# THE ART OF THE RFP

## INFORMATION POTENTIAL VENDORS NEED TO KNOW AND THE QUESTIONS YOU NEED TO ASK!

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# YOU HAVE DECIDED TO ISSUE AN RFP—WHAT NOW?

The benefits administration space is one of the most rapidly changing industries in today's market, and issuing an RFP is one of the best ways to learn about the capabilities and offerings a service provider can offer you. We know that the RFP process is no easy task. After all, you're looking for a partner who you can trust to manage all of the data related to your most valuable asset — your employees. For this reason, we have designed this document to help guide you through the necessary steps in conducting a successful RFP. At the end of the process, you will be set up to successfully select a service provider and begin a great partnership.

# SHOW ME THE DETAILS!

A great RFP process begins with a two-way street. Before you ask potential service providers to deliver information on how their product and/or services can meet your needs, give them the background information to better assess what those needs are. Below is an overview of the type of background data that is helpful to potential service providers.

## COMPANY INFORMATION

- Company background, including location of the company headquarters
- Company size (total number of employees and total number of benefit eligible employees categorized by FT and PT, retirees, LOA, COBRA, variable hour, etc.)
- Number of FEINs (if seeking ACA services)
- Unique populations (e.g., union groups, non-English-speaking populations, in/ex-patriates, etc.)
- Company growth plans (e.g., planned mergers, acquisitions, and divestitures)
- Current HRIS/payroll provider(s)

## CURRENT BENEFITS STATE

- Current benefits administrator (if applicable) and other administrators (FSA, HSA, COBRA, ACA, etc.)
- Information about current benefits offering and the number of employees enrolled in each benefit
- Current carrier list, along with frequency of files
- Current benefits administration processes and any pain points with these processes
- File feeds required or other integration requirements (i.e., single sign on from a company intranet)
- Information about service volumes: number of phone calls during Annual Enrollment and through the year, website traffic, etc.
- Details about current communications strategy, including samples or descriptions of deliverables with audience and print/deployment specifications

## DESIRED FUTURE STATE

- Efficiencies you want to gain in benefits enrollment and administration
- Services you want the service provider to provide
- Goals for employee engagement, education, etc.
- Communications you want sent to employees
- If there are any changes you are making, share them. For example, are you introducing an HDHP for the first time? Will you be requiring dependent verification for everyone? Have you previously done passive enrollment but this year it will be active? These details help the potential vendors map out their solution to meet your specific goals.

## SERVICE EXPECTATIONS

Be specific about the services you are seeking from a potential service provider. Be open and transparent about what you expect from a service provider and you'll receive a much more accurate view of the true cost of the service provider's solution. You can use this table as a starting point for building a list of your service requirements:

| SERVICES DESIRED | | | | |
|---|---|---|---|---|
| Enrollment and Eligibility | COBRA Administration | Carrier Billing Reporting | Document Fulfillment | Communication Design |
| Direct Billing | Dependent Verification (one-time) | Dependent Verification (ongoing) | Life Event Verification | EOI Verification |
| QMSCO Administration | QMSCO Verification | Employee Service Center | Employee Advocacy Services | Wellness Services |
| FSA Administration | HSA Administration | HRA Administration | Commuter/Transit Admin | Exchange Notification Distribution |
| ACA Eligibility Calculation | ACA 1094/1095 Data Storage | ACA IRS Transmittal | ACA 1095 Employee Fulfillment | Appeals Management |

As part of your service expectations, make sure you are clear about how long your Annual Enrollment period is, and how you want your employees serviced. Be specific about your expectations for service center hours. Let the vendors know if you have historically offered a correction window and how many employees use it. Information like this helps the vendors understand what you want and craft the best solution.

## COMMUNICATION EXPECTATIONS

Research has shown that engaged employees are happier employees, and the best way to engage employees is by communicating. We highly encourage you to think about the types of communications you deliver today, and the types of communications you want to deliver in the future. Further, many clients have multi-generational workforces, so it is important that you consider not only the message you send, but how you send it (paper fulfillment, text message, etc.)

