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MAY 15, 2023

### AMENDMENT IV

#### **FY2024 GOVERNMENT OF GUAM GROUP HEALTH INSURANCE PROGRAM REQUEST FOR PROPOSAL (RFP) DOA/HRD/EB-RFP-GHI-24-001**

This is in reference to the Government of Guam's Request for Proposal DOA/HRD/EB-RFP-GHI-24-001 issued on April 18, 2023 for the Government of Guam Group Health Insurance Program.

This Amendment reflects responses to all follow-up inquiries received as of May 11, 2023. Specific sections of the RFP are amended as applicable. No further follow-up inquiries will be accepted.

1. Answers indicated that a respondent should submit the best estimate on expected cost and this consequently would translate into the premium that will be shared between GovGuam and/or the employee or retiree. However; the reply to question 131 seem to indicate that the Government consultant will be developing the risk shared rate. Please clarify as to whom will be setting up the risk rate that should be charged or shared between GovGuam and employee or retiree.

**RESPONSE:** GovGuam's consultant will be developing the premium equivalents (funding rates). To avoid any further confusion and to enable bidders to respond by the deadline of May 19, 2023, bidders are not required to submit their best estimate of claims costs in Exhibit E.

2. The above would be critical information as this could affect the reinsurer's rates.

**RESPONSE:** GovGuam has decided to remove the "Stoploss" tab from Exhibit E as well as any questions related to stoploss/reinsurance in Exhibit B. The request for information about stoploss/reinsurance was intended to gather information, but is not necessary for a TPA RFP. To avoid any further confusion and to enable bidders to respond by the deadline of May 19, 2023, stoploss/reinsurance has been removed from the TPA RFP.

TPAs will only be at risk for TPA fees and performance guarantees. For any questions about insurance or reinsurance in Exhibit B, please respond with "Does not confirm" or "Not applicable" - we will exclude these questions from the scoring of responses.

3. Please clarify that GovGuam is seeking for a 12/24 TPA service agreement for claims incurred between 10/1/23 to 9/30/24 and settled between 10/1/23 and 9/30/25. The above would be critical information as this could affect the reinsurer's rates.

**RESPONSE:** GovGuam has decided to remove the "Stoploss" tab from Exhibit E, as well as any questions related to stoploss/reinsurance in Exhibit B. The request for information about stoploss/reinsurance was intended to gather information, but is not necessary for a TPA RFP. To avoid any further confusion and to enable bidders to respond by the deadline of May 19, 2023, stoploss / reinsurance has been removed from the TPA RFP.

4. The responses stated that update claims data will be provided at a later date. Please clarify when specifically, as this would be critical information and affects affect the reinsurer's rates.

**RESPONSE:** GovGuam has decided to remove the "Stoploss" tab from Exhibit E as well as any questions related to stoploss/reinsurance in Exhibit B. The request for information about stoploss/reinsurance was intended to gather information, but is not necessary for a TPA RFP. To avoid any further confusion and to enable bidders to respond by the deadline of May 19, 2023, stoploss/reinsurance has been removed from the TPA RFP.

5. The responses mentioned a "preliminary bid", please clarify. Also provide details of how a preliminary bid will be rated for the purpose of selecting the best 3 offerors?

**RESPONSE:** The use of the phrase "preliminary bid" was used to distinguish from the best and final offer (BAFO). Preliminary bids will be rated for the purpose of selecting the three best offerors.

6. Response to question 28 sets the deadline to submit to Friday, May 19, 2023. However, there are two deadlines on question 138. Please this? Also if there are two deadlines, then, what information is expected to be submitted on each of the deadlines? Also provide details of how a preliminary bid will be rated for the purpose of selecting the best 3 offerors?

**RESPONSE:** GovGuam has decided to remove the "Stoploss" tab from Exhibit E as well as any questions related to stoploss/reinsurance in Exhibit B. The request for information about stoploss/reinsurance was intended to gather information, but is not necessary for a TPA RFP. To avoid any further confusion and to enable bidders to respond by the deadline of May 19, 2023, stoploss/reinsurance has been removed from the TPA RFP.

Please see response to #5 about how the preliminary bid will be rated for the purpose of selecting the best 3 offerors.

7. Reply to question 30 seem to indicate that RFP is seeking proposals for each of the following:
  - A. Medical
  - B. Pharmacy
  - C. Dental
  - D. Specific and aggregate stop loss reinsurance

However; the initial RPF included medical and pharmacy together. Please clarify.

**RESPONSE:** GovGuam is seeking proposals for (1) medical, (2) pharmacy, and (3) dental services with this RFP. Bidders may respond to one, two, or all three of these services. Even though it is GovGuam's preference to contract with the same TPA for medical and pharmacy services for FY2024, we will consider separate vendors.

8. Reply to question 34. Please clarify how the selection will be made, since the RFP requested for proposals for TPA services and stop loss coverage seem to be together not separated.

