

Maryland Health Benefit Exchange

Request for Applications

Solicitation No. MDM0031012771

WEB-Based Entities Pilot Program

Issue Date: February 3, 2014

Revised Date: February 11, 2014

NOTICE

Prospective Contractors' resources who have received this document from the Maryland Health Benefit Exchange's web site or eMarylandMarketplace.com, or who have received this document from a source other than the Procurement Officer, and who wish to assure receipt of any changes or additional materials related to this request for applications, should immediately contact the Procurement Officer and provide their name and mailing address so that addenda to the request for applications or other communications can be sent to them.

Minority Business Enterprises are Encouraged to Respond to this Request for Applications

KEY INFORMATION SUMMARY SHEET

Web-Based Entities Pilot Program

Request For Applications:	Web-Based Entities Pilot Program
Issue Date:	February 3, 2014
Procurement Officer:	Roger Lewis Maryland Health Benefit Exchange 750 E. Pratt Street 16th Floor Baltimore, MD 21202 Phone Number: 410-547-1277 Email hix.procurement@maryland.gov
Contract Monitor:	Michele Eberle Maryland Health Benefit Exchange 750 E. Pratt Street 16th Floor Baltimore, MD 21202 Phone Number: 410-547-1274 Email hix.procurement@maryland.gov
Applications are to be emailed to:	Maryland Health Benefit Exchange
	Via: email in pdf format hix.procurement@maryland.gov
	A confirmation email will be sent within 24 hours of receipt of applications
Closing Date and Time:	3:00 PM EDT on February 18, 2014
MBE Subcontracting Goal:	0 %

SECTION 1 – INTRODUCTION

A. Background on the Affordable Care Act

The Maryland Health Benefit Exchange is an independent unit of State government established to provide Maryland’s residents and small businesses with the opportunity to compare rates, benefits, and quality among insurance plans and to facilitate individuals’ enrollment in plans that best suit their needs. MHBE also evaluates eligibility for expanded Medicaid coverage, advanced premium tax credits (“APTC”) and other cost-sharing programs designed to make coverage more affordable for individuals with household incomes below 400 percent of the federal poverty level (FPL).

B. Background on Web-Based Entities

A Web-based entity (a “WBE”), for purposes of this Request for Applications (“RFA”), is an operator of an Internet site or sites through which individual State-licensed and authorized insurance producers offer insurance options to consumers. In Maryland, an insurance producer must be licensed through the Maryland Insurance Administration and authorized by the Maryland Health Benefit Exchange (doing business as Maryland Health Connection, “MHBE”). MHBE convened a WBE Advisory Committee (the “Committee”) in summer of 2013 to explore how WBEs might partner with MHBE to play a role in helping individuals enroll in qualified health plans (“QHPs”)¹.

The Committee discussed a number of advantages of WBEs, including improved outreach, innovative plan selection tools, and other customer assistance. This RFA is designed to enable MHBE to select a single WBE to perform enrollment services during the initial open enrollment season under the ACA, State law and regulations.

¹ Capitalized acronyms not defined in this Request for Applications have the definitions provided in the Patient Protection and Affordable Care Act of 2010, Pub. L. 111-148 (as amended by the Health Care Education and Reconciliation Act of 2010, Pub. L. 111-152, together with all regulation promulgated thereunder, the “ACA”)

SECTION 2 – SCOPE OF WORK

The successful Applicant shall offer a proposal that describes, within the parameters set forth in this RFA: (a) a process that allows a number of households comprised of a single individual to efficiently and securely progress through the steps set forth in this Scope of Work; (b) how the Applicant intends to comply with all applicable State and federal law and MHBE privacy and security policies; and (c) the offerings, qualifications and other deliverables set forth in this Section 2.

A. Process Steps to Be Included

- i. The consumer goes to a WBE website and completes a full application that has been provided to the WBE by MHBE;
- ii. Based on this information, the WBE either refers the consumer to MarylandHealthConnection.Gov for Medicaid coverage or provides an estimate of the APTC subsidy for which the consumer may qualify;
- iii. For a consumer considered likely to be APTC eligible, the WBE enables the consumer to make a preliminary selection of a plan with a calculated premium, based on the estimated APTC subsidy;
- iv. The consumer is notified that the price is not guaranteed and coverage is not effective until after the information is entered later into the MHBE online system, whereupon the consumer may subsequently be enrolled;
- v. The WBE sends the application, estimated APTC subsidy, and preliminary plan selection to MHBE via a secure methodology in keeping with federal and State requirements; and
- vi. MHBE enters the data into its Maryland Health Connection website, and, if the APTC, plan selection, and calculated premium are a reasonable match, enrolls the customer.

