

Arkansas Health Insurance Marketplace

Request for Information

RFI ID: 2014-01

**Implementation Services for the Arkansas Health
Insurance Exchange Individual Marketplace
Information Technology Solution**

December 16, 2014

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1. INTRODUCTION AND OVERVIEW

1.1. Purpose of Procurement

The Arkansas Health Insurance Marketplace (AHIM) is issuing this Request for Information (RFI) to obtain information regarding possible options for its Individual Health Insurance Marketplace Solution. AHIM intends to use the information received from this solicitation to inform its approach in developing the Individual Marketplace Solution and the expected Request for Proposal (RFP) for the Individual Marketplace Solution development. This is a request for information only, any solicitation for AHIM's Individual Marketplace Solution will be announced at a later date.

1.2. Issuing Officer

The information about the Issuing Officer is described below. This person will serve as the single point of contact for communication regarding this RFI.

John Norman
Director of Operations
Arkansas Health Insurance Marketplace
1501 N. University, Suite 970
Little Rock, AR 72207
Phone: 501-313-4197

1.3. Arkansas Health Insurance Marketplace Background

AHIM was established pursuant to [ACT 1500 \(HB1508\)](#). This enabling legislation enacted AHIM as a private, nonprofit state-based health insurance marketplace if AHIM is approved by the U.S. Department of Health and Human Services no later than July 1st, 2015. Act 1500 (HB1508) was passed in by the 89th General Assembly of Arkansas during its 2013 Regular Session and subsequently signed by Governor Mike Beebe in the Spring of 2013. It is “an act to enact the *Arkansas Health Insurance Marketplace Act*; to promote competition amongst health insurance carriers; to decrease the cost of health insurance; to declare an emergency; and for other purposes.” AHIM is responsible for complying with the mandates required within the ACA, including implementing a State-based Marketplace (SBM) to facilitate access to affordable health insurance coverage for all citizens of the State of Arkansas.

1.4. Arkansas Insurance Department

The Arkansas Insurance Department (AID) is an Executive Department of the State of Arkansas established by Arkansas Act 190 of 1917. AID is responsible for the certification and regulation of Qualified Health Plans (QHPs) and Carriers (insurance policies and insurers) in the State. AID is responsible for licensing all agents and brokers in the State. AID performs review of health insurance plans sold in the State of Arkansas.

1.5. Department of Human Services

The Arkansas Department of Human Services (DHS) is the state's largest agency and is the single state agency responsible for the administration of the Arkansas Medicaid program. Arkansas has expanded its Medicaid Program through the Health Care Independence Act, Arkansas Act 1498 of 2013. This act created a model through which Medicaid funds are used to purchase Qualified Health Plans (QHPs) for individuals eligible for coverage. This program was the first of its kind and was approved through a Section 1115 Demonstration Waiver. As part of the Medicaid expansion, DHS created a Modified Adjusted Gross Income (MAGI) rules engine to handle eligibility determinations.

1.6. Arkansas Health Insurance Carriers

Carriers in Arkansas are responsible for providing plans for sale in the marketplace. Carriers are charged to work with AID to provide QHP offerings for open enrollment periods and correcting any issues discovered during the QHP certification process. It is anticipated that multiple carriers offering multiple plans in each metal level will be offered in the AHIM Marketplace.

1.7. Agents/Brokers

AHIM envisions a robust role for Agents/Brokers on the Marketplace and desires them to play a key role in the Marketplace. In Arkansas, Agents and Brokers are required to obtain two separate licenses in order to sell insurance on the Marketplace. The first is a general license to be an insurance agent or broker in the state of Arkansas. The second, was created by Arkansas Act 1439 of 2013, and requires all persons enrolling Arkansas consumers on the Marketplace to obtain a license. Although not required to enroll in the Marketplace, Agents and Brokers will likely play a significant role in future enrollment periods.

1.8. Navigators / In-Person Assistors

Navigators and In-Person Assistors are individuals and businesses who can help Arkansans apply for and enroll in a QHP through the Marketplace. These individuals and businesses will be available to Arkansans to help them understand the marketplace, premium assistance and reduced cost-sharing options for which they may be eligible, and assist consumers in applying for those benefits.

