

REQUEST FOR PROPOSALS

for

Insurance Plan and Rate Browsing

IDAHO HEALTH INSURANCE EXCHANGE

Project: Insurance Plan and Rate Browsing

Response Date: Wednesday, November 13, 2013, 12:00 Noon MST

I. GENERAL INFORMATION

PROPOSAL – The Idaho Health Insurance Exchange doing business as Your Health Idaho (“YHI” or “Exchange”) is seeking qualified and experienced respondents to submit a written response to this Request for Proposals (“RFP”) to create a health insurance plan and rate browsing tool that can be deployed quickly and seamlessly integrated onto the Your Health Idaho website.

This is a limited scope project that will be in effect from the effective date of contract through a date to be determined in 2014. This is a browsing only tool – no shopping functionality will be required.

The Services will comply with all applicable rules, standards and specifications of the State of Idaho, the federal government and other regulatory agencies. The successful respondent to this RFP must be licensed, if applicable, qualified, and must have the demonstrated ability to provide similar services for other projects similar in size and complexity to the Project. As much as is practical and to the extent allowed by Idaho and federal law, the Exchange requests that respondents to this RFP team with companies that have a significant presence in Idaho.

GENERAL TERMS – This RFP does not commit the Exchange to enter into an agreement, to pay any costs incurred in the preparation of this proposal or in subsequent negotiations, or to procure or contract for any Services.

This RFP will not impact, alter or influence any past or current RFP submission from respondents and is intended to stand alone and apart from any current or past RFP submitted to Your Health Idaho.

REVISIONS TO RFP – The Exchange may amend this RFP at any time. In the event that it is necessary to revise or amend any part of the RFP, timely addenda will be issued by email to those firms that have submitted notice of intent to respond to the RFP.

RESERVATION OF RIGHTS BY EXCHANGE – The issuance of this RFP does not constitute an assurance by the Exchange that any contract will actually be entered into by Exchange and Exchange expressly reserves the right to:

- Waive any immaterial defect or informality in any response or response procedure.
- Reject any and all proposals.
- Request additional information and data from any or all respondents.
- Supplement, amend, or otherwise modify the RFP or cancel this request with or without the substitution of another RFP.

- Disqualify any respondent who fails to provide information or data requested herein or who provides inaccurate or misleading information or data.
- Disqualify any respondent on the basis of any real or apparent conflict of interest.
- Disqualify any respondent on the basis of past performance on other projects.
- Prior to the decision announcement, the Exchange may meet with and consult with some or all of the potential respondents to this request.
- The Exchange may negotiate with any respondent to this RFP and shall have the sole discretion to choose the best combination of qualifications and price for the Project and Services.
- The Exchange shall have the sole discretion to select one, none or several different vendors to provide the Services, or portions thereof, as described in this RFP.

By responding to this request, each respondent agrees that any finding by the Exchange regarding any fact in dispute as to this proposal or the responses thereto shall be final and conclusive except as provided herein.

PROPRIETARY MATERIAL – The Exchange assumes no liability for disclosure of proprietary material submitted by respondents. Proposal submittals may be considered public documents under applicable state law except to the extent portions of the submittals are otherwise protected under applicable law. Any specific items of information that is a trade secret and which is included in a response to this RFP shall be segregated by respondent from the other portions of the RFP response and labeled as such. Respondent shall not label an entire document as a “trade secret,” merely because a portion of that document is or may be a trade secret. If any trade secret information becomes the subject of a public records or other such request for production, the Exchange will notify the respondent and, upon the execution of an agreement to defend and indemnify the Exchange, will allow the respondent to address the public records or other request on behalf of the Exchange in the appropriate forum.

CONTRACT – The successful respondent firm will enter into a standard Professional Services Agreement.

II. ISSUING OFFICER

This RFP is issued by Your Health Idaho. The Issuing Officer, listed below, is the sole point of contact from the date of release of this RFP until the selection of a vendor. Email or written correspondence are the only acceptable forms of contact; telephone or in-person inquiries are prohibited.

Amy Dowd, Executive Director
Your Health Idaho
rfp@yourhealthidaho.org

III. RESTRICTIONS ON COMMUNICATIONS

From the issue date of this RFP until a Vendor is selected and a Contract is signed, the Respondents and/or its representatives are not allowed to communicate with any YHI staff, Board members, staff of any agency of the state of Idaho, Office of the Governor or other involved parties regarding this procurement except the RFP Issuing Officer, Amy Dowd, or her designee. For violation of this provision, YHI shall reserve the right to reject any proposal.

IV. RESPONSES TO RFP AND EVALUATION CRITERIA

The basic scope of the Services is set forth in Exhibit A. Responses to this RFP shall consist of two parts, a technical proposal and a price proposal.

Technical Proposal

The technical proposal will include:

- A detailed description of your company's plan for providing the Services or Product described in Exhibit A,
- A proposed schedule for performing those services on an immediate and expedited basis
- Any other information which will assist the Exchange in understanding your company's plan for successfully achieving the goals as stated in the RFP. This can include links to sample work products of similar scope and size

Pricing Proposal

The pricing proposal will provide:

- A summary of the types of fees and costs
- The pricing model your company will charge to provide the Services and any associated materials, including a total estimated cost for the Project.