As part of your RFP process, you should map out your current communication deliverables and desired future state. This is a starting point, but add detail around frequency, volume, and specifications for each component to get the most accurate pricing and avoid surprises or shortfalls.

| COMMUNICATION | FORMAT FOR DELIVERY |
|---|---|
| Reminder to Enroll in Benefits | Employee selects preference for text message or email notice |
| Confirmation Statement | Hard copy to employee's address |
| New Hire Kit | Hard copy to employee's address |
| Enrollment Posters | Hard copy to headquarters |
| Total Compensation Statements | Sent electronically through the platform |

## THE RFP TIMELINE

Your RFP needs to state the dates for key milestones in the process. Here are some suggested timeframes for each:

| TASK | DATE | EXAMPLE |
|---|---|---|
| Release of Request for Proposal | | February 5, 2018 |
| Clarifying questions on RFP submitted by service providers | 3-5 business days from date of RFP release | February 12, 2018 |
| Answers to RFP clarifying questions returned to service providers | 2-3 business days from date of RFP release | February 16, 2018 |
| RFP response due | 2-3 weeks from release of RFP | February 23, 2018 |
| Service provider finalist decision | 3 weeks after RFP submission | March 16, 2018 |
| Service provider system web demos or site visits | During the month following finalist decision | March 19 - April 13, 2018 |
| Service provider selection | 5 months prior to go live | April 16, 2018 |
| Contract negotiations completed or Letter of Intent executed | 4 months prior to go live | May 11, 2018 |
| Implementation kick-off | 4 months prior to go live | May 14, 2018 |
| Target go live | 2 months prior to annual enrollment | September 17, 2018 |
| Start of annual enrollment period | | November 12, 2018 |

## HOW YOU'LL CHOOSE

The RFP should outline the criteria you'll be evaluating and any weighting measures, as shown in the example below:

| CRITERIA | WEIGHING | CRITERIA | WEIGHING |
|---|---|---|---|
| System Functionality | X% | Risk and Security Policies | X% |
| Service Provider Experience | X% | Pricing | X% |
| Implementation Process | X% | Demonstration | X% |

## LET'S TALK

A Q&A timeframe is critical to ensuring a successful RFP process. Why? Because no matter how well your RFP is written, service providers will have questions before they can put a recommended solution in front of you. This is a good thing! In fact, we'd be wary of a service provider that DOESN'T ask clarifying questions. In your RFP, you'll need to state:

- The date and time deadline for submitting questions (if a deadline is applicable)
- The email address questions should be sent to
- The date you will return your answers to the service providers

Further, to provide a level playing field for all RFP respondents, all of their questions and your answers should be compiled and provided back to each of the service providers.

## SUBMIT IT!

In this section of your RFP, you'll provide important information on how you want their response returned to you. Items to consider in your submission guidelines:

- The date and time the RFP is due
- The email address(es) you want the RFP returned to (Note: if your email has a file size limit, this information should be provided to eliminate bounce-back emails.)
- If you prefer hard copies, provide the number of hard copies and the address for delivery. (If you want hardcopies, you should consider adding an extra day or two to the timeline to allow for production of the responses.)

## ATTACH IT!

We recommend including some supplemental attachments to help service providers further understand your business, such as: SPDs and benefit guides, sample carrier and HRIS files, current call center statistics, sample communication materials, eligibility detail, etc.

**Now that you've got a solid starting point, keep reading to see sample RFP questions.**

*Remember:* You should be ready to read and evaluate the answer to each question, so only ask those questions that apply and are important to you.

# JUST THE FACTS: YOUR SERVICE PROVIDER QUESTIONNAIRE

**The sample questions below are designed to get you thinking about the types of questions you will want to ask a service provider; however, the final list of questions should be based on the service deliverables you are seeking and be personalized to your business needs.**

## COMPANY BACKGROUND AND HISTORY

1. Provide the history of your company, including how long you have been in business and how long you have been providing benefits administration services.
2. Where are your offices located? Which office will support us? Are any activities performed off-shore?
3. Describe your core product and service lines. Describe any optional services you provide.
4. How many employees do you have? How many employees are dedicated to benefits administration?
5. What is your employee retention rate? What programs do you have in place to support employee retention?
6. How many benefits administration clients do you have? What is your average client size?
7. What is your client retention rate? What programs do you have in place to support client retention?
8. What is your ownership structure (public or private)? If public, provide your ticker symbol and a copy of your company's latest Annual Report. If private, provide evidence of your company's financial stability and projected longevity.
9. What percent of revenues are derived from benefits administration?
10. Please describe any organization changes (mergers, acquisitions, divestitures) that have occurred or are planned in the future.
11. Describe your company culture.
12. What differentiates your company from its competitors?
13. What specifically does your company do to ensure quality standards are met within your organization?