1.9. Information Technology (IT) Landscape

The State of Arkansas is currently using the Federally Facilitated Marketplace (FFM) for its health insurance marketplace needs. The State is currently classified as a Partnership State and works on Plan Management and Consumer Assistance. The State is a Determination State from the FFM for its Medicaid program. Of note, rather than expand traditional Medicaid, Arkansas elected to implement the "Private Option" program. This program, run via a Section 1115 Waiver, is administered by the DHS which maintains a Medicaid Eligibility Enrollment Framework (EEF), which is a new eligibility system based on an IBM/Curam software platform. This program largely impacts the individual marketplace in the State and is a combination of programs between DHS and the federal government for the administration of Premium Tax Credits as well as Medicaid Expansion via Qualified Health Plans.

1.10. Vision for the Arkansas Individual Health Insurance Marketplace

In establishing the Individual Marketplace, Arkansas strives to establish a solution that:

- Provides a seamless and streamlined consumer experience;
- Provides a user-friendly interface that is simple, easy to use, and efficient;
- Provides appropriate tools to assist consumer in the purchasing process;
- Provides privacy and security controls that meet or exceed federal and state standards to protect sensitive consumer data;
- Is modular, flexible, and scalable to meet constantly evolving business needs;
- Is highly reliable, available, and provides timely and accurate results;
- Flexible while meeting the needs of a diverse set of users, including, but not limited to individuals, small businesses, employees, brokers, consumer assistants, and administrative users;
- Support efficient back-office operations for the marketplace;
- Produce timely, accurate data and reporting to support performance management and evaluation of the marketplace;
- Leverages the reuse of existing IT assets, software, and technologies to the greatest extent possible;
- Is designed to minimize the total cost of ownership of the IT assets; and,
- Complies with all applicable federal and state standards.

It is expected that consumers will access the Marketplace from their homes and other locations; therefore, the web portal is expected to be available to consumers twenty-four (24) hours a day, seven (7) days a week. However, exceptions will be made for scheduled maintenance outages.

It is a primary goal of AHIM to leverage and reuse existing functionality, operational capacities or business rules from within Arkansas as well as from other States. AHIM will look to the vendor community to propose and address specific opportunities to reuse these existing components. In the expected resulting RFP, Arkansas will be specifically seeking a partner with successful implementation experience, with success defined as:

- No system crashes;
- Enrollment figures exceeding expectations;
- No pending or active litigation surrounding ACA implementations; and,
- Proven functionality in real world applications.

In particular for the Individual Marketplace, Arkansas will seek to establish an integrated operational model and IT solution with its partner, the Department of Health and Human Services (DHS), that takes full advantage of the existing processes and assets of both parties. AHIM and DHS envision an approach leveraging a single web-portal front end that will fully serve the needs of the various consumers of Marketplace products and DHS-administered programs, including Medicaid and the Private Option. The following diagrams serve to summarize both the initial high-level business process expectations and ownership as well as the IT systems components that will need to be provided and/or modified to develop an end-to-end individual market solution, respectively.

