract services using a Software as a Service business model and server locations of third party cloud based data service vendor comply with the Disposition of Data requirements?**

If State data is sufficiently segregated from other customer data as required, the contractor should be able to perform a secure delete of State data upon termination of the Contract. The contract vendor must also ensure any third party hosting facility used is contractually obligated to sanitize storage medium (hard drives, Solid State Drives, flash drives, etc.) prior to disposal or reuse.

**48. As per section D of Security and Data Protection, can we use your 2015 data to test our tool? This seems to conflict with requirements in RFP Deliverable Three - "Vendor must allow MNsure staff the ability to test the Tools for accuracy using 2015 plan data, as well as the final production data."**

Yes, MNsure can provide the vendor with 2015 plan data.

**49. What sort of SLA/Uptime is expected?**

Please see #3 above.

**50. Which browsers are required/expected to be supported?**

MNsure website supports Internet Explorer 9 and up, Chrome, Firefox, and Safari. Because MNsure is not seeking tools integrated into the MNsure IT system, our expectation is that the vendor is in the best position to inform on which browsers are supported by their tools, recognizing the need for consumer ease of access linking between MNsure.org and the application/tool.

**51. "The Vendor Tools must be compatible with the MNsure.org website". What does that mean?**

Our expectation is that the tools are easily accessible from the MNsure.org website via link or other mechanism readily available to the consumer.

**52. Can we assume that the product will not be displayed within MNsure's site, but on a separate site? (perhaps using MNsure's branding to maintain continuity). This will make hosting and deployment cheaper and easier in both scenarios.**

That seems to us to be a reasonable expectation. At this time we seek tools that are distinct and not integrated into the MNsure IT system.

**53. Does MNsure have an incumbent contractor(s) either currently working, or who recently worked, on this project?**

No.

**54. Are the incumbents eligible to respond to this solicitation?**

Yes.