## TECHNOLOGY

1. Is your platform web-based? If so, describe the browser requirements. If not, describe the hardware/ software requirements.
2. Do you outsource any components of your system and/or service offerings? If so, please describe who you outsource to and why.
3. Describe your overall system infrastructure.

4. Is your platform built internally, purchased, or leased? Does it require any reliance on any other proprietary technologies?
5. Do you maintain an integrated database for all records?
6. Describe your organization's product and service roadmap and plan for future development.
7. What is your investment into research and development?
8. How often is your system upgraded? Are new releases provided to clients at no additional cost?
9. Are all customers on the most current release of your platform?
10. Describe the type of support you provide during upgrades and releases.
11. Do you provide a fully replicated test environment?
12. Is your system available 24/7/365?
13. What was the up-time of the application (not including maintenance) during the last three years?
14. When is maintenance performed? How is this communicated to your clients?
15. Describe your system capacity planning. How does your system support scalability?
16. Is there a detailed audit trail of all changes made in the platform? How long is this data maintained in the platform?
17. Describe your philosophy towards user experience.

## ENROLLMENT CAPABILITIES

1. Describe how a new hire would access your platform and the enrollment capabilities available to them.
2. Describe how an employee would access your platform during annual enrollment and the enrollment capabilities available to them.
3. Describe how an employee would access your platform to make a life event change and the enrollment capabilities available to them. Can the types of life events supported be configured? How can we ensure only applicable changes are allowed during a life event?
4. What dependent enrollment functionality is provided? How do we determine what types of dependents can be supported? Is this configurable in your system?
5. Describe the pending logic available in your system, including the ability to pend certain life events but not others, the ability for HR administrators to approve/deny life event elections, etc.
6. Does your system support the ability to declare life events in advance of qualifying life event (QLE) date (process future dated QLEs)?
7. How does your system accommodate rehires? Can we configure the rehire rules to determine when they are benefits eligible?

8. Can retirees access your platform to enroll in their benefits?
9. Can employees on leave access your platform to enroll in their benefits?
10. Can your system handle status changes? How does this process work if the status change results in changes to eligibility?
11. Is your system built to be “rules-based” so that employees will only see the plans, rates and options applicable to them?
12. Does your system support dual enrollment periods?
13. Can your system accommodate a passive enrollment?
14. Can you limit eligibility in one plan based on enrollment in another plan?
15. Describe the types of products that can be enrolled in on your platform (i.e. medical, dental, vision, voluntary, FSA, HSA, etc.).
16. Describe the recommendation and educational tools your company offers for enrollment.
17. Do your medical decision support tools (if any) integrate actual claims data?
18. Does your system display a running total of the employee’s per pay period costs? Can your system also display the employer’s cost? What if employees have different pay period schedules (i.e. some are paid weekly, others monthly)?
19. If an employee stops the enrollment process without finishing, is the enrollment information saved? Is there a warning provided to employees?
20. Does your system allow employees to access information on their past, current, and future benefits?
21. Can a system administrator perform enrollments on behalf of employees? Does your system track who made the change, the time and date of the change, and the reason for the change?
22. Describe how you support enrollment in voluntary plans. How does your system handle enrollment where evidence of insurability is required to finalize the enrollment process?
23. Describe your process for EOI approvals. How will employees and administrators know that the transaction is pending?
24. Can your platform support various age calculations for life coverages (i.e., age reductions, age banding)?
25. Can you re-calculate premiums based on salary? What if salary adjustments are made mid-year?
26. How does your system handle the collection of beneficiary information during enrollment and updates made throughout the year? Can different beneficiaries be selected for different benefits? Does your system allow for the designation of a trust?
27. Does the system store coverage history? If so, for how many years?
28. Can you calculate imputed income for basic life coverage and domestic partner coverage?

29. Does your system support surcharges (i.e., tobacco-user, spousal) on the employee's contribution?
30. Can you provide personalized total compensation statements? Is this statement available online? How often can it be updated? What types of data can it contain?
31. When employees complete their enrollment, can they print out a benefit confirmation? Can confirmation statements also be sent electronically or through hard copy?
32. Do you support enrollment via mobile devices? What other features are available via a mobile device? Does enrollment via a mobile device require the employee to download an app? If so, please detail this process.
33. What options are available to employees without internet access?
34. Does your system allow for system overrides? How are these tracked? What audit controls are in place?
35. Can an employee's record be flagged to indicate that a benefit is under a court order? Is your system capability of storing documents?
36. Does your platform support defined contribution models? How will the employee know how much credit is remaining? Describe any additional fees that may apply.
37. If applicable, describe your healthcare exchange product for active employees.