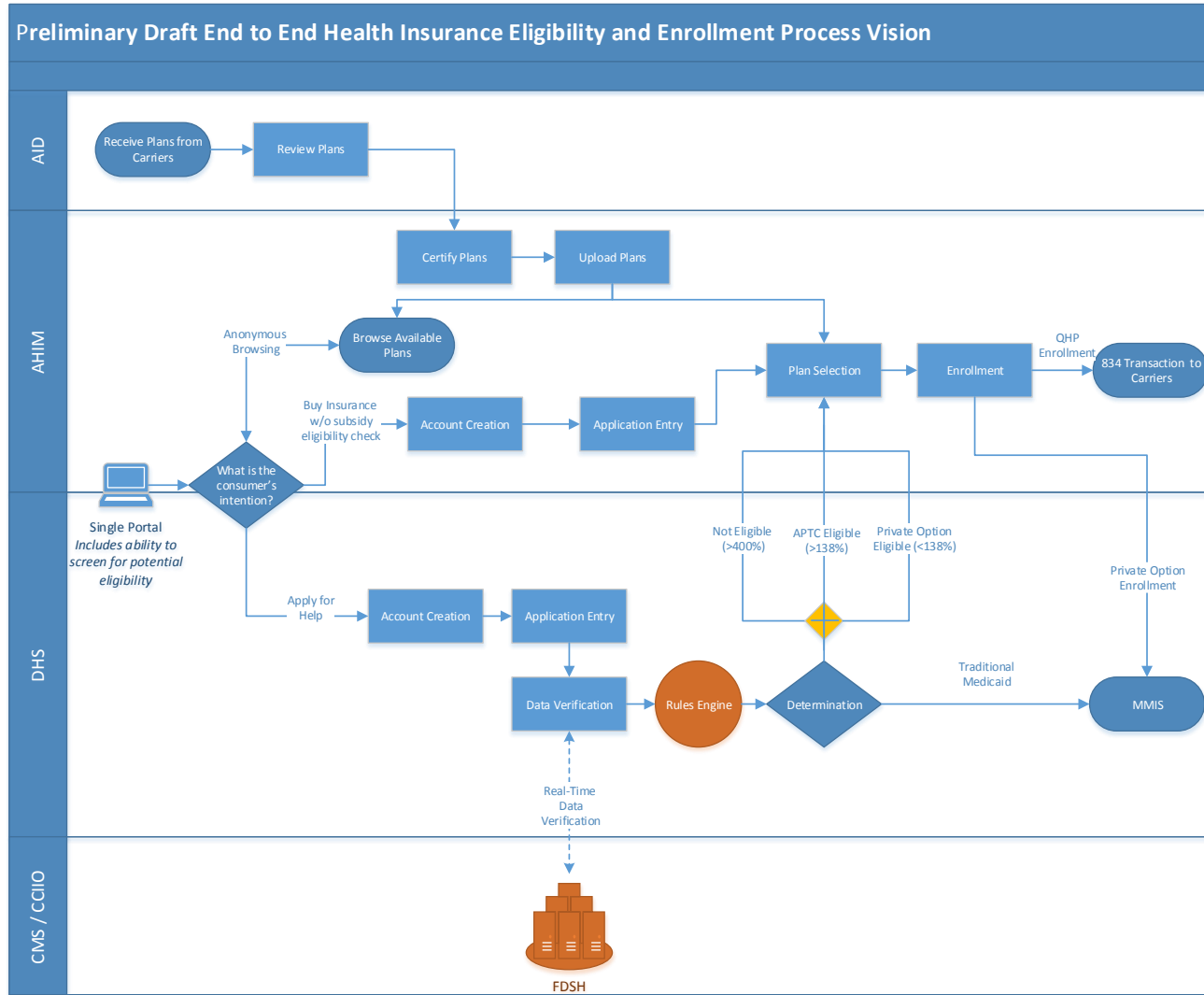


Figure 1: High-Level End-to-End Process Flow

Preliminary Draft Individual Market Eligibility and Enrollment System Functional Vision