You must separately disclose and itemize any commissions or fees anticipated to be received by your company, any mark-ups for products and services from other vendors which would be charged to the Exchange, and any consideration or compensation provided to your company from contracted vendors that you anticipate using on this Project. The technical proposal and price proposal will be evaluated separately.

RESPONSE TIME: Responses to this RFP must be to the following individual:

Amy Dowd
Executive Director
Your Health Idaho
714 W. State Street
Boise, Idaho 83702

Confirmation of **intent to respond** as well as any **questions or requests for clarification** must be submitted by **10:00 a.m. MST, Friday, November 8, 2013** to RFP@yourhealthidaho.org. No more than 10 questions per respondent. Your Health Idaho will host a respondent conference call on **Friday, November 8, 2013 at 2:00 p.m. MST** to answer submitted questions.

Responses to this RFP must be received by **12:00 Noon MST, Wednesday, November 13, 2013**. Responses submitted beyond this date may be deemed non-responsive and not subject to consideration by the Exchange. Responses should be submitted electronically in PDF format to RFP@yourhealthidaho.org.

RFP Issued	Wednesday, November 6, 2013
INTENT TO RESPOND and QUESTIONS DUE	10:00 AM MST, Friday, November 8, 2013
RESPONDENT CONFERENCE CALL	2:00 PM MST, Friday, November 8, 2013
RESPONSES DUE	12:00 PM MST, Wednesday, November 13, 2013
SELECTION NOTIFICATION	YHI intends to notify the selected vendor on or around Wednesday, November 20, 2013

EVALUATION PROCESS – An Evaluation Team will evaluate and determine the individual and comparative merits of each of the proposals received. It is the responsibility of the respondent to ensure that the proposal complies with this RFP, demonstrates qualifications, and provides the information requested. If the respondent fails to provide any information requested in this RFP, such failure may result in either non-qualification of a particular category of service or rejection of the proposal. The Evaluation Team may choose to interview some, none or all respondents.

EVALUATION CRITERIA: The Exchange will use the following equally weighted criteria to evaluate the responses to this RFP:

CRITERIA 1 – EXPERIENCE AND QUALIFICATIONS

CRITERIA 2 – PRICING MODEL/FEES AND COSTS

CRITERIA 3 – PROPOSED PLAN AND SCHEDULE

EXHIBIT A

BASIC SCOPE OF PROJECT AND SERVICES

Your Health Idaho is seeking a web tool that will allow Idahoans to view plan and rate information for YHI approved health and dental plans that are currently being sold on the federal marketplace platform. This is a browsing only tool – no shopping functionality will be required. (Your Health Idaho is currently using the federal government application and eligibility system available on Healthcare.gov – The goal of the requested tool would be to have Idahoans enter simple information about their family size, county and zip code and be able to see basic information about the plans and prices that are available to them without having to create an account on Healthcare.gov)

An example of this type of tool can be found at: <https://www.healthcare.gov/find-premium-estimates/>

The desired Your Health Idaho tool will require a person to enter:

- Ages of all family members
- Tobacco use of all family members 18 and older
- County
- Zip Code

Results should be sortable by price, carrier and metal level (catastrophic, bronze, silver, gold, platinum).

This tool will NOT need to calculate the impact of the Advanced Premium Tax Credit (APTC) on the rate, just the rates derived from the Idaho Department of Insurance.

However, the tool should, in the results screen, provide a prominent link to the Your Health Idaho Premium Assistance Estimator Tool. (Available here: <http://www.yourhealthidaho.org/additional-resources/premium-assistance-estimator/>)

INTEGRATION

The new functionality should be developed in a manner that provides seamless integration with the YHI website (YourHealthIdaho.org) in a manner that does not alter the core theme structure of the site, which has been built in WordPress. We would suggest that the tool encapsulate the calculator functionality within a WordPress plugin module that does not require modification of the site's core theme. This would specifically exclude the injection of any new code into the core theme's main functions.php file.

The plug-in should also parameterize any critical settings that would affect the outcome of results where possible to allow for site administrators to tune operation without re-coding or involving the developing agency where possible. The plug-in should be developed and tested to

provide responsive behaviors currently on the web site to ensure seamless integration from a user perspective.

Access to the staging and production environments will be restricted to a secure, hosting git-based repository any development team members of the contributing agency will be allowed access to.

Any database level changes required, including the creation of custom tables to support plugin functionality, must be provided in the form of a SQL build script compatible with MySQL version 5.5.27 or later.

The tool should have compatibility with Internet Explorer version 7.0 or later, Safari 5 and later, Firefox 21 and later, and Chrome 24 and later and be smartphone and tablet friendly.

Implementing team must provide a point of contact 24/7/365 in the event of any critical failure of the module or any part of its functionality.

Insurance Plan Rate Finder Assumptions:

- Rate information is derived from data provided by the Idaho Department of Insurance, plan information will be verified by the insurance companies prior to tool launch.
- Rates for individual adults are calculated based on county, zip code, tobacco use, age and type of plan selected.
- Rates for dependents are calculated per dependent based on county, zip code, tobacco use, age and type of plan selected.
- Idaho allows rate variation at one year intervals (i.e. The rates for a person age 28, 29, 30, 31, 32, 33, 34 or 35, etc would vary at each age)
- The rates displayed should be sortable by metal level, price and insurance company.