## COMMUNICATION CAPABILITIES

1. Describe the communication tools available within your system. How can we use your system to communicate with our employees and administrators? Can communications be personalized for different groups, individuals, etc.? If so, describe this process.
2. Is your site translated into multiple languages? Does this include all aspects of the site, such as the login page, enrollment process, decision support tools, etc.?
3. Do you have blast email capabilities to notify/remind employees to complete their enrollment if they haven't done so? Can communications be sent to individuals as well?
4. Is your system enabled to send SMS texting to communicate with employees?
5. Can employees indicate their communication preference to determine how communications are delivered to them?
6. Can your system support posting documents and links (SBCs, SPDs, benefit guides, links to carriers) to the website? Can we upload these documents ourselves or does it require your support?
7. Can you provide post-enrollment surveys? How do you suggest we utilize the survey data collected?
8. Do you offer in-house fulfillment services? If so, describe your offering, including your print and production capabilities.

## REPORTING

1. Describe your system reporting capabilities. Are these reports available within your system or is a different reporting tool required?
2. Are real-time reports or point-in-time reports available?
3. Do you provide any graphical reports? How often are these updated?
4. Describe your ability to create ad hoc reports. What filtering capabilities exist within your reporting tool?
5. In what formats can your reports be generated?
6. How long does it take for reports to be ready for download?
7. Can your reports be scheduled (generated and delivered on a certain date)?
8. Are your reports customizable? If so, describe the process involved and any associated costs.
9. Describe the reports available to view changes made in the system.
10. Describe the reports available to view activities taking place during annual enrollment.
11. Can you report on all fields within your system?
12. Describe your data warehousing capabilities for the accumulation of claims data to enable a client to perform analysis and provide reporting.
13. Can you create billing reports? If so, describe how the billing statements will improve the self-bill and list-bill process.

## ONGOING DATA MANAGEMENT SUPPORT

1. Our HRIS system is (INSERT SYSTEM). Detail your specific experience and ability to receive a (INSERT FREQUENCY: (i.e., daily, weekly, biweekly, monthly) full demographic file.
2. Describe the process followed to load demographic data from our HRIS system into your platform.
3. Describe your ability and process for emergency adds to the system for immediate coverage.
4. What's the error process to ensure bad data is not loaded into the enrollment and eligibility system?
5. Where do files get posted/delivered?
6. Do you require a particular ongoing file feed format for census data? If you require data be in a specific layout, please provide your layout requirements.
7. Do you prefer to receive change files or full files on an ongoing basis?
8. Describe the data transfer process for payroll deductions to be imported into our payroll system, including details on delivery. What is the frequency of the data transfer?
9. Do you require a particular ongoing file feed format for payroll deduction files? If you require data be in a specific layout, please provide your layout requirements.

10. Describe the data transfer process for benefit elections to be sent to carriers. Are you able to send 834 files to carriers with custom layouts?

11. Do you have a dedicated team who works with interfaces? If yes, how often do they check to make sure the interfaces are being sent and received appropriately? If not, who is responsible for performing these checks? Please describe how we can have visibility into the file transfers.

12. How are data errors communicated to your clients? How are data errors corrected?

13. Outline the types of technology in use to secure file transmissions to/from the carriers and to/from your clients.

## IMPLEMENTATION AND TRAINING

1. What is your required implementation timeframe? Provide a sample timeline based on the go live date provided. Do you anticipate any issues in meeting the key milestone dates we have provided in this RFP?

2. What is your preferred go live lead time prior to annual enrollment?

3. Describe your implementation process including the responsibilities of both your organization and our company?

4. Describe the implementation team and include a description of the role each member plays in the implementation process. Include the location of team members and the hours of availability.

5. Describe the measures in place for quality assurance during implementation.

6. Describe the type of project management support you provide during implementation.

7. What tools do you use for managing the implementation process?

8. Describe key factors necessary for a successful implementation.

9. Describe your process for requirements gathering. What information do we need to provide to you before we can begin the implementation process? When do you prefer we provide this information?