B. Applicant Responsibilities

- i. MHBE intends to obtain services through an agreement between the successful Applicant and MHBE. The Applicant must be able to provide all services and meet all requirements set forth in this RFA.
- ii. Applicant agrees that MHBE shall have the right to limit the number of consumer applications accepted through the pilot program, assess feasibility, resolve operational issues and require the successful Applicant to enter into an agreement that includes requirements described in Section 2.C. below, regardless of whether such requirements would otherwise apply to a broker or agent working with a State Exchange.

iii. Regulatory Compliance: Applicant shall comply with all applicable federal and State laws and regulations, including, without limitation, all applicable privacy and security regulations, and shall ensure that its individual producers comply with all federal and State licensing and authorization requirements.

iv. Corporate Qualifications: Applicant shall describe names and titles of key management personnel directly involved in overseeing this contract and describe its experience handling similar relevant work, the Applicant's history providing similar services and activity in similar lines of business.

v. Applicant shall comply with all federal and State financial reporting and record retention requirements that apply to MHBE, including, but not limited to the requirement that the Applicant must maintain an audit trail and records in an electronic format for a minimum of 10 years.

vi. Applicant agrees it shall not use or disclose personally identifiable information (PII) in a manner that would violate 45 C.F.R. § 155.260 if done by MHBE.

C. Required Content of Application Proposal

An Applicant's application shall include answers to the following questions regarding how the Applicant will provide deliverables:

i. What experience does the Applicant have in offering insurance plans for sale through the Internet?

ii. How would you assure the best possible accuracy for estimated APTC subsidies and the resulting price plans for individuals?

iii. How would you comply with requirements in the following areas, which include those (a) developed by the Committee; (b) set forth in 45 C.F.R. § 155.220(c) and 45 C.F.R. § 155.220(d); and (c) set forth in *Health Insurance Marketplace Guidance: Role of Agents, Brokers and Web-brokers in Health Insurance Marketplaces* (May 1, 2013)[1], regardless of whether such requirements would otherwise apply to a broker or agent working with a State Exchange? Include a description of the technical capacity and infrastructure the Applicant is proposing to support each requirement.

- a. Disclosure and display of plan quality information, arranged by QHP;
- b. Information on plan details;
- c. Fair presentation of all QHPs;

- d. No financial incentives, including rebates and giveaways;
- e. No steering;
- f. No remarketing to consumers;
- g. No advertising;
- h. Language and accessibility;
- i. Provide consumers with the ability to withdraw and use Maryland Health Connection website at any time; and
- j. Disclose compensation.

iv. How would you protect the privacy of the information provided by consumers, including compliance with applicable law?

v. How will plans be presented, including what tools will be made available for plan selection?

vi. How would you provide live customer service using licensed and authorized producers?

D. Work Plan

Applicants shall include in their applications a work plan that sets forth a timeline for completing the deliverables described in this Section 2 within a timeframe that will permit individuals to enroll through the WBE during the last month of open enrollment, and during any further period to be determined by agreement. The work plan will be finalized with the input of the Contract Monitor.

E. Minimum Qualifications

The successful Applicant shall have the following minimum qualifications:

i. The Applicant shall employ or be associated with producers who are licensed by the Maryland Insurance Administration and authorized by the MHBE to market QHPs in the State, or provide information in its application on how the Applicant shall employ or be associated with such producers by the pilot program launch;

ii. The Applicant shall have a demonstrated ability to comply with the federal and State regulations, guidance and other requirements set forth in this Section 2;

iii. A demonstrated ability to provide the technical capacity, infrastructure and services necessary to support the pilot program described in this RFA;

iv. Demonstrated experience performing eligibility calculations;

v. Demonstrated experience providing online marketing;

vi. At least five years of experience providing online shopping, preferably within the health insurance marketplace; and

vii. Demonstrated financial stability. Any award made under this RFA will include no State funding. Thus, the Applicant must have the financial capacity to maintain and operate a WBE. Provide information on the Applicant's financial stability and capability of financially sustaining the pilot project.

SECTION 3 – PROPOSAL FORMAT

- A. Format:** Applicants shall submit a proposal and a transmittal letter on the Applicant’s letterhead with the name, telephone number, e-mail, address, fax number, Social Security/Federal Employer Identification Number and position/title of the individual who will serve as the primary contact.

- B. Submission:** Applicants shall submit applications via email in .pdf format consisting of the transmittal letter describe in Section 3.A along with a document clearly labeled as “proposal.”
 - i.** The proposal should be submitted with a title page indicating the RFA title, RFA number, the Applicant’s name and address.

 - ii. PIA Electronic Copy.** Each Applicant also must submit a second version of the proposal redacting all confidential and/or proprietary information for Public Information Act (PIA) requests. This copy must be marked “redacted”. An Applicant shall give specific attention to the clear identification of those portions of its proposal that it considers confidential and/or proprietary commercial information or trade secrets and provide justification why such materials, upon request, should not be disclosed by MHBE under the Public Information Act, Md. Code Ann., State Gov't Article, Title 10, Subtitle 6. This confidential and/or proprietary information should be identified by page and section number and placed after the title page of the proposal.