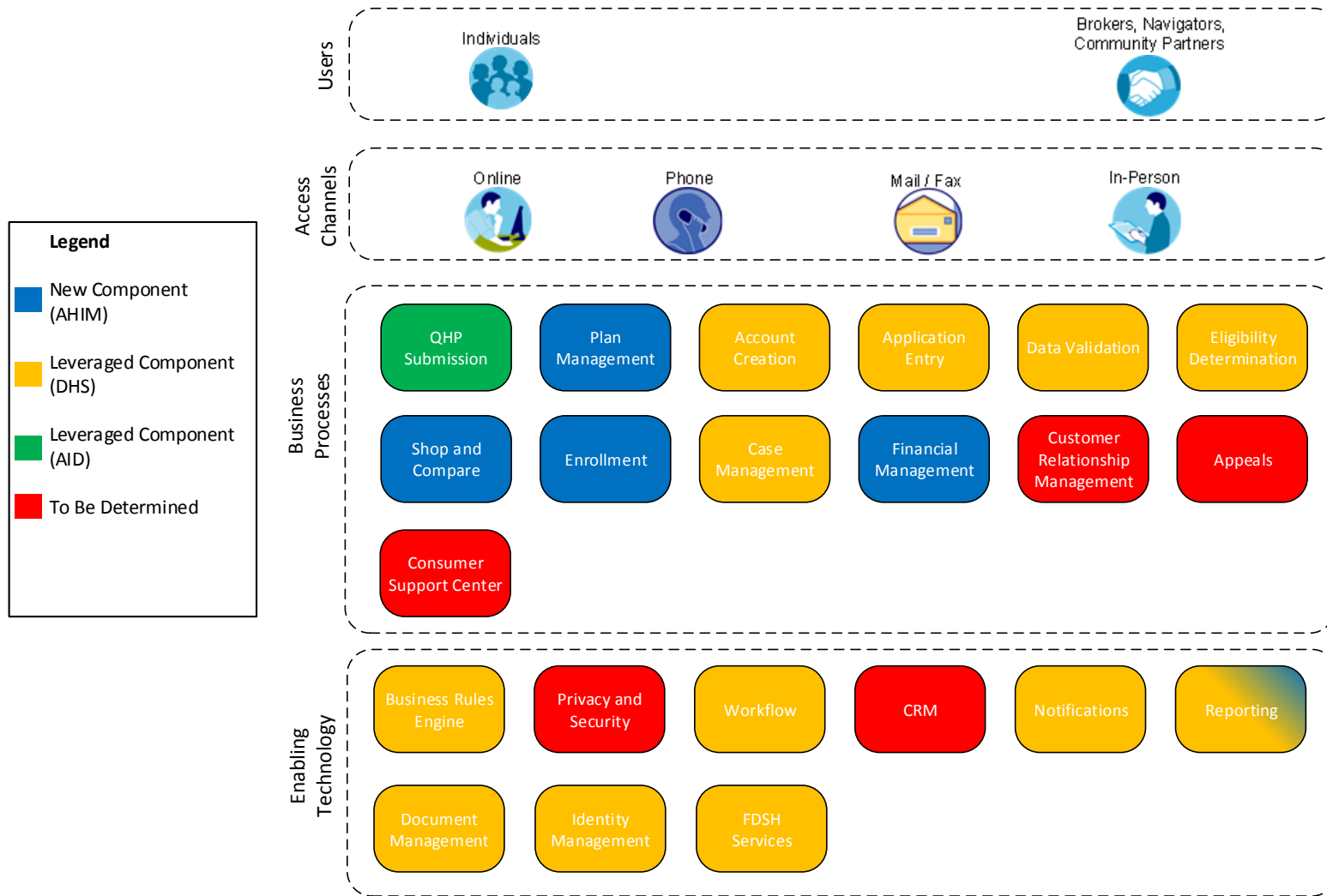


Figure 2: High-Level Individual Market Functional Design

2. SCHEDULE AND APPROACH

2.1. Schedule

This section will introduce the delivery schedule set forth by AHIM which represents AHIM's best estimate of the schedule that will be followed for the Request.

Schedule of Events	
Task	Date
Release of RFI	12/15/2014
Deadline for RFI Response	1/12/2015
Demonstrations/Presentations (if needed)	2/2/2015 – 2/6/2015

2.2. Approach

This is a request for information only. AHIM is not accepting offers at this time for its Individual Marketplace Solution. The information received from this RFI will inform AHIM of the possible options it may use to develop its Individual Marketplace Solution. Any solicitations will be announced at a later date.

If AHIM elects to hold demonstrations/presentations, respondents to this RFI will be contacted in advance regarding date(s) and time(s) of the presentation. It is AHIM's option whether or not to hold demonstrations/presentations.

3. QUESTIONS AND REQUESTED MATERIAL

3.1. Content of Response

The State of Arkansas is asking all interested vendors to submit a response answering the questions below. Vendor's should provide a detailed description or examples to each question. Responses must also express how the vendors proposed solution meets AHIM's vision for the Individual Marketplace Solution, as described in *Section 1.10: AHIM Vision*.

3.1.1. Individual Marketplace Experience

1. Please describe the specific experience you have had with an ACA-compliant Individual Marketplace solution implementation.
 - a. In what states did you perform this work?
 - i. Was your client a state agency or another entity (e.g. private non-profit marketplace authority, quasi-governmental organization)?
 - b. What was the nature of the products(s) and/or services(s) your firm provided in relation to the implementation(s)?
 - c. Were you the prime contractor or a subcontractor in relation to the implementation(s)?
2. Please provide an explanation of key lessons learned from your implementation experience?
 - a. What advice would you give your client to prepare for a successful implementation?

3.1.2. Product(s) and Service(s)

1. Please provide a description of the product(s) and/or service(s) you may wish to offer to the AHIM.
 - a. What are the distinguishing features of your product(s) and/or service(s) versus a competitors offering?
 - b. Please describe the technical architecture of your software solution as well as a description of its key functionality.
2. Based on your experience implementing other SBM solutions, what amount of customization is typically added to your product?