10. What types of data can be imported during implementation? Describe the initial census data import process, including testing.

11. Is there a blackout period during implementation?

12. How is the data between your system(s) reconciled with what the carriers have on their system during implementation?

13. Describe the testing process involved when setting up the carrier files and payroll deduction files.

14. What type of training will you provide during implementation to our administrators and/or our employees? Describe the training materials you provide. Are there any additional costs for the training and/or materials?

15. Please describe how you manage and monitor current implementations and ongoing service capacity levels.

## ONGOING ADMINISTRATOR SUPPORT

1. Describe your account management philosophy. How is the ongoing account management individual or team selected? Are the implementation and ongoing support teams the same? If not the same team, describe the client transition process.
2. How many individuals would be assigned to our account? Please describe the structure including each individual's role.
3. What is the experience and tenure of the individual or team?
4. How many other clients or member lives does each individual or team support? How do you manage the workload of each team?
5. How do you measure client satisfaction?
6. How frequently do you review client satisfaction with clients?
7. Do you offer ongoing stewardship reports and analytics? How do you communicate trends and/or areas that need improvement with clients?
8. What resources are available to contact if we have questions or concerns?
9. What hours are team members or individuals typically available? Would we have backup resources in the case of our ongoing support individual being out of the office (e.g., traveling, on vacation, sick)?
10. What is your process for issue resolution and tracking?
11. What is your strategy for ongoing communications? How can we ensure we stay in the loop with what is happening at your company? How do you ensure you are staying in the loop with what is happening at our company?
12. What communication channels are available to receive product feedback and suggestions?
13. How do you remain engaged with clients once fully implemented into the system? (e.g., user groups, ongoing training opportunities, etc.)
14. How would you handle ongoing changes such as off-cycle acquisitions and changes during annual enrollment? Who is responsible for making the necessary changes in your platform?

## LEGAL AND COMPLIANCE

1. What steps or actions are you taking to ensure you comply with HIPAA and other legal/regulatory requirements that affect you and your customers?
2. How does your company stay up-to-date on federal regulations? How do you educate your clients on changes to regulations?
3. Who is responsible for legal and regulatory monitoring activities within your organization?
4. How do you keep your application updated with legislative and regulatory requirements?
5. How does your system record employee review of legal or compliance related notices?

## SECURITY AND RISK MANAGEMENT

1. Do you issue a SOC 1, SOC 2, or other similar audit report? Please provide a copy of your most recent audit report.
2. Describe your application security and network security review processes.
3. What type of 3rd party reviews and testing are performed to identify potential vulnerabilities or areas of risk?
4. Describe your security architecture.
5. Have you ever had a breach of your systems?
6. Please describe your incident management processes.
7. How are clients notified in the event of a security breach and what is the timeframe in which this information is communicated?
8. Please describe your approach regarding encryption. Describe the encryption method used to encrypt data while at rest and in transit. Please describe your key management processes.
9. How do you secure mobile devices used within your environment?
10. Is removable storage/media used by your employees? If so, how do you secure client information stored on these devices?
11. What is your disaster recovery plan? How often is the plan tested? Please provide the results of your last test.
12. Please describe the environment used to host the physical systems for your infrastructure.
13. Please describe the physical security or environmental controls that are in place to protect these systems.
14. Please describe any redundancy of your production/mission critical systems that support your environment.
15. Describe how our data will be segregated from other customers.
16. How long is data retained within your environment?
17. How is information and media destroyed after it is no longer needed?
18. Describe any third party vendors you use to maintain and support your solution. What steps do you take to review these vendors prior to utilizing their services?
19. Describe the system's application level security. Detail firewall and intrusion protections.
20. What methods are used to authenticate users?
21. How are security roles administered for both employees and administrators within the application?
22. How are accounts administered for back end and support functions within your environment?

23. What are the password requirements and what aspects of these requirements are configurable? Describe your password protocols (length, upper/lowercase, numbers, symbols, etc.).
24. Please describe your password reset procedures for both administrators and members. Describe any differences between them.
25. Please describe any account lockout settings that are in place.
26. Please describe any logging and monitoring that is performed within the application and supporting systems.
27. Please detail your insurance coverages, including the name of the carrier and coverage level for: General Liability, Tech Errors & Omissions (E&O), and Cyber Crime Insurance. Provide a certificate of insurance.

