

## Questions and Answers

- 1) Are there any issues with the County's current broker/consultant?

Answer: It has been many years since the county has shopped this service, as a matter of due diligence, it is important to review services being provided and compare current levels of service with what is available in the marketplace.

- 2) What was the sum of all broker/consultant compensation for the period January 2016 through December 2016?

Answer: between \$55,000 and \$60,000

- 3) Would Cattaraugus County be willing to provide claims, census, and policy data so that we are able to give specifics for Section III question 2? Outline a benefits strategy that would accomplish savings on health care benefits for Cattaraugus County employees and retirees and show results over five years.

Answer: We are a self-insured county.

Plan documents are available on the County website

<http://www.cattco.org/downloads/risk-management/health-insurance-plan-document>

Please find following the Budget for Health Expenses for 2014, 2015, 2016, and what is budgeted for 2017. You can review budgetary data on the county website at [www.cattco.org](http://www.cattco.org)

Health Claims/Expenses	2012	2013	2014	2015	2016	2017
Administrative	502274	528832	650412	511601	627851	932041
Health Claims	12883946	14128719	8024288	10857246	7599908	11406633
Prescription Claims **			2006096	5454237	4494691	5617268
Vision Claims	100775	90527	80192	79613	81993	100784
NYS Assessments	440745	502126	516563	319245	354185	582244
Wellness *		630	140126	10256	16552	73125
Stop Loss Ins	302520	251356	272375	355851	331074	416978

\* Wellness Program was new in 2014

\*\* Medical Claims and Prescription Claims used to be lumped into one; Began separating the Rx and Health in 2014.

Census Data: Health Plan Participation Information

Census	2013	2014	2015	2016	2017
Active EE	814	809	810	793	799
Pre65 Retiree w/o Med	153	160	157	169	167
Post 65 Retiree w/Med	321	335	351	356	360
Total	1288	1304	1318	1318	1326
Total Covered lives	2880	2923	2937	2955	2986

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- 4) Request for clarification regarding Monthly Reporting Section IV Providing samples of monthly reporting.

Answer: Our TPA does have a raw monthly reporting that they provide. It is not comparative to our budget nor does it provide comparison with prior years or data we find valuable to analyze, assess and budget in the upcoming year. Nor do the reports that we currently get help with assessing our reporting liability and fees assessment.

- 5) Request for clarification regarding Service Guarantees-

Answer: Are you able to act as an intermediary when those you brokered contracts with on behalf of the county fail to provide anticipated services and what is the mechanism by which you resolve these types of issues. You should answer this question Do you monitor your recommendations to assure the best fit for the county?

- 6) Request for clarification regarding Purpose and Scope of Services Reconciling billings and enrollments for employees and retirees.....

Answer: Some Brokers administer the COBRA and retiree health programs in house and others outsource or broker the service with a TPA. Describe your process and most common practice for assuring this done and any analysis you may provide to audit the efficacy of such programs. Do you provide assistance with federal/state reporting requirements?

- 7) Request for clarification regarding Scope of Work 10.0

Answer: If any of the claims are to paid through your firm do you have the facility for receiving a transfer of funds and a reconciliation process to show proper transmission of funds to the appropriate parties.

- 8) Request for clarification regarding --Can you please confirm if Cattaraugus County would allow the responder to vet and connect the County with a vendor and not propose a fee at this time for the following Services? Cobra Administration, Flexible Spending Accounts and Retiree Health Reimbursement Accounts?

Answer: If your brokerage firm provides these services directly please quote, if you typically recommend a TPA for such services please include in reply that the "shopping for service providers" is either included in your annual consulting fees or is considered an added service and provide the value you place on this as an additional service. Provide all core and value added services provided for typical annual fee. If you provide other services which you bill separately for, please provide a menu of your pricing for items you would consider add-on fees.

- 9) Request for clarification regarding Scope of Work, Provide a compatible information system in order to provide the ability to have one point of data entry for any changes in enrollments or other areas related to health insurance changes.

Answer: Do you help manage or provide assistance with 834 File Transfer Protocols?

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- 10) How is the billing handled for the pre and post 65 year old retirees? Answer: These are generally negotiated with our 7 Collective Bargaining Units; we do the billing in house since it varies depending on length of service and collective bargaining agreement. Our current broker, reconciles, facilitates and helps to manage our RDS drug subsidy reimbursement through CMS and notifies us when we need to review the documents or when actions are needed on County's part.
- 11) How are you currently doing ACA tracking and reporting? The county has purchased an add on software through our accounting program service provider that does the tracking and production of all necessary reporting requirements.
- 12) What is your current Payroll ACA administration System? Answer: Cattaraugus County uses Tyler Technologies (formerly New World) accounting software.
- 13) If Third Party services are negotiated by the Broker-Consultant on behalf of the county and cost for services will be directly passed through to the county, how should this be expressed in the response? Answer: All bills directly to the county need not be discussed in your response, however, if you will receive commissions based on these bills, your commission and fees to vendors should be disclosed in your RFP as well as your annual consulting fees.