C. Proposal

The proposal shall not exceed fifteen (15) pages and shall describe how the Applicant can meet the requirements of this RFA, including all requirements set forth in Section 2. The proposal shall include detailed answers to all questions set forth in Section 2.

Authorized Individual Name

Company Name

Title

Company Tax ID #

SECTION 4 – EVALUATION CRITERIA

The criteria to be used to evaluate each proposal are listed below in descending order of importance.

#	Evaluation Criteria - WBE
1	Applicant's association or ability to be associated with producers who are licensed by the Maryland Insurance Administration and authorized by the MHBE.
2	Applicant's ability to comply with federal and State regulations, guidance and other requirements in Section 2.
3	Applicant's ability to provide technical capacity, infrastructure and services to support the pilot program.
4	Applicant's experience providing online marketing and shopping with a particular emphasis on health insurance.
5	Applicant's corporate qualifications, financial stability and submitted work plan.

SECTION 5 – GENERAL INFORMATION

A. Purpose

The purpose of this application is to identify a partner for the WBE pilot program. Once a partner is identified, the launch of the pilot will require additional steps beyond those specified in this document. The launch of a pilot program shall be subject to the execution of an agreement between the selected Applicant and MHBE. MHBE reserves the right to cancel this request for applications, to decide not to enter into an agreement with any Applicant, or to terminate the pilot program at any time.

B. Procurement Officer

The sole point of contact in MHBE for purposes of this request for applications prior to the award of any Contract is the Procurement Officer at the address listed below:

Procurement Officer, Maryland Health Benefit Exchange

**Roger Lewis
Maryland Health Benefit
Exchange 750 E. Pratt Street,
16th Floor Baltimore,
Maryland 21202**

MHBE may change the Procurement Officer at any time by written notice.

C. Contract Monitor

The Contract Monitor is:

**Michele Eberle
Maryland Health Benefit
Exchange 750 E. Pratt Street,
16th Floor Baltimore,
Maryland 21202**

MHBE may change the Contract Monitor at any time by written notice.

D. Contract Period

The Agreement resulting from this request for applications may be for a period of 6 months.

E. Questions and Exceptions

Written questions and exceptions to the request for applications from prospective applicants will be accepted by the Procurement Officer prior to response due date. Questions and exceptions may be submitted by e-mail hix.procurement@maryland.gov to the Procurement Officer. All questions and exceptions will be accepted until **February 7, 2014 at 3:00 PM**. No later than **February 11, 2014**, answers to all substantive questions and any amendments will be made available on the MHBE's website www.marylandhbe.com and referenced through eMaryland marketplace.

Applicants shall submit an application consisting of a transmittal letter on the Organization's letterhead with the name, telephone number, e-mail address, fax number, Social Security Number/Federal Employer Identification Number and position/title of the individual who will serve as the primary contact for the application, along with a proposal that addresses all requirements set forth in this RFA. Applications received by the Procurement Officer after the due date **February 18, 2014 at 3:00 PM** (Local Time) will not be considered. Applications must be submitted by email to hix.procurement@maryland.gov.

Event	Date
Release of request for applications	February 3, 2014
Receipt of Applicant Questions & Exceptions Due	February 7, 2014
Response to Applicant Questions	February 11, 2014
Request for Applications Responses Due	February 18, 2014
Selection of Partner	Week of February 24 th
Oral Presentation	Week of February 24 th
Agreement	Week of February 24 th

Dates shown above are subject to change

If it becomes necessary to revise this request for applications before the due date for applications, addenda will be provided to all prospective Applicants who were sent this request for applications or otherwise are known by the Procurement Officer to have obtained this request for applications. In addition, addenda to the request for applications will be posted on the MHBE web page and through eMaryland Marketplace. Addenda made after the due date for applications will be sent only to those Applicants who submitted a timely application.

The MHBE reserves the right to cancel this request for applications, accept or reject any and all proposals (in whole or in part) received in response to this request for applications, to waive or permit cure of minor irregularities, and to conduct discussions with all qualified or potentially qualified Applicants in any manner necessary to serve MHBE's best interests. Applicants may be required to make presentations to MHBE representatives. MHBE also reserves the right, in its

sole discretion, to award a Contract based upon the written proposals received without prior discussions or negotiations.

In order to be eligible for consideration, applications must be received VIA EMAIL in .pdf format sent to hix.procurement@maryland.gov no later than **3:00 PM Friday, February 18, 2014**. A confirmation email will be sent within 24 hours of receipt of application by the Procurement Officer. All applications must include federal tax identification number or social security number.

MHBE is not responsible for applicant's costs incurred in preparing and submitting an application, in making an oral presentation, in providing a demonstration, or in performing any other activities relative to this RFA.