## PRICING AND CONTRACTING

1. Confirm that your pricing was based on (INSERT NUMBER) users.
2. Confirm the number of file feeds and the type of each file feed included in your pricing.
3. Confirm the pricing that you've provided is level for the duration of the agreement.
4. On-Premise Model: Confirm your fees include any system software, hardware, maintenance, installation, upgrades, and training costs required for successful system maintenance.
5. Hosted Model: Confirm your fees include any system maintenance, upgrades, and training costs required for successful system maintenance.
6. Describe your general approach to pricing.
7. Detail your implementation fees. What do these fees entail?
8. Will there be any implementation fees after the initial implementation period?
9. Describe the ongoing fees. Are these fees based on a PEPM or PPPM basis?
10. Do you charge for terminated or inactive employee data stored in your system?
11. Identify when you will begin to charge your ongoing fees for administration services.
12. Describe any services that are priced on a per project basis.
13. Describe pass-through expenses. Are any pass-through expenses marked up beyond the actual cost to your organization?
14. What fees can we expect during annual enrollment?
15. Please discuss your approach to change orders, including your process for defining the scope of the change order and related fees.
16. Please explain any other charges that may apply.

17. Please provide any fee caveats you feel would be important for us to know.
18. Provide a copy of your sample contract.
19. Provide your philosophy for service level agreements. Provide a sample copy of your service level agreement.

# ADDITIONAL SERVICE OFFERING QUESTIONS

**Depending on your scope of services, you may also want to ask questions on the additional service capabilities of the service provider. We have provided some examples below.**

## COBRA ADMINISTRATION

1. Do you provide COBRA administration services in-house? If so, how long have you provided this service? If you use a partner for COBRA administration, who is the partner?
2. Is COBRA integrated on your enrollment and eligibility platform?
3. What is the benefit of using your company for COBRA administration?
4. What communications are sent to COBRA participants?
5. What does the COBRA participant have access to in your platform? What information is available to our administrators regarding COBRA participant enrollments, payments, etc.?
6. What options do COBRA participants have for enrolling in benefits and making payments?
7. Who handles COBRA participant inquiries?
8. How are COBRA events sent to carriers?
9. What happens if a participant short pays?
10. Can you support spouse and/or dependent COBRA elections when the employee does not elect COBRA coverage?

## DIRECT BILLING SERVICES

1. Do you offer direct billing services when payment cannot be collected through a payroll deduction (e.g., retirees or employees on leave)?
2. What is the benefit of using your company for direct billing services?
3. How are you typically notified of the change in status (e.g., retirement, employee goes on leave)?
4. What are the accepted payment methods?
5. Can a participant see billing amount and bills paid through your website? Will administrators have access to view this information?
6. What process do you follow for short payments or non-payments?

7. How do you follow up with participants before terminating coverage for non-payment? Is this process configurable based on our internal policies?

## VERIFICATION SERVICES

1. Describe your verification services.
2. What is the benefit of using your company for verification services?
3. Does your system have the ability to pend certain life events but not others?
4. Explain your process for the collection and processing of required documentation. Is this process configurable to meet our needs? How do employees learn what documentation needs to be sent?
5. What happens when the employee does not provide the appropriate documentation? Are their elections still passed to the carrier without the dependent election, or is the entire election not sent?
6. Can documents be loaded on to an employee's record? If so, can the employee manage this themselves via upload within the system or does it have to be faxed? If the document can be uploaded, does it require administrator action? Can this be done through a mobile device?
7. How long is documentation retained? Is it accessible to administrators?
8. How do you follow up with participants when appropriate verification documentation is not received? Is this process configurable based on our internal policies?

## EMPLOYEE SUPPORT

1. Do you offer service center support for employees? If yes, is your service center provided in-house? Where are representatives located?
2. How can employees contact you for support (e.g., phone, email, chat)?
3. What are your service center hours of operation (days, hours and time zone)?
4. Can you offer a dedicated client toll-free number?
5. Are all calls recorded? Do our administrators have access to recorded calls? If so, how are they accessed?
6. What types of support do you provide through your service center?
7. Can representatives perform enrollments on behalf of employees?
8. What tools do your representatives use to field questions?
9. What is your process for issue resolution and tracking? Do you have a case manager tool? Is it available for our administrators to use or is it only internal to your organization?
10. What are your escalation procedures?
11. Do you monitor service representative performance?

