

## Responses to Medical RFP Questions

- Will there be a separate RFP for the Stop Loss coverage (Medical, Medical/RX and WRI)? There does not appear to be a rate section for Stop Loss rates in the attachments. **Yes, the stop loss RFP will be released in Q1 2025 so that more claims experience is available to provide a firm quote. All medical carriers will be given the opportunity to quote on carved in stop loss.**
- Will there be a separate RFP for the WRI Medical Administration? There does not appear to be a rate section for WRI Admin fee in the attachments. **Work Related Injury (WRI) medical administration should be included in this RFP. There will not be a separate RFP for this group. Please provide an administrative fee for this group as well.**
- Can you confirm that Union contracts (collective bargaining agreements) do not dictate that services are to be provided by BCBSRI? **The collective bargaining agreements vary, and some do reference coverages by BCBSRI, but not all of them. However, a change in administrator and/or carrier will not impact the group or unit as long as the coverages provided are the same as defined by the collective bargaining agreement.**
- Are the roughly 3,800 Medicare retirees included under the administrative fee or are they on a Medicare advantage plan? **About 2,850 Medicare retirees are not included in the administrative fee – they are instead enrolled in a fully insured plan as stated. The exception to this is about 950 of these retirees are part of a specific group termed “PF1R” – they are included in the administrative fee for medical, but their Rx coverage is fully insured Part D coverage.**
- The account structure file indicates that there are some employees with no Rx coverage, can you confirm? **That is correct – there are some plans currently that do not include Rx coverage.**
- Can you confirm that the City of Providence is not requesting a repricing in this RFP? **Confirmed.**
- What are claim run-out provisions? Specifically, how many months will current vendor process claims and what’s the charge? **3 months of admin fees will be charged. Any claims that were incurred during the last 3 years of the policy will also be charged. A final settlement would take place within 515 days of contract termination.**
- What is the current shared savings arrangement and what percentage is charged? **Shared savings in recent years have been negligible since out-of-network utilization is so low (1%).**
- Are there any unique arrangements for banking, billing, eligibility, plan design?
  - **Coordination of Benefits – individuals with spouses who have dual health insurance coverage and ensuring that the claims are paid primary by the other plan and secondary by the City plan.**
  - **Work Related Injury (WRI) – Essentially a worker’s compensation plan for municipal workers that are not eligible for traditional workers’ compensation**

- PF1R (Police & Fire Retirees) – this is a post-65 group, but the medical plan is self-funded like the pre-65 retirees and the Rx is fully insured Medicare Part D
- Are there any unique Care Management programs or prior-auth requirements? **No**
- Are there any direct contracts in place today? **No**
- Do you utilize an on-site clinic? **No on-site clinics**
- The City of Providence has an ISL policy in place today, would you like vendors to quote individual stop loss? **The stop loss RFP will be released in Q1 2025 so that more claims experience is available to provide a firm quote. All medical carriers will be given the opportunity to quote on carved in stop loss.**
- Can you describe in detail the current wellness offering with Virgin Pulse? **Employees complete various activities in order to earn points on the platform. Such activities include having an annual well visit, having an annual dental exam, taking the health assessment, getting a flu shot/COVID vaccine, and participating in online seminars/webinars. Depending on the activities completed and points earned, employees receive a lump sum incentive payment. Exact requirements and lump sum amounts vary by union/group. Both employees and spouses are eligible.**
- Are there any onsite wellness specialists provided by Virgin Pulse? If so, how many, where, and what services do they provide? **Not on a regular basis, but wellness fairs have been conducted in the past. In this case, a request would be made for resources in advance of the fair.**
- Is there an onsite clinic in place today? If so, are they providing any wellness services onsite? **No on-site clinics**
- Is there a wellness ambassador network in place? If so, where, how many, and what role do they play with coordinating with Virgin Pulse? **No, the HR team coordinates with Virgin Pulse.**