3.1.3. Implementation Approach

1. Please provide an overview of your preferred implementation approach for an ACA-compliant Individual Marketplace solution.
 - a. What is your preferred approach for managing the project?
2. What is your recommended timeline for an implementation project such as the one AHIM is envisioning?
3. What expectations do you typically have for client interaction during the implementation process?
4. Please list your suggested staffing model for an implementation such as this?
5. Please provide your suggested staffing and support model for handling SHOP and Individual consumer support, both separately and integrated.

3.1.4. Arkansas-Specific Requirements

1. Please describe what you feel are the most challenging aspects of the Private Option as it relates to the Individual Marketplace solution and recommendations to overcome these challenges?
2. What are the key facets of a successful Marketplace and Medicaid integration?
 - a. Please provide examples and lessons learned from successful Marketplace and Medicaid integrations that you have been involved in.

3.1.5. Contract Management

1. Please provide examples of effective incentive and contract management approaches from your experience including Service Level Agreements (SLAs) and Key Performance Indicators (KPIs) as they relate to Individual Marketplace Solutions.

3.1.6. Infrastructure and Operations

1. Please explain what you feel are the minimal hosting requirements for an ACA-compliant Individual Marketplace Solution?
2. Please outline your definition of data quality and your organization's best practices towards data analytics, reporting and accuracy in a State Based Marketplace (SBM) environment?

3.1.7. Consumer Contact Center

1. From your experience, what are the biggest contact-drivers for consumer support?
2. From your experience, what are examples of standard KPI's and associated SLA's in the marketplace?
3. Knowing that we have recently released our SHOP RFP and will possibly utilize a separate entity (at least initially) for the SHOP contact center, please elaborate on your recommended approach to this bifurcated launch model.
4. Based on your previous state exchange experience, please outline your recommended staffing and support model for handling SHOP and Individual consumer support, both separately and integrated.

4. PRESENTATIONS / DEMONSTRATIONS

4.1. Overview

As part of the RFI process, AHIM, at its discretion, may request for respondents to provide an in-person presentation / demonstration of its response, any insight into Arkansas's project as well as products and services that it may offer to Arkansas. If AHIM chooses to hold Presentations / Demonstrations, it is expected that they will be held during the timeframe specified in Section 2. AHIM will ensure that vendors are notified well in advance of the expected dates of the presentations and will provide additional instructions regarding logistics and agenda at that time.

4.1.1. AHIM's Expectations for the Presentations / Demonstrations

While AHIM will develop a formal agenda and expectations for the Presentations / Demonstrations following the release of this RFI, AHIM expects that, in general, vendors' presentations should focus on the following key questions topics:

- What lessons have you learned from ACA-compliant Individual Marketplace Solution implementations;
- What recommendations would you provide AHIM for a successful ACA-compliant Individual Marketplace Solution implementation;
- What pitfalls have you encountered when implementing an ACA-compliant Individual Marketplace Solution implementation;
- What approaches are recommended for implementing an ACA-compliant Individual Marketplace Solution implementation that assures AHIM meets its aggressive timeline;
- Offeror's should present a plan selection software and their preferred approach for this software; and
- Offeror's should demonstrate an integration solution they have performed and how this can be used for AHIM's specific needs.

AHIM kindly requests that demonstrations be kept to a maximum of ninety (90) minutes.

5. RESPONSE PROTOCOLS

5.1. Response Format

AHIM desires that all written responses to *Section 3: Questions and Requested Material* be provided in an electronic format. There will be no restrictions on the number of pages in which Offeror's have available to respond to this RFI. In addition to the Offeror's electronic response, AHIM also requests that three (3) flashdrives with copies of the vendor's response be sent to the Issuing Officer.

AHIM encourages vendors to be creative and thoughtful when responding to this RFI but requests that responses are directed towards the questions that have been asked in *Section 3: Questions and Requested Material*. Booklets, brochures, or other marketing materials describing the vendor's products are strongly discouraged.

5.2. Submission Information

The primary point of contact for the Request for Information is John Norman, Director of Operations for AHIM. Those interested in providing a response to AHIM for this RFI, should submit a response via e-mail to solicitations@ARMarketplace.com. Responses to this RFI should must be received no later than 5:00pm CST on January 12, 2015.