12. What is the typical background of your service center representatives? What is the average tenure in the service center?
13. What is the turnover rate within your service center within the past 12 months?
14. Describe your service center training program (initial training and ongoing training). How do you train representatives on our culture, policies, etc.?
15. How do you ensure adequate staffing to handle increased call volumes resulting from annual enrollment and other special events?
16. Do you have Spanish-speaking representatives? Are any other languages supported? Do you have language line capabilities?
17. What services do you provide for hearing and speech impaired callers?
18. Are your service center reps licensed and able to support voluntary benefits enrollment?

## QMCSO

1. Do you offer QMCSO qualification services?
2. Do you offer QMCSO administration services?
3. Do you process and create an enrollment in the enrollment system?
4. Do you review termination notices to make sure the dependent(s) can be removed?

## SPENDING ACCOUNT ADMINISTRATION

1. Please provide an overview of your spending account administration services. Do you partner with a third party to provide this service?
2. Does your system allow for enrollment in Health Savings Accounts, Health Reimbursement Accounts, Medical Care Spending Accounts, and Dependent Care Spending Accounts with minimums and maximums?
3. What is your average claim turnaround time?
4. Please identify all methods for participants to submit claims (i.e., mail, e-mail, online, fax).
5. Do you provide a debit card?
6. How do employees track balances, claims, transactions, etc.
7. Can the employer make a contribution to a member’s HSA?
8. How do you ensure that a rehired employee doesn’t exceed the annual IRS limit for both HSA and FSA?
9. Describe your compliance/non-discrimination testing services. Are these services included in your fees?

# AFFORDABLE CARE ACT

1. How long have you been providing ACA services to your clients? How many clients are you curruently providing ACA service to?

2. Describe the system(s) utilized for ACA compliance and how each system is integrated with your administrative system. Are your ACA services provided by an outside vendor?

3. Describe the expertise of your people as it relates to ACA, including their level of experience and qualifications.

4. How are you communicating with current clients on Healthcare Reform?

**HOURS TRACKING:**

5. Describe the services you are able to provide for the Affordable Care Act Hours Tracking Service.

6. What data do you need from a client for ACA calculation of full-time or part-time status and how often is data required?

7. Are you able to manage multiple Look-back Measurement Methods for different eligibility groups on a historical and on-going basis?

8. Can your system support hours calculations with respect to employment status changes, transfers between job codes, leaves of absence, termination and reemployment, etc.

9. Are you able to import data from multiple 3rd party data sources? Explain your data upload safeguards.

10. How do you track and manage employees who change from one class to another in the middle of a measurement period (e.g. variable hour to full time employee).

11. What happens when a variable hour employee becomes eligible? How are employees and administrators notified?

12. Are you able to manage, forecast and trend benefit eligible status on an on-going basis? If so, describe your process for making these calculations.

13. What system reports are available regarding hours tracking and eligibility?

**6055/6056 SERVICES:**

14. Describe your ability to support 1094/1095 data storage, transmittal to the IRS, and fulfillment to the employee.

15. Describe the necessary date and your preferred layout for this information?

16. What audit procedures are in place to ensure data accuracy?

17. What aspects of the reporting are you unable to calculate after receiving inbound files?

18. Describe your services with respect to the electronic filing of Forms 1094/95 with the IRS. Specifically, will you file on behalf of your clients or do you provide a file to the client to upload and file on their own?
19. Will you secure employee consent to deliver the employee statements electronically?
20. Do you offer a self-service portal that employees can access for inquiries, reprints, etc.?
21. Will our administrators have the ability to review and provide final sign off for the reports to be filed with the IRS?
22. How can our administrators access a historical Form 1095-C for an employee after they have been issued?
23. What reporting tools are available to our administrators?
24. Will you prepare corrected 1094-C and 1095-C forms as needed for each individual and in the established format provided by the IRS?

## OTHER SERVICES

1. Do you support the appeals process? Specifically in regards to the interaction with Public Marketplace, what process do you follow after receiving an inquiry letter from a Public Marketplace?
2. Describe your W2 reporting capabilities. Include the method and frequency of reporting.
3. Describe your ability to distribute the Exchange Notice. Include the level of customization required for development of the notice, method of distribution, and any associated costs.
4. Describe the reporting capabilities your platform offers to support:

    a. Form 5500

    b. PCORI section of the IRS Form 720

    c. Transitional Reinsurance reporting

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