**RESPONSE:** GovGuam has decided to remove the "Stoploss" tab from Exhibit E as well as any questions related to stoploss/reinsurance in Exhibit B. The request for information about stoploss/reinsurance was intended to gather information, but is not necessary for a TPA RFP. To avoid any further confusion and to enable bidders to respond by the deadline of May 19, 2023, stoploss/reinsurance has been removed from the TPA RFP.

9. Reply to question 56: Same inquire as above for question 34.

**RESPONSE:** GovGuam has decided to remove the "Stoploss" tab from Exhibit E as well as any questions related to stoploss/reinsurance in Exhibit B. The request for information about stoploss/reinsurance was intended to gather information, but is not necessary for a TPA RFP. To avoid any further confusion and to enable bidders to respond by the deadline of May 19, 2023, stoploss/reinsurance has been removed from the TPA RFP.

10. Reply to question 62. Guarantee Renewability Health Provision. Please clarify as this seems to apply only to insurance carries. Please clarify how this would apply to a TPA.

**RESPONSE:** This is not relevant for a TPA arrangement. Please disregard this question. We will not assign any points to this question in the scoring of the proposals.

11. Replies to question 63 and others indicate that redlines to current contract will be acceptable; however answer to question 84 indicates that GovGuam is requesting for a proposed TPA contract. Please clarify, as to which options applies.

**RESPONSE:** GovGuam will accept either (1) redlines to the current contract or (2) a proposed TPA contract.

12. Response to question 74: This response indicates that TPA may not need to be an insurance company, Please clarify as to the type of license, if any, that GovGuam will require? The RFP indicate Certificate of Authority and to our understanding this is only issued to insurance companies.

**RESPONSE:** This is not relevant for a TPA arrangement. Please disregard this question. We will not assign any points to this question in the scoring of the proposals.

13. Response to question 93 on I.D. card. Please clarify the intent, as it may be difficult for a TPA to issue an I.D. # for Medical and pharmacy and also include the I.D. number issued by a separate TPA for dental services.

**RESPONSE:** GovGuam would like to streamline the member experience. Having a single ID card will help move towards this goal. If you are not able to meet this requirement, please respond to the Exhibit B question with "Does not confirm."

14. Response to question 112, 117 and others on data: It is critical to obtain updated data to properly evaluate risk for the stop loss coverage.

**RESPONSE:** GovGuam has decided to remove the "Stoploss" tab from Exhibit E as well as any questions related to stoploss/reinsurance in Exhibit B. The request for information about stoploss/reinsurance was intended to gather information, but is not necessary for a TPA RFP. To avoid any further confusion and to enable bidders to respond by the deadline of May 19, 2023, stoploss/reinsurance has been removed from the TPA RFP.

15. Participation Refund: Please provide information on medical participation refunds, as this would be critical to validate loss ratios.

**RESPONSE:** This is not relevant for a TPA arrangement. Please disregard this question. We will not assign any points to this question in the scoring of the proposals.

16. There seems to be a conflict with the answers on exclusive and non-exclusive. Is an offeror required to submit a proposal for both exclusive and non-exclusive and/or either exclusive and non-exclusive proposals.

**RESPONSE:** Bids will be considered for both exclusive and non-exclusive arrangements. GovGuam will not consider bids that are only exclusive. To be qualified, pursuant to Title 4 GCA § 4302(c), an offeror shall submit one cost proposal as a TPA for a non-exclusive proposal or exclusive proposal.

17. Just following up on the response to question 31. Question 31 asks if bidders are allowed to submit a Medical only proposal or Dental only proposal or Pharmacy only proposal. Response was, "Yes". Can you clarify completion of the RFI? Can the bidder skip through portions of the RFI that are not applicable to a Dental proposal?

**RESPONSE:** Yes, if the bidder is just responding for dental services, it can respond with "Does not confirm" or "Not applicable" to the portions of the questionnaire that are not applicable to a dental proposal.

18. For the stop loss quote, we can submit by May 31 and not 19?

**RESPONSE:** GovGuam has decided to remove the "Stoploss" tab from Exhibit E as well as any questions related to stoploss/reinsurance in Exhibit B. The request for information about stoploss/reinsurance was intended to gather information, but is not necessary for a TPA RFP. To avoid any further confusion and to enable bidders to respond by the deadline of May 19, 2023, stoploss/reinsurance has been removed from the TPA RFP.

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19. With the approval to grant more time for the submission of the RFP, we are respectfully requesting for additional time. Specifically to extend the submission of responses to the RFP/DOA/HRD-EB-RFP-GHI-24-001 to May 31, 2023 from May 19, 2023, to coincide with the submission deadline for Exhibit E, Stop Loss reinsurance quotes.

**RESPONSE:** GovGuam has decided to remove the "Stoploss" tab from Exhibit E as well as any questions related to stoploss/reinsurance in Exhibit B. The request for information about stoploss/reinsurance was intended to gather information, but is not necessary for a TPA RFP. To avoid any further confusion and to enable bidders to respond by the deadline of May 19, 2023, stoploss/reinsurance has been removed from the TPA RFP.

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