

# Questions and Responses for Nassau County School Board RFP 2017-01

## Group Voluntary Dental and Vision Insurance

### Nassau County School District (NCSD) Website

Tuesday, April 11, 2017 \*

1. Should I include the contact information for Jackie Tyson and Allison Profitt from Bailey as contacts on the proposal? **Yes**
2. Should I also include Susan Farmer on all communications? **Yes, include Susan Farmer, Allison Profitt, and Jackie Tyson on every communication.**
3. Please provide current rates for the dental high/low, DHMO/low plans and vision plan. **The information is provided on the NCSD website along with the RFP and Fillable forms. They all have their own folder.**
4. Please provide full certs for all dental plans and vision plan. **The information is provided on the NCSD website along with the RFP and Fillable forms. They all have their own folder.**
5. Can we get up to 3 years of experience including monthly claims, premium and lives for the dental and vision. **The information is provided on the NCSD website along with the RFP and Fillable forms. They all have their own folder.**
6. How are OON benefits paid for the Advantage and PPO dental plans (i.e.) MAC, 80<sup>th</sup>, 90<sup>th</sup>, etc. **The information Dental Experience for the plans CS150 and HS205 were combined for 2016. Can we get the experience broken out by plan for 2016? There are no out of network benefits on the Advantage Plan. The PPO out-of-network reimbursement is based on the 90<sup>th</sup> percentile of UCR. We are waiting for a report from the current carrier regarding a breakout of claims for CS150 and HS205.**
7. Please provide a report/dental claim file for the EP510 plan for the period 1/1/16 thru 12/31/2016. The file should include: date of service, procedure code, provider information, provider location, in/out of network, submitted charge and allowed charge. **This specific data is proprietary.**
8. The EP510 claim experience sheet indicates the plans are 9NHI04 and 9NHK04. The EP510 plan booklet only indicates 9NHK04 but no other plan information. Please provide full details for the 9NHI04 plan and provide supporting documentation. **All codes roll up under one EP510 PPO plan.**

9. Please clarify if the Ortho benefit for Plan EP510 is for children only. ***Per the EP510 Summary of Coverage: Type IV Orthodontics - Dependent children 18 years of age or younger.***
10. Commissions have been requested in the RFP. Please advise if the current rates in all plans include commission and if so, how much. ***Current commissions are 9% dental and 5% Vision. BASED ON INFORMATION RECEIVED ON 04/14/2017 THE COMMISSION ON THE CURRENT VISION PLAN IS 10% NOT THE 5% AS PREVIOUSLY REPORTED.***
11. Can you confirm the commission is set at 10%? ***Yes, for this RFP, we have requested the average commission of 10% for both lines of coverage so all proposals come in apples to apples. Commissions may be adjusted for finalists.***
12. How are out of network charges paid on the EP 510 plan? Based on the In-Network fee schedule or U&C? If U&C, what %? ***The PPO out-of-network reimbursement is based on the 90<sup>th</sup> percentile of UCR.***
13. Is the Advantage network a PPO network, or HMO? ***From the Advantage Summary: Limitations and Exclusions - No service of any dentist other than a Participating General Dentist or Participating Specialist will be covered by Company, except out-of-area emergency care as provided in Section VIII, Paragraph B of the Certificate.***
14. Please confirm that you want both your PPO and Advantage Plan's Top 50 Providers lists run against our PPO network and not HMO...or do you want both? ***Yes, please provide PPO and Advantage top 50 providers. Please provide a list of HMO providers for Nassau County.***
15. Please confirm that Appendix C – Allowed Amounts is to be completed per our PPO, HMO or both networks. ***PPO only.***
16. As outlined in the proposal requirements – required format on page 24, where should we include the “Vendor Acknowledgement Form” from page 5? ***Please place behind cover sheet.***
17. Please confirm if carriers may submit either dental benefits or vision benefits. ***Either or both is fine.***
18. We could not locate and wanted to see if the following was available in Excel format:  
Page 30, Appendix B: Please provide this appendix (vision questionnaire) in Excel.  
Page 30, Appendix D: Please provide this appendix (Top 50 Providers). ***They are all located on the NCSD website under Fillable documents. The top 50 providers report has a tab at the bottom of Appendix B and D documents.***

19. In addition, is the Humana Monthly Vision Claims Experience and Enrolled Lives for the past 24 months available? **Yes, two reports - 2013-2016 combined and then 2016. Vision claims are on the NCSD website under Claims experience – the last two documents.**
20. What are current and requested commissions? **Please refer to questions #10 and #11.**
21. Please provide current rates for the dental high/low, DHMO high/low plans, and vision plan. **Rates for all plans are on the NCSD website in separate documents.**
22. Please provide full certs for all dental plans and vision plan. **Full Certs for all plans are on the NCSD website in separate documents.**
23. Can we get up to 3 years of experience including monthly claims, premium and lives for dental and vision? **Claims experience for all plans are on the NCSD website in separate documents.**
24. How are OON benefits paid for the Advantage and PPO plans (i.e., mac, 80<sup>th</sup>, 90<sup>th</sup>, etc.)? **There are no out of network benefits for the Advantage plan. The PPO out-of-network reimbursement is based on the 90<sup>th</sup> percentile of UCR.**
25. Please confirm the Out of Network UCR. **The PPO out-of-network reimbursement is based on the 90<sup>th</sup> percentile of UCR.**
26. We see mention of the OON coverage being based on usual, customary, and reasonable fees but it doesn't indicate if it is 80th or 90th percentile, or something else. **The PPO out-of-network reimbursement is based on the 90<sup>th</sup> percentile of UCR.**
27. NCSB currently offers employees four dental plans to choose from. Would you be willing to consider condensing to two plan choices thus improving spread of risk? **Please respond as specified in RFP. Anyone is welcome to offer alternative plans, strategies, etc.**
28. NCSB currently offers one vision plan choice. Our Strategy Team would like to provide details from one of our recent market studies on workforce purchasing trends, which will support changing this to a dual option; a recommendation for improvement to plan participation. Will NCSB be willing to consider this alternate approach? **Please respond as specified in RFP. Anyone is welcome to offer alternative plans, strategies, etc.**
29. Please confirm the percentage of broker commissions included in your current dental and vision plans. **Please refer to questions #10 and #11.**

*\* We are not able to respond to question #6 until we have heard back from the current carrier. This question is identified in Red lettering. We will advise when we have updated this Q & A and it is on the NCSD website.*